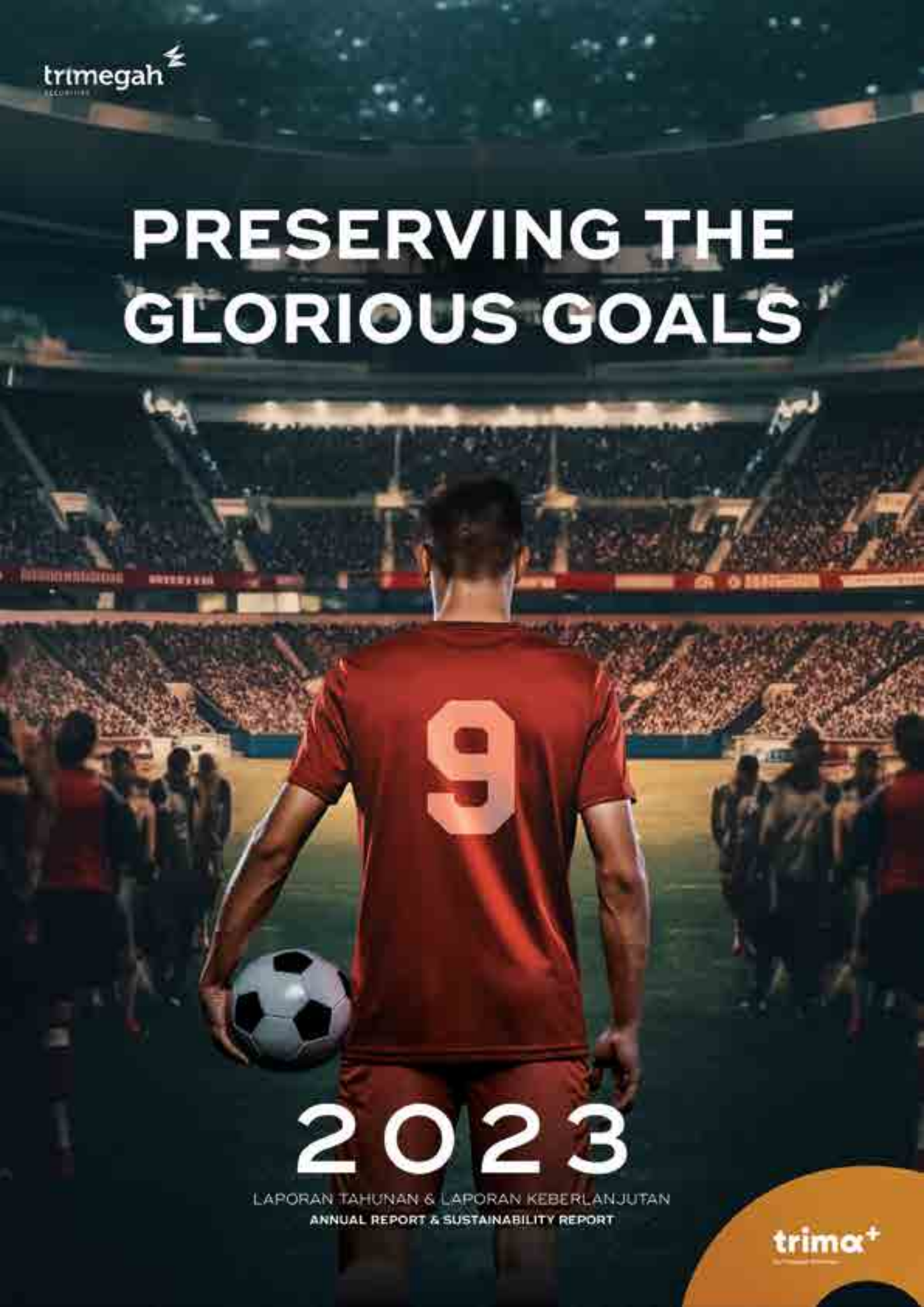

trimegah
PRESERVING THE GLORIOUS GOALS
9
2023
LAPORAN TAHUNAN & LAPORAN KEBERLANJUTAN
ANNUAL REPORT & SUSTAINABILITY REPORT
trima+





# Preserving The Glorious Goals

For 33 years, one step at a time, Trimegah has reached various and tremendous goals, from setting up strategies and forming the team, to running the business toward the target. The process takes loads of motions and emotions, but ultimately Trimegah remarkably conquered it all.

In 2023, Trimegah did not take another year of achievement for granted. Instead, like a soccer team champion, we continued to move forward in leaps and bounds. We remained constantly focused on our futuristic vision and strategic mission, fully prepared for the future obstacles that may arise.

All these accomplishments have become fuel for Trimegah's confidence to keep their defenses on scoring another opportunity. So keep on opening up the new pages, as you watch Trimegah running the ball toward yet another glorious goal.





PENDAHULUAN
**INTRODUCTION**

# 01 WARMING UP

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# Kesinambungan Tema
Theme Continuity



2019

## Steady Reaching The Height

In spite of unfriendly external factors, Trimegah kept uplifting its determination to defeat the challenging circumstance.

In 2019, Trimegah depicts the Company as a strong rock climber full of endurance and agility. After staying ahead of the waves, as a solid team, Trimegah comes with new courage to reach the height.

Either boulder or steep, nothing is easy to conquer. However, we keep going, ready for another challenge to face.



2020

## Synergy For Resilience

The COVID-19 Pandemic in 2020 has changed the world, hitting the global economy like an unforeseen hurricane in the high sea.

Just like a famous saying goes, "A smooth sea never makes a skilled sailor." Resembling a sailor, Trimegah embraces the wind and adjusts its sail to ride the rough water.

With 30 years of experience, the Company is moving forward by constantly innovating, even in the face of challenging times.



2021

## Composing Our New Symphony

If we are to juxtapose it to a musical genre, 2021 can be expressed as a combination of rock and orchestra; in a sense that we are still adjusting the hardship from the previous year while composing a new melody in a more refined and majestic orchestral way.

Like musicians, performing is at the heart of our occupation. This year and beyond, we are planning on composing the tunes that may suit your needs.



2022

## A New Season Begins

At Trimegah, we think of our work as that of a seasoned filmmaker, where every business decision is thoughtfully crafted and every little change is a new scene, one that takes our story forward in the fast-moving world.

In 2022, Trimegah welcomed its new yet experienced management. Their arrival brought a breath of fresh air and a masterfully prepared script to continue the great work that has been done in past seasons.

As with any filmmaker, we cannot wait to take you through the next season of our journey. Sit tight. Follow along. Prepare yourself to be inspired for years to come, as Our New Season Begins only at Trimegah.




2023

## Preserving The Glorious Goals

For 33 years, one step at a time, Trimegah has reached various and tremendous goals, from setting up strategies and forming the team, to running the business toward the target. The process takes loads of motions and emotions, but ultimately Trimegah remarkably conquered it all.

In 2023, Trimegah did not take another year of achievement for granted. Instead, like a soccer team champion, we continued to move forward in leaps and bounds. We remained constantly focused on our futuristic vision and strategic mission, fully prepared for the future obstacles that may arise.

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# Ikhtisar Keuangan 2023
## 2023 Financial Highlights

| | 2023 | 2022 | 2021*) | |
|---|---|---|---|---|
| (Rp juta) | | | | (Rp million) |
| Total Pendapatan Usaha | 712.956 | 704.773 | 461.176 | Total Revenues |
| Laba Usaha | 266.063 | 256.701 | 111.029 | Income from Operation |
| Laba Bersih Tahun Berjalan | 162.514 | 177.534 | 51.933 | Net Profit for the Year |
| Laba yang Dapat Diatribusikan kepada Pemilik Entitas Induk | 162.463 | 177.501 | 51.893 | Profit Attributable to Owners of the Parent Company |
| Laba yang Dapat Diatribusikan kepada Kepentingan Non-pengendali | 52 | 33 | 40 | Profit Attributable to Non-controlling Interests |
| Total Penghasilan Komprehensif Tahun Berjalan | 162.142 | 178.642 | 54.868 | Total Comprehensive Income for the Year |
| Total Laba Komprehensif yang Dapat Diatribusikan kepada Pemilik Entitas Induk | 162.091 | 178.609 | 54.827 | Total Comprehensive Income Attributable to Owners of the Parent Company |
| Total Laba Komprehensif yang Dapat Diatribusikan kepada Kepentingan Non-pengendali | 52 | 34 | 41 | Total Comprehensive Income Attributable to Non-controlling Interest |
| Total Aset | 2.873.246 | 2.109.834 | 1.859.546 | Total Assets |
| Total Liabillitas | 1.655.409 | 1.054.060 | 982.375 | Total Liabilities |
| Total Ekuitas | 1.217.837 | 1.055.774 | 877.171 | Total Equity |
| | | | | |
| (Lembar Saham) | | | | (Shares) |
| Jumlah Saham Beredar Akhir Tahun | 7.109.300.000 | 7.109.300.000 | 7.109.300.000 | Number of Outstanding Shares End of Year |
| | | | | |
| Data per Saham (dalam Rp penuh) | | | | per Share Data (in full Rp) |
| Laba per Saham Dasar | 22,85 | 24,97 | 7,30 | Basic Earnings per Share |
| | | | | |
| Rasio-rasio Penting | | | | Important Ratios |
| Laba Tahun Berjalan / Pendapatan | 22,8% | 25,2% | 11,3% | Net Profit Margin |
| Laba Tahun Berjalan / Aset | 5,7% | 8,4% | 2,8% | Return on Assets |
| Laba Tahun Berjalan / Ekuitas | 13,3% | 16,8% | 5,9% | Return on Equity |
| Rasio Lancar (x) | 2,6 | 2,3 | 2,2 | Current Ratio (x) |
| Total Liabilitas / Total Ekuitas (x) | 1,4 | 1,0 | 1,1 | Total Liabilities / Total Equity (x) |
| Total Liabilitas / Total Aset (x) | 0,6 | 0,5 | 0,5 | Total Liabilities / Total Assets (x) |

*) Disajikan kembali: setelah reklasifikasi terkait Peraturan OJK No. 20/POJK.04/2021 dan Surat Edaran OJK No. 25/SEOJK.04/2021
As restated: after reclassification related to OJK Regulation No. 20/POJK.04/2021 and OJK Circular Letter No. 25/SEOJK.04/2021

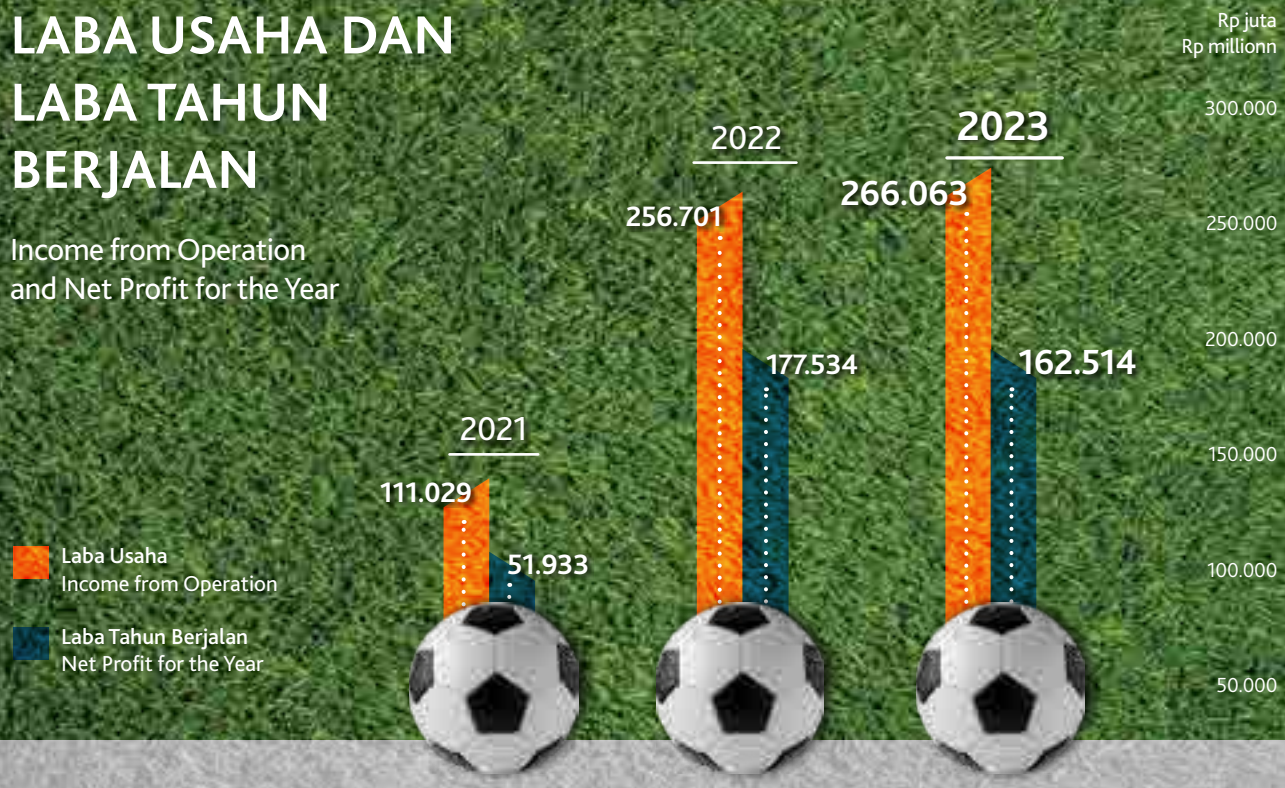
# TOTAL PENDAPATAN USAHA

Total Revenues




# LABA USAHA DAN LABA TAHUN BERJALAN

Income from Operation and Net Profit for the Year



# Ikhtisar Kinerja Keberlanjutan 2023
2023 Sustainability Highlights

## Aspek Ekonomi
Economic Aspect

| | 2023 | 2022 | 2021 | |
|---|---|---|---|---|
| **Kinerja Operasional Berdasarkan Kegiatan Usaha** | | | | **Operational Performance Based on Business Activities** |
| Equity Trading | | | | Equity Trading |
| Nilai Perdagangan Harian Rata-rata (Rp miliar) | 355,8 | 507,0 | 411,5 | Average Daily Trading Value (Rp billion) |
| Manajer Investasi | | | | Investment Manager |
| Dana Kelolaan (AUM) Akhir Tahun (Rp miliar) | 32.695 | 30.041 | 26.450 | Asset Under Management (AUM) End of Year (Rp billion) |
| Agen Penjual Efek Reksa Dana | | | | Mutual Fund Selling Agent |
| Dana Kelolaan (AUM) Akhir Tahun (Rp miliar) | 2.817 | 2.894 | 2.202 | Asset Under Management (AUM) End of Year (Rp billion) |
| Fixed Income Market | | | | Fixed Income Market |
| Total Volume Perdagangan (Rp triliun) | 193,9 | 328,1 | 551,6 | Total Trading Volume (Rp trillion) |
| Investment Banking | | | | Investment Banking |
| Jumlah Project | 63 | 48 | 35 | Number of Project |
| | | | | |
| **Produk/Jasa Terkait Keuangan Berkelanjutan*** | | | | **Products/Services Related to Sustainable Finance*** |
| Jumlah Produk Reksa Dana Terkait ESG | 6 | 5 | 2 | Number of Mutual Fund Products Related to ESG |
| AUM Produk Reksa Dana Terkait ESG (Rp miliar) | 418,4 | 107,9 | 20,5 | AUM Mutual Fund Products Related to ESG (Rp billion) |
| | | | | |
| **Kinerja Keuangan (Rp juta)** | | | | **Financial Performance (Rp million)** |
| Total Pendapatan Usaha | 712.956 | 704.773 | 461.176 | Total Revenue |
| Laba Bersih Tahun Berjalan | 162.514 | 177.534 | 51.933 | Income for the Year |
| | | | | |
| **Pelibatan Pihak Lokal** | | | | **The Involvement of Local Parties** |
| Jumlah Warga Lokal yang Direkrut sebagai Karyawan** | 132 | 146 | 149 | Number of Local Citizens Recruited as Employees** |

*) Produk reksa dana yang dijual oleh Perseroan sebagai Agen Penjual Efek Reksa Dana
Mutual fund products sold by the Company as Mutual Fund Selling Agent

**) Kategori warga lokal ditentukan berdasarkan tempat kelahiran. Untuk wilayah Jakarta, warga lokal meliputi karyawan yang lahir di Jabodetabek, sedangkan penetapan warga lokal untuk area di luar DKI Jakarta didasarkan pada kabupaten atau kota tempat lahir sekitar kantor cabang yang bersangkutan.
The local citizen category is determined based on the place of birth. For the Jakarta area, local citizens include employees born in Jabodetabek, while the determination of local citizens for area outside DKI Jakarta is based on the district or city of birth around the branch office concerned.

## Aspek Lingkungan Hidup

### Environmental Aspect

| Keterangan<br>Descriptions | Satuan<br>Unit | 2023 | 2022 | 2021 |
|---|---|---|---|---|
| Energi Listrik<br>Electricity Energy | KwH | 122.097,48 | 139.826,68 | 128.035,45 |
| | GigaJoule (GJ)** | 439,55 | 503,38 | 460,93 |
| Energi Listrik Overtime<br>Overtime Electricity Energy | KwH | 2.199,19 | 3.175,19 | 1.392,13 |
| | GJ** | 7,92 | 11,43 | 5,01 |
| Bahan Bakar***<br>Fuel | Liter | 4.086,67 | 6.911,23 | 10.968,26 |
| | GJ** | 134,86 | 228,07 | 361,95 |

Faktor konversi menggunakan standar IPCC (UNEP) 2006, GHG Protocol (WBCSD, WRI), ISO 14064:
Conversion factors using IPCC (UNEP) 2006 standards, GHG Protocol (WBCSD, WRI), ISO 14064:

*) Semua perhitungan konsumsi listrik, air, dan kertas dibatasi untuk lingkup kantor pusat.
All electricity, water and paper consumption calculations are limited to the scope of the head office.

**) 1 kWh = 0,0036 GJ dan 1 liter bensin = 0,033 GJ
1 kWh = 0.0036 GJ and 1 liter of gasoline = 0.033 GJ

***) Bahan bakar hanya untuk kendaraan operasional.
Fuel is only for operational vehicles.

# Ikhtisar Kinerja Keberlanjutan 2023
2023 Sustainability Highlights

## Aspek Sosial
Social Aspect

| Keterangan<br>Descriptions | Satuan<br>Unit | 2023 | 2022 | 2021 |
|---|---|---|---|---|
| Jumlah Karyawan*)<br>Number of Employees *) | Orang<br>People | **240** | 236 | 233 |
| Jumlah Jam Pelatihan Karyawan<br>Employee Training Hours | Jam<br>Hours | **1.073** | 2.063 | 1.458 |
| Biaya Pelatihan dan Seminar Karyawan<br>Employee Training and Seminar Expenses | Rp juta<br>Rp million | **1.664,8** | 1.647,4 | 697,5 |
| Penyaluran Dana CSR<br>Distribution of CSR Funds | Rp juta<br>Rp million | **825,6** | 397,2 | 218 |

*) Jumlah karyawan di luar anggota Direksi, Dewan Komisaris, Komite Audit dan karyawan dengan status magang.
Number of employees excluding members of the Board of Directors, Board of Commissioners, Audit Committee and employee with intern status.




4–3–3

LAPORAN MANAJEMEN
**REPORT FROM THE MANAGEMENT**

# 02 SET THE STRATEGY





**EDY SUGITO**

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

# Laporan Dewan Komisaris
## Report from the Board of Commissioners

Pemegang Saham yang terhormat,

Atas nama Dewan Komisaris, perkenankanlah saya untuk menyampaikan Laporan Pengawasan atas Pengelolaan Perseroan yang dilaksanakan oleh Direksi selama tahun buku 2023.

### Tinjauan atas Perekonomian Global dan Domestik 2023

Berakhirnya status pandemi tidak serta merta mampu mengembalikan kinerja perekonomian global seperti sedia kala. Pasalnya, dunia masih dihadapkan dengan berbagai tantangan berat di tengah upaya pemulihan dari pandemi. Perlambatan ekonomi global di 2023 utamanya terjadi karena berbagai masalah yang dihadapi negara-negara maju karena memikul beban inflasi yang tinggi sebagai akibat dari *supply disruption*.

Hal ini terjadi karena berbagai risiko dan ketidakpastian masih terus menyelimuti roda perekonomian global hingga penghujung tahun 2023, seperti peningkatan tensi geopolitik Rusia-Ukraina serta Amerika Serikat - Tiongkok, sikap *hawkish* The Fed yang sangat agresif meningkatkan suku bunganya untuk jangka waktu lama (*higher for longer*), meningkatnya beban utang negara-negara maju maupun berkembang, hingga pengetatan likuiditas global.

Di tengah ketidakpastian dan pelemahan ekonomi global, perekonomian Indonesia cukup resilien mampu mencatatkan pertumbuhan ekonomi yang stabil sebesar 5,05%, ditopang oleh permintaan domestik yang kuat dan inflasi yang terkendali. Stabilitas pasar keuangan nasional juga tetap terjaga didukung oleh kebijakan moneter Bank Indonesia yang telah mengambil langkah kebijakan moneter *pro-stability* dengan menaikkan BI Rate yang secara total naik 50 bps hingga mencapai 6% pada Desember 2023.

Didukung oleh fundamental ekonomi nasional yang kuat, pasar saham Indonesia pun menunjukan penguatan dengan mencatatkan nilai kapitalisasi pasar mencapai Rp11.762 triliun atau tumbuh 23,82% dibandingkan tahun sebelumnya. Kemudian, Indeks Harga Saham Gabungan (IHSG) ditutup di level 7.272,80 atau tumbuh 6,16% dari tahun sebelumnya.

Dear respected Shareholders,

On behalf of the Board of Commissioners, I hereby present the Supervision Report on the Company's Management conducted by the Board of Directors during the 2023 financial year.

### Overview of the 2023 Global and Domestic Economy

The end of the pandemic status did not necessarily mean that the global economy was able to restore its normal performance as the world still faced various severe recovery efforts from the pandemic. The global economic slowdown in 2023 mainly occurred due to various problems faced by developed countries, as they bore the burden of an ongoing high inflation due to supply disruption.

This was due to various risks and uncertainties that continued to envelop the wheels of the global economy until the end of 2023, including increasing geopolitical tensions between Russia and Ukraine, as well as between the United States and China, the hawkish stance of The Fed, which was very aggressive in increasing interest rates for a long time (higher for longer), increasing debt burdens in developed and developing countries, and tightening global liquidity.

In the midst of global economic uncertainty and weakening, the Indonesian economy was able to record stable growth of 5.05%, supported by strong domestic demand and inflation that was under control. Additionally, the national financial market was stable, supported by Bank Indonesia's pro-stability monetary policy, which raised the BI Rate in total of 50 bps to 6% in December 2023.

Bolstered by resilient national economic fundamentals, the Indonesian capital market also exhibited an improvement market capitalization reaching around Rp11,762 trillion, marking a growth of 23.82% from the previous year. Additionally, the Composite Stock Price Index (JCI) closed at 7,272.8, showing an increase of 6.16% from the previous year.

# Laporan Dewan Komisaris

Report from the Board of Commissioners

Kinerja positif pasar modal Indonesia pada akhir 2023 dipengaruhi oleh berbagai sentimen positif, seperti ekspektasi berakhirnya kenaikan tingkat suku bunga global, peluncuran berbagai insentif di Tiongkok, dan mulai kembali capital inflow ke negara-negara berkembang di akhir tahun 2023, termasuk ke Indonesia.

The positive performance of the Indonesian capital market at the end of 2023 was affected by various positive sentiments such expectations of the end of global interest rate hikes, the launch of various incentives in China, and the resumption of capital inflows to developing countries at the end of 2023, including to Indonesia.

## Penilaian Dewan Komisaris terhadap Kinerja Direksi Tahun 2023

Berdasarkan pengawasan Dewan Komisaris terhadap Direksi dalam memimpin jalannya pengurusan Perseroan selama 2023, Dewan Komisaris berpendapat bahwa meski dihadapkan pada tantangan volatilitas dan likuiditas pasar akibat tingkat suku bunga The Fed yang tinggi, Divisi Equity Trading masih terbuka untuk perbaikan dan penyempurnaan agar dapat mencatat kinerja yang lebih baik lagi di masa datang. Namun demikian, Dewan Komisaris tetap mengapresiasi kerja Divisi Equity Trading.

## Assessment of the Board of Commissioners on the Performance of the Board of Directors in 2023

Based on the supervision of the Board of Commissioners over the Board of Directors in leading the management of the Company during 2023, the Board of Commissioners is of the opinion that even though it is faced with the challenges of market volatility and liquidity due to the Fed's high interest rates, the Equity Trading Division is still very open to improvements in order to record even better performance in the future. Nevertheless, the Board of Commissioners still appreciates the work of the Equity Trading Division.

Kebijakan The Fed *higher for longer* juga menjadi sentimen negatif yang menekan kinerja Divisi Fixed Income Market di tahun 2023. Meskipun demikian, Dewan Komisaris tetap mengapresiasi atas kerja keras Divisi Fixed Income Market atas keberhasilannya membawa Perseroan ke peringkat ke-2 di pasar Surat Utang Negara kategori Perusahaan Sekuritas dan peringkat ke-3 pada Indonesian Bloomberg's Bond League Table.

The Fed's higher for longer policy was also a negative sentiment that put pressure on the performance of the Fixed Income Market Division in 2023. However, the Board of Commissioners remains appreciative of the hard work of the Fixed Income Market Division for its success in bringing the Company to 2nd place in the Government Bond market Securities Company category, and ranked 3rd on the Indonesian Bloomberg's Bond League Table.

Apresiasi juga kami berikan kepada Divisi Investment Banking yang menyelesaikan mandat atas 56 Corporate Bonds, 1 *Medium Term Note* (MTN), 4 *Equity Underwriting*, 1 *Advisory* dan 1 *Merger & Acquisition*. Seluruh transaksi tersebut telah menghantarkan Perseroan ke peringkat ke-11 dalam Kategori Indonesian Equity & Rights Offering pada Bloomberg's League Table Rankings.

We also give our appreciation to the Investment Banking Division which completed its mandate for 56 Corporate Bonds, 1 Medium Term Note (MTN), 4 Equity Underwriting, 1 Advisory and 1 Merger & Acquisition. All these transactions have brought the Company to 11th place in Indonesian Equity & Rights Offering Category pada Bloomberg's League Table Rankings.

Selain berfokus pada peningkatan transaksi, Dewan Komisaris juga menyambut baik komitmen Perseroan untuk lebih terlibat di dalam inisiatif-inisiatif berbasis *Environmental, Social, and Governance* (ESG) sebagaimana ditunjukkan di

In addition to emphasizing transactional growth, the Board of Commissioners applauds the Company's commitment to further get engaged in Environmental, Social, and Governance (ESG) based initiatives as demonstrated in 2023

2023 melalui penyelesaian beberapa mandat penerbitan Green Bond, dan Obligasi Berwawasan Sosial dan Sukuk Musyarakah Berwawasan Sosial.

Dewan Komisaris juga mendukung penuh langkah Tim APERD yang secara aktif berpartisipasi dalam mendistribusikan beberapa jenis reksa dana berbasis ESG dan bahkan berhasil menambah produk baru di tahun 2023. Kami berharap semangat Keuangan Berkelanjutan terus dipertahankan dan diintegrasikan dalam bisnis Perseroan agar Perseroan dapat memberikan kontribusi yang lebih besar dalam pasar modal yang hijau dan berkelanjutan.

Dalam kinerja anak perusahaan, Dewan Komisaris juga mengapresiasi kinerja PT Trimegah Asset Management yang berhasil membukukan pertumbuhan dana kelolaan (AUM) hingga 9%, dan membawa Perseroan ke peringkat ke-3 dalam AUM di akhir tahun 2023.

Berbagai kinerja Perseroan selama 2023 akhirnya terefleksi dalam pendapatan usaha yang mencapai Rp712,95 miliar, dan beban usaha yang dapat dikelola dengan baik. Hasilnya, Perseroan membukukan laba usaha sebesar Rp266,1 miliar dan tahun berjalan sebesar Rp162,5 miliar.

Atas seluruh pencapaian yang berhasil ditorehkan Perseroan di tahun 2023, kami menilai bahwa Direksi telah menunjukkan kinerja yang baik dalam menjalankan tugas dan tanggung jawabnya, serta menerapkan prinsip kehati-hatian dalam menjalankan usahanya di seluruh lini.

## Peran Pengawasan Dewan Komisaris terhadap Implementasi Strategi yang Diterapkan Direksi, dan Frekuensi Pemberian Nasihat kepada Direksi

Sesuai dengan mandat yang tercantum dalam Anggaran Dasar, Dewan Komisaris memonitor, mengawasi dan memberikan saran kepada Direksi sehubungan pencapaian, realisasi strategi dan sasaran Perseroan. Sebelum memasuki tahun buku 2023, tepatnya pada kuartal IV/2022, Dewan Komisaris secara aktif terlibat dalam rapat-rapat

through completion of several mandates, including the issuance of Green Bond, and Social Insight Sukuk and Sukuk Musyarakah Bond.

The Board of Commissioners also fully supports the steps of the APERD Team which actively participated in distributing several types of ESG-based mutual funds and even succeeded in adding new products in 2023. We hope that the spirit of Sustainable Finance will continue to be maintained and integrated into the Company's business so that the Company can make a greater contribution in a green and sustainable capital market.

In terms of subsidiary performance, the Board of Commissioners also appreciated the performance of PT Trimegah Asset Management which succeeded in recording asset under management (AUM) growth of up to 9%, and brought the Company to 3rd place in AUM at the end of 2023.

The Company's various performances during 2023 were finally reflected in total revenues which reached Rp712.95 billion, and operating expenses that could be managed well. As a result, the Company posted an operating profit of Rp266.1 billion and profit for year of Rp162.5 billion.

For all the achievements made by the Company in 2023, we viewed that the Board of Directors showed good performance in carrying out its duties and responsibilities, and applied the precautionary principle in running the business in all lines.

## Supervisory Role of the Board of Commissioners on the Strategy Implementation by the Board of Directors, and the Frequency of Providing Advice to the Board of Directors

In accordance with the mandate stated in the Articles of Association, the Board of Commissioners monitors, supervises, and provides advice to the Board of Directors regarding the achievement and realization of the Company's strategies and objectives. Before entering the 2023 financial year, precisely in the fourth quarter

# Laporan Dewan Komisaris

## Report from the Board of Commissioners

bersama Direksi dan secara proaktif memberikan pandangan ataupun saran terkait penyusunan Rencana Bisnis Perseroan untuk tahun 2023 serta memonitor dan mengawasi pelaksanaannya terhadap prinsip-prinsip Tata Kelola Perusahaan yang Baik (*Good Corporate Governance*/ GCG).

of 2022, the Board of Commissioners was actively involved in meetings with the Board of Directors and proactively provided views or suggestions related to the preparation of the Company's 2023 Business Plan, also monitored and supervised its implementation based on the principles of Good Corporate Governance (GCG).

Pada tahun 2023, Dewan Komisaris memberikan apresiasi tinggi kepada Direksi atas peluncuran aplikasi Trima+ sebagai salah satu cara untuk memperluas penetrasi di segmen nasabah ritel. Selain itu, kami juga mengapresiasi langkah Direksi yang bersikap *agile* dalam memanfaatkan setiap peluang sehingga Perseroan berhasil mendapatkan sejumlah mandat IPO saham dan obligasi korporasi serta juga proyek-proyek lainnya di tahun 2023.

In 2023, the Board of Commissioners gives a high appreciation to the Board of Directors for the launch of the Trima+ application as one way to expand penetration in retail client segment. Additionally, we also appreciate the careful steps of the Board of Directors who were always agile in seizing every opportunity, so that the Company succeeded in obtaining a number of equity IPO mandates and corporate bonds, as well as other projects in 2023.

Selain itu, kami juga menyambut baik inisiatif strategis dalam memperkuat permodalan Perseroan melalui Penawaran Umum Obligasi Berkelanjutan I Trimegah Sekuritas Indonesia Tahap I Tahun 2023 senilai Rp408,8 miliar. Melalui aksi korporasi ini, Dewan Komisaris optimis Perseroan memiliki potensi yang semakin besar untuk tumbuh.

Apart from that, we also welcome the strategic initiative to strengthen the Company's capital through the Public Offering of Shelf-Registration Bond I Trimegah Sekuritas Indonesia Phase I Year 2023 for Rp408.8 billion. Through this corporate action, the Board of Commissioners is optimistic that the Company has greater potential to grow

Secara keseluruhan, Dewan Komisaris berpendapat bahwa seluruh strategi dan inisiatif strategis yang diterapkan Direksi telah mempertimbangkan pandangan dan masukan Dewan Komisaris di berbagai kesempatan, serta telah berada di jalur yang tepat untuk terus bertumbuh dan berkelanjutan.

Overall, the Board of Commissioners is of the opinion that all strategies and strategic initiatives implemented by the Board of Directors have taken into account the views and input of the Board of Commissioners on various occasions, and are on the right track to continue to grow and be sustainable.

Kendati seluruh strategi bisnis Perseroan yang dicanangkan di awal tahun sudah berjalan sesuai rencana, kami tetap menaruh fokus terhadap beberapa aspek dan memberikan beberapa saran kepada Direksi, di antaranya terkait penilaian dalam pemberian fasilitas pembiayaan transaksi, terutama transaksi *reverse repo*, mempertimbangkan masih tingginya ketidakpastian dalam perekonomian global dan arah tingkat suku bunga. Selain itu, Dewan Komisaris juga menyampaikan perhatian serius pada potensi *cybercrime* yang semakin sering terjadi, termasuk di sektor keuangan, dan meminta

Although all of the Company's business strategies launched at the beginning of the year had proceeded according to plan, we still focused on several aspects and provided several suggestions to the Board of Directors, including the assessment in providing transaction financing facilities, especially reverse repo transactions, considering the high uncertainty in the global economy and the direction of interest rates. In addition to that, the Board of Commissioners also expressed serious attention to the potential for cybercrime which was increasingly occurring, including in the financial sector, and asked the

Direksi untuk semakin fokus pada hal ini dan memperkuat *cyber security* pada IT *ecosystem* Perseroan.

Semua saran dan masukan tersebut kami sampaikan di dalam rapat gabungan bersama Direksi yang sepanjang tahun 2023 sudah terlaksana sebanyak 6 (enam) kali. Dewan Komisaris berharap hal-hal yang menjadi perhatian utama Dewan Komisaris dapat dijadikan evaluasi dan perbaikan bagi Direksi.

Board of Directors to focus more on this issue and strengthen cyber security in the Company's IT ecosystem.

We communicated these suggestions and inputs during joint meetings with the Board of Directors, which were conducted 6 (six) times throughout 2023. The Board of Commissioners hopes that matters that are of primary concern to the Board of Commissioners can be used for evaluation and improvement for the Board of Directors.

## Pandangan atas Prospek Usaha Tahun 2024

Dewan Komisaris menilai prospek pasar modal Indonesia ke depan masih sangat menjanjikan bagi Perseroan untuk dapat meningkatkan market share di seluruh lini dan mengembangkan sumber pendapatan baru. Berkurangnya ketidakpastian politik seiring dengan berakhirnya Pemilihan Presiden di tahun 2024, ekspektasi perekonomian Indonesia yang akan terus tumbuh, dan ekspektasi akan turunnya tingkat suku bunga acuan diyakini akan menjadi pendorong penghimpunan dana melalui pasar modal, baik dengan menggunakan instrumen utang (obligasi dan sukuk) maupun ekuitas (saham).

Menyikapi tantangan eksternal dan potensi bisnis yang ada, kami menilai Rencana Bisnis dan Anggaran Tahun 2024 yang telah dipersiapkan Direksi dan disampaikan kepada kami cukup realistis dan dapat menjadi landasan untuk mempertahankan kinerja yang berkelanjutan dalam jangka panjang. Dari sisi internal, kami melihat prospek usaha tersebut sudah mempertimbangkan permodalan Perseroan, sumber daya manusia, teknologi, prosedur dan tata kelola perusahaan, serta pengelolaan risiko yang baik.

Dalam merealisasikan target-target tahun 2024 mendatang, Dewan Komisaris mendorong Direksi menetapkan target-target tersebut dalam prioritas sambil tetap memperhatikan prinsip kehati-hatian.

## Views on Business Prospects in 2024

The Board of Commissioners views that the future prospects for the Indonesian capital market are still very promising for the Company to be able to increase market share in all lines and develop new sources of income. Reduced political uncertainty along with the end of the Presidential Election in 2024, expectations that the Indonesian economy will continue to grow, and expectations that the benchmark interest rate will fall will be a driving force for raising funds through the capital market, both using debt instruments (bonds and sukuk) and equity (stocks).

In response to external challenges and business potential, we find the Business Plan and Budget for 2024 prepared by the Board of Directors and presented to us quite realistic and serve as a robust foundation for sustaining long-term performance. Internally, we observe that the business prospects have considered the Company's capital, human resources, technology, procedure and corporate governance, as well as good risk management.

In realizing the targets for 2024, the Board of Commissioners encourages the Board of Directors to set these targets as priorities while still paying attention to the precautionary principle.

# Laporan Dewan Komisaris

Report from the Board of Commissioners

## Pandangan terhadap Penerapan Praktik Tata Kelola Perusahaan yang Baik

Dewan Komisaris secara berkala melakukan evaluasi atas pelaksanaan GCG dalam rangka mengawasi pelaksanaan tugas dan tanggung jawab Direksi. Menurut pandangan kami, Direksi telah menunjukkan komitmen tingginya untuk menerapkan praktik tata kelola perusahaan yang baik untuk menjaga keberlangsungan dan posisi Perseroan di industri pasar modal nasional.

Sepanjang tahun 2023, kami menilai prinsip-prinsip GCG telah diterapkan dengan cukup baik di Perseroan. Untuk itu, Dewan Komisaris mengapresiasi Direksi yang telah menunjukkan kesungguhannya dalam menerapkan proses bisnis yang bertanggung jawab sebagaimana tercermin dari pengelolaan risiko, sistem pengendalian internal, dan audit internal yang efektif sehingga Perseroan berhasil mengelola potensi risiko dengan baik.

Di samping itu, kami juga mengapresiasi seluruh organ Perseroan, termasuk komite-komite, yang sepanjang tahun 2023 telah melaksanakan tugas dan tanggung jawabnya dengan baik, dan menunjukkan partisipasi aktif dalam setiap pelaksanaannya. Selain itu, setiap komite juga sudah menyampaikan temuan maupun rekomendasi sesuai bidangnya masing-masing kepada Dewan Komisaris untuk selanjutnya kami jadikan sebagai masukan kepada Direksi dalam mengevaluasi setiap langkah dan keputusan, serta menjadi bahan pertimbangan bagi Dewan Komisaris dalam melaksanakan fungsi pengawasan terhadap Direksi.

Melalui kerja sama yang terjalin efektif antara Dewan Komisaris dan Direksi atas pelaksanaan GCG, kami percaya Perseroan akan memiliki fondasi yang kuat dalam menghadapi setiap tantangan dan terus meningkatkan kinerja yang sehat dan berkelanjutan di tengah persaingan yang semakin kompetitif.

## Views on the Implementation of Good Corporate Governance Practices

The Board of Commissioners conducted regular evaluations of Good Corporate Governance (GCG) implementation to oversee the duties and responsibilities of the Board of Directors. From our assessment, the Board of Directors demonstrated a strong commitment to implementing GCG practices to maintain the Company's sustainability and position in the national capital market industry.

Throughout 2023, we view that GCG principles have been implemented quite well in the Company. For this reason, the Board of Commissioners appreciates the Board of Directors who have demonstrated their commitment in implementing responsible business processes as reflected in risk management, internal control systems and effective internal audits so that the Company successfully manages the potential risks.

Additionally, we also appreciate all the Company's organs, including the committees, which throughout 2023 have carried out their duties and responsibilities well, and shown active participation in every implementation. Apart from that, each committee has also submitted findings and recommendations according to their respective fields to the Board of Commissioners so that we can then use them as input to the Board of Directors in evaluating every step and decision, and provide consideration for the Board of Commissioners in carrying out their supervisory function over the Board of Directors.

Through effective cooperation between the Board of Commissioners and the Board of Directors in implementing GCG, we believe the Company has a strong foundation to face every challenge and continue to improve healthy and sustainable performance amidst increasingly competitive competition.

Dengan dibantu oleh komite-komite pendukung, Dewan Komisaris berkomitmen akan terus mendampingi Direksi untuk selalu menjalankan pengelolaan bisnis yang sehat sesuai regulasi yang berlaku dan standar etika tertinggi.

With the assistance of the supporting committees, the Board of Commissioners is committed to continuing to accompany the Board of Directors to always carry out sound business management in accordance with applicable regulations and the highest ethical standards.

## Perubahan Komposisi Anggota Dewan Komisaris

Sepanjang tahun 2023, tidak terdapat perubahan pada komposisi Dewan Komisaris Perseroan.

## Changes in the Composition of the Board of Commissioners

Throughout 2023, there were no changes made to the composition of the Company's Board of Commissioners.

## Penutup

Mengakhiri laporan ini, perkenankanlah saya menyampaikan terima kasih yang sebesar-besarnya kepada seluruh pemegang saham atas dukungannya. Demikian juga kepada Direksi dan seluruh karyawan, kami juga memberikan apresiasi yang tinggi atas kerja keras dan komitmennya sehingga Perseroan dapat melewati tahun 2023 dengan membukukan kinerja yang sangat baik. Apresiasi mendalam juga kami sampaikan kepada seluruh nasabah atas kepercayaan dan loyalitas dalam memilih Perseroan sebagai mitra investasi terpercaya.

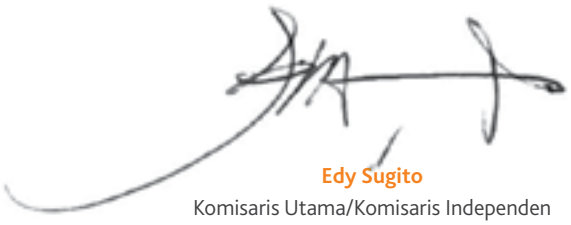
## Closing

I would like to conclude this report by expressing my deepest gratitude to the shareholders for their support and trust. Furthermore, we would like to thank the Board of Directors and all employees for their hard work and commitment that enabled the Company to achieve excellent results performance despite the challenges. Additionally, we would like to convey our sincere appreciation to all clients for choosing the Company as a trusted investment partner.

Dewan Komisaris berharap tahun 2023 dapat dijadikan sebagai pembelajaran bagi Perseroan untuk dapat membawa Perseroan lebih baik lagi di tahun-tahun mendatang. Kami yakin ke depannya Perseroan akan dapat semakin mengukuhkan posisinya sebagai *investment partner* bagi nasabah dengan memberikan produk dan layanan yang berkualitas.

The Board of Commissioners hopes that 2023 can be used as a lesson for the Company to be able to bring the Company even better in the years to come. We are confident that in the future the Company will be able to further strengthen its position as an investment partner for clients by providing quality products and services.

Atas nama Dewan Komisaris,
On behalf of the Board of Commissioners,



**Edy Sugito**
Komisaris Utama/Komisaris Independen
President Commissioner/Independent Commissioner



**PHILMON SAMUEL TANURI**

**Direktur Utama**
President Director

# Laporan Direksi
## Report from the Board of Directors

Para pemegang saham dan pemangku kepentingan yang terhormat,

Perkenankan saya mewakili jajaran Direksi PT Trimegah Sekuritas Indonesia Tbk ("Perseroan") menyampaikan laporan kinerja Perseroan untuk tahun buku yang berakhir pada 31 Desember 2023. Termasuk di dalamnya tantangan-tantangan yang dihadapi dan berbagai inisiatif strategis serta implementasi strategi yang dijalankan Perseroan sepanjang tahun 2023. Penyampaian laporan ini sekaligus menjadi bentuk pertanggungjawaban manajemen kepada para pemegang saham.

Dear valued shareholders and stakeholders,

On behalf of the Board of Directors of PT Trimegah Sekuritas Indonesia Tbk (the "Company"), I am pleased to present the Company's performance report for the year ending on December 31, 2023. This includes the challenges faced as well as various strategic initiatives and strategies to overcome them. The submission of this report is also a form of the management accountability to shareholders.

### Kondisi Perekonomian Global dan Domestik

Sampai akhir tahun 2023 perekonomian global masih diliputi ketidakpastian. Hal ini dipicu antara lain oleh ketegangan geopolitik di berbagai belahan dunia, inflasi yang tinggi, dan tren kenaikan tingkat suku bunga The Fed. Konflik geopolitik yang masih memanas, baik antara Rusia-Ukraina, maupun konflik Timur Tengah yang berkepanjangan menyebabkan disrupsi rantai pasok dunia. Tingginya tingkat suku bunga AS mendorong *capital outflow* dari *Emerging Market Economies* (EMEs) yang pada gilirannya berpengaruh pada nilai tukar mata uang dunia. Bank Dunia mencatat perlambatan pertumbuhan ekonomi global dari 3,1% pada tahun 2022 menjadi 2,6% pada tahun 2023.

### Global and Domestic Economic Conditions

Global economic dynamics remained uncertain until the end of 2023, largely due to geopolitical tensions in various countries, high inflation rates, and The Fed's Rate hike trajectory. There have been disruptions in global supply chains as a result of the ongoing geopolitical conflicts, particularly between Russia and Ukraine and the prolonged conflict in the Middle East. Furthermore, the high-interest rate set by the US has led to capital outflows from Emerging Market Economies (EMEs), affecting global exchange rates. According to the World Bank, the global economic growth slowed to 2.6% in 2023 from 3.1% in 2022.

Di tengah gejolak perekonomian global pada 2023, fundamental ekonomi Indonesia tetap tangguh dan menunjukkan pertumbuhan ekonomi yang cukup baik di 5% ditopang oleh permintaan domestik yang solid. Selain itu, tingkat laju inflasi terkendali sebesar 3%, neraca pembayaran tetap sehat, cadangan devisa meningkat, dan kondisi fiskal terkendali. Hal-hal ini menjadi sentimen positif bagi pasar modal nasional selama tahun 2023.

Despite the global economic turmoil in 2023, the Indonesian economic fundamentals remained resilient, with a economic growth of 5% as a result of strong domestic demand. In addition, the inflation rate was under control at 3%, the balance of payments remained healthy, foreign exchange reserves increased, and fiscal conditions were under control. These provide positive sentiment for the national capital market during 2023.

#### Pasar Modal Indonesia

Berbagai isu global yang muncul di awal tahun 2023 sempat menjadi sentimen negatif bagi pasar modal Indonesia. Indeks Harga Saham Gabungan (IHSG) sempat terkoreksi hampir 3,9% di minggu kedua Januari 2023. Namun, ditopang oleh kondisi perekonomian nasional yang *resilient*, pasar

#### The Indonesia Capital Market

Various global issues that emerged in early 2023 created negative sentiment for the Indonesian capital market. The Jakarta Composite Index (JCI) was corrected by almost 3.9% in the second week of January 2023. However, supported by resilient national economic conditions, the Indonesian

# Laporan Direksi

Report from the Board of Directors

modal Indonesia mampu menunjukkan kinerjanya di tengah ketidakpastian ekonomi dan politik global.

Meskipun tidak sempat menyentuh *all time high,* IHSG berhasil ditutup pada level 7.272,80 atau naik 6,16% dari penutupan tahun 2022. Sepanjang 2023, aktivitas penghimpunan dana di pasar modal masih cukup tinggi, dengan total dana yang dihimpun melalui IPO saham mencapai Rp51,1 triliun dengan total 79 emiten baru. Penghimpunan dana sampai Desember telah melampaui target di 2023. Pencapaian di pasar modal ini antara lain didukung oleh jumlah investor yang naik lebih dari 1 juta investor.

## Analisis atas Kinerja Perseroan

**Strategi dan Kebijakan**

Pada tahun 2023, Perseroan telah menetapkan inisiatif-inisiatif strategis untuk mendorong pertumbuhan bisnis yang *sustainable* dengan risiko yang *manageable*. Pengembangan aplikasi Trima+ menjadi salah satu inisiatif yang dilakukan untuk mendorong perkembangan nasabah ritel di tahun 2023. Pada bulan Oktober 2023, Perseroan meluncurkan aplikasi Trima+ yang dilengkapi dengan fitur-fitur yang inovatif, dan tampilan yang lebih *user-friendly*.

Selain berfokus pada segmen nasabah ritel, Perseroan juga menekankan pentingnya sinergi antar divisi, termasuk dengan anak perusahaan, untuk memperoleh berbagai mandat seperti IPO saham, penerbitan surat utang maupun peluang-peluang lainnya. Dengan pihak eksternal, Perseroan juga memperluas kerja sama dengan berbagai institusi termasuk manajer investasi, perbankan, dana pensiun, dan perusahaan asuransi.

Inisiatif strategis lain yang dilakukan Perseroan di tahun 2023 adalah Penawaran Umum Obligasi Berkelanjutan I Trimegah Sekuritas Indonesia Tahap I Tahun 2023 dengan jumlah pokok mencapai Rp408,8 miliar, yang digunakan sebagai modal kerja untuk ekspansi bisnis Perseroan. Per akhir Desember 2023, seluruh dana hasil penawaran umum telah sepenuhnya digunakan sebagai modal kerja Perseroan.

capital market was able to demonstrate its performance amidst global economic and political uncertainty.

Even though it did not touch the all time high, the JCI managed to close at 7,272.80 or an increase of 6.16% from the closing of 2022. Throughout 2023, fund raising activity in the capital market remained high, with total funds raised through equity IPO reaching Rp51.1 trillion with a total of 79 new issuers. Up to December, the fund raised had exceeded the target for 2023. The achievements in the capital market among others were supported by the participation of investors, which increased more than 1 million investors.

## Analysis of the Company's Performance

**Strategy dan Policy**

In 2023, the Company established strategic initiatives to support a sustainable business growth with manageable risks. The development of the Trima+ application was one of the initiatives undertaken in 2023 to support the development of retail clients. In October 2023, the Company launched the Trima+ application, which featured innovative features and a more user-friendly interface.

Aside from focusing on retail client segment, the Company also actively pursued promising opportunities across divisions, including the subsidiary, to obtain various mandates such as equity IPO, bond issuance and other opportunities. With external parties, the Company also expanded cooperation with various institutions including investment managers, banks, pension funds, and insurance companies.

Another strategic initiative carried out by the Company in 2023 was the Public Offering of Shelf-Registration Bond I Trimegah Sekuritas Indonesia Phase I Year 2023, with a principal amount totaling Rp408.0 billion, which was used as working capital for the Company's business expansion. As of the end of December 2023, all proceeds from the public offering have been fully used as working capital for the Company.

**Peran Direksi dalam Perumusan dan Implementasi Strategi Perseroan**

Dalam menyusun rencana bisnis dan target, baik operasional maupun keuangan secara konsolidasian, Perseroan menerapkan pendekatan *bottom up*, di mana setiap unit kerja dan anak perusahaan menyusun rencana bisnis dan target serta strategi untuk mencapainya untuk satu tahun ke depan.

Selanjutnya, rencana bisnis, target dan strategi tersebut dibahas oleh Direksi bersama dengan masing-masing unit kerja. Dengan memperhatikan *outlook* perekonomian dan pasar modal, Direksi memberikan masukan, koreksi dan rekomendasi kepada masing-masing unit kerja. Selanjutnya, rencana bisnis dan target tersebut dibahas bersama Dewan Komisaris untuk disahkan, sebelum disampaikan kepada regulator.

Selama tahun 2023, Direksi memonitor dan mengevaluasi kinerja usaha, terutama kinerja keuangan dalam rapat bulanan bersama Divisi Accounting dan Divisi Corporate Strategy.

Direksi juga secara berkala memantau perkembangan bisnis melalui *daily/monthly report* di bawah supervisi Divisi Corporate Strategy, dan kemudian memutuskan langkah-langkah yang mungkin diperlukan untuk memastikan pencapaian target yang telah ditetapkan.

**Perbandingan antara Hasil yang Dicapai Dengan yang Ditargetkan**

Perseroan berhasil mencatatkan kenaikan pendapatan usaha sebesar 1,2%, dari Rp704,8 miliar pada 2022 menjadi Rp712,9 miliar pada tahun 2023, atau 121,8% dari target. Laba tahun berjalan mencapai Rp162,5 miliar, melampaui target tahun 2023, meskipun lebih rendah 8,4% dari laba tahun berjalan tahun 2022 sebesar Rp177,5 miliar.

Dari lini usaha Equity Trading, rata-rata nilai transaksi harian 2023 tercatat Rp355,7 miliar, turun hampir 30% dari Rp507,0 miliar pada 2022. Sentimen negatif yang mempengaruhi pasar modal,

**The Role of the Board of Directors in the Formulation and Implementation of the Company's Strategy**

The Company used a bottom-up approach to prepare consolidated business plans and targets, including operating and financial targets, which each work unit, including the subsidiary, determined the business plan and targets as well as the strategies to achieve them for the coming year.

Furthermore, the business plan, targets and strategies were discussed by the Board of Directors together with each work group. By taking into account economic and capital market outlook, the Board of Directors provided inputs, corrections and recommendations to each work unit. Then, the business plan and targets were discussed with the Board of Commissioners for approval, before being submitted to the regulator.

During 2023, the Board of Directors monitored and evaluated business performance, especially financial performance in monthly meetings with the Accounting Division and Corporate Strategy Division.

The Board of Directors also regularly monitored business developments through daily/monthly reports under the supervision of the Corporate Strategy Division and then decided steps that may be needed to ensure the achievement of the targets that had been set.

**Comparison between Achieved and Targeted Results**

The Company succeeded in recording an increase in revenues of 1.2%, from Rp704.8 billion in 2022 to Rp712.9 billion in 2023 or 121.8% of the target. Profit for the year reached Rp162.5 billion, exceeding the target for 2023, although 8.4% lower than profit for the year 2022 of Rp177.5 billion.

From the Equity Trading business line, the average daily transaction value 2023 was recorded at Rp355.7 billion, down almost 30% from Rp507.0 billion in 2022. Negative sentiment affecting the

# Laporan Direksi

## Report from the Board of Directors

menyebabkan banyak nasabah institusi lebih memilih berinvestasi pada instrumen yang dinilai lebih stabil, sehingga menurunkan nilai transaksi segmen tersebut. Akibatnya, komisi perantara efek mengalami penurunan dibandingkan tahun 2022. Namun, di sisi lain, hingga akhir 2023 aplikasi Trima+ sudah mencatatkan lebih dari 71.600 *user*, naik sekitar 10% dari tahun sebelumnya.

capital market caused many institutional clients to prefer investing in instruments which was considered more stable, and then reducing the transaction value of that segment. As a result, brokerage commisisons decreased compared to 2022. However, on the other hand, by the end of 2023, the Trima+ application recorded more than 71,600 users, an increase of around 10% compared to the previous year.

Pada lini usaha Investment Banking (IB), pendapatan usaha tahun 2023 sebesar Rp92,3 miliar memang mengalami penurunan dari pendapatan usaha tahun 2022 sebesar Rp133,9 miliar. Hal ini disebabkan oleh adanya 1 mandat IPO saham yang sangat besar yang diperoleh Perseroan di tahun 2022.

In the Investment Banking (IB) business line, revenues in 2023 amounting to Rp92.3 billion indeed decreased from the revenues in 2022 amounting to Rp133.9 billion. This was due to 1 very large equity IPO mandate obtained by the Company in 2022.

Meskipun demikian, sepanjang tahun 2023 Divisi IB Perseroan mencatat kinerja yang cukup baik, menyelesaikan beberapa mandat dengan total nilai transaksi mencapai Rp14 triliun, yang terdiri dari 4 *equity underwriting*, 56 *bond underwriting,* 1 *advisory*, 1 *Negotiable Certificate of Deposit* (NCD), dan 1 *Medium Term Note* (MTN).

Nevertheless, throughout 2023 the Company's IB Division recorded quite good performance, completing several mandates with a total transaction value of Rp14 trillion, consisting of 4 equity underwriting, 56 bond underwriting, 1 advisory, 1 Negotiable Certificate of Deposit (NCD), and 1 Medium Term Note (MTN).

Pada bisnis Fixed Income, volume transaksi obligasi pemerintah sepanjang tahun 2023 tercatat Rp172,9 triliun dengan *market share* 10,78% terhadap seluruh perusahaan efek. Pencapaian ini membawa Perseroan berada di posisi ke-2 sebagai *market leader* di industri, baik untuk transaksi institusional maupun ritel.

In the Fixed Income business, the volume of government bond transactions throughout 2023 was recorded at Rp172.9 trillion with a market share of 10.78% of all securities companies. This achievement brought the Company to the 2nd position as market leader in the industry, both for institutional and retail transactions.

Dengan sinergi antara Divisi Investment Banking dan Divisi Fixed Income Market, Perseroan berhasil berhasil menempati peringkat ke-3 dalam *Indonesian Bonds Bloomberg's League Table*, naik dari peringkat ke-7 di tahun sebelumnya. Sedangkan pada Kategori *Indonesian Equity & Rights Offering pada Bloomberg's League Table Rankings*, Perseroan menempati peringkat ke-11 dari seluruh perusahaan efek (asing dan domestik), namun menempati posisi ke-3 dari seluruh perusahaan efek domestik.

As a result of collaboration between the Investment Banking Division and the Fixed Income Market Division, the Company climbed to the 3rd position in the Indonesian Bonds Bloomberg's League Table, a notable leap from 7th position in the previous year. According to Bloomberg's League Table Rankings for Indonesian Equity & Rights Offerings, the Company was ranked 11th among all securities companies (foreign and local), but managed to occupy the 3rd position of all local securities companies.

Sementara dalam bisnis *asset management,* Anak Perusahaan Perseroan mencatatkan dana kelolaan Rp32,7 triliun pada akhir 2023, meningkat 9% dari tahun sebelumnya, dan menempati peringkat ke-3 di industri.

Meanwhile, in asset management business, the Company's Subsidiary was able to record asset under management of Rp32.7 trillion at the end of 2023, an increase of 9% from the previous year, and ranked 3rd in the industry.

Direksi berpendapat secara keseluruhan, strategi dan inisiatif yang telah diterapkan sepanjang tahun 2023 telah membantu Perseroan mempertahankan kinerjanya dengan baik.

**Menghadapi Tantangan di Tahun 2023**

Beragam permasalahan global telah menyebabkan tingginya ketidakpastian di tahun 2023 ini. Salah satu yang cukup berdampak bagi pasar modal adalah tren tingkat suku bunga tinggi dalam jangka waktu yang lebih lama (*higher for longer*) menimbulkan *risk-off sentiment* di kalangan investor.

Di tengah pasar obligasi nasional yang mengalami tekanan, kinerja Divisi Fixed Income Market di tahun 2023 pun mengalami penurunan. Untuk merespon tantangan ini, Divisi Fixed Income Market mendorong sinergi antar unit bisnis dan memperluas kemitraan dengan berbagai institusi untuk memperluas pasar. Divisi Fixed Income Market juga melakukan penjualan obligasi secara *online* terutama untuk mengakuisisi nasabah ritel.

Meskipun pada tahun 2023 beberapa lini usaha belum dapat memberikan hasil yang optimal karena faktor-faktor eksternal, Perseroan telah melakuan evaluasi, mengambil tindakan-tindakan yang diperlukan, termasuk memperkuat sumber daya manusia, untuk menghadapi tahun mendatang.

## Tata Kelola Perusahaan

**Memperkuat Penerapan Tata Kelola Perusahaan yang Baik**

Keberhasilan Perseroan dalam meningkatkan kinerja tidak terlepas dari komitmen Perseroan untuk selalu menerapkan prinsip-prinsip tata kelola perusahaan yang baik atau *Good Corporate Governance* (GCG). Penerapan GCG Perseroan mengacu pada *best practices,* dan regulasi khususnya yang terkait dengan emiten/ perusahaan publik dan dan perusahaan efek.

Sepanjang tahun 2023, rapat Direksi dan Dewan Komisaris terlaksana sesuai rencana. Perseroan juga mengkaji berbagai kebijakan atau prosedur intenal yang ada agar tetap relevan dengan perkembangan bisnis dan selaras dengan peraturan perundang-undangan yang berlaku.

The Board of Directors views that overall, the strategies and initiatives implemented throughout 2023 have helped the Company maintain its good performance.

**Facing Challenges in 2023**

The year 2023 was marked by numerous global issues that heightened uncertainty. One of the most impactful events on the capital market was the prolonged period of high-interest rates (higher for longer), which fostered a risk-off sentiment among investors.

In the midst of the national bond market which was experiencing pressure, the performance of the Fixed Income Market Division in 2023 also experienced a decline. To respond to this challenge, the Fixed Income Market Division encouraged synergy among business units and expanded partnerships with various institutions to expand the market. The Fixed Income Market Division also sold bonds online, especially to acquire retail clients.

Due to external factors, several business lines were not able to present their optimum results in 2023. As a response, the Company carried out evaluations, took the necessary actions, including strengthening the human resources, to face the coming year.

## Corporate Governance

**Strengthening the Implementation of Good Corporate Governance**

The Company's success in improving performance cannot be separated from the Company's commitment to implementing good corporate governance (GCG) principles. In implementing GCG, the Company complies with best practices and regulations, particularly those related to issuers/public companies and securities companies.

Throughout 2023, meetings of the Board of Directors and Board of Commissioners were carried out as planned. The Company also reviewed various existing policies and procedures to ensure that they remain relevant to business dynamics and the prevailing rules and regulations.

# Laporan Direksi

## Report from the Board of Directors

Terkait pengelolaan risiko dan pengendalian internal, Direksi menilai Perseroan sudah mengimplementasikan model *Three Lines of Defense* secara efektif oleh masing-masing fungsi yang terlibat. Hal ini tercermin dari tidak ditemukan deviasi atau penyimpangan signifikan pada proses bisnis, dan tidak adanya risiko-risiko yang membahayakan keberlangsungan Perseroan.

With regard to risk management and internal control, the Board of Directors considered that the Three Lines of Defense model had been effectively implemented by every function involved. This was evident in the absence of significant deviations in business processes, and in the absence of risks that threatened the Company's continuity.

Inisiatif GCG lainnya adalah keberhasilan Perseroan dalam memperoleh Sertifikat ISO 27001 tentang Sistem Manajemen Keamanan Informasi. Perolehan sertifikasi ini menunjukkan keseriusan Perseroan dalam memastikan *best practices IT Governance* pada semua aspek operasional terutama dalam menjaga dan melindungi data-data pribadi nasabah.

Another GCG initiative was the Company's success in obtaining the ISO 27001 Certificate regarding Information Security Management System. By obtaining this certification, the Company proves its commitment to implementing IT Governance best practices in all operational aspects, especially in safeguarding and protecting client's personal data information.

**Penilaian Terhadap Kinerja Komite-Komite di Bawah Direksi**

Direksi dibantu oleh 2 (dua) komite, yaitu Komite Human Capital dan Komite Manajemen Risiko. Direksi melakukan penilaian atas kinerja kedua komite tersebut sesuai dengan kriteria yang sudah ditetapkan. Direksi menilai bahwa di tahun 2023 Komite Human Capital dan Komite Manajemen Risiko telah menjalankan tugas dan tanggung jawabnya dengan baik. Hal-hal yang menjadi dasar penilaian antara lain realisasi atau pelaksanaan rencana rapat, dan realisasi kerja atau pelaksanaan tugas komite.

**Performance Assessment for the Committees under the Board of Directors**

The Board of Directors is assisted by 2 (two) committees, namely the Human Capital Committee and the Risk Management Committee. The Board of Directors assessed the performance of the two committees based on the set criteria. The Board of Directors conclude that in 2023 the Human Capital Committee and Risk Management Committee have fulfilled their duties and responsibilities effectively. This assessment includes, among others, the realization or implementation of the meeting plan, and the realization or implementation of the committee's work.

**Perubahan Komposisi Direksi**

Pada tahun 2023, tidak terdapat perubahan komposisi Direksi Perseroan.

**Changes in the Composition of the Board of Directors**

In 2023, there were no changes in the composition of the Board of Directors of the Company.

**Komitmen terhadap Praktik Keuangan Berkelanjutan sebagai Perusahaan Efek**

Sesuai dengan kerangka *Environmental, Social, and Governance* (ESG), Perseroan terus menjalankan bisnis yang bertanggung jawab dengan mengelola dampak lingkungan akibat kegiatan operasinya dan berupaya meningkatkan kontribusi sosial yang berkelanjutan kepada masyarakat atau nasabah. Pada tahun 2023, langkah konkret Perseroan terhadap inisiatif keuangan berkelanjutan diwujudkan dengan pelaksanaan 16 acara literasi keuangan untuk nasabah (*online* dan *offline*) dengan jumlah peserta sebanyak 470 orang.

**Commitment to Sustainable Finance Practice as a Securities Company**

According to the Environmental, Social, and Governance (ESG) framework, the Company continued to conduct responsible business by managing environmental impacts resulting from its operational activities and strived to increase sustainable social contributions to society or clients. In 2023, the Company's concrete steps towards sustainable finance initiatives were realized by holding 16 financial literacy events for clients (online and offline) with a total of 470 participants.

Dari sisi digitalisasi, Perseroan juga terus berinovasi pada aplikasi Trima+ agar semua nasabah mendapatkan layanan yang setara dan memungkinkan nasabah untuk bertransaksi di manapun. Dengan aplikasi ini, Perseroan turut membantu mengurangi jejak karbon di udara melalui pengurangan kebutuhan mobilitas nasabah menuju ke dan dari kantor-kantor cabang Perseroan, sekaligus mengurangi pemakaian kertas.

In terms of digitalization, the Company also continued the innovation of the Trima+ application to allow all clients to receive equal service and to make transactions anywhere. By this application, the Company also participates in reducing its carbon footprint in the air by decreasing client mobility to and from the Company's branch offices and thereby decreasing paper usage as well.

Pada tahun 2023, Perseroan dipercaya untuk menjalankan mandat penerbitan *Green Bond* PT Bank Mandiri (Persero) Tbk, PT Arkora Hydro Tbk, PT Bank Rakyat Indonesia (Persero) Tbk, PT OKI Pulp & Paper Mills, dan sukuk musyarakah berwawasan sosial PT Sarana Multigriya Finansial (Persero).

In 2023, the Company was trusted with the mandate for issuance of Green Bonds for PT Bank Mandiri (Persero) Tbk, PT Arkora Hydro Tbk, PT Bank Rakyat Indonesia (Persero) Tbk, PT OKI Pulp & Paper Mills, and social-oriented musyarakah sukuk for PT Sarana Multigriya Finansial (Persero).

Dalam penjualan produk berbasis ESG, pada tahun 2023, Perseroan menambah 4 produk reksa dana baru berbasis ESG dari sebelumnya hanya 2 produk sehingga kini menjadi 6 produk. Melalui produk-produk ini, Perseroan menunjukkan kontribusi nyata dalam mendukung Keuangan Berkelanjutan.

In sales of ESG-based products, in 2023 the Company added 4 new ESG-based mutual fund products from previously 2 products to now 6 products. Through these products, the Company has shown a real contribution to supporting Sustainable Finance.

Selain menyediakan produk dan/atau jasa Keuangan Berkelanjutan, Perseroan juga mendukung pengembangan masyarakat dan pelestarian lingkungan hidup melalui Program Tanggung Jawab Sosial dan Lingkungan (TJSL) yang dilakukan setiap tahun. Konsistensi dan komitmen Perseroan dalam menjalankan bisnis yang berkelanjutan terbukti dengan terpilihnya Trimegah Sekuritas sebagai konstituen dalam Indeks ESG Sector Leaders IDX KEHATI periode Desember 2023 – Mei 2024. Dengan menjadi anggota Indeks ESG ini, Perseroan telah menunjukkan komitmen tinggi dalam mengelola kinerja operasi, lingkungan, dan sosial secara berkelanjutan yang berlandaskan prinsip-prinsip ESG.

In addition to providing Sustainable Finance products and/or services, the Company also supports the development of communities and the preservation of the environment through the Social and Environmental Responsibility Program (TJSL) that is implemented every year. The Company's consistency and commitment in carrying out sustainable business is proven by the election of Trimegah Sekuritas as a constituent in the IDX KEHATI ESG Sector Leaders Index for the period December 2023 – May 2024. By becoming a member of this ESG Index, the Company has demonstrated high commitment in managing operational performance, the environment, and social in a sustainable manner based on ESG principles.

Pada praktiknya, tantangan untuk menerapkan model bisnis berbasis ESG masih tetap dihadapi Perseroan sepanjang tahun 2023. Meskipun demikian, Direksi akan terus meningkatkan kualitas penerapan Keuangan Berkelanjutan.

In practice, the Company still encountered challenges in implementing an ESG-based business model throughout 2023. However, the Board of Directors will continue to improve the quality of implementation of Sustainable Finance.

# Laporan Direksi

## Report from the Board of Directors

**Memasuki Tahun 2024**

Pada pengujung tahun 2023, IHSG kembali menembus level 7.000. Hal ini menunjukkan bahwa *appetite* nasabah institusi maupun ritel untuk berinvestasi di pasar modal Indonesia relatif cukup baik di tengah gejolak ekonomi dan ketidakpastian global. Tren penguatan kinerja pasar modal ini diharapkan akan terus berlanjut di 2024 seiring dengan ekspektasi akan berakhirnya tingkat suku bunga tinggi dan usainya pemilu.

Dengan menurunnya ketidakpastian mengenai tingkat suku bunga, Pemerintah Indonesia optimistis pertumbuhan ekonomi Indonesia di tahun 2024 masih bisa terjaga di atas 5%, dan inflasi serta tingkat suku bunga pada level yang dapat diterima oleh pasar.

Perseroan menilai kinerja pasar modal Indonesia di tahun 2024 akan didukung oleh peningkatan produk pasar modal, peningkatan jumlah emiten/perusahaan tercatat, dan potensi peningkatan jumlah investor, meskipun perekonomian global mungkin masih bergejolak. Tren IHSG pun masih berpotensi menguat didukung oleh ekspektasi positif atas kinerja perusahaan tercatat sejalan dengan pertumbuhan ekonomi Indonesia, dan tingginya minat investor ritel dan institusi, baik lokal maupun asing.

Direksi menargetkan peningkatan seluruh lini bisnis Perseroan di 2024, baik perantara pedagang efek saham maupun surat utang, manajer investasi, kegiatan *underwriting* dan *advisory*, seiring dengan berlanjutnya pertumbuhan ekonomi Indonesia, berakhirnya tingkat suku bunga tinggi, berkurangnya ketidakpastian politik dalam negeri, dan jumlah investor yang terus meningkat. Secara keseluruhan, Direksi optimistis Perseroan dapat merealisasikan target bisnis dan keuangannya di 2024 mendatang.

Untuk dapat mencapai target-target yang telah ditetapkan, Perseroan berencana untuk melanjutkan strategi di tahun-tahun sebelumnya, dan menyesuaikannya sesuai dengan tantangan di tahun mendatang, dengan tetap mempertahankan

**Entering Year 2024**

At the end of 2023, JCI again broke the 7,000 level. It showed that institutional and retail clients' appetite for investing in the Indonesian capital market was relatively good amidst the economic turmoil and global uncertainty. This trend of strengthening capital market performance is expected to continue in 2024 in line with the expectation of the end of high interest rates and the end of the elections.

In line with decreasing uncertainty in interest rates, the Government of Indonesian is optimistic that Indonesia economic growth for 2024 can still be maintained above 5%, and inflation as well as interest rates would be at levels that are acceptable to the market.

Despite the potential volatility of the global economy, the Company believes that the capital market performance in 2024 will be supported by improvements in the capital markets products, an increase in the number of issuers/listed companies, and the potential of an increase in the number of investors. It appears that the JCI trend has the potential to strengthen supported by positive expectations for the performance of listed companies, in line with economic growth of Indonesia and the high appetite of retail and institutional investors, both foreign and domestic.

The Board of Directors is targeting an increase in all of the Company's business lines in 2024, including equity and debt brokerage, investment manager, underwriting and advisory activities, in line with continued economic growth of Indonesia, the end of high interest rates, reduced domestic political uncertainty, and continued increase in the number of investors. In general, the Board of Directors believes that the Company can achieve its business and financial targets in 2024.

In order to achieve the targets, the Company plans to continue the strategy in previous years, and adapt it according to the challenges in the coming year, while maintaining the principles of GCG and prudence. The Board of Directors will also continue

prinsip-prinsip GCG dan menjaga prinsip kehati-hatian. Direksi juga akan terus mengamati isu-isu dalam dan luar negeri, terus meningkatkan sinergi antar unit kerja termasuk dengan anak perusahaan, maupun sinergi antara Perseroan dengan pihak-pihak eksternal untuk menggali potensi bisnis di tahun 2024.

to monitor domestic and foreign issues, continue to increase synergies among work units including the subsidiary, as well as synergies between the Company and external parties to explore business potential in 2024.

**Penutup**

Mengakhiri laporan ini, Direksi menyampaikan penghargaan dan terima kasih kepada pemegang saham atas dukungannya, kepada manajemen dan karyawan atas dedikasi dan integritas yang telah ditunjukkan sepanjang tahun 2023. Demikian pula kepada regulator, para nasabah, perbankan dan mitra Perseroan atas kepercayaan dan dukungannya, serta juga kepada Dewan Komisaris atas arahan dan bimbingannya kepada Direksi.

Direksi berharap sinergi dan kolaborasi yang sudah terjalin dengan semua pihak dapat ditingkatkan lagi di tahun-tahun berikutnya sehingga Perseroan tetap dapat mempertahankan dan meningkatkan kinerjanya, serta menjadi pelaku pasar modal yang menjunjung tinggi prinsip-prinsip tata kelola yang baik.

**Closing**

Concluding this report, the Board of Directors expresses its appreciation and thanks to shareholders for their support, to the management and employees for the dedication and integrity they have shown throughout 2023. Likewise to regulators, clients, banks and the Company's partners for their trust and support, as well as to the Board of Commissioners for their direction and guidance to the Board of Directors.

The Board of Directors hopes that the synergy and collaboration that have been built with all parties can be further improved in the following years so that the Company can continue to maintain and improve its performance, as well as becoming a capital market player that upholds the principles of good governance.

Atas nama Direksi,
On behalf of the Board of Directors,



**Philmon Samuel Tanuri**
Direktur Utama
President Director

# Pernyataan Manajemen atas Laporan Tahunan dan Laporan Keberlanjutan 2023

Management's Statement for the Annual Report and Sustainability Report 2023

## Surat Pernyataan Anggota Dewan Komisaris dan Direksi tentang Tanggung Jawab atas Laporan Tahunan dan Laporan Keberlanjutan Tahun 2023 PT Trimegah Sekuritas Indonesia Tbk

## Statement Letter of the Board of Commissioners and the Board of Directors regarding the Responsibility of Annual Report and Sustainability Report 2023 of PT Trimegah Sekuritas Indonesia Tbk

Kami yang bertanda tangan di bawah ini menyatakan bahwa semua informasi dalam Laporan Tahunan dan Laporan Keberlanjutan PT Trimegah Sekuritas Indonesia Tbk Tahun 2023 telah dimuat secara lengkap, dan bertanggung jawab penuh atas kebenaran isi Laporan Tahunan dan Laporan Keberlanjutan Perusahaan.

We, the undersigned below, declare that all information contained in the Annual Report and Sustainability Report 2023 of PT Trimegah Sekuritas Indonesia Tbk is complete, and take full responsibility for the validity of the Company's Annual Report and Sustainability Report.

Demikian pernyataan ini dibuat dengan sebenarnya.

This statement is made truthfully.

Jakarta, 24 April 2024

Jakarta, April 24, 2024

**Dewan Komisaris**
**The Board of Commissioners**

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



**Edy Sugito**

**Komisaris**
Commissioner



**Sunata Tjiterosampurno**

**Direksi**
**The Board of Directors**

**Direktur Utama**
President Director



**Philmon Samuel Tanuri**

**Direktur**
Director



**David Agus**





# 03 TEAM UP!

## PROFIL PERUSAHAAN
## COMPANY PROFILE

# Sekilas tentang Trimegah
## Trimegah at a Glance



PT Trimegah Sekuritas Indonesia Tbk ("Perseroan") didirikan pada tanggal 9 Mei tahun 1990 dengan nama PT Trimulya Securindolestari berdasarkan Akta No. 64 tanggal 9 Mei 1990, yang kemudian berubah menjadi PT Trimegah Securindolestari pada tanggal 28 Mei 1990 berdasarkan Akta No. 227 tanggal 28 Mei 1990. Kedua akta tersebut dibuat di hadapan Rachmat Santoso, SH, Notaris di Jakarta, dan telah diumumkan dalam Berita Negara Republik Indonesia No. 80 tanggal 5 Oktober 1990, Tambahan No. 3832. Perseroan memperoleh izin usaha sebagai Perantara Pedagang Efek dan Penjamin Emisi Efek dari Badan Pengawas Pasar Modal (sekarang Otoritas Jasa Keuangan) pada tahun 1992 dan 1993.

Pada tanggal 12 Oktober 1999, Perseroan mengubah nama menjadi PT Trimegah Securities Tbk berdasarkan Akta No. 17 tanggal 12 Oktober 1999 yang dibuat di hadapan Fathiah Helmi, SH, Notaris di Jakarta, dan telah diumumkan dalam Berita Negara Republik Indonesia No. 9 tanggal 1 Februari 2000, Tambahan No. 522. Pada tanggal 31 Januari 2000 Perseroan mencatatkan sahamnya di Bursa Efek Jakarta (sekarang Bursa Efek Indonesia) dengan kode saham "TRIM".

Pada tanggal 31 Januari 2011, PT Trimegah Asset Management yang merupakan anak perusahaan Perseroan, memperoleh izin usaha Perusahaan Efek yang melakukan kegiatan usaha sebagai Manajer Investasi.

PT Trimegah Sekuritas Indonesia Tbk (the "Company") was established on May 9, 1990 under the name PT Trimulya Securindolestari based on Deed No. 64 dated May 9, 1990, which subsequently changed to PT Trimegah Securindolestari on May 28, 1990 based on Deed No. 227 dated May 28, 1990. The deeds were made before Rachmat Santoso, SH, Notary in Jakarta, and have been announced in State Gazette of the Republic of Indonesia No. 80 dated October 5, 1990, Supplement No. 3832. The Company earned Broker-Dealer License and Underwriter License from Capital Market Supervisory Agency (now the Financial Services Authority) in 1992 and 1993.

On October 12, 1999, the Company changed its name to PT Trimegah Securities Tbk based on Deed No. 17 dated October 12, 1999 that was made before Fathiah Helmi, SH, Notaris in Jakarta, and has been announced in State Gazette of the Republic of Indonesia No. 9 dated February 1, 2000, Supplement No. 522. On January 31, 2000 the Company listed its shares on the Jakarta Stock Exchange (now the Indonesia Stock Exchange) with the stock code "TRIM".

On January 31, 2011, PT Trimegah Asset Management, which is subsidiary of the Company, earned business license as Investment Management Company.



PT Trimegah Asset Management menyediakan berbagai jenis reksa dana saham, campuran, pendapatan tetap, dan pasar uang sesuai dengan kebutuhan nasabah korporasi, lembaga keuangan dan dana pensiun.

PT Trimegah Asset Management provides a variety of equity, balanced, fixed income and money market funds tailored to the needs of corporate clients, financial institutions and pension funds.

Untuk memenuhi ketentuan Peraturan Otoritas Jasa Keuangan No. 20/POJK.04/2016 tentang Perizinan Perusahaan Efek yang Melakukan Kegiatan Usaha sebagai Penjamin Emisi Efek dan Perantara Pedagang Efek, efektif per tanggal 29 Juli 2016, Perseroan melakukan perubahan nama menjadi PT Trimegah Sekuritas Indonesia Tbk berdasarkan Akta No. 70 tanggal 20 Juni 2016 yang dibuat di hadapan Fathiah Helmi, SH, Notaris di Jakarta.

To comply with the Financial Services Authority Regulation No. 20/POJK.04/2016 on the Licensing of Securities Companies that Undertake Business Activities as Underwriters and Broker-Dealers, effective as of July 29, 2016, the Company changed its name to PT Trimegah Sekuritas Indonesia Tbk based on Deed No. 70 dated June 20, 2016 made before Fathiah Helmi, SH, Notary in Jakarta.

Divisi Equity Trading menyediakan layanan penjualan saham di pasar perdana dan perantara pedagang saham di pasar sekunder bagi nasabah ritel maupun institusi. Divisi Fixed Income Market menyediakan layanan penjualan efek pendapatan tetap di pasar perdana dan perantara perdagangan efek pendapatan tetap di pasar sekunder seperti Surat Utang Negara, Obligasi Korporasi, Obligasi Negara Ritel, *Savings Bond* Ritel, Sukuk Ritel, dan Sukuk Tabungan. Divisi Investment Banking menyediakan jasa penjaminan emisi saham dan obligasi jasa penasehat keuangan termasuk *merger & acquisition, divestment, valuation, due diligence, corporate restructuring and financing*, dan *arranger*.

Equity Trading Division provides equity sales service in primary market and equity brokerage service in secondary market for retail and institutional clients. Fixed Income Market Division provides fixed income securities sales service in primary market and fixed income securities brokerage service in secondary market such as Government Bonds, Corporate Bonds, Retail Government Bond, Retail Saving Bond, Retail Sukuk, and Savings Sukuk. Investment Banking Division provides equity and bond underwriting service, financial advisory services including merger & acquisition, divestment, valuation, due diligence, corporate restructuring and financing, and arranger.

Mulai bulan April 2014, Perseroan juga melakukan kegiatan sebagai Agen Penjual Efek Reksa Dana bagi nasabah ritel. Untuk melengkapi layanan tersebut, Perseroan juga menyediakan fasilitas transaksi online bagi nasabah ritel untuk berinvestasi di saham dan reksa dana. Pada tanggal 6 Desember 2017, Perseroan memperoleh Persetujuan Kegiatan Lain Perusahaan Efek sebagai *Arranger*, dan Persetujuan Kegiatan Lain Perusahaan Efek sebagai Penasihat Keuangan pada tanggal 21 September 2018.

Starting April 2014, the Company also conducts activity as Mutual Fund Selling Agent for retail clients. To complete the services, the Company also provides online transaction facility for retail clients to invest in equity and mutual funds. On December 6, 2017, the Company earned Approval for Other Activity of Securities Company as Arranger, and Approval for Other Activity of Securities Company as Financial Advisor on September 21, 2018.

PT Trimegah Sekuritas Indonesia Tbk adalah Perusahaan Sekuritas Anggota Bursa Efek Indonesia. PT Trimegah Sekuritas Indonesia Tbk dan PT Trimegah Asset Management telah memiliki izin usaha, terdaftar dan diawasi oleh Otoritas Jasa Keuangan.

PT Trimegah Sekuritas Indonesia Tbk is Securities Company Member of the Indonesia Stock Exchange. PT Trimegah Sekuritas Indonesia Tbk and PT Trimegah Asset Management are licensed, registered and supervised by the Financial Services Authority.



## Jejak Langkah
## Milestones

### 1990

**Pendirian**
Establishment

Pada tanggal 9 Mei 1990 Perseroan didirikan dengan nama PT Trimulya Securindolestari dan kemudian menjadi PT Trimegah Securindolestari.

On May 9, 1990 the Company was established under the name PT Trimulya Securindolestari, which was later changed to PT Trimegah Securindolestari.

### 2000

**Go Public – TRIM IJ**
Go Public – TRIM IJ

Mencatatkan sahamnya di Bursa Efek Jakarta dengan kode saham "TRIM".

Listed its shares on the Jakarta Stock Exchange with the stock code "TRIM".

### 2007

**Dealer Utama**
Primary Dealer

Ditunjuk sebagai salah satu Dealer Utama berdasarkan Surat Menteri Keuangan Republik Indonesia tertanggal 28 Februari 2007.

Appointed as one of Primary Dealers based on Letter of the Minister of Finance Republic Indonesia dated February 28, 2007.

### 2017

**Trima**
Trima

Pada tanggal 21 Februari 2017 Peluncuran Aplikasi Investasi yang diberi nama Trima: Trimegah Investment App.

On February 21, 2017, Launch of the Investment Application named Trima: Trimegah Investment App.

### 2021

**Dana Kelolaan Rp25 Triliun**
Asset Under Management of Rp25 Trillion

PT Trimegah Asset Management membukukan dana kelolaan (AUM) Rp25 triliun.

PT Trimegah Asset Management recorded Asset Under Management (AUM) of Rp25 trillion.

### 2022

**Perubahan Pemegang Saham Pengendali**
Change in Controlling Shareholder

Pada tanggal 2 Maret 2022 perubahan Pemegang Saham Pengendali dari Advance Wealth Finance kepada Garibaldi Thohir.

On March 2, 2022, change in the Controlling Shareholder from Advance Wealth Finance to Garibaldi Thohir.



## 2011

**Perubahan Pemegang Saham**
Change of Shareholders

Pada tanggal 9 Juli 2007 transaksi pengalihan saham dari Pieter Tanuri, PT Philadel Terra Lestari dan United Investment Inc kepada Demerara Limited.

On July 9, 2007, share transfer transaction from Pieter Tanuri, PT Philadel Terra Lestari and United Investment Inc to Demerara Limited.

**TRIM-AM**
TRIM-AM

Pada tanggal 31 Januari 2011 PT Trimegah Asset Management (entitas anak) memperoleh izin usaha Manajer Investasi.

On January 31, 2011 PT Trimegah Asset Management (subsidiary) earned business license as Investment Management Company.

## 2012

**Perubahan Pemegang Saham Pengendali**
Change of Controlling Shareholder

Pada tanggal 5 Desember 2012 transaksi pengalihan saham dari Demerara Limited kepada Advance Wealth Finance Ltd.

On December 5, 2012 share transfer transaction from Demerara Limited to Advance Wealth Finance Ltd.

## 2023

**Trima+**
Trima+

Peluncuran aplikasi investasi Trima+, wajah baru dari aplikasi Trima yang sudah ada sebelumnya, pada tanggal 26 Oktober 2023.

The launch of the Trima+ investment application, a new face of the existing Trima application, on October 26, 2023.

**ISO 27001:2013**
ISO 27001:2013

Perseroan memperoleh sertifikasi ISO 27001:2013 terkait Sistem Manajemen Keamanan Informasi.

The Company earned ISO 27001:2013 Certification regarding Information Security Management System.

# Identitas Perusahaan

## Identitas Perusahaan

| | |
|---|---|
| **Nama Perusahaan**<br>Company Name | PT Trimegah Sekuritas Indonesia Tbk |
| **Alamat Kantor Pusat**<br>Head Office Address | Gedung Artha Graha Lantai 18 & 19<br>Jl. Jend. Sudirman Kav 52-53<br>Jakarta 12190, Indonesia<br><br>Artha Graha Building 18th & 19th Floor<br>Jl. Jend. Sudirman Kav 52-53<br>Jakarta 12190, Indonesia |
| **Tel** | +62-21 2924 9088 |
| **E-mail** | investor.relations@trimegah.com<br>corporate.secretary@trimegah.com |
| **Situs Web**<br>Website | www.trimegah.com |

| | |
|---|---|
| **Modal Dasar**<br>Authorized Capital | Rp680.000.000.000 |
| **Modal Ditempatkan dan Disetor**<br>Issued and Fully Paid Capital | Rp355.465.000.000 |
| **Pencatatan Saham**<br>Stock Exchange Listing | **Bursa Efek Indonesia (BEI - sebelumnya Bursa Efek Jakarta) pada 31 Januari 2000**<br>Indonesia Stock Exchange (IDX - previously the Jakarta Stock Exchange) on January 31, 2000 |
| **Kode Saham**<br>Stock Code | Bloomberg<br>TRIM IJ Equity |

| | |
|---|---|
| **Jumlah Saham**<br>Number of shares | 7.109.300.000<br>**lembar saham**<br>7,109,300,000 shares |
| **Harga Nominal Saham**<br>Nominal Value of Shares | Rp50 per saham<br>Rp50 per share |
| **Kegiatan Usaha Berdasarkan Anggaran Dasar Terakhir**<br>Business Activities According to the Latest Articles of Association | • **Perantara Pedagang Efek: Saham dan Pendapatan Tetap**<br>Broker-Dealer: Equity and Fixed Income<br>• **Penjamin Emisi Efek**<br>Underwriter<br>• **Agen Penjual Efek Reksa Dana**<br>Mutual Fund Selling Agent<br>• **Penasehat Keuangan**<br>Financial Advisor<br>• **Arranger**<br>Arranger |
| **Peringkat Perusahaan**<br>Corporate Rating | **idA (single A) dari PT Pemeringkat Efek Indonesia (Pefindo)**<br>idA (single A) from PT Pemeringkat Efek Indonesia (Pefindo) |

**Kepemilikan Saham per 31 December 2023**
Ownership Structure as of December 31, 2023

- Garibaldi Thohir* | 35,77%
- PT Union Sampoerna | 8,30%
- Philmon Samuel Tanuri** | 7,86%
- David Agus** | 0,25%
- Publik*** | 47,82%

*) Secara keseluruhan, total kepemilikan saham oleh Garibaldi Thohir di Perseroan adalah sebesar 35,77% yang terdiri atas 34,64% kepemilikan langsung, dan 1,13% kepemilikan tidak langsung melalui perusahaan terafiliasi
Overall, the total share ownership by Garibaldi Thohir in the Company is 35.77%, which consists of 34.64% direct ownership, and 1.13% indirect ownership through an affiliated company.

**) Anggota Direksi
Members of the Board of Directors

***) Masing-masing kurang dari 5% kepemilikan
Each below 5% ownership

**Jumlah Karyawan**
Total Employees

**240**
**(Hanya perusahaan induk, tidak termasuk Direksi dan Dewan Komisaris.)**
(Parent company only, excluding the Board of Directors and the Board of Commissioners.)

**Jumlah Kantor Cabang**
Total Branch Office

**11** kantor cabang
branch offices
**di Jakarta, Tangerang Selatan, Medan, Bandung, Cirebon, Semarang, Surabaya, Denpasar, Solo, Makassar.**
in Jakarta, South Tangerang, Medan, Bandung, Cirebon, Semarang, Surabaya, Denpasar, Solo, Makassar.

**Pelayanan Nasabah**
Customer Care

Tel
**+62-21 2924 9000**

E-mail
**callcenter@trimegah.com**

Website
**www.trimegah.com**

**Izin Usaha**
Business License

- **Izin Usaha Perantara Pedagang Efek No. KEP-252/PM/1992, tanggal 2 Mei 1992.**
  Broker-Dealer License No. KEP-252/PM/1992, dated May 2, 1992.
- **Izin Usaha Penjamin Emisi Efek No. KEP-27/PM/1993, tanggal 18 September 1993.**
  Underwriter License No. KEP-27/PM/1993, dated September 18, 1993.
- **Persetujuan Kegiatan Lain Perusahaan Efek sebagai Arranger No. S-940/PM.21/2017, tanggal 6 Desember 2017.**
  Approval for Securities Company Other Business Activity as Arranger No. S-940/PM.21/2017, dated December 6, 2017.
- **Persetujuan Kegiatan Lain Perusahaan Efek sebagai Penasehat Keuangan No. S-1107/PM.21/2018, tanggal 21 September 2018.**
  Approval for Securities Company Other Business Activity as Financial Advisor No. S-1107/PM.21/2018, dated September 21, 2018.

# Misi, Visi & Nilai-nilai Perusahaan
Mission, Vision & Corporate Values



**Misi**
Mission

## Educate and create wealth for the community through unique and professional investment experience.

**Visi**
Vision

## Be the most preferred destination for financial services in the region.

**Slogan**
Tagline

## Specialist Investment Partner

Misi dan Visi Perseroan telah ditinjau ulang secara berkala disesuaikan dengan perkembangan bisnis, dan disetujui oleh Direksi.

The Company's Mission and Vision have regularly been reviewed to be in line with business development, and approved by the Board of Directors.



## Nilai-nilai Perusahaan
Corporate Values

# Integrity
*Zero-tolerance policy for issues of integrity*

# Client-first
*Consistent mindset to prioritize client's needs over our own*

# Excellence
*Commitment to delivering the highest quality product in all we do*

# Fairness
*Give credit where it is due, own up to mistakes, think of others*

# Creativity
*Creativity creates advantage; have courage to speak out*

Visi dan Misi Perseroan telah mengakomodasi prinsip-prinsip dari Keuangan Berkelanjutan. Untuk mewujudkan nilai-nilai Keuangan Berkelanjutan, Perseroan melakukan kegiatan usaha berkelanjutan yang diharapkan dapat berkontribusi pada pertumbuhan yang berkesinambungan dan terintegrasi terutama berkaitan dengan edukasi dan penciptaan kesejahteraan melalui produk-produk investasi yang ditawarkan.

The Company's Vision and Mission have accommodated the principles of Sustainable Finance. To realize the values of Sustainable Finance, the Company carries out sustainable business activities that are expected to contribute to sustainable and integrated growth, especially related to education and welfare creation through the investment products offered.

# Produk dan Layanan
Products and Services

## Equity Trading

1. Perantara Pedagang Transaksi Saham
   a. Reguler
   b. Margin
2. *Employee Stock Option Program* (ESOP)
3. *Institutional Services*

1. Equity Brokerage
   a. Regular
   b. Margin
2. Employee Stock Option Program (ESOP)
3. Institutional Services

## Investment Banking

1. Capital Markets
   a. Penawaran Umum Perdana Saham (IPO) Saham
   b. Penambahan Modal Melalui Hak Memesan Efek Terlebih Dahulu (PMHMETD)
   c. Penerbitan Obligasi
   d. *Medium-term Note* (MTN)
2. *Corporate Finance Advisory*
   a. Privatisasi & Divestasi
   b. *Strategic & Financial Partner*
   c. *Asset Disposals & Placement*
   d. *Merger & Acquisition*
   e. Penawaran Tender
   f. Restrukturisasi
   g. Jasa Penasihat Keuangan Lainnya

1. Capital Markets
   a. Equity Initial Public Offering (IPO)
   b. Right Issue
   c. Bond Issuance
   d. Medium-term Note (MTN)
2. Corporate Finance Advisory
   a. Privatization & Divestments
   b. Strategic & Financial Partner
   c. Asset Disposals & Placement
   d. Merger & Acquisition
   e. Tender Offer
   f. Restructuring
   g. Other Advisory Services

## Fixed Income Market

**Pasar Perdana**

1. Dealer Utama Surat Berharga Negara dan Surat Berharga Syariah Negara
2. Agen Penjual dalam Pelaksanaan Penawaran Umum Perdana Surat Berharga Negara Ritel yaitu Obligasi Negara Ritel (ORI), Sukuk Ritel (SR), Savings Bond Ritel (SBR), dan Sukuk Tabungan (ST)
3. *Co-Manager* dalam Penjualan MTN Global Bonds Republik Indonesia, Euro Bonds & Global Sukuk
4. Agen Penjual dalam Pelaksanaan Penawaran Umum Perdana Obligasi Korporasi dan Sukuk Korporasi

**Primary Market**

1. Primary Dealer in Government Bonds and Sharia Government Bonds
2. Selling Agent of Retail Government Bonds (ORI), Retail Sukuk (SR), Retail Saving Bonds (SBR), and Savings Sukuk (ST)
3. Co-Manager in the issuance of MTN Global Bonds of the Republic of Indonesia, Euro Bonds & Global Sukuk
4. Corporate Bonds & Corporate Sukuk Initial Public Offering Selling Agent

**Pasar Sekunder**

1. Pedagang Perantara Transaksi Surat Berharga Negara dan Surat Berharga Syariah Negara dalam Denominasi IDR dan USD
2. Pedagang Perantara Transaksi Surat Berharga Negara Ritel dan Surat Berharga Syariah Negara Ritel
3. Pedagang Perantara Transaksi Obligasi Korporasi dan Sukuk Korporasi dalam Denominasi IDR dan USD
4. Peserta Lelang dalam Pelaksanaan Lelang *Buy Back* dan *Debt Switch*
5. Pedagang Perantara Transaksi Obligasi untuk Nasabah Ritel

**Secondary Market**

1. Government Bonds and Sharia Government Bonds Broker-Dealer in IDR and USD
2. Retail Government Bonds and Retail Sharia Government Bonds Broker-Dealer
3. Corporate Bonds and Corporate Sukuk Broker-Dealer in IDR and USD
4. Government Bonds Buy Back & Debt Switch Auction Member
5. Bonds Transaction Broker-Dealer for Retail Clients

## Agen Penjual Efek Reksa Dana

**Reksa Dana Open-end (Konvensional dan Syariah)**

1. Reksa Dana Pasar Uang
2. Reksa Dana Pendapatan Tetap
3. Reksa Dana Campuran
4. Reksa Dana Saham
5. Reksa Dana Indeks

**Reksa Dana Closed-end:**

1. Reksa Dana Terproteksi

## Mutual Funds Selling Agent

**Open-end Mutual Funds (Conventional & Sharia)**

1. Money Markets Mutual Funds
2. Fixed Income Mutual Funds
3. Balanced Mutual Funds
4. Equity Mutual funds
5. Index Mutual Funds

**Closed-end Mutual Funds**

1. Protected Mutual Funds

## Online Trading (Mobile, Tablet & Desktop)

1. Perantara Pedagang Efek Saham
2. Agen Penjual Reksa Dana

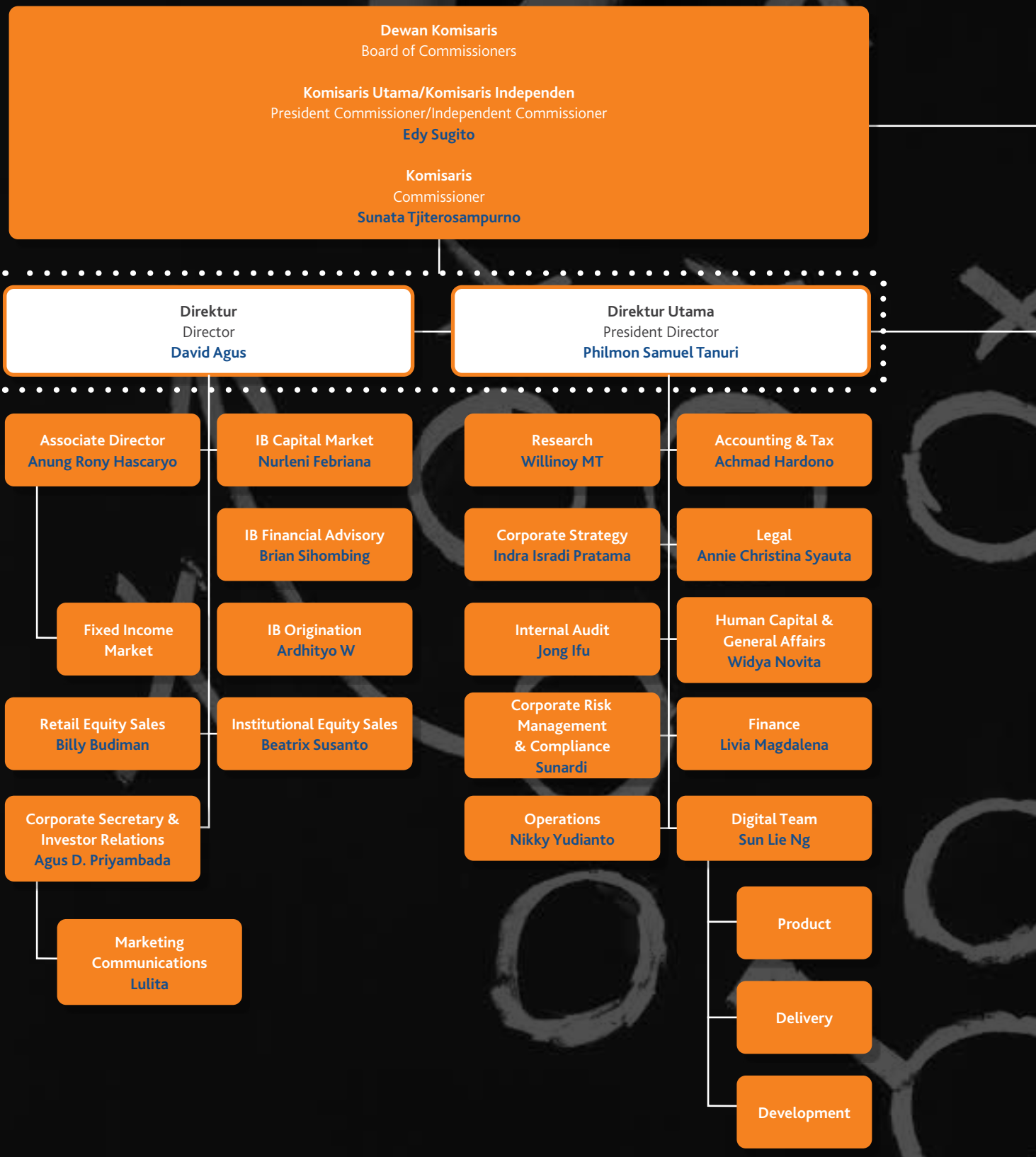
1. Equity Brokerage
2. Mutual Funds Selling Agent

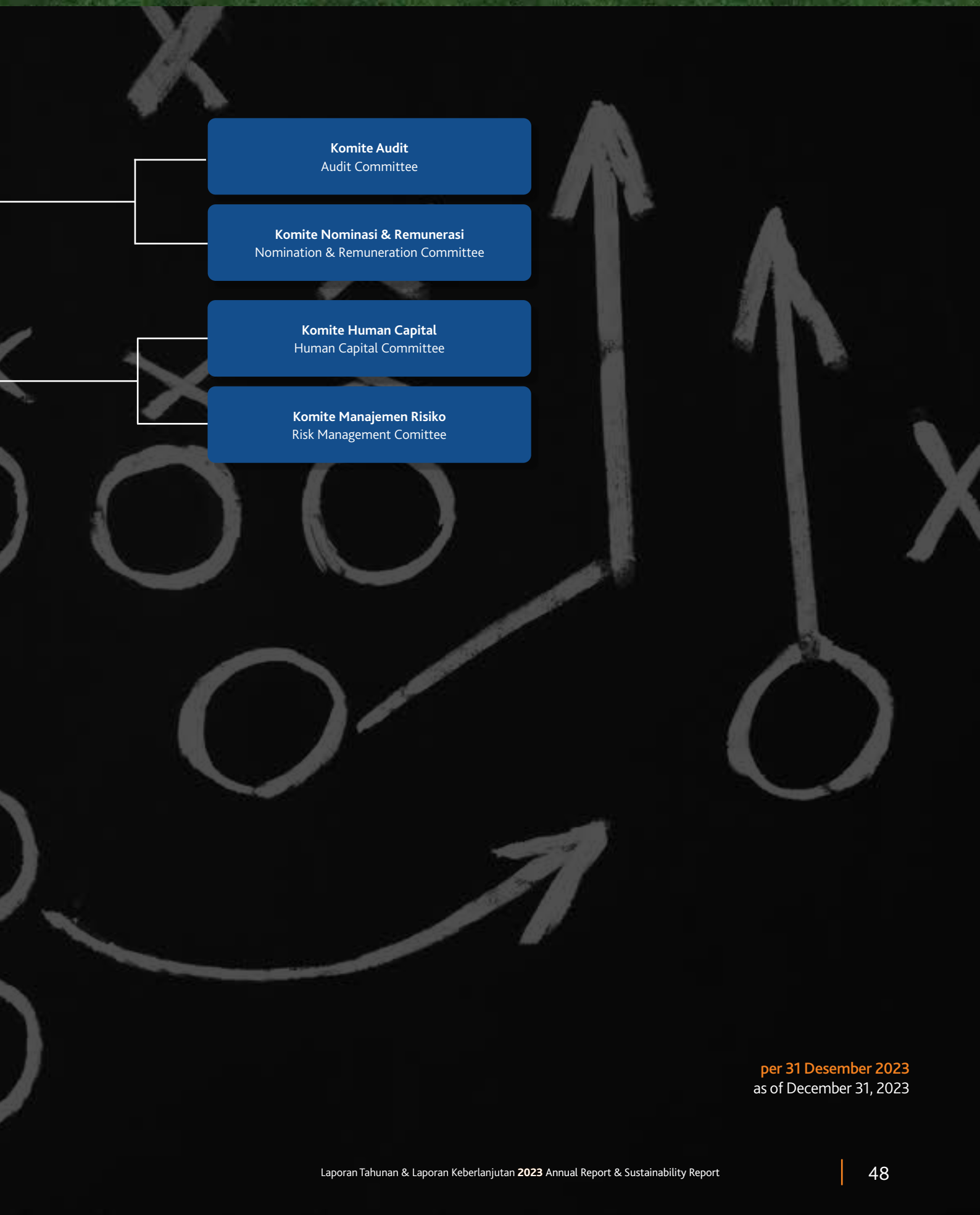
## Pembiayaan Transaksi

## Transaction Financing

*) Produk dan layanan di atas sesuai dengan kegiatan usaha yang dijalankan Perseroan berdasarkan Perubahan Anggaran Dasar PT Trimegah Sekuritas Indonesia Tbk No. 146 tanggal 28 Juni 2023.
The above products and services are in accordance with the business activities carried out by the Company based on the latest Articles of Association as stated in the Deed of Statement of Resolutions of Meeting Amendment to the Articles of Association PT Trimegah Sekuritas Indonesia Tbk No. 146 dated June 28, 2023.

# Struktur Organisasi
Organization Structure





**Komite Audit**
Audit Committee

**Komite Nominasi & Remunerasi**
Nomination & Remuneration Committee

**Komite Human Capital**
Human Capital Committee

**Komite Manajemen Risiko**
Risk Management Comittee

per 31 Desember 2023
as of December 31, 2023

# Profil Dewan Komisaris
## Profile of the Board of Commissioners

**Tidak terdapat perubahan komposisi Dewan Komisaris selama tahun 2023.**
There was no change in the composition of the Board of Commissioner during 2023.



**EDY SUGITO**

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



**SUNATA TJITEROSAMPURNO**

**Komisaris**
Commissioner

# Profil Dewan Komisaris
## Profile of the Board of Commissioners



**EDY SUGITO**

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

Warga Negara Indonesia, usia 59 tahun, berdomisili di Jakarta. Memperoleh gelar Sarjana Ekonomi Jurusan Akuntansi Universitas Trisakti, Jakarta pada tahun 1991.

Pernah menjabat sebagai Direktur PT Kustodian Sentral Efek Indonesia (1998— 2000), Direktur PT Kliring Penjaminan Efek Indonesia (2000—2005), dan Direktur Penilaian Perusahaan PT Bursa Efek Indonesia (2005—2012).

Diangkat pertama kali sebagai Komisaris/Komisaris Independen Perseroan dalam Rapat Umum Pemegang Saham Luar Biasa tanggal 28 Maret 2013 seperti dinyatakan dalam Akta No. 51 tentang Pernyataan Keputusan Rapat Umum Pemegang Saham Luar Biasa, kemudian diangkat kembali dalam Rapat Rapat Umum Pemegang Saham Tahunan 2018 pada 6 Juni 2018 seperti dinyatakan dalam Pernyataan Keputusan Rapat Umum Pemegang Saham Tahunan No. 05. Diangkat sebagai Komisaris Utama/Komisaris Independen Perseroan dalam Rapat Umum Pemegang Saham Tahunan tanggal 27 Juli 2022 seperti dinyatakan dalam Pernyataan Keputusan Rapat Umum Pemegang Saham Tahunan No. 168.

Saat ini juga menjabat sebagai Komisaris Independen pada PT PP London Sumatra Indonesia Tbk (2012—sekarang), PT Wismilak Inti Makmur Tbk (2012—sekarang), dan PT Dharma Satya Nusantara Tbk (2013—sekarang), serta merupakan Ketua Komite Audit dan Ketua Komite Nominasi dan Remunerasi Perseroan.

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, anggota Direksi, dan Pemegang Saham Utama Perseroan.

Indonesian citizen, 59 years old, domiciled in Jakarta. He graduated from Faculty of Economics Majoring in Accounting from University of Trisakti, Jakarta in 1991.

Served as Director of the Indonesia Central Securities Depository (1998—2000), Director of the Indonesia Clearing and Guarantee Corporation (2000—2005), and Listing Director of the Indonesia Stock Exchange (2005—2012).

Appointed as Commissioner/Independent Commissioner of the Company for the first time in the Extraordinary General Meeting of Shareholders on March 28, 2013 as stated in the Deed No. 51 pertaining Extraordinary General Meeting of Shareholders Resolutions, then reappointed in the Annual General Meeting of Shareholders on June 6, 2018 as stated in Statement of Resolutions of Annual General Meeting of Shareholders No. 05. Appointed as President Commissioner/ Independent Commissioner of the Company in the Annual General Meeting of Shareholders on July 27, 2022 as stated in Statement of Resolutions of Annual General Meeting of Shareholders No.168.

Currently also serves as Independent Commissioner at PT PP London Sumatra Indonesia Tbk (2012-present), PT Wismilak Inti Makmur Tbk (2012-present), PT Dharma Satya Nusantara Tbk (2013-present), and Chairman of the Audit Committee and the Nomination and Remuneration Committee of the Company.

Has no affiliation with the members of the Board of Commissioners, the Board of Directors, and the Main Shareholder of the Company.

## SURAT PERNYATAAN INDEPENDENSI BAGI KOMISARIS INDEPENDEN

Yang bertanda tangan di bawah ini:

| | | |
|---|---|---|
| Nama | : | **Edy Sugito** |
| Alamat Lengkap | : | Jl. Janur Elok VI, QD.8/10, RT/RW 009/006, Kelapa Gading Barat, Kelapa Gading, Jakarta Utara, Jakarta 14240 |
| NIK | : | 3172061611640005 |

dalam hal ini bertindak selaku Komisaris Independen PT Trimegah Sekuritas Indonesia Tbk ("**Perseroan**"), dengan ini Saya menyatakan hal-hal sebagai berikut:

a. cakap untuk melakukan perbuatan hukum;
b. memiliki akhlak, moral dan integritas yang baik;
c. memiliki komitmen untuk mematuhi peraturan perundang-undangan;
d. tidak bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan, atau mengawasi kegiatan Perseroan, kecuali dalam tugas Saya sebagai Komisaris Independen;
e. tidak mempunyai saham baik langsung maupun tidak langsung pada Perseroan;
f. tidak mempunyai hubungan afiliasi dengan Perseroan, anggota Dewan Komisaris, anggota Direksi, atau pemegang saham utama Perseroan;
g. tidak mempunyai hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Perseroan; dan
h. tetap bertindak secara independen dalam melakukan aktivitas fungsi pengawasan Perseroan selama menjabat sebagai Komisaris Independen termasuk dalam proses pengambilan keputusan.

Demikian Surat Pernyataan ini dibuat dengan sebenarnya agar dapat dipergunakan sebagaimana mestinya.

Jakarta, 27 Juli 2022




**Edy Sugito**

# Profil Dewan Komisaris
## Profile of the Board of Commissioners



**SUNATA TJITEROSAMPURNO**

**Komisaris**
Commissioner

Warga Negara Indonesia, usia 51 tahun, berdomisili di Jakarta. Memperoleh Gelar Bachelor of Business Administration (Distinction) dalam bidang Keuangan/Manajemen dari University of Wisconsin, Madison, Amerika Serikat, dan Gelar Master jurusan Keuangan Finance (Merit) dari London Business School.

Pernah menjabat sebagai Assistant Vice President, Riset Ekuitas Lippo Securities-SBC Warburg (1995–1998), Konsultan Boston Consulting Group, Jakarta (1998–2004), Direktur Investment Banking PT Danareksa Sekuritas (2004–2006), Komisaris PT Bank Tabungan Pensiunan Nasional Tbk (2008–Januari 2015), Komisaris Utama PT Bukit Makmur Mandiri Utama (2010–2021), Komisaris PT Delta Dunia Makmur Tbk (Juni 2011–Juni 2022).

Diangkat pertama kali sebagai Komisaris Perseroan dalam Rapat Umum Pemegang Saham Luar Biasa pada 20 November 2013 seperti dinyatakan dalam Akta No. 21 tentang Hasil Keputusan Rapat Umum Pemegang Saham Luar Biasa, kemudian diangkat kembali dalam Rapat Umum Pemegang Saham Tahunan 2023 pada 28 Juni 2023 seperti dinyatakan dalam Pernyataan Keputusan Rapat Umum Pemegang Saham Tahunan No. 147.

Saat ini juga menjabat sebagai Komisaris pada PT BFI Finance Indonesia Tbk (2015–sekarang), Komisaris PT Bundamedik Tbk (Juli 2022–sekarang), dan anggota Komite Nominasi dan Remunerasi Perseroan.

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, anggota Direksi dan Pemegang Saham Utama Perseroan.

Indonesian citizen, 51 years old, domiciled in Jakarta. Holds Bachelor's Degree of Business Administration (Distinction) in Finance/Management from University of Wisconsin, Madison, USA, and Master's Degree in Finance (Merit) from the London Business School.

Served as Assistant Vice President, Equity Research of Lippo Securities-SBC Warburg (1995–1998), Consultant at Boston Consulting Group, Jakarta (1998–2004), Director of Investment Banking of PT Danareksa Sekuritas (2004–2006), Commissioner of PT Bank Tabungan Pensiunan Nasional Tbk (2008–January 2015), President Commissioner of PT Bukit Makmur Mandiri Utama (2010–2021), Commissioner of PT Delta Dunia Makmur Tbk (June 2011–June 2022).

Appointed as Commissioner of the Company for the first time in the Extraordinary General Meeting of Shareholders on November 20, 2013 as stated in the Deed No. 21 pertaining Extraordinary General Meeting of Shareholders Resolutions, then reappointed in the Annual General Meeting of Shareholders on June 28, 2023 as stated in Statement of Resolutions of Annual General Meeting of Shareholders No. 147.

Currently also serves as Commissioner of PT BFI Finance Indonesia Tbk (2015–present), Commissioner of PT Bundamedik Tbk (July 2022-present), and member of the Nomination and Remuneration Committee of the Company.

Has no affiliation with the members of the Board of Commissioners, the Board of Directors and the Company's Main Shareholder.



# Profil Direksi
Profile of the Board of Directors

**Tidak terdapat perubahan komposisi Direksi selama tahun 2023.**
There was no change in the composition of the Board of Directors during 2023.



**PHILMON SAMUEL TANURI**

**Direktur Utama**
President Director



**DAVID AGUS**

**Direktur**
Director

# Profil Direksi
Profile of the Board of Directors



**PHILMON SAMUEL TANURI**

**Direktur Utama**
President Director

Warga Negara Indonesia, usia 28 tahun, berdomisili di Jakarta. Memperoleh gelar Bachelor of Arts in Economics dari University of California, Berkeley, Amerika Serikat pada tahun 2017.

Indonesian citizen, 28 years old, domiciled in Jakarta. Earned Bachelor of Arts in Economics from University of California, Berkeley, USA in 2017.

Memulai karirnya sebagai Konsultan di Bain & Company (2017–2019). Bergabung di di PT Modal Ventura YCAB (2019–2021) dengan jabatan terakhir sebagai Head of Impact Investment, pernah menjabat sebagai Komisaris di PT Pedagang Aset Kripto (2021–2022). Bergabung dengan Perseroan pada bulan Mei 2022 sebagai *advisor*.

Started his career as a Consultant at Bain & Company (2017–2019). Joined PT Modal Ventura YCAB (2019–2021) with the last position as Head of Impact Investment, and served as Commissioner at PT Merchant Aset Crypto (2021–2022). Joined the Company in May 2022 as an Advisor.

Diangkat pertama kali sebagai Direktur Utama Perseroan dalam Rapat Umum Pemegang Saham Tahunan pada tanggal 27 Juli 2022 seperti dinyatakan dalam Akta No. 168 tertanggal 27 Juli 2022 tentang Pernyataan Keputusan Rapat.

Appointed as President Director of the Company for the first time in the Annual General Meeting of Shareholders on July 27, 2022 as stated in the Deed No. 168 dated July 27, 2022 pertaining Statement of Resolutions of Meeting.

Memiliki izin perorangan dari Otoritas Jasa Keuangan sebagai Wakil Perantara Pedagang Efek, dan Wakil Manajer Investasi.

Holds individual licenses from the Financial Services Authority as a Broker-Dealer Representative, and Investment Manager Representative.

Membawahi Divisi Research, Internal Audit, Legal, Digital Team, Corporate Strategy, Accounting & Tax, Operations, Human Capital & General Affairs, Finance, dan Corporate Risk Management & Compliance.

Oversees Research, Internal Audit, Legal, Digital Team, Corporate Strategy, Accounting & Tax, Operations, Human Capital & General Affairs, Finance, and Corporate Risk Management & Compliance Division.

Saat ini juga merupakan anggota Komite Perdagangan Efek PT Bursa Efek Indonesia, anggota Komite Haircut PT Kliring Penjaminan Efek Indonesia, anggota Komite Human Capital, dan anggota Komite Manajemen Risiko Perseroan.

Currently also a member of the Securities Trading Committee of the Indonesia Stock Exchange, a member of the Haircut Committee of the Indonesian Clearing and Guarantee Corporation, a member of the Human Capital Committee, and a member of the Risk Management Committee of the Company.

Tidak merangkap jabatan, baik sebagai anggota Direksi, maupun sebagai anggota Dewan Komisaris pada perusahaan atau institusi lain.

No concurrent positions as a member of Board of Directors, or Board of Commissioners in other company or institution.

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, anggota Direksi, dan Pemegang Saham Utama Perseroan.

Has no affiliation with the members of the Board of Commissioners, the Board of Directors, and the Main Shareholder of the Company.



## DAVID AGUS

**Direktur**
Director

Warga Negara Indonesia, usia 54 tahun, berdomisili di Jakarta. Memperoleh gelar Sarjana Ekonomi Jurusan Akuntansi dari Universitas Parahyangan, Bandung pada tahun 1992, dan gelar MBA Bidang Keuangan dari University of Houston, Texas, Amerika Serikat pada tahun 1994.

Indonesian citizen, 54 years old, domiciled in Jakarta. Earned Bachelor's Degree in Accounting from University of Parahyangan, Bandung in 1992, and MBA in Finance from University of Houston, Texas, USA in 1994.

Bergabung di PT Pentasena Securities (April 1995–Desember 1998), PT Danareksa Sekuritas (Januari 1999–Juli 2011) dengan jabatan terakhir sebagai Managing Director – Head of Investment Banking, dan PT Equator Securities (September 2011–September 2013) dengan jabatan terakhir sebagai Managing Director – Head of Investment Banking. Bergabung dengan Perseroan pada bulan September 2013 sebagai Head of Investment Banking.

Joined PT Pentasena Securities (April 1995–December 1998), PT Danareksa Sekuritas (January 1999–July 2011) with last position as Managing Director - Head of Investment Banking, and PT Equator Securities (September 2011–September 2013) with last position as Managing Director - Head of Investment Banking. Joined the Company in September 2013 as Head of Investment Banking.

Diangkat sebagai Direktur/Direktur Independen Perseroan dalam Rapat Umum Pemegang Saham Tahunan tanggal 14 Mei 2014 seperti dinyatakan dalam Akta No. 46 tertanggal 14 Mei 2014 tentang Pernyataan Keputusan Rapat Umum Pemegang Saham Tahunan, yang ditegaskan kembali dengan Akta No. 14 tertanggal 14 Agustus 2014 tentang Pernyataan Keputusan Rapat Umum Pemegang Saham Tahunan, dan diangkat kembali sebagai Direktur dalam Rapat Umum Pemegang Saham Tahunan pada 25 Juni 2019 seperti dinyatakan dalam Akta No. 57 tertanggal 25 Juni 2019 tentang Pernyataan Keputusan Rapat Umum Pemegang Saham Tahunan.

Appointed as Director/Independent Director of the Company in Annual General Meeting of Shareholders on May 14, 2014, as stated in Deed No. 46 dated May 14, 2014, pertaining Statement of Resolutions of Annual General Meeting of Shareholder, and restated with Deed No. 14 dated August 14, 2014 pertaining Statement of Resolutions of Annual General Meeting of Shareholders, and reappointed as Director in Annual General Meeting of Shareholders on June 25, 2019, as stated in Deed No. 57 dated June 25, 2019, pertaining Statement of Resolutions of Annual General Meeting of Shareholders of the Company.

Memiliki izin perorangan dari Otoritas Jasa Keuangan sebagai Wakil Penjamin Emisi Efek, dan Wakil Manajer Investasi.

Holds individual licenses from the Financial Services Authority as an Underwriter Representative, and Investment Manager Representative.

Membawahi Divisi Investment Banking, Equity Trading, Fixed Income Market, dan Sekretaris Perusahaan.

Oversees Investment Banking, Equity Trading, Fixed Income Market, and Corporate Secretary Division.

Saat ini juga merupakan anggota Komite Human Capital, dan Komite Manajemen Risiko Perseroan.

Currently also a member of Human Capital Committee, and Risk Management Committee of the Company.

Tidak merangkap jabatan, baik sebagai anggota Direksi, Dewan Komisaris dan/atau anggota komite pada perusahaan atau institusi lain.

No concurrent positions as a member of Board of Directors, Board of Commissioners, and/or member of a committee in other company or institution.

Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, anggota Direksi, dan Pemegang Saham Utama Perseroan.

Has no affiliation with the members of the Board of Commissioners, the Board of Directors, and the Main Shareholder of the Company.

# Informasi Pemegang Saham
Information on Shareholders

## Komposisi Pemegang Saham
Composition of Shareholders

| Pemegang Saham<br>Shareholders | per 2 Januari 2023<br>as of January 2, 2023 | | per 31 Desember 2023<br>as of December 31, 2023 | |
|---|---|---|---|---|
| | Jumlah Saham<br>Number of Shares | Persentase<br>Percentage | Jumlah Saham<br>Number of Shares | Persentase<br>Percentage |
| Garibaldi Thohir | 2.462.700.000 | 34,64% | 2.542.700.000 | 35,77% |
| Philmon Samuel Tanuri* | 411.529.000 | 5,79% | 559.044.000 | 7,86% |
| Union Sampoerna, PT. | 590.000.000 | 8,30% | 590.000.000 | 8,30% |
| David Agus ** | 17.800.000 | 0,25% | 17.800.000 | 0,25% |
| Publik *** | 3.627.271.000 | 51,02% | 3.399.756.000 | 47,82% |
| Total | 7.109.300.000 | 100,00% | 7.109.300.000 | 100,00% |

Per 31 Desember 2023, total kepemilikan saham oleh Garibaldi Thohir di Perseroan adalah sebesar 35,77% yang terdiri atas 34,64% kepemilikan langsung, dan 1,13% kepemilikan tidak langsung melalui perusahaan terafiliasi.
As of December 31, 2023, total share ownership by Garibaldi Thohir in the Company is 35.77%, which consists of 34.64% direct ownership, and 1.13% indirect ownership through an affiliated company.

*) Direktur Utama/President Director

**) Direktur/Director

***) Masing-masing kurang dari 5% kepemilikan/Each less than 5% ownership

## Kepemilikan Tidak Langsung atas Saham Perseroan oleh Direksi dan Dewan Komisaris

Seluruh anggota Direksi dan Dewan Komisaris tidak memiliki kepemilikan tidak langsung atas saham Perseroan pada tahun buku 2023. Kepemilikan atas saham Perseroan oleh anggota Direksi dan Dewan Komisaris hanya berupa kepemilikan langsung sebagaimana ditunjukkan dalam Tabel Komposisi Pemegang Saham di atas.

## Indirect Ownership of the Company's Shares by the Board of Directors and the Board of Commissioners

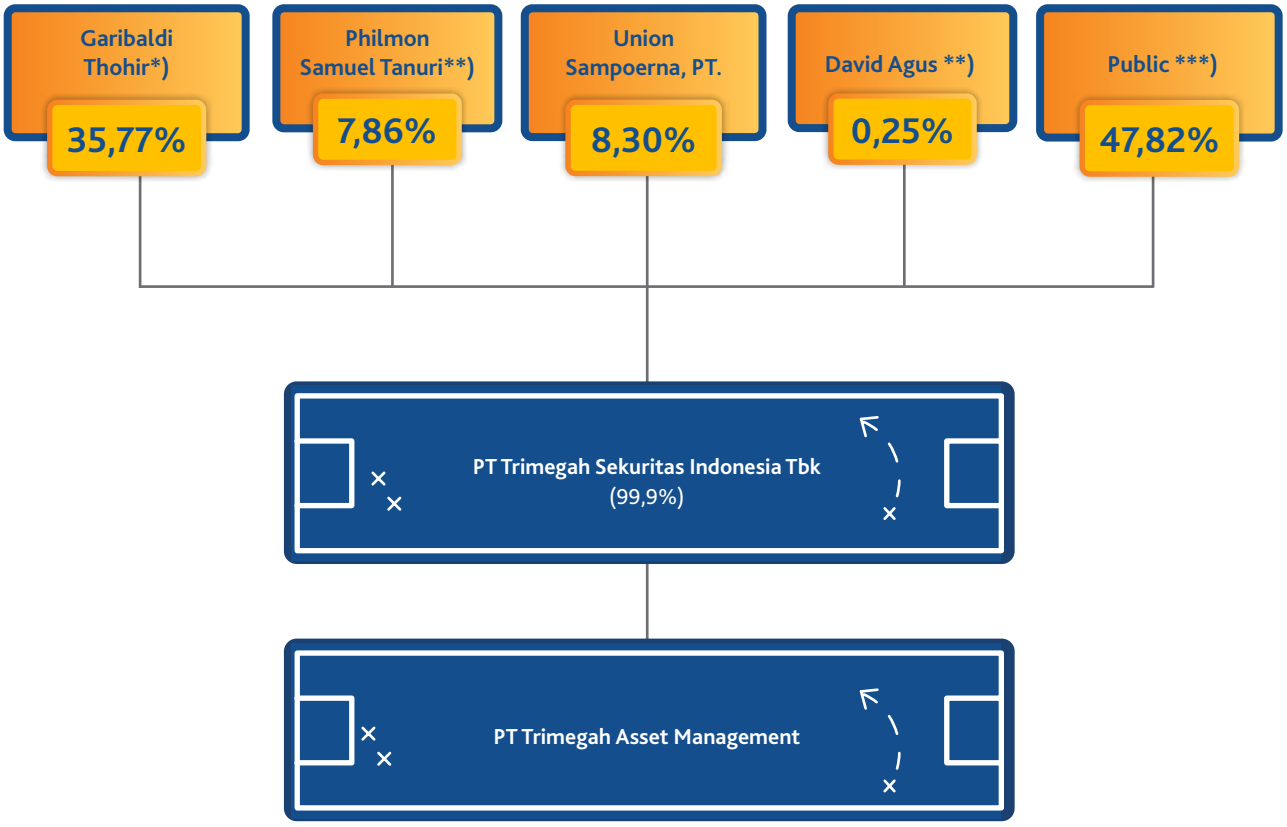
All members of the Board of Directors and the Board of Commissioners do not have indirect ownership of the Company's shares in the financial year 2023. Ownership of the Company's shares by members of the Board of Directors and the Board of Commissioners is only in the form of direct ownership as shown in the Table Composition of Shareholders above.

## Klasifikasi Pemegang Saham
## Shareholders Classification

| **Pemegang Saham** Shareholders | **per 2 Januari 2023** as of January 2, 2023 | | | **per 31 Desember 2023** as of December 31, 2023 | | |
|---|---|---|---|---|---|---|
| | **Jumlah Pemegang Saham** Number of Shareholders | **Jumlah Saham** Number of Shares | **Persentase** Percentage | **Jumlah Pemegang Saham** Number of Shareholders | **Jumlah Saham** Number of Shares | **Persentase** Percentage |
| **Pemegang Saham Domestik** Domestic Shareholders | | | | | | |
| Perseorangan Individual | 4.512 | 4.635.809.748 | 65,21% | 3.539 | 4.538.313.398 | 63,84% |
| Institusi Institution | 59 | 2.117.726.315 | 29,79% | 48 | 2.041.079.165 | 28,71% |
| Sub Total | 4.571 | 6.753.536.063 | 95,00% | 3.587 | 6.579.392.563 | 92,54% |
| **Pemegang Saham Asing** Foreign Shareholders | | | | | | |
| Perseorangan Individual | 4 | 361.100 | 0,01% | 3 | 191.100 | 0,00% |
| Institusi Institution | 21 | 355.402.837 | 5,00% | 23 | 529.716.337 | 7,45% |
| Sub Total | 25 | 355.763.937 | 5,00% | 26 | 529.907.437 | 7,45% |
| **Total** | **4.596** | **7.109.300.000** | **100,00%** | **3.613** | **7.109.300.000** | **100,00%** |

# Struktur Kepemilikan
## Ownership Structure

per 31 Desember 2023
as of December 31, 2023




*) Garibaldi Thohir merupakan pemegang saham utama dan pengendali Perseroan sebagaimana yang disebutkan dalam POJK No. 9/POJK.04/2018 tentang Pengambilalihan Perusahaan Terbuka. Total kepemilikan saham oleh Garibaldi Thohir di Perseroan adalah sebesar 35,77%, yang terdiri atas 34,64% kepemilikan langsung, dan 1,13% kepemilikan tidak langsung melalui perusahaan terafiliasi
Garibaldi Thohir is the main and controlling shareholder of the Company as stated in POJK No. 9/POJK.04/2018 concerning Takeover of Public Companies. Total share ownership by Garibaldi Thohir in the Company is 35.77%, which consists of 34.64% direct ownership, and 1.13% indirect ownership through an affiliated company

**) Anggota Direksi
Members of the Board of Directors

***) Masing-masing kurang dari 5% kepemilikan
Each Below 5% Ownership



# Kronologi Pencatatan Saham
## Share Listing Chronology

| No. | Tanggal Pencatatan* Recording Date* | Keterangan Notes | Modal Dasar Authorized Capital |
|---|---|---|---|
| 1 | 31 Januari 2000<br>January 31, 2000 | Penambahan Modal Ditempatkan dan Disetor dari Hasil Penawaran Umum<br>Additional Issued and Fully Paid Capital from Public Offering | 300.000.000.000 |
| 2 | 3 April 2000<br>April 3, 2000 | Pemecahan Nominal Saham dari Rp500 menjadi Rp50 per saham<br>Stock Split from Rp500 per share to Rp50 per share | 300.000.000.000 |
| 3 | 6 Juni 2000<br>June 6, 2000 | Peningkatan Modal Dasar, Pembagian Saham Bonus (Rasio 10:7)<br>Additional Authorized Capital, Distribution of Bonus Shares (Ratio 10:7) | 680.000.000.000 |
| 4 | 20 Oktober 2003<br>October 20, 2003 | Pelaksanaan Waran**<br>Exercise of Warrant | 680.000.000.000 |
| 5 | 26 Juli 2005<br>July 26, 2005 | Pelaksanaan Waran**<br>Exercise of Warrant | 680.000.000.000 |
| 6 | 25 April 2006<br>April 25, 2006 | Pelaksanaan Waran**<br>Exercise of Warrant | 680.000.000.000 |
| 7 | 11 Mei 2006<br>May 11, 2006 | Pelaksanaan Waran**<br>Exercise of Warrant | 680.000.000.000 |
| 8 | 12 April 2013<br>April 12, 2013 | Pelaksanaan Hak Memesan Efek Terlebih Dahulu<br>Exercise of Right Issue | 680.000.000.000 |

Pada tanggal 31 Januari 2000 Perseroan mencatatkan sahamnya di Bursa Efek Jakarta (sekarang Bursa Efek Indonesia) dengan kode saham "TRIM".
On January 31, 2000 the Company listed its shares on the Jakarta Stock Exchange (now the Indonesia Stock Exchange) with the stock code "TRIM".

*) Sesuai dengan Akta Trimegah dan IDX Issuer Corporate Actions.
Based on Trimegah Notarial Deed and the IDX Issuer Corporate Actions.

**) Waran tersebut diterbitkan sebelum IPO dan diberikan secara cuma-cuma atas nama Koperasi Karyawan Perseroan dengan tujuan untuk meningkatkan kesejahteraan dan motivasi kerja karyawan.
These warrants were issued before the IPO and given free of charge in the name of the Company's Employee Union with the aim of improving employee welfare and work motivation.

| Perubahan Jumlah Saham<br>Changes of Number of Shares | | | | Nominal per Saham<br>Nominal per Share<br>(Rp) | Harga Penawaran<br>(Rp/saham)<br>Offering Price<br>(Rp/share) |
|---|---|---|---|---|---|
| Sebelum<br>Before | | Setelah<br>After | | | |
| Jumlah Saham<br>No. of Shares | Nominal (Rp) | Jumlah Saham<br>No. of Shares | Nominal (Rp) | | |
| 150.000.000 | 75.000.000.000 | 200.000.000 | 100.000.000.000 | 500 | 2.000 |
| 200.000.000 | 100.000.000.000 | 200.000.000 | 100.000.000.000 | 50 | - |
| 200.000.000 | 100.000.000.000 | 3.400.000.000 | 170.000.000.000 | 50 | - |
| 3.400.000.000 | 170.000.000.000 | 3.650.000.000 | 182.500.000.000 | 50 | 0 |
| 3.650.000.000 | 182.500.000.000 | 3.651.260.000 | 182.563.000.000 | 50 | 0 |
| 3.651.260.000 | 182.563.000.000 | 3.652.500.000 | 182.625.000.000 | 50 | 0 |
| 3.652.500.000 | 182.625.000.000 | 3.655.000.000 | 182.750.000.000 | 50 | 0 |
| 3.655.000.000 | 182.750.000.000 | 7.109.300.000 | 355.465.000.000 | 50 | 80 |

# Informasi Pencatatan Efek lainnya
## Other Securities Listing Information

| No. | Nama Efek<br>Securities Name | | Tahun Penerbitan<br>Issuance Year | Total Penerbitan (Rp miliar)<br>Total Issuance (Rp billion) | Tingkat Kupon<br>Coupon Rate | Tanggal Jatuh Tempo<br>Maturity Date | Peringkat<br>Rating |
|---|---|---|---|---|---|---|---|
| 1. | Medium Term Notes II Trimegah Sekuritas Indonesia Tahap I Tahun 2021<br>Trimegah Sekuritas Indonesia Medium Term Notes II Phase I Year 2021 | | 2021 | Rp122,5 | 10,50% per tahun<br>10.50% per annum | 09 Maret 2024<br>March 09, 2024 | idA (*single A*) |
| 2. | Obligasi Berkelanjutan I Trimegah Sekuritas Indonesia Tahap I Tahun 2023<br>Trimegah Sekuritas Indonesia Shelf Registration Bond I Phase I Year 2023 | Seri A<br>A Series | 2023 | Rp100,0 | 6,75% per tahun<br>6.75% per annum | 16 Juli 2024<br>July 16, 2024 | idA (*single A*) |
| | | Seri B<br>B Series | 2023 | Rp308,8 | 9,25% per tahun<br>9.25% per annum | 06 Juli 2026<br>July 06, 2026 | idA (*single A*) |



# Ikhtisar Saham
Shares Information

## Harga Saham Tahun 2022-2023
Share Price in 2022-2023

| Kuartal<br>Quarter | Tahun<br>Year | Volume<br>Volume | Harga Tertinggi (Rp)<br>Highest Price (Rp) | Harga Terendah (Rp)<br>Lowest Price (Rp) | Harga Terakhir (Rp)<br>Last Price (Rp) | Jumlah Saham Beredar<br>Number of Shares | Kapitalisasi Pasar (Rp)<br>Market Capitalitation (Rp) |
|---|---|---|---|---|---|---|---|
| I | 2022 | 1.620.860.100 | 394 | 272 | 320 | 7.109.300.000 | 2.274.976.000.000 |
| | 2023 | 122.375.400 | 258 | 186 | 195 | 7.109.300.000 | 1.386.313.500.000 |
| II | 2022 | 342.574.300 | 390 | 230 | 242 | 7.109.300.000 | 1.720.450.600.000 |
| | 2023 | 383.993.600 | 224 | 181 | 206 | 7.109.300.000 | 1.464.515.800.000 |
| III | 2022 | 713.260.900 | 372 | 206 | 288 | 7.109.300.000 | 2.047.478.400.000 |
| | 2023 | 325.598.800 | 278 | 202 | 254 | 7.109.300.000 | 1.805.762.200.000 |
| IV | 2022 | 270.127.400 | 304 | 212 | 226 | 7.109.300.000 | 1.606.701.800.000 |
| | 2023 | 470.548.900 | 294 | 220 | 294 | 7.109.300.000 | 2.090.134.200.000 |

Sumber/Source: Bloomberg

Pada tahun 2022 dan 2023 tidak terdapat aksi korporasi yang menyebabkan terjadinya perubahan pada saham, tidak ada penghentian sementara perdagangan dan/atau pembatalan pencatatan saham.

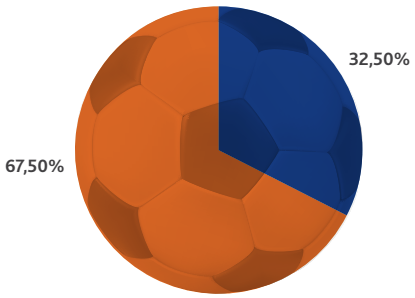
In 2022 and 2023, there were no corporate actions that caused changes in the shares, there was no temporary suspension of trading and/or delisting.

# Data Karyawan
Employee Data

## Komposisi Karyawan
Employee Composisiton

| | Trimegah Sekuritas Indonesia | | Trimegah Asset Management | | |
|---|---|---|---|---|---|
| | Jumlah | % | Jumlah | % | |
| Menurut Pangkat | | | | | by Grade |
| Manajer | 78 | 32,50% | 26 | 46,43% | Manager |
| Staf | 162 | 67,50% | 30 | 53,57% | Staff |
| **Jumlah** | **240** | **100,00%** | **56** | **100,00%** | Total |

Trimegah Sekuritas Indonesia

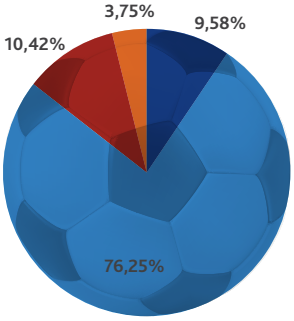



Trimegah Asset Management

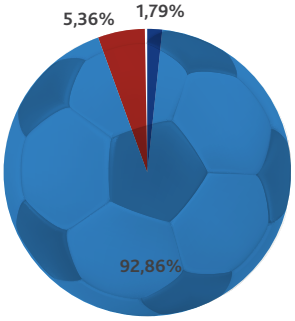



| | Trimegah Sekuritas Indonesia | | Trimegah Asset Management | | |
|---|---|---|---|---|---|
| | Jumlah | % | Jumlah | % | |
| Menurut Jenjang Pendidikan | | | | | by Education Level |
| S2 atau Lebih Tinggi | 23 | 9,58% | 1 | 1,79% | Master's Degree or Higher |
| S1 | 183 | 76,25% | 52 | 92,86% | Bachelor's Degree |
| Diploma | 25 | 10,42% | 3 | 5,36% | Diploma |
| Lain-Lain | 9 | 3,75% | 0 | 0,00% | Others |
| **Jumlah** | **240** | **100,00%** | **56** | **100,00%** | Total |

Trimegah Sekuritas Indonesia

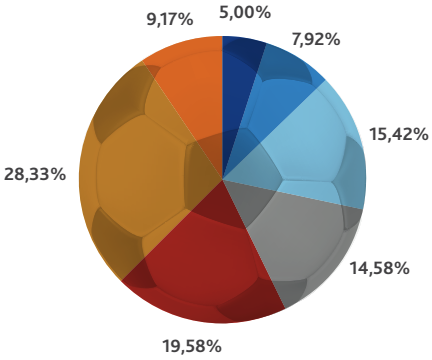



Trimegah Asset Management

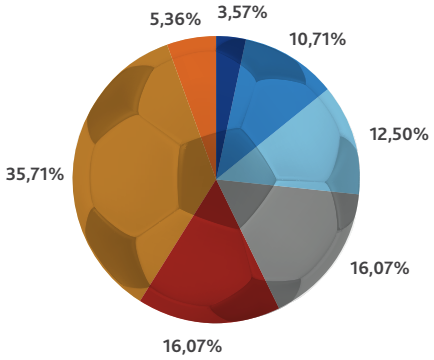


| | Trimegah Sekuritas Indonesia | | Trimegah Asset Management | | |
|---|---|---|---|---|---|
| | Jumlah | % | Jumlah | % | |
| Menurut Jenjang Usia | | | | | by Level of Age |
| > 50 Tahun | 12 | 5,00% | 2 | 3,57% | > 50 Years |
| > 45 – 50 Tahun | 19 | 7,92% | 6 | 10,71% | > 45 – 50 Years |
| > 40 – 45 Tahun | 37 | 15,42% | 7 | 12,50% | > 40 – 45 Years |
| > 35 – 40 Tahun | 35 | 14,58% | 9 | 16,07% | > 35 – 40 Years |
| > 30 – 35 Tahun | 47 | 19,58% | 9 | 16,07% | > 30 – 35 Years |
| > 25 – 30 Tahun | 68 | 28,33% | 20 | 35,71% | > 25 – 30 Years |
| < 25 Tahun | 22 | 9,17% | 3 | 5,36% | < 25 Years |
| **Jumlah** | **240** | **100,00%** | **56** | **100,00%** | Total |

Trimegah Sekuritas Indonesia




Trimegah Asset Management



# Data Karyawan
## Employee Data

| | Trimegah Sekuritas Indonesia | | Trimegah Asset Management | | |
|---|---|---|---|---|---|
| | Jumlah | % | Jumlah | % | |
| Menurut Jenis Kelamin | | | | | by Gender |
| Laki-laki | 127 | 52,92% | 25 | 44,64% | Male |
| Perempuan | 113 | 47,08% | 31 | 55,36% | Female |
| **Jumlah** | **240** | **100,00%** | **56** | **100,00%** | Total |

Trimegah Sekuritas Indonesia

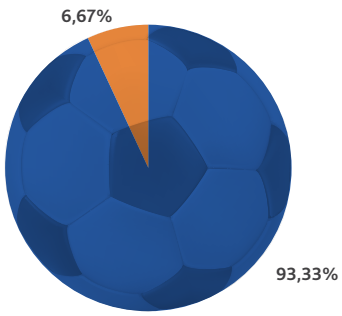



Trimegah Asset Management

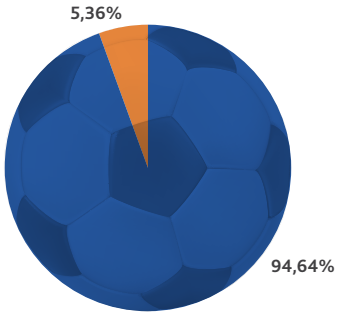



| | Trimegah Sekuritas Indonesia | | Trimegah Asset Management | | |
|---|---|---|---|---|---|
| | Jumlah | % | Jumlah | % | |
| Menurut Status Ketenagakerjaan | | | | | by Employement Status |
| Karyawan Tetap | 224 | 93,33% | 53 | 94,64% | Permanent Employee |
| Karyawan Kontrak | 16 | 6,67% | 3 | 5,36% | Contract Employee |
| **Jumlah** | **240** | **100,00%** | **56** | **100,00%** | Total |

Trimegah Sekuritas Indonesia




Trimegah Asset Management




Keterangan/Notes:
Tidak termasuk Direksi, Dewan Komisaris, Komite Audit, karyawan dengan status magang.
Excluding the Board of Directors, the Board of Commissioners, the Audit Committee, employees with intern status.

# Wilayah Operasional Perseroan
Operational Area of the Company



## Kantor Pusat
Head Office

**Gedung Artha Graha**
18th & 19th Floor
Jl. Jend. Sudirman Kav. 52-53
Jakarta 12190
Indonesia

t. +62 - 21 2924 9088
f. +62 - 21 2924 9150

## Kantor Cabang
Branch Office

**Jakarta – Sudirman**
Gedung Artha Graha 18th Floor
Jl. Jend. Sudirman Kav. 52-53
Jakarta 12190, Indonesia
t. +62-21 2924 9088
/ 2924 8098

**Tangerang Selatan**
Ruko ITC BSD Blok R No. 43A
Jl. Pahlawan Seribu, Serpong
Tangerang Selatan 15322,
Indonesia
t. +62-21 5089 8950

**Jakarta - Kelapa Gading**
Rukan Boulevard Artha Gading
Blok A 7A No. 7
Jl. Boulevard Artha Gading
Jakarta 14240, Indonesia
t. +62-21 8061 7270

**Cirebon**
Hotel Grand Tryas Cirebon
Jl. Tentara Pelajar No. 103-107
Cirebon 45123, Indonesia
t. +62-231 888 0000

**Medan**
Jl. Diponegoro No. 14F
Medan 20152, Indonesia
t. +62-61 4100 0000

**Solo**
Hotel Novotel
Jl. Slamet Riyadi No. 272
Solo 57131, Indonesia
t. +62-271 677 5590

**Bandung**
Wisma HSBC 3rd Floor
Jl. Asia Afrika No. 116
Bandung 40261, Indonesia
t. +62-22 8602 6290

**Makassar**
Jl. Karunrung No. 1F
Makassar 90113, Indonesia
t. +62-411 360 4370

**Semarang**
Jl. M.H. Thamrin No. 112
Semarang 50134, Indonesia
t. +62-24 8600 2310

**Surabaya**
Gedung Calindo 1st Floor
Jl. Mayjen. Sungkono No. 121
Surabaya 60189, Indonesia
t. +62-31 2971 8000

**Denpasar**
Gedung Indovision 2nd Floor
Unit M
Jl. Diponegoro No. 109
Denpasar 80114, Indonesia
t. +62-361 226 009

**Keterangan/Notes:**
Informasi kantor cabang di atas merupakan data per 31 Desember 2023. Informasi tersebut dapat berubah sewaktu-waktu dan Perseroan akan mengumumkan perubahan informasi tersebut melalui situs web Perseroan.
The branch office information above is data as of December 31, 2023. The information is subject to change at any time and the Company will announce any changes through the Company's website.

# Profesi & Lembaga Penunjang Pasar Modal
## Capital Market Supporting Professions & Institutions

**Kantor Akuntan Publik**
Public Accounting Firm

**Purwantono, Sungkoro & Surja**
Indonesia Stock Exchange Building
Tower 2 Lantai 7/7th Floor
Jl. Jend. Sudirman Kav. 52-53
Jakarta 12910, Indonesia
t. +62-21 5289 5000
f. +62-21 5289 4100

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**Lembaga Pemeringkat**
Rating Agency

**PT Pemeringkat Efek Indonesia (Pefindo)**
Equity Tower Lantai 30/30th Floor
Sudirman Central Business District, Lot.9
Jl. Jend. Sudirman Kav. 52-53
Jakarta 12190, Indonesia
t. +62-21 5096 8469
f. +62-21 5096 8468

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**Biro Administrasi Efek**
Share Registrar

**PT Sinartama Gunita**
Gedung Menara Tekno Lantai 7/7th Floor
Jl. H. Fachrudin No. 19
Jakarta 10250, Indonesia
t. +62-21 392 2332
f. +62-21 392 3003

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**Wali Amanat**
Trustee

**PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk**
Divisi Treasury
Grup Kustodian dan Wali Amanat
Gedung T-Tower Lantai 17/17th Floor
Jl. Jend. Gatot Subroto No. 93
Jakarta 12780, Indonesia
t. +62-21 522 8737
f. +62-21 522 8738

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**Notaris**
Notary

**Jose Dima Satria, S.H., M.Kn**
Jl. Madrasah
Komplek Taman Gandaria Kav. 11A
Jakarta 12420, Indonesia
t. +62-21 2912 5500, 2912 5600



# Informasi Akuntan Publik

Information on Public Accountant

Selain untuk memenuhi ketentuan perundang-undangan dan regulasi yang berlaku, Perseroan juga menyadari pentingnya fungsi pengawasan independen terhadap aspek keuangan Perseroan. Untuk itu, Perseroan menggunakan jasa audit atas Laporan Keuangan Tahunan Perseroan yang dilakukan oleh Akuntan Publik (AP) dan Kantor Akuntan Publik (KAP). Akuntan Publik adalah pihak eksternal Perseroan yang memiliki kompetensi memadai untuk memberikan opini terkait kesesuaian penyajian laporan keuangan Perseroan terhadap Standar Akuntansi Keuangan (SAK) yang berlaku di Indonesia.

## Mekanisme Penunjukan AP dan KAP

Sesuai dengan ketentuan Peraturan Otoritas Jasa Keuangan No. 9 Tahun 2023 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan, Surat Edaran OJK No. 18/SEOJK.03/2023 tentang Tata Cara Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan, serta berpedoman pada Undang-Undang Perseroan Terbatas Pasal 68 Ayat 1, dan Anggaran Dasar Perusahaan Pasal 11 ayat 8 dan 9, kewenangan penunjukkan dan penetapan AP dan KAP untuk audit laporan keuangan tahun buku 2023 disetujui oleh Pemegang Saham untuk didelegasikan kepada Dewan Komisaris dengan memperhatikan rekomendasi Komite Audit mengenai pemilihan Akuntan Publik dan Kantor Akuntan Publik.

Pendelegasian ini diambil mengingat hingga penyelenggaraan Rapat Umum Pemegang Saham Tahun 2023 masih dilakukan proses pemilihan Akuntan Publik dan/atau Kantor Akuntan Publik. Proses pemilihan Akuntan Publik dan/atau Kantor Akuntan Publik Perseroan didasarkan pada kriteria, antara lain:

- Terdaftar pada Otoritas Jasa Keuangan;
- Memiliki kompetensi dan pengalaman dalam memberikan jasa audit laporan keuangan perusahaan terbuka yang bergerak di bidang pasar modal atau perusahaan efek, dan memahami kompleksitas usaha Perseroan; dan
- Independen terhadap grup Perseroan.

Berdasarkan Surat Keputusan Dewan Komisaris tentang Penunjukan Kantor Akuntan Publik Tahun 2023 No. 004/BoC/X/2023/TRIM tanggal 11

In addition to complying with the prevailing laws and regulations, the Company is also aware of the importance of an independent supervisory function for its financial aspects. For that reason, the Company uses audit services on the Company's Annual Financial Statements conducted by a Public Accountant (PA) and a Public Accounting Firm (PAF). Public Accountant is the Company's external party who has sufficient expertise to provide opinions regarding the conformity of the Company's financial statements presentation against the Indonesian Financial Accounting Standards (FAS).

## Appointment Mechanism of PA and PAF

In accordance with the provisions of the Financial Services Authority Regulation No. 9 Year 2023 concerning the Use of Public Accountant Services and Public Accounting Firms in Financial Services Activities, OJK Circular Letter No. 18/SEOJK.03/2023 concerning Procedures for Using the Services of Public Accountants and Public Accounting Firms in Financial Services Activities as well as by referring to the Limited Liability Company Law Article 68 Paragraph 1, and The Company's Articles of Association Article 11 paragraphs 8 and 9, the authority to appoint and determine PA and PAF to audit financial statements for the financial year 2023 is approved by the Shareholders to be delegated to the Board of Commissioners by taking into account the Audit Committee's recommendations regarding the selection of Public Accountants and Public Accounting Firms.

This delegation was taken given the fact that until the 2023 General Meeting of Shareholders, the process of selecting Public Accountant and/or Public Accounting Firm was still in process. The process of selecting the Company's Public Accountant and/or Public Accountant Firm is based on the following criteria:

- Registered at the Financial Services Authority;
- Having competence and experience in providing audit services for financial statements of public companies engaged in the capital market or securities companies, and understanding the complexity of the Company's business; and
- Independent of the Company's group.

Based on the Board of Commissioners' Decree regarding the Appointment of a Public Accounting Firm 2023 No. 004/BoC/X/2023/TRIM dated

Oktober 2023, Perseroan telah memutuskan untuk menggunakan jasa KAP Purwantono, Sungkoro dan Surja (*A member of Ernst & Young Global Limited*) dengan Akuntan Publik (*Signing Partner*) bernama Yovita untuk melakukan audit terhadap Laporan Keuangan Perseroan yang berakhir pada tanggal 31 Desember 2023.

**Alamat Kantor Akuntan Publik**
**KAP Purwantono, Sungkoro, & Surja**
Gedung Bursa Efek Indonesia
Tower 2, Lantai 7
Jl. Jend. Sudirman Kav. 52-53
Jakarta 12910, Indonesia
t. +62-21 5289 5000
f. +62-21 5289 4100

October 11, 2023, the Company has decided to use the services of PAF Purwantono, Sungkoro, and Surja (A member of Ernst & Young Global Limited) with a Public Accountant (Signing Partner) named Yovita to conduct an audit on the Company's Financial Statements for the year ending on December 31, 2023.

**Public Accounting Firm Address**
**KAP Purwantono, Sungkoro, & Surja**
Indonesia Stock Exchange Building
Tower 2, 7th Floor
Jl. Jend. Sudirman Kav. 52-53
Jakarta 12910, Indonesia
t. +62-21 5289 5000
f. +62-21 5289 4100

## Daftar Akuntan Publik Periode 5 Tahun Terakhir

List of Public Accountants for the Last 5 Years

| Tahun Buku<br>Book Year | Nama Kantor Akuntan Publik<br>Name of Public Accounting Firm | Nama Akuntan Publik<br>Name of Public Accountant | Biaya (Rp)<br>Fee (Rp) | Opini Audit<br>Audit Opinion |
|---|---|---|---|---|
| 2023 | KAP Purwantono, Sungkoro & Surja | Yovita | 1.520.000.000 | "Wajar dalam Semua Hal yang Material"<br>*"Fair in All Material Respects"* |
| 2022 | KAP Purwantono, Sungkoro & Surja | Yovita | 1.440.000.000 | "Wajar dalam Semua Hal yang Material"<br>*"Fair in All Material Respects"* |
| 2021 | KAP Purwantono, Sungkoro & Surja | Christophorus Alvin Kossim | 1.340.000.000 | "Wajar dalam Semua Hal yang Material"<br>*"Fair in All Material Respects"* |
| 2020 | KAP Purwantono, Sungkoro & Surja | Christophorus Alvin Kossim | 1.270.000.000 | "Wajar dalam Semua Hal yang Material"<br>*"Fair in All Material Respects"* |
| 2019 | KAP Purwantono, Sungkoro & Surja | Muhammad Kurniawan | 1.135.000.000 | "Wajar dalam Semua Hal yang Material"<br>*"Fair in All Material Respects"* |

## Jasa Lain-Lain yang Diberikan pada Tahun 2023

Selain penugasan audit umum untuk Laporan Keuangan Konsolidasian Perseroan dan entitas anak untuk tahun buku yang berakhir pada tanggal 31 Desember 2023, KAP Purwantono, Sungkoro & Surja juga memberikan Jasa Asurans terbatas selain audit atau reviu informasi keuangan atas Modal Kerja Bersih Disesuaikan (MKBD) Perusahaan tahun 2023.

## Other Services Provided in 2023

In addition to the general audit assignment for the Consolidated Financial Statements of the Company and its subsidiaries for the financial year ending on December 31, 2023, PAF Purwantono, Sungkoro & Surja also provides limited Assurance Services in addition to auditing or reviewing financial information on the Company's Adjusted Net Working Capital (ANWC) for 2023.

# Keanggotaan Asosiasi
Association Membership

**Asosiasi Emiten Indonesia (AEI)**
Indonesian Public Listed Companies Association

**Asosiasi Perusahaan Efek Indonesia (APEI)**
Indonesia Securities Companies Association

**Perhimpunan Pedagang Surat Utang (HIMDASUN)**
Indonesian Government Bond Traders Association

**Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan (LAPS SJK)**
Indonesian Alternative Agency for Dispute Resolution in Financial Services Sector

**Kamar Dagang dan Industri (KADIN)**
Chamber of Commerce and Industry

# Perubahan yang Bersifat Signifikan pada Perseroan
## Significant Changes in the Company

Pada tanggal 30 Juni 2023, pelayanan pada Kantor Cabang Malang direlokasi ke Kantor Cabang Surabaya. Relokasi tersebut tidak berdampak pada pelayanan Perseroan terhadap nasabah.

On June 30 2023, services at the Malang Branch Office were relocated to the Surabaya Branch Office. This relocation has no impact on the Company's services to clients.





# Sekilas tentang Trimegah Asset Management
## Trimegah Asset Management at a Glance

PT Trimegah Asset Management merupakan anak perusahaan dari PT Trimegah Sekuritas Indonesia Tbk, salah satu perusahaan sekuritas terkemuka dengan pengalaman lebih dari 30 tahun di pasar modal Indonesia.

PT Trimegah Asset Management is a subsidiary of PT Trimegah Sekuritas Indonesia Tbk, one of the leading securities companies with more than 30 years of experience in Indonesia's capital markets.

Pada 31 Januari 2011, PT Trimegah Asset Management memperoleh Izin Usaha Perusahaan Efek yang melakukan kegiatan usaha sebagai Manajer Investasi untuk memberikan layanan pengelolaan dana.

On January 31, 2011, PT Trimegah Asset Management earned its business license to operate as an Investment Management providing fund management services.

Kami menyediakan berbagai produk investasi untuk semua kelas aset yang terdiri atas saham, pendapatan tetap, dan pasar uang melalui reksa dana dan *discretionary fund* dengan dukungan para profesional yang berpengalaman di industri Pasar Modal. Kami fokus untuk berinovasi dan berkembang melalui produk-produk investasi yang disesuaikan dengan kebutuhan nasabah individu, korporasi, lembaga keuangan dan dana pensiun untuk mencapai hasil yang optimal dalam investasi jangka panjang.

We offer variety of investment products for all asset classes consisting of equity, fixed income and money market through mutual and discretionary funds supported by experienced professionals in the capital markets. We focus on innovation and growth through investment products tailored to the needs of individual, corporate clients, financial institutions and pension funds, with a goal of achieving an optimum return in a long run investment.

Kami berkomitmen untuk menjadi mitra utama Anda dalam berinvestasi dengan meningkatkan kualitas dan jangkauan pelayanan melalui kerja sama dengan berbagai pihak termasuk bank, perusahaan efek terkemuka dan perusahaan *financial technology* sebagai agen penjual.

We are committed to becoming your main partner in investment by improving the quality and range of services through cooperation with many parties including reputable banks, securities companies and financial technology companies as selling agents.

| Bidang Usaha<br>Manajer Investasi | Line of Business<br>Investment Management |
|---|---|
| Kepemilikan<br>99,9% | Ownership<br>99.9% |
| Status Operasi<br>Beroperasi | Operational Status<br>Operating |
| Jumlah Aset sebelum Eliminasi per 31 Desember 2023<br>Rp307,6 miliar | Total Asset before Elimination as of December 31, 2023<br>Rp307.6 billion |

### Alamat Kontak
Contact Address

**Gedung Artha Graha 19th Floor**
Jl. Jend. Sudirman Kav. 52-53
Jakarta 12190, Indonesia

**Tel** : +62-21 2924 8030
**Fax** : +62-21 2924 8040

**E-mail** : cs_tram@trimegah.com
**Website** : www.trimegah-am.com

# Sekilas tentang Trimegah Asset Management

## Trimegah Asset Management at a Glance

Tidak terdapat perubahan komposisi Dewan Komisaris selama tahun 2023.
There was no change in the Board of Commissioners composition during 2023.



**TOGU CORNETIUS SIMANJUNTAK**

**Komisaris Independen**
Independent Commissione



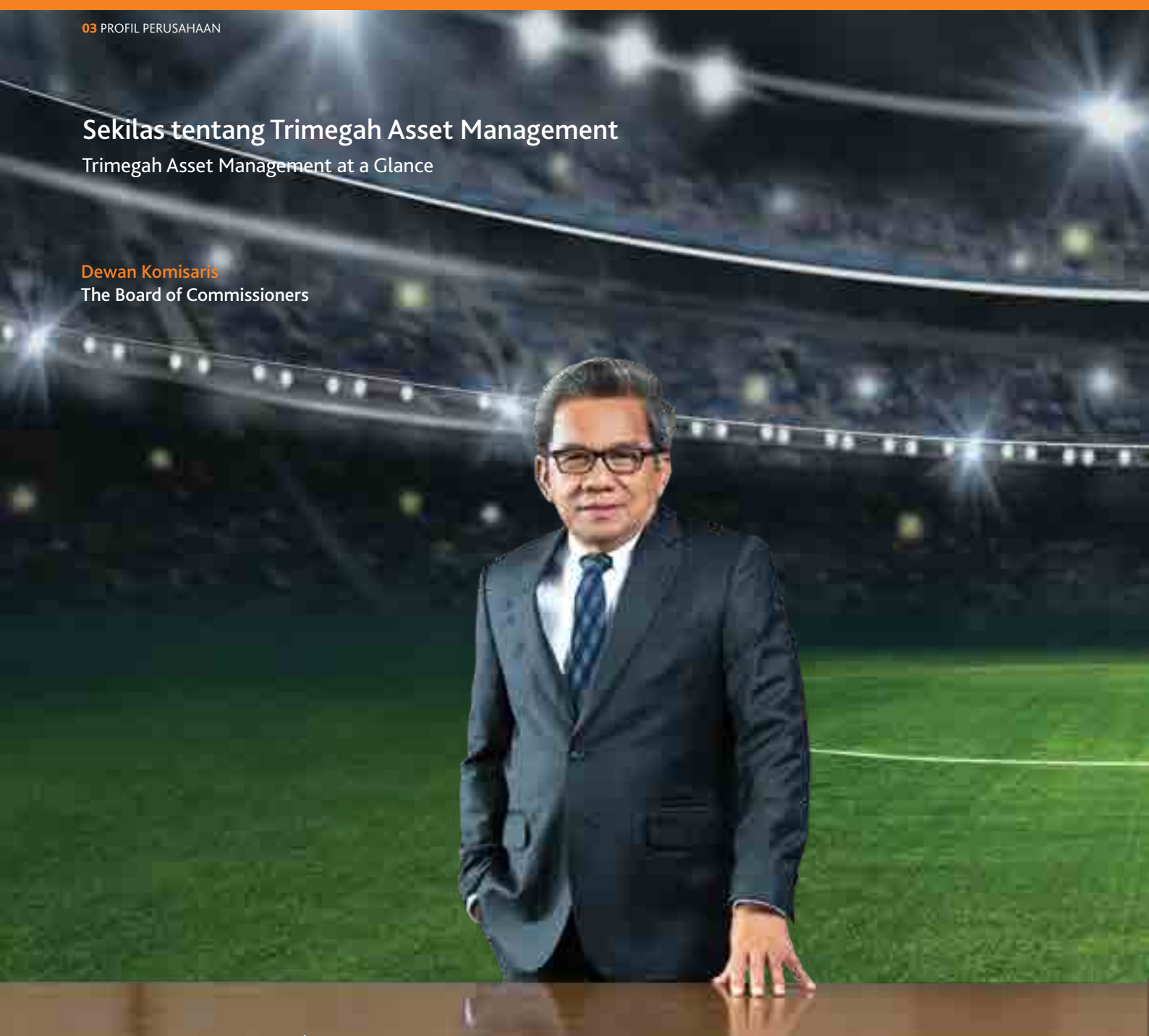
**ARIANI VIDYA SOFJAN**

**Komisaris**
Commissioner

# Sekilas tentang Trimegah Asset Management

Trimegah Asset Management at a Glance

## Dewan Komisaris
The Board of Commissioners



**Togu Cornetius Simanjuntak**
**Komisaris Independen**
Independent Commissioner

Memperoleh gelar Sarjana Ekonomi dari Universitas Krisnadwipayana, Jakarta pada tahun 1984. Pemegang sertifikat Wakil Manajer Investasi (WMI) dari OJK No. KEP-103/PM.211/PJ-WMI/2023 tanggal 08 Februari 2022.

Beberapa posisi penting sebelum bergabung dengan Perseroan antara lain Kepala Bagian Kepatuhan Pengelolaan Investasi di Bapepam-LK (2006-2011), Komisaris PT Equator Investment, Anggota Komite Audit Bursa Efek Indonesia (2015-2020), dan Anggota Komite Audit PT Kliring Penjamin Efek Indonesia (2021-2023).

Saat ini menjabat sebagai Komisaris Independen PT Multi Medika International. Menjabat sebagai Komisaris PT Trimegah Asset Management sejak Oktober 2015 dan menjadi Komisaris Independen sejak April 2019.

Earned Bachelor's Degree in Economics from University of Krisnadwipayana, Jakarta in 1984. He holds Fund Manager License No. KEP-103/PM.211/PJ-WMI/2023 on 08 February 2022 officiated by OJK.

Served in various positions before joining the Company as Head of Compliance of Investment Management Industry (2006-2011), Commissioner of PT Equator Investment, Member of Audit Committee of Indonesia Stock Exchange (2015-2020), and Member of Audit Committee of Indonesia Clearing and Guarantee Corporation (20221-2023).

He currently serves as Independent Commissioner of PT Multi Medika Internasional. Has served as Commissioner of PT Trimegah Asset Management since October 2015 and now serves as Independent Commissioner since April 2019.



**Ariani Vidya Sofjan**
**Komisaris**
Commissioner

Memperoleh gelar Sarjana di bidang Keuangan dari Oklahoma State University, Amerika Serikat.

Beberapa posisi penting sebelum bergabung dengan Perseroan antara lain Analis Ekuitas PT Deutsche Morgan Grenfell Asia di tahun 1994, Sales Institusi di PT Danareksa (Persero) – London pada tahun 1997, Analis Senior PT Bahana Securities pada tahun 1999, Kepala Riset PT Mandiri Sekuritas pada tahun 2003, dan Direktur PT Delta Dunia Makmur Tbk (2009-2022).

Bergabung dengan Northstar Group di tahun 2009 dan menjabat sebagai Managing Director di PT Nusantara Sugihartana Internasional hingga Desember 2023.

Saat ini menjabat sebagai Komisaris Independen PT Danareksa (Persero). Menjabat sebagai Komisaris PT Trimegah Asset Management sejak Juli 2013.

She holds a Bachelor of Science in Finance from Oklahoma State University, USA.

Served in various positions before joining the Company as an Equity Analyst at PT Deutsche Morgan Grenfell Asia in 1994, Institution Sales at PT Danareksa (Persero) – London in 1997, Senior Analyst at PT Bahana Securities in 1999, Head of Research at PT Mandiri Sekuritas in 2003 and Director of PT Delta Dunia Makmur Tbk (2009-2022).

She joined Northstar Group in 2009 and served as Managing Director of PT Nusantara Sugihartana Internasional until December 2023.

She currently serves as an Independent Commissioner of PT Danareksa (Persero). She has served as Commissioner of PT Trimegah Asset Management since July 2013.

# Sekilas tentang Trimegah Asset Management

## Trimegah Asset Management at a Glance

Tidak terdapat perubahan komposisi Direksi selama tahun 2023.
There was no change in the Board of Directors composition during 2023.



**ANTONY DIRGA**

**President**
President Director



**HENDRA WIJAYA HARAHAP**

**Direktur**
Director

# Sekilas tentang Trimegah Asset Management

Trimegah Asset Management at a Glance

## Direksi
The Board of Directors



**Antony Dirga**
**Direktur Utama**
President Director

Memperoleh gelar BSc (Summa cum Laude) di bidang Electrical Engineering, dan gelar M.Eng di bidang Engineering Management, keduanya dari Cornell University, New York, Amerika Serikat. Pemegang sertifikat Chartered Financial Analyst (CFA) dan Wakil Manajer Investasi (WMI) dari OJK No. KEP-293/PM.21/PJ-WMI/2022 tanggal 10 Juni 2022.

Beberapa posisi penting sebelum bergabung dengan Trimegah antara lain Corporate Bond Quantitative Analyst di J.P. Morgan Investment Management Inc., New York (1998-2000), Asian Macro/Equity Analyst di J.P. Morgan Fleming Asset Management Inc., Singapura (2000-2002), Asian Macro Analyst/Trader di PMA Investment Advisor Ltd., Hong Kong (2002-2003), dan Senior Portofolio Manager di Fullerton Fund Management/Temasek Holdings, Singapura (2003-2013).

Pernah menjabat sebagai Komisaris PT Trimegah Asset Management (Desember 2013 – Maret 2015) dan sebagai Direktur sejak Maret 2015. Pada Oktober 2016, diangkat sebagai Direktur Utama PT Trimegah Asset Management.

Earned BSc (Summa cum Laude) in Electrical Engineering, and M.Eng in Engineering Management from Cornell University, New York, U.S.A. Holds Chartered Financial Analyst (CFA) certificate and Fund Manager License No. KEP-293/PM.21/PJ-WMI/2022 on 10 June 2022 officiated by OJK.

Served in various positions before joining the Company as Corporate Bond Quantitative Analyst at J.P. Morgan Investment Management Inc., New York (1998-2000), Asian Macro/Equity Analyst at J.P. Morgan Fleming Asset Management Inc., Singapore (2000-2002), Asian Macro Analyst/Trader at PMA Investment Advisor Ltd., Hong Kong (2002-2003), and Senior Portfolio Manager at Fullerton Fund Management/Temasek Holdings, Singapore (2003-2013).

Served as Commissioner PT Trimegah Asset Management (December 2013 – March 2015) and as Director since March 2015. In October 2016, he was appointed as President Director PT Trimegah Asset Management.



**Hendra Wijaya Harahap**
**Direktur**
Director

Memperoleh gelar Sarjana Akuntansi pada tahun 1997 dan gelar Magister Sains Manajemen pada tahun 2015, keduanya daru Fakultas Ekonomi dan Bisnis Universitas Indonesia. Pemegang sertifikat Wakil Manajer Investasi (WMI) dari OJK No. KEP-95/PM.211/PJ-WMI/2022 tanggal 7 Februari 2022.

Beberapa posisi penting sebelum bergabung dengan Trimegah antara lain Senior Auditor di Prasetio, Utomo & Co (1997-1999), berbagai posisi senior di Samuel Securities (1999-2009). Bergabung dengan PT Trimegah Sekuritas Indonesia Tbk sebagai Kepala Divisi Strategy and Performance Reporting pada tahun 2010.

Menjabat sebagai Komisaris PT Trimegah Asset Management pada tahun 2012 – 2013, dan pada saat ini menjabat sebagai Direktur PT Trimegah Asset Management sejak Juli 2015.

Earned Bachelor's Degree in Accounting in 1997, and Master of Science in Management in 2015, both from Faculty of Economics and Business University of Indonesia. Holds Fund Manager License No. KEP-95/PM.211/PJ-WMI/2022 in 7 February 2022 officiated by OJK.

Served in various positions before joining the Company as Senior Auditor at Prasetio, Utomo & Co (1997-1999) and various senior positions at Samuel Securities (1999-2009). Joined PT Trimegah Sekuritas Indonesia Tbk as Head of Strategy and Performance Reporting in 2010.

Served as Commissioner of PT Trimegah Asset Management in 2012 – 2013, and currently serves as Director of PT Trimegah Asset Management since July 2015.

# Penghargaan
Awards

## 2023




Penghargaan "Reksa Dana Terbaik 2023" untuk TRIM Syariah Berimbang, Kategori Reksa Dana Campuran, Periode 5 Tahun - Syariah - Mutual Fund Best Performance Awards 2023 - CNBC Indonesia & Edvisor.ID.

"Best Mutual Fund 2023" Award for TRIM Syariah Berimbang, Balanced Mutual Fund Category, 5 Years Period - Sharia - Mutual Fund Best Performance Awards 2023 - CNBC Indonesia & Edvisor.ID.




Penghargaan "Reksa Dana Terbaik 2023" untuk TRIM Syariah Saham - Kategori Reksa Dana Saham, Periode 10 Tahun - Syariah - Mutual Fund Best Performance Awards 2023 - CNBC Indonesia & Edvisor.ID.

"Best Mutual Fund 2023" Award for TRIM Syariah Saham, Equity Mutual Fund Category, 10 Years Period - Sharia - Mutual Fund Best Performance Awards 2023 - CNBC Indonesia & Edvisor.ID.




Penghargaan "Reksa Dana Terbaik 2023" untuk TRIM Syariah Saham - Kategori Reksa Dana Saham, AUM di Bawah Rp100 Miliar Periode 5 Tahun - Syariah - Mutual Fund Best Performance Awards 2023 - CNBC Indonesia & Edvisor.ID.

"Best Mutual Fund 2023" Award for TRIM Syariah Saham, Equity Mutual Fund Category, AUM Under Rp100 billion 5 Years Period - Sharia - Mutual Fund Best Performance Awards 2023 - CNBC Indonesia & Edvisor.ID.




Penghargaan "Reksa Dana Terbaik 2023" untuk TRIM Kapital Plus - Reksa Dana Saham – Periode 3 Tahun – Asset di Atas Rp100 Miliar–Rp500 Miliar – Best Mutual Fund Awards 2023 – Majalah Investor & Infovesta.

"Best Mutual Fund 2023" Award for TRIM Kapital Plus – Equity Mutual Fund – 3 Years Period – Asset Under Rp100 Billion-Rp500 Billion – Best Mutual Fund Awards 2023 – Investor Magazine & Infovesta.




Penghargaan "Reksa Dana Terbaik 2023" untuk Trimegah Balanced Absolute Strategy - Reksa Dana Campuran Tipe Moderat – Periode 3 Tahun – Best Mutual Fund Awards 2023 – Majalah Investor & Infovesta.

"Best Mutual Fund 2023" Award for TRIM Balanced Absolute Strategy – Balanced Mutual Fund Moderate Type – 3 Years Period – Best Mutual Fund Awards 2023 – Investor Magazine & Infovesta.

## 2023

| | | |
|---|---|---|
| Penghargaan "Reksa Dana Terbaik 2023" untuk Trimegah Fixed Income Plan - Reksa Dana Pendapatan Tetap – Periode 1 Tahun – Aset di atas Rp1 Triliun - Best Mutual Fund Awards 2023 – Majalah Investor & Infovesta. | "Best Mutual Fund 2023" Award for Trimegah Fixed Income Plan – Fixed Income Mutual Fund – 1 Year Period – Asset Above Rp1 Trillion – Best Mutual Fund Awards 2023 – Investor Magazine & Infovesta. |  |
| Penghargaan "Best Investment Manager 2023" untuk PT Trimegah Asset Management - Kategori Reksa Dana Indeks & ETF Periode 1 Tahun – Investment Management Awards 2023 - Investortrust Infovesta. | "Best Investment Manager 2023" Award for PT Trimegah Asset Management - Index Mutual Fund and ETF Category 1 Year Period - Investment Management Awards 2023 - Investortrust Infovesta. |  |
| Penghargaan "Top Sellside Firm in the Secondary Market - Corporate Bonds – Indonesia – Rank 1" - The Asset Benchmark Research Awards 2023. | "Top Sellside Firm in the Secondary Market - Corporate Bonds – Indonesia – Rank 1" Award - The Asset Benchmark Research Awards 2023. |  |
| Penghargaan "Top Arranger - Investors' Choice for Primary Issues - Corporate Bonds – Indonesia – Rank 3" - The Asset Benchmark Research Awards 2023. | "Top Arranger - Investors' Choice for Primary Issues - Corporate Bonds – Indonesia – Rank 3" Award - The Asset Benchmark Research Awards 2023. |  |
| Penghargaan "Top Arranger - Investors' Choice for Primary Issues - Government Bonds – Indonesia – Rank 3" - The Asset Benchmark Research Awards 2023. | "Top Arranger - Investors' Choice for Primary Issues - Government Bonds – Indonesia – Rank 3" Award - The Asset Benchmark Research Awards 2023. |  |

# Penghargaan
Awards

## 2023



Penghargaan "Best Sellside Individual Research – Indonesia Rupiah Bonds - Rank 2" untuk Fakhrul Fulvian, Chief Economist and Head of Fixed Income Research Perseroan - The Asset Benchmark Research Awards 2023.

"Best Individual Research – Indonesia Rupiah Bonds - Rank 2" Award for Fakhrul Fulvian, the Company's Chief Economist and Head of Fixed Income Research - The Asset Benchmark Research Awards 2023.



Penghargaan "Gold Winner – Best Equity Fund Product 3 Years", untuk TRIM Kapital - Bareksa-Kontan Fund Awards 2023.

"Gold Winner – Best Equity Fund Product 3 Years" Award for TRIM Kapital – Bareksa-Kontan Fund Awards 2023.



Penghargaan "Silver Winner – Best Equity Fund Product 5 Years", untuk TRIM Kapital - Bareksa-Kontan Fund Awards 2023.

"Silver Winner – Best Equity Fund Product 5 Years" Award for TRIM Kapital – Bareksa-Kontan Fund Awards 2023.



Penghargaan "Gold Winner – Best Sharia Fixed Income Product 3 Years", untuk Trimegah Dana Tetap Syariah - Bareksa-Kontan Fund Awards 2023.

"Gold Winner – Best Sharia Fixed Income Product 3 Years" Award for TRIM Kapital – Bareksa-Kontan Fund Awards 2023.



Penghargaan "The Most Diverse Capital Market Products", untuk PT Trimegah Asset Management – BSI Treasury & International Banking Directorate – Investor and Client Appreciation: Growing Together Toward 2024.

"The Most Diverse Capital Market Products" Award for PT Trimegah Asset Management – BSI Treasury & International Banking Directorate – Investor and Client Appreciation: Growing Together Toward 2024.



Penghargaan "Premium Indonesia Public Company 2023" – Kategori Jasa Investasi – Entrepreneurial Marketing Award 2023 – Markplus Inc dan Investor Daily.

"Premium Indonesia Public Company 2023" Award - Investment Services Category – Entrepreneurial Marketing Award 2023 – Markplus Inc dan Investor Daily.

## 2023

| | | |
|---|---|---|
| Penghargaan "Indonesia Top 20 GCG" kategori *Investment Services* – Top GCG Awards 2023 – The Iconomics. | "Indonesia Top 20 GCG" Award in the Investment Services category – Top GCG Awards 2023 – The Iconomics. |  |
| Penghargaan "Mitra Distribusi Surat Berharga Syariah Negara Ritel Terbaik Tahun 2022" Kategori Perusahaan Efek – Kementerian Keuangan Republik Indonesia. | "Best Retail Government Sharia Securities Distribution Partner in 2022" Award for Securities Company Category - Ministry of Finance of the Republic of Indonesia. |  |
| Penghargaan "Mitra Distribusi Surat Utang Negara Ritel Terbaik Tahun 2023" Kategori Perusahaan Efek - Kementerian Keuangan Republik Indonesia. | "Best Retail Government Bond Distribution Partner in 2023" Award for Securities Company Category - Ministry of Finance of the Republic of Indonesia. |  |
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| Penghargaan "Dealer Utama Surat Berharga Syariah Negara Terbaik Tahun 2023" untuk Kuotasi - Kementerian Keuangan Republik Indonesia. | "Best Primary Dealer for Government Sharia Securities in 2023" for Quotation - Ministry of Finance of the Republic of Indonesia. |  |





# 04 START THE MATCH

## ANALISIS DAN PEMBAHASAN MANAJEMEN
## MANAGEMENT DISCUSSION & ANALYSIS

# Tinjauan Makroekonomi
## Overview of Macroeconomy

Meskipun pandemi telah berakhir, tahun 2023 masih menjadi tahun yang *challenging* bagi perekonomian. Dalam Global Economic Prospect yang terbit pada Januari 2024, pertumbuhan ekonomi global tahun 2023 diperkirakan melambat ke 2,6% dari 3,0% di tahun 2022. Kebijakan The Fed yang menaikkan tingkat suku bunga hingga 11 kali dan menutupnya pada level 5,5% menimbulkan tantangan yang signifikan bagi perekonomian dunia, terutama negara-negara berkembang. Ketidakpastian pasar keuangan global juga berdampak pada nilai tukar rupiah terhadap dollar Amerika Serikat.

Even though the pandemic has ended, 2023 was still considered a challenging year for the economy. In the Global Economic Prospect published in January 2024, the global economic growth in 2023 is estimated to slow to 2.6% from 3.0% in 2022. The Fed's policy of increasing the interest rate up to 11 times and closing it at level 5.5% posed a significant challenge for the world economy, especially developing countries. Global financial market uncertainty also had an impact on the exchange rate of rupiah against the US dollar.

Di tengah ketidakpastian dan perlambatan ekonomi global yang terjadi, Indonesia tetap mencetak pertumbuhan ekonomi yang cukup baik sebesar 5,0%. Kondisi fiskal Indonesia juga terjaga cukup baik dan realisasi defisit anggaran lebih rendah daripada perkiraan yaitu 1,65% dari Produk Domestik Bruto.

In the midst of uncertainty and global economic slowdown, Indonesia continued to record relatively good economic growth of 5.0%. Indonesia's fiscal condition was also maintained quite well and the actual budget deficit was lower than estimates of 1.65% of the Gross Domestic Product.

**Perkembangan Pasar Modal Tahun 2023**

Kondisi perekonomian global turut mempengaruhi pasar modal di tahun 2023. Di pasar saham, nilai perdagangan harian rata-rata tercatat mencapai Rp10,75 triliun, turun dari nilai perdagangan harian rata-rata tahun 2022 yang mencapai Rp14,7 triliun.

**Capital Market Development in 2023**

Global economic conditions also affected the capital market in 2023. In the stock market, the average daily trading value was recorded at Rp10.75 trillion, down from the average daily trading value in 2022 which reached Rp14.7 trillion.

Di pasar obligasi, total penerbitan obligasi korporasi sepanjang 2023 juga mengalami penurunan dari Rp137,6 triliun pada tahun 2022 menjadi Rp123,5 triliun pada tahun 2023. Hal ini disebabkan oleh tingkat suku bunga tinggi yang menyebabkan *cost of fund* obligasi juga mengalami kenaikan. Kondisi ini mempengaruhi keputusan dunia usaha dalam menerbitan obligasi. Kebijakan pemerintah AS yang menerbitkan surat utang baru di tengah imbal hasil yang tinggi juga ikut membuat investor beralih ke AS. Hal ini pada gilirannya menyebabkan pasar obligasi 2023 mengalami tekanan.

In the bond market, total corporate bond issuance throughout 2023 also decreased from Rp137.6 trillion in 2022 to Rp123.5 trillion in 2023. This was due to high interest rates which caused the cost of funds for bonds to also increase. This condition affected business sector's decision in issuing bonds. The US government's policy of issuing new debt securities amidst high yields also made investors turn to the US. This in turn caused the bond market in 2023 to be underpressured.

Di industri reksa dana, data OJK menunjukkan bahwa dana kelolaan (AUM) industri per akhir Desember 2023 tercatat Rp504,9 triliun, turun tipis 0,6% dari AUM per akhir 2022 yang mencapai Rp 546,2 triliun.

In mutual fund industry, OJK data shows that asset under management (AUM) of the industry as of the end of December 2023 was recorded at Rp504.9 trillion, a slight decrease of 0.6% from AUM as of the end of 2022 which reached Rp546.2 trillion.

Terlepas dibayangi ketidakpastian perekonomian global, secara umum Pasar Modal Indonesia masih berhasil mencetak beberapa catatan positif.

Regardless of being overshadowed by global economic uncertainty, in general the Indonesian Capital Market still managed to record several positive records.

Sepanjang tahun 2023, pencatatan efek saham baru di Bursa Efek Indonesia (BEI) mencapai 79 perusahaan, naik dari 59 perusahaan di tahun 2022. Pencatatan 79 saham baru pada tahun 2023 ini merupakan pencapaian tertinggi sepanjang sejarah pasar modal Indonesia.

Throughout 2023, the listing of new shares on the Indonesia Stock Exchange (IDX) reached 79 companies, up from 59 companies in 2022. The listing of 79 new shares in 2023 is the highest achievement in the history of the Indonesia capital market.

Pencapaian positif turut tercermin dari meningkatnya minat masyarakat untuk berinvestasi di pasar modal. Investor pasar modal Indonesia yang terdiri atas investor saham, obligasi dan reksa dana meningkat 1,85 juta investor menjadi 12,16 juta investor.

Positive achievements are also reflected in the increasing public interest in investing in the capital market. The Indonesia capital market investors which consist of stock, bond and mutual fund investors increased by 1.85 million investors to 12.16 million investors.

Di akhir 2023, Indeks Harga Saham Gabungan (IHSG) ditutup pada level 7.272,8 atau tumbuh 6,16% dari penutupan tahun 2022 dengan sektor perbankan dan *consumer staples* sebagai penopang kinerja IHSG.

At the end of 2023, the Jakarta Composite Index (JCI) closed at 7,272.8 or grew 6.16% from the closing of 2022 with the banking and consumer staples sectors supporting JCI's performance.

Menghadapi tahun 2024, kami melihat perekonomian masih akan menghadapi tantangan berupa ketidakpastian politik terkait dengan Pemilihan Umum yang membuat pelaku usaha mengambil sikap '*wait and see*', walau di sisi lain, Pemilihan Umum juga berpotensi memacu konsumsi di perekonomian.

Facing 2024, we view that the economy will still face challenges in the form of political uncertainty related to the General Election which makes business practitioners take a 'wait and see' stance, although on the other hand, the General Election could trigger consumption in the economy.

Selain itu, Pemilihan Presiden di Amerika Serikat dan Taiwan juga berpotensi berdampak pada perekonomian global. Hasil pemilu AS akan menentukan apakah perekonomian AS, dan pada gilirannya perekonomian dunia, akan mengambil arah kebijakan *dovish* atau *hawkish*.

Apart from that, the Presidential Election in the US and Taiwan also have the potential to make an impact on the global economy. The results of the US election will determine whether the US economy, and in turn the world economy, will take a dovish or hawkish policy direction.

Meskipun demikian, perekonomian domestik diharapkan akan segera menunjukkan pemulihan segera setelah ada kepastian mengenai kepemimpinan nasional dan tim ekonominya di kuartal IV 2024.

Nevertheless, it is hoped that the domestic economy will show recovery as soon as there is certainty regarding the national leadership and the economic team in the fourth quarter of 2024.

# Tinjauan Operasi per Segmen Usaha
## Operating Overview per Business Segment

Perseroan memiliki kegiatan usaha sebagai berikut:

1. **Divisi Equity Trading:**
   menyediakan layanan penjualan efek ekuitas di pasar perdana dan perantara pedagang efek ekuitas di pasar sekunder bagi nasabah ritel maupun institusi;

2. **Divisi Fixed Income Market:**
   menyediakan layanan penjualan efek pendapatan tetap di pasar perdana dan perantara pedagang efek pendapatan tetap di pasar sekunder seperti Surat Utang Negara, Surat Berharga Negara Ritel, dan obligasi korporasi;
3. **Divisi Investment Banking:**
   menyediakan jasa penjaminan emisi saham dan obligasi, jasa penasehat keuangan termasuk *merger & acquisition, divestment, valuation, due diligence, corporate restructuring and financing*, dan *arranger*.

Perseroan juga memiliki sebuah anak perusahaan, **PT Trimegah Asset Management**, yang melakukan kegiatan usaha sebagai Manajer Investasi. PT Trimegah Asset Management menyediakan berbagai jenis reksa dana saham, campuran, pendapatan tetap, dan pasar uang sesuai dengan kebutuhan nasabah ritel, korporasi, lembaga keuangan dan dana pensiun.

The Company has business activities as follow:

1. **Equity Trading Division:**
   provides equity securities sales service in primary market and equity securities brokerage service in secondary market for retail and institutional clients;

2. **Fixed Income Market Division:**
   provides fixed income securities sales service in primary market and fixed income securities brokeraga service in secondary market such as Government Bond, Retail Government Bond, and corporate bond;

3. **Investment Banking Division:**
   provides equity and bond underwriting service, financial advisory service including merger & acquisition, divestment, valuation, due diligence, corporate restructuring and financing, and arranger.

The Company also has a subsidiary, **PT Trimegah Asset Management**, which conducts business activity as an Investment Manager. PT Trimegah Asset Management provides various types of equity, balanced, fixed income and money market mutual funds according to the needs of retail clients, corporate clients, financial institutions and pension funds.

### Equity Trading

IHSG ditutup di level 7.272,8 pada hari perdagangan terakhir di 2023, naik 6,16% dari posisi akhir 2022. Meskipun IHSG mengalami kenaikan, nilai transaksi harian rata-rata di Bursa Efek Indonesia (BEI) turun sekitar 27% dari tahun sebelumnya sebagai dampak kondisi ekonomi makro dunia seperti inflasi di sejumlah negara maju, dan tingkat suku The Fed.

Penurunan nilai transaksi di BEI ini juga berdampak pada nilai transaksi Perseroan. Segmen institusi mengalami penurunan yang cukup dalam karena banyak nasabah mengambil sikap *'wait and see'* terutama karena isu tingkat suku bunga The Fed. Nilai perdagangan nasabah ritel, baik *online* maupun *offline* juga mengalami penurunan di tahun 2023. Meskipun demikian, Perseroan berhasil mencatatkan pembukaan akun baru

The JCI closed at 7,272.8 on the last trading day in 2023, up 6.16% from the position at the end of 2022. Despite the increase in the JCI, average daily transaction value on the Indonesia Stock Exchange (IDX) decreased by around 27% from the previous year as an impact of world macroeconomic conditions such as inflation in several developed countries and The Fed Rate.

The decrease in transaction value on the IDX also had an impact on the Company's transaction value. The institutional segment experienced a fairly deep decline because many clients took a 'wait and see' stance, especially due to the issue of The Fed Rate. Trading value of retail client, both online and offline, also declined in 2023. However, the Company managed to record the opening of more than 6,800 new accounts.

sebanyak lebih dari 6,800 akun. Sepanjang 2023, Perseroan mencatat pangsa pasar 1,67% dan menempati posisi ke-17 di dari seluruh Anggota Bursa. Dengan kinerja tersebut, Perseroan mencatat komisi perantara pedagang efek sebesar Rp98,2 miliar.

Throughout 2023, the Company recorded a market share of 1.67% and occupied 17th position among all Exchange Members. With this performance, the Company recorded securities brokerage commissions of Rp98.2 billion.

Pencapaian ini didukung oleh beberapa inisiatif, termasuk pengembangan dan penyempurnaan (*revamp*) aplikasi online trading Trima+ yang soft launchnya sudah dilaksanakan pada akhir 2023. Inisiatif ini ditujukan untuk memberikan memberikan *client experience* terbaik yang pada gilirannya diharapkan dapat meningkatkan nilai transkasi di kemudian hari. Perseroan juga terus mengoptimalkan penggunaan sosial media untuk memperkuat branding dan menyebarluaskan informasi terkait produk dan layanan.

This achievement was supported by several initiatives, including the revamp of the online trading application Trima+ which the soft launch has been held at the end of 2023. This initiative is aimed at providing the best client experience which in turn is expected to increase the value of transactions in the future. The Company also continued to optimize the use of social media to strengthen branding and disseminate information related to products and services.

## Agen Penjual Efek Reksa Dana

Dana kelolaan (*asset under management* - AUM) industri reksa dana di tahun 2023 mengalami penurunan. Berdasarkan data Otoritas Jasa Keuangan (OJK), AUM industri reksa dana per akhir 2023 tercatat Rp504,9 triliun, turun 0,64% dari posisi akhir 2022 sebesar Rp508,2 triliun.

## Mutual Fund Selling Agent

The assets under management (AUM) of the mutual fund industry in 2023 showed a slight decline. Based on data from the Financial Services Authority (OJK), the AUM of the mutual fund industry at the end of 2023 was recorded at Rp504.9 trillion, down 0.64% from the position at the end of 2022 of Rp508.2 trillion.

Sejalan dengan itu, dana kelolaan kegiatan usaha APERD Perseroan juga mengalami sedikit penurunan dari Rp2,9 triliun pada akhir 2022 menjadi Rp2,8 triliun per akhir 2023. Meskipun demikian, jumlah nasabah ritel *(online* dan *offline*) meningkat 34,7%, dengan segmen nasabah yang lebih mengarah pada *high-net-worth clients*.

In line with this, the asset under management of the Company's APERD business also experienced a slight decrease from Rp2.9 trillion at the end of 2022 to Rp2.8 trillion at the end of 2023. However, the number of retail clients (online and offline) increased by 34.7%, with the client segment more towards high-net-worth clients.

Selain dipengaruhi oleh ketidakpastian, Perseroan juga menilai perusahaan-perusahaan *financial technology* (*fintech*) yang juga menawarkan reksa dana turut meningkatkan persaingan usaha di industri.

Besides being affected by uncertainties, the Company also views that financial technology (fintech) companies that offer mutual fund have also increased business competition in the industry.

Dalam penerapan prinsip-prinsip Keuangan Berkelanjutan, Perseroan memasarkan beberapa reksa dana berbasis *Environmental, Social, and Governance* (ESG), menambah 4 produk baru berbasis ESG di tahun 2023 sehingga total Perseroan memasarkan 6 reksa dana yang dikategorikan

In the implementation of Sustainable Finance principles, the Company distributes several mutual funds based on Environmental, Social, and Governance (ESG), added 4 new ESG-based products in 2023 so that in total the Company distributes 6 mutual fund

# Tinjauan Operasi per Segmen Usaha
Operating Overview per Business Segment

sebagai produk Keuangan Berkelanjutan. Produk-produk tersebut adalah Reksa Dana Balanced Fund Sucorinvest Anak Pintar, Reksa Dana Haji Syariah I Hajj, Reksa Dana Insight Money, Reksa Dana Insight Money Syariah, Reksa Dana Insight Renewable Energy Fund, dan Reksa Dana Indeks Insight Sri Kehati Likuid dengan total AUM mencapai Rp418,4 miliar.

categorized as Sustainable Finance products. These products consist of Sucorinvest Anak Pintar Balanced Fund, Mutual Fund Haji Syariah I Hajj, Mutual Fund Insight Money, Mutual Fund Insight Money Syariah, Mutual Fund Insight Renewable Energy Fund, and Mutual Fund Index Insight Sri Kehati Likuid, with total AUM reaching Rp418.4 billion.

Perseroan menyediakan produk yang beragam sebagai alternatif investasi bagi nasabah. Selain itu, Perseroan juga terus meningkatkan kompetensi tim agar dapat memberikan rekomendasi investasi yang optimal sesuai dengan profil risiko dan tujuan investasi nasabah.

The Company provides various products as investment alternatives for clients. Apart from that, the Company also continued to improve the team's competency in order to provide optimal investment recommendations according to clients' risk profiles and objectives.

Dalam memperluas basis nasabah, Tim APERD juga berfokus pada penambahan *high net-worth clients* dengan dengan berpartisipasi aktif dalam berbagai event komunitas.

In expanding the client base, the APERD Team also focused on adding high net-worth clients by actively participating in various community events.

## Fixed Income Market

Kinerja Perseroan sebagai perantara pedagang efek pendapatan tetap sedikit mengalami penurunan di tahun 2023. Hal ini dipicu oleh tingkat suku bunga tinggi The Fed yang menyebabkan yield surat utang domestik menjadi relatif tidak menarik terhadap *US Treasury*.

The Company's performance as a fixed income broker-dealar experienced a slight decline in 2023. This was triggered by the high interest rates by The Fed that caused the yield of domestic debt securities to become relatively unattractive compared to US Treasuries.

Di tengah tantangan tersebut, Perseroan tetap menjalankan peranannya sebagai mitra Kementerian Keuangan dalam mendistribusikan Surat Berharga Negara (SBN) Ritel. Pada tahun 2023 Perseroan mencatatkan penjualan SBN Ritel senilai Rp2,2 triliun sedikit menurun dari Rp2,3 trilun pada tahun sebelumnya.

In the midst of these challenges, the Company continued its role as a partner of the Ministry of Finance in distributing Retail Government Securities (SBN). In 2023, the Company recorded Retail SBN sales worth Rp2.2 trillion, a slight decrease from Rp2.3 trillion in the previous year.

Di pasar sekunder, Perseroan mencatatkan volume transaksi sebesar Rp172,9 triliun pada tahun 2023, dari sekitar Rp292,5 triliun pada tahun 2022. Hal ini juga terjadi pada *peers* yang juga mengalami penurunan volume transaksi di pasar sekunder.

In the secondary market, the Company recorded a transaction volume of Rp172.9 trillion in 2023, from around Rp292.5 trillion in 2022. Similarly, peers also experienced a decline in secondary market transaction volume.

Meskipun demikian, Perseroan secara konsisten masuk ke dalam kategori perusahaan sekuritas dengan volume transaksi terbesar (peringkat ke-2) di pasar Surat Utang Negara.

Nevertheless, the Company has consistently been included in the securities company category with the largest transaction volume (2nd position) in the Government Bond market.

Sepanjang tahun 2023, dengan bekerja sama dengan Digital Team, Divisi Fixed Income Market terus melakukan pengembangan sistem untuk memfasilitasi nasabah untuk berinvestasi di semua instrumen investasi melalui satu platform menuju *one stop investment solution*.

Throughout 2023, by collaborating with the Digital Team, the Fixed Income Market Division continued to develop system to facilitate cliets to invest in all investment instruments through one platform towards a one stop investment solution.

Perseroan juga terus mendorong sinergi antar *business unit* seperti kolaborasi Divisi Fixed Income Market dengan Divisi Investment Banking dalam *reverse referral* dan juga dalam penerbitan obligasi korporasi, termasuk pemasarannya kepada investor ritel, baik secara *offline* melalui kantor-kantor cabang ataupun secara *online*.

The Company also continued to encourage synergy among business units, such as collaboration between the Fixed Income Market Division and the Investment Banking Division in reverse referrals and in corporate bond issuance, including the marketing to retail investors, both offline through branch offices and online.

Melalui strategi tersebut, pada tahun 2023, Perseroan menempati peringkat ke-3 pada Indonesian Bloomberg's Bond League Table.

Through this strategy, in 2023, the Company ranked 3rd in the Indonesian Bloomberg's Bond League Table.

Sementara itu dalam upaya meningkatkan jumlah nasabah, Perseroan terus memperluas kerja sama dengan berbagai pihak, dan per akhir 2023 Perseroan telah mencatatkan kerja sama dengan 22 Sub-Mitra Distribusi dalam penjualan SBN Ritel.

Meanwhile, in an effort to increase the number of clients, the Company continued to expand cooperation with various parties, and as of the end of 2023 the Company has recorded collaboration with 22 Sub-Distribution Partners in Retail SBN sales.

Pada tahun 2023, Perseroan juga berhasil memperoleh sejumlah penghargaan atas kinerjanya sebagai Mitra Distribusi SBN dan Dealer Utama Terbaik dari Kementerian Keuangan Republik Indonesia.

In 2023, the Company also succeeded in obtaining a number of awards for its performance as the Best SBN Distribution Partner and Primary Dealer from the Ministry of Finance of the Republic of Indonesia.

## Investment Banking

Pada tahun 2023, Divisi Investment Banking (IB) mencatatkan kinerja yang sangat baik. Ini ditunjukkan dengan berbagai mandat transaksi, termasuk 56 penerbitan obligasi korporasi, 1 *Medium Term Note* (MTN), 4 *equity underwriting*, 1 *advisory*, dan 1 *merger & acquisition*.

In 2023, the Investment Banking (IB) Division recorded excellent performance. This was demonstrated by various transaction mandates, including 56 corporate bond issuance, 1 Medium Term Note (MTN), 4 equity underwriting, 1 advisory, and 1 merger & acquisition.

Seluruh transaksi ini mengantarkan Perseroan ke peringkat 11 dalam Kategori Equity Underwriting di League Table Investment Bank. Sementara pada lingkup Indonesia, Perseroan termasuk dalam 3 teratas.

All of these transactions brought the Company to 11th position in the Equity Underwriting Category in the Investment Bank League Table. Meanwhile, in Indonesia, the Company was in the top 3.

Total nilai transaksi equity underwriting di tahun 2023 mencapai Rp2,4 triliun (lebih tinggi dari target 2023). Jika dibandingkan dengan nilai transaksi tahun sebelumnya, nilai transaksi di tahun 2023 lebih rendah karena di tahun 2022 Perseroan mendapatkan satu kontrak IPO saham yang sangat besar. Sepanjang tahun 2023, Perseroan dipercaya untuk terlibat dalam beberapa IPO saham yaitu MBMA, VKTR, MAHA, dan MUTU.

The total value of equity underwriting transactions reached Rp2.4 trillion (higher than the 2023 target). If compared with the previous year's transaction value, the transaction value in 2023 was lower as in 2022 the Company carried out a very large equity IPO contract. Throughout 2023, the Company was trusted to be involved in several equity IPOs, namely MBMA, VKTR, MAHA, and MUTU.

# Tinjauan Operasi per Segmen Usaha
Operating Overview per Business Segment

Dalam *debt underwriting,* Perseroan mencatatkan nilai transaksi obligasi korporasi sebesar Rp14,5 triliun (lebih tinggi dari target 2023) yang terdiri atas PT Merdeka Copper Gold Tbk, PT Tower Bersama Infrastructure Tbk, PT Medco Energi Internasional Tbk, dan PT Provident Investasi Bersama Tbk. Atas kinerja ini, Indonesian Bonds Bloomberg's League Table menempatkan Perseroan pada peringkat ketiga.

Selain transaksi-transaksi di atas, Peseroan juga terlibat dalam penerbitan MTN PT Bank Mandiri (Persero) Tbk, NCD PT Bank Tabungan Negara (Persero) Tbk, dan jasa *advisory* untuk *right issue* WICO. Dengan seluruh transaksi sepanjang tahun 2023, Divisi IB mencatatkan pendapatan usaha sekitar Rp92,3 miliar.

Terkait penerapan prinsip Keuangan Berkelanjutan, lini bisnis *underwriting* juga dipercaya untuk menyelesaikan beberapa mandat project yang berkaitan dengan ESG, di antaranya penerbitan Green Bond PT Bank Mandiri (Persero) Tbk, Green Bond PT Arkora Hydro Tbk, Green Bond PT Bank Rakyat Indonesia (Persero) Tbk, Green Bond PT OKI Pulp & Paper, dan Obligasi Berwawasan Sosial dan Sukuk Musyarakah Berwawasan Sosial PT Sarana Multigriya Finansial (Persero).

Kinerja-kinerja ini didukung oleh kerja sama tim yang solid, manajemen dan Pemegang Saham Pengendali yang membuka peluang bagi nasabah potensial dari kelompok usaha baru.

## Tinjauan Anak Perusahaan PT Trimegah Asset Management (TRIM AM)

Industri reksa dana tampak mengalami tekanan sepanjang tahun 2023 karena berbagai sentimen seperti perang Rusia-Ukraina yang berkepanjangan, inflasi global yang tinggi, dan peningkatan The Fed Fund Rate dan BI Rate secara agresif ke level tertingginya sepanjang sejarah, masing-masing di 5,50% dan 6% pada Desember 2023. Situasi global yang tidak menentu mengakibatkan volatilitas di pasar saham di dalam negeri.

Selain itu, tingkat suku bunga The Fed di level tinggi juga mendorong kenaikan *US Treasury yield* dan penguatan Dollar AS terhadap Rupiah. Akibatnya, aksi *net sell* di pasar saham oleh

In debt underwriting, the Company recorded corporate bonds transaction value of Rp14.5 trillion (higher than the 2023 target) which consisted of PT Merdeka Copper Gold Tbk, PT Tower Bersama Infrastructure Tbk, PT Medco Energi International Tbk, and PT Provident Investasi Bersama Tbk. For this performance, the Indonesian Bonds Bloomberg's League Table has put the Company in third position.

In addition to the transactions above, the Company was also involved in MTN issuance of PT Bank Mandiri (Persero) Tbk, NCD of PT Bank Tabungan Negara (Persero) Tbk, and advisory service for the right issue of WICO. With all the transactions throughout 2023, the IB Division booked revenues of around Rp92.3 billion.

Related to the implementation of Sustainable Finance principles, the underwriting business line was also trusted to complete several ESG-related project mandates, including the issuance of Green Bond of PT Bank Mandiri (Persero) Tbk, Green Bond of PT Arkora Hydro Tbk, Green Bond of PT Bank Rakyat Indonesia (Persero) Tbk, Green Bond of PT OKI Pulp & Paper, and Social Insight Bond and Social Insight Sukuk Musyarakah of PT Sarana Multigriya Finansial (Persero).

These performances were supported by solid teamwork, the management and Controlling Shareholder which opened up opportunities for potential clients from new business groups.

## Overview of the Subsidiary PT Trimegah Asset Management (TRIM AM)

The mutual fund industry appeared to be under pressure throughout 2023 due to various sentiments, such as the prolonged Russian-Ukrainian war, high global inflation, and aggressive increases in The Fed Fund Rate and the BI Rate to its highest level in history, 5.50% and 6% respectively in December 2023. The uncertain global situation resulted in volatility in the domestic stock market.

In addition to that, The Fed Fund Rate at a high level also pushed up US Treasury yield, resulting in the strengthening of the US Dollar against the Rupiah. As a result, net sell by foreign investors in the

investor asing terus berlanjut hingga akhir tahun. Hal ini dapat dilihat dari volatilitas pasar saham yang cukup tinggi selama 2023. Demikian pula dengan reksa dana pendapatan tetap yang sempat mencatatkan *rally* pada paruh pertama 2023, akhirnya mengalami koreksi di penghujung tahun.

Di tengah ketidakpastian pasar, dana kelolaan (*Asset Under Management - AUM*) industri reksa dana selama 2023 mengalami penurunan sekitar 0,64% dari Rp508,2 triliun di akhir 2022 menjadi Rp504,9 triliun pada akhir 2023.

Meskipun demikian, bisnis Asset Management Perseroan tetap mencatatkan kinerja yang sangat baik. Dana kelolaan meningkat dari Rp30,0 triliun pada akhir 2022 menjadi Rp32,7 triliun pada akhir 2023, tumbuh 8,84%, AUM tertinggi sepanjang sejarah Perseroan. Dengan pencapaian tersebut, per akhir 2023 Trimegah AM berada di posisi 3 di industri, meningkat dari peringkat 5 pada akhir 2022.

Dari jumlah tersebut, AUM reksa dana campuran tumbuh 59,71%, AUM reksa dana pendapatan tetap tumbuh 30,36%, dan AUM reksa dana pasar uang turun 13,67%, sedangkan AUM reksa dana saham naik 3,30%. Peningkatan AUM juga diikuti dengan kenaikan jumlah nasabah dari sekitar 144 ribu nasabah pada 2022 menjadi 228 ribu nasabah pada 2023.

Untuk menjawab kebutuhan investor akan produk dengan *return* yang relatif stabil, kami memperkenalkan reksa dana pendapatan tetap berbasis obligasi korporasi sebagai produk unggulan di tahun 2023. Produk ini cukup diminati nasabah dan menunjukkan kinerja yang sangat baik dibandingkan produk-produk lainnya. Selain itu, pada tahun 2023, kami juga meluncurkan 16 produk baru, terdiri atas 11 reksa dana terproteksi, 2 reksa dana pasar uang, dan 3 reksa dana pendapatan tetap

Dengan pencapaian-pencapaian tersebut, dalam tahun 2023 Trimegah AM berhasil membukukan *top line* dan *bottom line* yang lebih tinggi daripada target yang telah ditetapkan di awal tahun.

stock market continued until the end of the year. This can be seen from the relatively high volatility of the stock market in 2023. Likewise, fixed-income mutual funds, which recorded a rally in the first half of 2023, ultimately experienced a correction at the end of the year.

In the midst of market uncertainty, assets under management (AUM) of mutual fund industry during 2023 decreased by around 0.64% from Rp508.2 trillion at the end of 2022 to Rp504.9 trillion at the end of 2023.

However, the Company's Asset Management business still posted excellent performance. Asset under management increased from Rp30.0 trillion at the end of 2022 to Rp32.7 trillion at the end of 2023, growing by 8,84%, the highest AUM in the Company's history. With this achievement, by the end of 2023 Trimegah AM ranked 3rd in the industry, improving from 5th at the end of 2022.

Of this amount, AUM of balanced mutual funds reportedly grew 59.71%, AUM of fixed income mutual funds grew 30.36%, and AUM of money market mutual funds decreased 13.67%, while AUM of equity mutual funds rose by 3.30%. The increase in AUM was also accompanied by an increase in the number of clients from around 144 thousand clients in 2022 to 228 thousand clients in 2023.

To respond to the needs of investors for products with relatively stable returns, we introduced corporate bond-based fixed income mutual funds as featured product in 2023. This product is quite popular and shows excellent performance compared to other products. In addition to that, in 2023 we also launched 16 new products, consisting 11 protected mutual funds, 2 money market mutual fund, and 3 fixed income mutual funds.

With the achievements, in 2023 Trimegah AM recorded top line and bottom line higher the targets set at the beginning of the year.

## Business Growth Strategy

# Tinjauan Operasi per Segmen Usaha
Operating Overview per Business Segment

## Strategi Pertumbuhan Bisnis
Untuk memenangkan persaingan yang semakin ketat, pada tahun 2023, Trimegah AM melanjutkan implementasi strategi pengembangan produk-produk yang beragam dan menarik bagi nasabah. Keberagaman produk reksa dana menjadi salah satu keunggulan Trimegah AM sehingga berhasil menjadi pilihan nasabah.

Sementara itu, di tengah penurunan AUM industri reksa dana di tahun 2023, Trimegah AM berhasil meningkatkan AUM dengan membangun hubungan yang baik dengan para nasabah dan agen penjual, antara lain melalui berbagai edukasi literasi keuangan yang berkesinambungan.

Terkait pengembangan produk berbasis *Environment, Social, Governance* (ESG), Trimegah AM terbuka terhadap kemungkinan untuk mengembangkan produk berbasis ESG di kemudian hari apabila semakin banyak nasabah yang tertarik dengan produk-produk tersebut.

## Prospek Tahun 2024
Pada tahun 2024 mendatang, perekonomian global diperkirakan masih akan diwarnai dengan berbagai ketidakpastian antara lain kondisi geopolitik dan arah tingkat suku bunga The Fed. Oleh karena itu, Perseroan berpandangan bahwa prospek bisnis ke depan masih akan *challenging*. Untuk menyikapi tantangan tersebut, Trimegah AM telah mempersiapkan serangkaian strategi antara lain dengan menyediakan berbagai produk yang sesuai dengan profil risiko dan tujuan investasi nasabah.

Di samping itu, kami juga menjaga pertumbuhan yang berkelanjutan dengan menjaga dan memperluas kerja sama dengan berbagai pihak, dan menjalin komunikasi aktif dengan para nasabah dan agen penjual untuk memahami kebutuhan investasi nasabah, dan menyediakan produk yang sesuai dengan kebutuhan mereka.

To win the increasingly fierce competition, in 2023, Trimegah AM continued to implement a strategy to develop diverse and attractive products for clients. The diversity of its mutual fund products is one of Trimegah AM's advantages in becoming the client's choice.

Meanwhile, amidst the decline in AUM of the mutual fund industry in 2023, Trimegah AM managed to grow its AUM by building good relationships with clients and seling agents, including through continuous financial literacy education.

Regarding the development of Environment, Social, Governance (ESG) based products, Trimegah AM is open to the possibility of developing ESG-based products in the future if more and more client are interested in these products.

## Prospect for 2024
In 2024, the global economy is expected to still be characterized by various uncertainties, including geopolitical conditions and the direction of The Fed Rates. Therefore, the Company is of the view that future business prospects will still be challenging. To respond to these challenges, Trimegah AM has prepared series of strategies, including providing various product that suit clients' risk profiles and investment objectives.

Apart from that, we also maintain sustainable growth by continuing and expanding partnerships with various parties, and establishing active communication with clients and selling agents in order to understand clients' investment needs and provide products that suit their needs.

# Tinjauan Unit Pendukung Bisnis
Overview of Business Support Units

## Digital Team

Setelah melalui proses pengembangan sejak beberapa tahun lalu, pada tanggal 26 Oktober 2023 Perseroan berhasil meluncurkan *next generation online trading* Perseroan Trima+.

After going through a development process since a couple of years ago, on October 26 2023 the Company successfully launched the Company's next generation online trading Trima+.



trima+
by Trimegah Sekuritas

Trima+ hadir dengan menawarkan kemudahan investasi untuk 3 kelas aset: saham, reksa dana, dan obligasi (akan segera hadir). Dengan tampilan, fitur dan *user experience* yang lebih baik dari Trima, Trima+ diharapkan mampu memberikan manfaat dan menciptakan nilai tambah bagi penggunanya.

Trima+ is present to offer easy investment for 3 asset classes: stocks, mutual funds, and bonds (coming soon). With a better interface, features and user experience than Trima, it is hoped that Trima+ will be able to provide benefits and create added value for its users.

Selain berfokus pada pengembangan Trima+, selama 2023 Digital Team telah merealisasikan program-program Teknologi Informasi (TI) yang bertujuan untuk mendukung efisiensi operasional dan memberikan pelayanan terbaik kepada nasabah, di antaranya melakukan penggantian *New OMS Retail* sebagai *core trading* untuk segmen ritel, dan melanjutkan pengembangan aplikasi *mobile online trading* Trima+ guna memberikan akses untuk berinvestasi yang mudah dan aman ke pasar saham Indonesia.

Besides focusing on developing Trima+, during 2023 the Digital Team has implemented Information Technology (IT) programs aimed at supporting operational efficiency and providing the best service to clients, including replacing New OMS Retail as core trading for the retail segment and continuing the development of mobile online trading application Trima+ to provide easy and safe access to investing in the Indonesian stock market.

Digital Team juga menyadari bahwa perkembangan TI dan digitalisasi yang masif terutama di lingkup industri jasa keuangan juga diikuti dengan meningkatnya risiko kejahatan siber. Untuk itu, Digital Team telah mengambil

The Digital Team also realizes that the massive development of IT and digitalization, especially in the financial services industry, is also accompanied by an increase in the risk of cybercrime. For this reason, the Digital Team has taken strategic steps to

# Tinjauan Unit Pendukung Bisnis
## Overview of Business Support Units

langkah-langkah strategis untuk memperkuat sistem keamanan data, salah satunya melalui sertifikasi ISO 27001:2013 mengenai Sistem Manajemen Keamanan Informasi. Perseroan juga telah melakukan penguatan dari sisi perangkat keamanan jaringan dan penggunaan teknologi seperti *data loss prevention* (DLP).

strengthen the data security system, one of which is through ISO 27001:2013 certification regarding Information Security Management Systems. The Company has also strengthened network security devices and the use of technology such as data loss prevention (DLP).

Melalui Digital Team, Perseroan menaruh perhatian penuh terhadap pengembangan infrastruktur TI yang berkelanjutan untuk mendukung penyederhanaan proses bisnis dan pemberian layanan terbaik kepada semua nasabah.

Through the Digital Team, the Company shows its interest in sustainable IT infrastructure development to support streamlining business processes and providing the best service to all clients.

Agar seluruh program dan aktivitas pengembangan TI dan digitalisasi dapat berjalan lancar, Perseroan menyadari bahwa keandalan infrastruktur TI yang sudah ada perlu didukung oleh sumber daya manusia yang *digitally-native* dan *tech savvy*.

In order for all IT development and digitalization programs and activities to run smoothly, the Company realizes that the reliability of existing IT infrastructure needs to be supported by the digitally-native and tech-savvy human resources.

Upaya-upaya penguatan tidak hanya dilakukan di sisi teknikal saja, melainkan juga di sisi sumber daya manusia. Digital Team juga telah mengikutsertakan sejumlah karyawannya untuk mengikuti beberapa pelatihan dan pengembangan kompetensi dan leadership yang relevan dengan bidang TI, antara lain sebagai berikut:

Strengthening efforts were not only carried out on the technical side, but also on the human resources side. The Digital Team has also involved a number of its employees to take part in several trainings and competency and leadership developments relevant to the IT sector, including the following:

| Tema Seminar/Pelatihan<br>Seminar/Training Theme | Penyelenggara<br>Organizer | Tanggal Pelaksanaan<br>Date of Training |
|---|---|---|
| Leadership Development Program for IT | Tjutjut Bramantoro | • 21 Januari 2023<br>January 21, 2023<br>• 4 Februari 2023<br>February 4, 2023 |

Sebagai bentuk komitmen Perseroan dalam mempercepat transformasi digital secara menyeluruh, Digital Team telah menyusun rencana bisnis dan program pengembangan TI untuk tahun 2024 mendatang terutama sehubungan dengan pengembangan produk-produk investasi yang diminati pasar dan penguatan mitigasi dan penanganan *cyber security*.

As a manifestation of the Company's commitment to accelerating overall digital transformation, the Digital Team has prepared a business plan and IT development program for 2024, especially in relation to developing investment products that are in demand by the market and strengthening cyber security mitigation and handling.

## Human Capital

Agar pengelolaan sumber daya manusia (SDM) selalu berjalan efektif dan berkembang ke arah yang lebih baik, di tahun 2023 Divisi Human Capital menaruh fokus pada pembenahan dan penyempurnaan tata kelola SDM.

Melalui Surat Keputusan Direktur Jenderal Pembinaan Hubungan Industrial dan JamSosTek No. 4/HI.00.00/00.0000.221205008/B/VI/2023 Tentang Pengesahan Peraturan Perusahaan Trimegah Sekuritas Indonesia tanggal 7 Juni 2023, Divisi Human Capital melakukan pembaruan atas Peraturan Perusahaan yang berlaku untuk periode 2 tahun 2023-2025. Pada tahun 2023, Divisi Human Capital juga banyak menerbitkan kebijakan-kebijakan baru terkait praktik ketenagakerjaan agar tetap relevan dengan kondisi organisasi saat ini. Selain itu, Divisi Human Capital juga terlibat aktif dalam rangka mendukung proses audit sertifikasi ISO 27001:2013 tentang Sistem Manajemen Keamanan Informasi.

Untuk menjamin pemenuhan terhadap kualifikasi dan standar kompetensi sebagai tenaga pemasar di Perusahaan Efek, Divisi Human Capital terus berupaya memastikan kepemilikan izin perorangan sebagaimana diatur oleh regulator, seperti izin Wakil Perantara Pedagang Efek (WPPE), Wakil Penjamin Emisi Efek (WPEE), Wakil Manajer Investasi (WMI), dan Wakil Agen Penjual Efek Reksa Dana (WAPERD).

Hal ini penting untuk memastikan kepatuhan Perseroan terhadap regulasi serta menjamin kualitas dan kompetensi sumber daya manusia Perseroan telah memenuhi standar kompetensi yang diwajibkan. Hingga akhir 2023, sebanyak 38 tenaga pemasar telah mengajukan permohonan perpanjangan izin individu, sehingga secara keseluruhan sebanyak 119 karyawan Perseroan sudah mengantongi izin perorangan yang aktif dari OJK.

In order to ensure that human resources (HR) management continues to run effectively and progresses in the right direction, in 2023, the Human Capital Division focused on improving and refining HR governance.

Through the Decree of the Director General of Industrial Relations and JamSosTek No. 4/HI.00.00/00.0000.221205008/B/VI/2023 Concerning the Ratification of Trimegah Sekuritas Indonesia Company Regulations dated June 7, 2023, a revised version of the Company regulation was updated by the Human Capital Division for the 2 years period of 2023-2025. Also in 2023, the Human Capital Division issued many new policies related to employment practices that are relevant to current organizational needs. In addition to that, the Human Capital Division was also actively involved in obtaining the ISO 27001:2013 certification audit process regarding Information Security Management Systems.

To ensure compliance with qualifications and competency standards as marketers in Securities Companies, the Human Capital Division continues to strive to ensure ownership of individual licenses as regulated by the regulator, such as lisence for Securities Broker-Dealer Representative (WPPE), Underwriter Representative (WPEE), Investment Manager Representative (WMI), and Mutual Fund Selling Agent Representative (WAPERD).

It is essential to ensure that the Company complies with all prevailing regulations as well as to ensure that all of the Company's human resources have met the required competency standards. By the end of 2023, 38 sales representatives have submitted individual license extensions, bringing the total number of active license from the OJK for the Company's employees to 119.

# Tinjauan Unit Pendukung Bisnis
## Overview of Business Support Units

Divisi Human Capital secara berkala mendorong seluruh karyawan agar lebih aktif lagi dalam menggunakan Human Resources Information System (HRIS). Penggunaan HRIS tidak terbatas pada pengajuan cuti dan *performance evaluation,* namun juga digunakan sebagai media yang diakses karyawan untuk memperoleh dokumen tentang kebijakan-kebijakan human capital yang terkini.

The Human Capital Division encourages all employees to use Human Resources Information System (HRIS) more actively. Besides applying for leave and reviewing performance, HRIS is also used as a channel for employees to access documents regarding the latest human capital policies.

Di sisi rekrutmen, pada tahun 2023 Perseroan masih menggunakan situs LinkedIn, JobStreet dan Kalibrr untuk mengiklankan posisi *vacant* maupun mencari karyawan yang berasal dari luar perusahaan. Sampai dengan akhir tahun 2023, Perseroan telah menerima sebanyak 58 karyawan baru yang terdiri dari 28 orang laki-laki dan 30 orang perempuan melalui proses rekrutmen yang adil dan transparan tanpa diskriminasi.

On the recruitment side, LinkedIn, JobStreet, and Kalibrr were used in 2023 to advertise vacant positions and to find candidates from outside the Company. By the end of 2023, the ongoing recruitment process that conducted through a fair and transparent recruitment process without discrimination has resulted in the hiring of 58 new employees including 28 men and 30 women.

Sebagai kelanjutan dari komitmen Perseroan dalam menerapkan tata kelola SDM yang baik, pada tanggal 31 Mei 2023 Perseroan resmi membentuk Lembaga Kerja Sama (LKS) Bipartit PT Trimegah Sekuritas Indonesia Tbk yang telah terdaftar di Kantor Tenaga Kerja dan Transmigrasi dengan Surat Keputusan Kepala Suku Dinas Tenaga Kerja, Transmigrasi dan Energi Kota Administrasi Jakarta Selatan nomor e-0037 tahun 2023 tentang Pencatatan Lembaga Kerja Sama Bipartit PT Trimegah Sekuritas Indonesia, Tbk. Setiap bulan, Perseroan mengadakan pertemuan dengan karyawan yang tergabung dalam LKS untuk membahas isu-isu di internal organisasi maupun di eksternal. Dengan begitu, hubungan industrial yang harmonis antara Perseroan dan karyawan dapat terus terjalin.

Following the Company's commitment to implement good HR governance, on May 31, 2023, the Company officially established Cooperation Institute (LKS) Bipartite of PT Trimegah Sekuritas Indonesia Tbk which has been registered at the Manpower and Transmigration Office with a Decree from the Head of the Manpower, Transmigration and Energy Department, South Jakarta Administrative City number e-0037 of 2023 concerning the Registration of the Cooperation Institute Bipartite of PT Trimegah Sekuritas Indonesia, Tbk. Employees who are members of LKS meet every month to discuss internal and external issues. Thus, harmonious industrial relations can be maintained between the Company and its employees.

**Struktur Organisasi Divisi Human Capital**

Pengelolaan SDM di Perseroan berada di bawah tanggung jawab Divisi Human Capital yang dipimpin oleh seorang kepala divisi yang bertanggung jawab kepada Direksi. Berikut ini merupakan profil kepala divisi human capital Perseroan:

**Human Capital Division Organizational Structure**

The HR management in the Company scope is under the responsibility of the Human Capital Division led by a division head who is responsible to the Board of Directors. The following is the profile of the head of the Company's Human Capital Division:

## Profil Kepala Divisi Human Capital

**Widya Novita**

Warga Negara Indonesia, 44 tahun, berdomisili di Jakarta.

**Riwayat Pendidikan**

Sarjana Ekonomi dan Sarjana Komputer dari Universitas Bina Nusantara (2003).

**Riwayat Karier**

Pernah bekerja di PT Bank Danamon Indonesia Tbk sebagai Organization Development Analyst (2013-2015), PT Bank Maybank Indonesia Tbk sebagai Organization Governance & Analytics Manager (2015-2017), dan HC Organization Design (2017–2018) di PT Bank OCBC NISP Tbk, sebelum bergabung di Perseroan sebagai OD & Rewards Management Head pada tahun 2018, dan sebagai Head of Human Capital sejak Agustus 2022.

**Rangkap Jabatan**

Saat ini merupakan anggota Komite Human Capital dan anggota Komite Nominasi dan Remunerasi Perseroan.

## Program Pengembangan Kompetensi yang Berkesinambungan

Dalam mengembangkan kompetensi dan kapasitas internal, Divisi Human Capital memberikan perhatian khusus pada 3 (tiga) aspek, yaitu (1) selalu menjadikan regulasi sebagai salah satu rujukan utama *roadmap* pengembangan SDM Perseroan; (2) meningkatkan kapasitas SDM baik *technical* maupun *soft skill* dalam melayani nasabah; dan (3) meningkatkan kapasitas SDM yang harus dapat dilakukan secara cepat, mudah, dan tepat sasaran.

Pada tahun 2023, selain menyelenggarakan pelatihan *technical* dan *soft skill,* Divisi Human Capital juga berfokus pada pelaksanaan Program Pelatihan Lanjutan (PPL) yang wajib diikuti oleh karyawan. Sehingga secara akumulasi, Perseroan telah menyelenggarakan sejumlah kegiatan pendidikan dan pelatihan bagi karyawan yang diikuti oleh 159 peserta, dengan total waktu pelatihan sebanyak 1.073 jam.

## The Human Capital Division Head's Profile

**Widya Novita**

Indonesian citizen, 44 years old, domiciled in Jakarta.

**Educational Background**

Bachelor's Degree in Economics and Computer from Bina Nusantara University (2003).

**Career History**

Worked at PT Bank Danamon Indonesia Tbk as Organization Development Analyst (2013-2015), PT Bank Maybank Indonesia Tbk as Organization Governance & Analytics Manager (2015-2017), and HC Organization Design (2017–2018) at PT Bank OCBC NISP Tbk, before joining the Company as OD & Rewards Management Head in 2018, and as Head of Human Capital since August 2022.

**Concurrent Position**

Currently, she serves as member of the Human Capital Committee and the Nomination and Remuneration Committee of the Company.

## Continuous Competency Development Program

In developing internal competence and capacity, the Human Capital Division pays special attention to 3 (three) aspects, namely (1) always making regulations one of the main references for the Company's HR development roadmap; (2) increasing HR capacity, both technical and soft skills, in serving clients; and (3) increasing human resource capacity, which must be done quickly, easily and on target.

In 2023, apart from technical and soft skills training, the Human Capital Division also focused on implementing the Continuous Training Program (PPL), which all employees are required to participate in. Overall, the Company has held 159 educational and training activities for employees with 1,073 hours of training time.

# Tinjauan Unit Pendukung Bisnis
Overview of Business Support Units

## Informasi Pelatihan Karyawan di Tahun 2023
Employee Training Information in 2023

| No | Pelatihan<br>Training | Tanggal<br>Date | Lembaga Pelatihan<br>Training Provider | Jumlah Peserta (Orang)<br>Number Of Participants (Persons) |
|---|---|---|---|---|
| 1 | PPL WPPE | 4-9 Januari 2023<br>January 4-9, 2023 | PROPAMI | 1 |
| 2 | Exam Preparation WPPE | 4-9 Januari 2023<br>January 4-9, 2023 | TICMI | 1 |
| 3 | Financial Modeling | 12-14 Januari 2023<br>January 12-14, 2023 | RJ Consulting | 16 |
| 4 | PPL WPPE | 24-27 Januari 2023<br>January 24-27, 2023 | PROPAMI | 1 |
| 5 | Leadership Development Program For IT Batch 1 | 21 Januari 2023<br>January 21, 2023 | Tjutjut Bramantoro | 16 |
| 6 | Finance For Non-Finance Professional | 7-8 Maret 2023<br>March 7-8, 2023 | Universitas Prasetiya Mulya | 1 |
| 7 | PPL WMI | 21 Maret 2023<br>March 21, 2023 | PWMII | 1 |
| 8 | Training Waste Management And Sustainable Living | 25 Maret 2023<br>March 25, 2023 | YCAB Foundation | 26 |
| 9 | Leadership Development Program For IT Batch 2 | 25 Maret 2023<br>March 25, 2023 | Tjutjut Bramantoro | 18 |
| 10 | PPL WPEE | 27-30 Maret 2023<br>March 27-30 2023 | PROPAMI | 1 |
| 11 | PPL WPEEP | 10-13 April 2023<br>April 10-13, 2023 | PROPAMI | 1 |
| 12 | Sosialisasi POJK 4 Tahun 2023 Tentang Perubahan Kedua POJK Nomor 23/POJK.04/2016 Tentang Reksa Dana Berbentuk KIK<br>Socialization of POJK 4 of 2023 Concerning the Second Amendment to POJK Number 23/POJK.04/2016 Concerning Mutual Funds in the Form of KIK | 8 Mei 2023<br>May 8, 2023 | OJK | 3 |
| 13 | PPL WPPE | 22 Mei 2023<br>May 22, 2023 | PROPAMI | 1 |
| 14 | PPL WPPE | 25 Mei 2023<br>May 25, 2023 | PROPAMI | 1 |
| 15 | Basic Fixed Income & Treasury | 27 Mei 2023<br>May 27, 2023 | Heli Charisma Berlianta | 6 |
| 16 | Seminar Pefindo Dan S&P Global Rating: Sustainable Finance<br>Pefindo Seminar and S&P Global Rating: Sustainable Finance | 30 Mei 2023<br>May 30, 2023 | Pefindo | 1 |
| 17 | Nomura Investment Forum Asia | 4-8 Juni 2023<br>June 4-8, 2023 | Nomura | 1 |
| 18 | The 6 Critical Practices For Leading A Team | 8-9 Juni 2023<br>June 8-9, 2023 | DUNAMIS | 1 |
| 19 | Exam Preparation Wmi | 4-22 Juli 2023<br>July 4-22, 2023 | TICMI | 1 |
| 20 | Certified Financial Planner | 11 Juni 2023<br>June 11, 2023 | FPSB Indonesia | 2 |
| 21 | Sosialisasi Cybercrime Awareness<br>Cybercrime Awareness Dissemination | 16 Juni 2023<br>June 16, 2023 | Internal | 40 |

| No | Pelatihan<br>Training | Tanggal<br>Date | Lembaga Pelatihan<br>Training Provider | Jumlah Peserta (Orang)<br>Number Of Participants (Persons) |
|---|---|---|---|---|
| 22 | Certified Human Resource Manager (CHRM) | 11-27 Juli 2023<br>July 11-27, 2023 | PPM MANAJEMEN | 1 |
| 23 | Webinar OJK: Manajemen Stress di Era Digital<br>OJK Webinar: Stress Management in the Digital Era | 13 Juli 2023<br>July 13, 2023 | OJK Institute | 2 |
| 24 | Grey Area dan Fenomena dalam Temuan Tax Audit Sehubungan Regulasi Perpajakan Terkini<br>Grey Areas and Phenomena in Tax Audit Findings Regarding Latest Tax Regulations | 13 Juli 2023<br>July 13, 2023 | Ikatan Konsultan Pajak Indonesia | 1 |
| 25 | Sosialisasi Pemenuhan Kewajiban Penyampaian Laporan Yang Berisi Informasi Keuangan Untuk Perjanjian Internasional Sipina - Modul CRS<br>Socialization of Fulfillment of the Obligation to Submit Reports Containing Financial Information for the Sipina International Agreement - CRS Module | 17 Juli 2023<br>July 17, 2023 | DJP | 4 |
| 26 | Webinar OJK: Pengaturan UU P2SK, Penguatan Sektor Pasar Modal<br>OJK Webinar: Regulation of the P2SK Law, Strengthening the Capital Market Sector | 20 Juli 2023<br>July 20, 2023 | OJK | 1 |
| 27 | Investdata | 24 Juli 2023<br>July 24, 2023 | INFOVESTA | 12 |
| 28 | Prakonvensi Nasional SKKNI Pasar Modal<br>National Pre-Convention of SKKNI Capital Market | 25 Juli 2023<br>July 25, 2023 | OJK | 1 |
| 29 | Indonesia Retail Summit 2023 | 14 Agustus 2023<br>August 14, 2023 | Indoensia Retail Summit | 1 |
| 30 | Pendidikan Dasar 1 Corporate Secretary<br>Basic Education 1 Corporate Secretary | 19 Agustus - 2 September 2023<br>August 19 – September 2, 2023 | ICSA | 2 |
| 31 | Webinar Enhancing Financial Performance Through Data Analytics | 31 Agustus 2023<br>August 31, 2023 | OJK | 1 |
| 32 | Risk Capacity, The Fundamental Missing Puzzel In Risk Management Practice | 31 Agustus - 1 September 2023<br>August 31 – September 1, 2023 | LSPMR | 1 |
| 33 | Training PSAK 71 Instrumen Keuangan | 26 Agustus 2023<br>August 26, 2023 | Moore & Stephens | 14 |
| 34 | PPL WPPE | 29-31 Agustus 2023<br>August 29-31, 2023 | PROPAMI | 1 |
| 35 | Exam Preparation WMI | 5-23 September 2023<br>September 5-23, 2023 | TICMI | 4 |
| 36 | Digital Imaging | 9 September - 28 Oktober 2023<br>September 9 – October 28, 2023 | SEA Indonesia | 1 |
| 37 | Konvensi Nasional SKKNI Pasar Modal<br>National Convention of SKKNI Capital Market | 12 September 2023<br>September 12, 2023 | OJK | 1 |
| 38 | Refreshment Sunfish | 12 September 2023<br>September 12, 2023 | DATAON | 4 |
| 39 | Generative Ai Live + Labs | 14 September 2023<br>September 14, 2023 | Google | 1 |

# Tinjauan Unit Pendukung Bisnis

Overview of Business Support Units

| No | Pelatihan<br>Training | Tanggal<br>Date | Lembaga Pelatihan<br>Training Provider | Jumlah Peserta (Orang)<br>Number Of Participants (Persons) |
|---|---|---|---|---|
| 40 | Pemanfaatan Internet Of Things (IOT) Di Industri Jasa Keuangan<br>Utilization of the Internet of Things (IOT) in the Financial Services Industry | 14 September 2023<br>September 14, 2023 | OJK | 2 |
| 41 | Sosialisasi Perdagangan Karbon Melalui Bursa Karbon<br>Socialization of Carbon Trading Through the Carbon Exchange | 21 September 2023<br>September 21, 2023 | IDX Carbon | 10 |
| 42 | Exam Preparation WMI | 22 September - 12 Oktober 2023<br>September 22 – October 12, 2023 | TICMI | 1 |
| 43 | CXO Connect - Chrome Os & Google Workspace | 8 Oktober 2023<br>October 8, 2023 | Google | 1 |
| 44 | Sosialisasi Modul Post Trade Processing (PTP) IPO di S-Invest<br>Socialization of IPO Post Trade Processing (PTP) Module at S-Invest | 2 Oktober 2023<br>October 2, 2023 | KSEI | 2 |
| 45 | PMK 61 2023 Implementasi Aturan Baru Penagihan Pajak<br>PMK 61 2023 Implementation of New Tax Collection Rules | 18 Oktober 2023<br>October 18, 2023 | DJP | 1 |
| 46 | Managing Environmental, Social, And Governance Risks And Opportunities | 19 Oktober 2023<br>October 19, 2023 | OJK | 7 |
| 47 | Webinar OJK: Kunci Sukses Menciptakan Talenta Profesional Di Sektor Jasa Keuangan<br>OJK Webinar: The Key to Success in Creating Professional Talent in the Financial Services Sector | 23 Oktober 2023<br>October 23, 2023 | OJK | 4 |
| 48 | Business Transformation Using Google AI Technology | 26 Oktober 2023<br>October 26, 2023 | Google Indonesia | 1 |
| 49 | Sosialisasi Indeks Baru IDX-Pefindo Prime Bank dan Produk Data BEI<br>Socialization of the New Index on IDX-Pefindo Prime Bank and IDX Data Products | 2 November 2023<br>November 2, 2023 | IDX | 1 |
| 50 | Pendidikan Dasar 2 Corporate Secretary<br>Basic Education 2 Corporate Secretary | 4-25 November 2023<br>November 4-25, 2023 | ICSA | 1 |
| 51 | Bank BCA Bourse Game, Bali | 9-12 November 2023<br>November 9-12, 2023 | PT Bank BCA | 1 |
| 52 | Simulasi Pembuatan Rencana Aksi Keuangan Berkelanjutan<br>Simulation of Preparing a Sustainable Finance Action Plan | 10 November 2023<br>November 10, 2023 | AMII | 3 |
| 53 | Mastering Transfer Dan Yurisprudensi Sengketa TP<br>Mastering Transfer and TP Dispute Jurisprudence | 14 November 2023<br>November 14, 2023 | Ikatan Konsultan Pajak Indonesia | 1 |
| 54 | PPL WPEE | 16 November 2023<br>November 16, 2023 | TICMI | 1 |
| 55 | PPL WPPE | 16 November 2023<br>November 16, 2023 | TICMI | 3 |
| 56 | Sosialisasi Pengembangan Rencana Kerja PT Kustodian Sentral Efek Indonesia (KSEI)<br>Socialization of PT Kustodian Sentral Efek Indonesia (KSEI)'s Work Plan Development | 17 November 2023<br>November 17, 2023 | KSEI | 1 |

| No | Pelatihan<br>Training | Tanggal<br>Date | Lembaga Pelatihan<br>Training Provider | Jumlah Peserta (Orang)<br>Number Of Participants (Persons) |
|---|---|---|---|---|
| 57 | CISA Exam Preparation | 20-24 November 2023<br>November 20-24, 2023 | Multimatics | 1 |
| 58 | Accounting, Sustainability Reporting, And Tax Updates | 22 November 2023<br>November 22, 2023 | EY Indonesia Thought Leadership | 4 |
| 59 | Mengenal Lebih Jauh Pengaturan UU P2SK Dalam Rangka Penguatan Literasi, Inklusi, Dan Perlindungan Konsumen<br>Learn More About the Regulations on the P2SK Law in the Context of Strengthening Literacy, Inclusion, and Consumer Protection | 23 November 2023<br>November 23, 2023 | OJK | 9 |
| 60 | Sosialisasi POJK No 9 Tahun 2023 tentang Penggunaan Jasa AP Dan KAP dalam Kegiatan Jasa Keuangan<br>Socialization of POJK No. 9 of 2023 concerning the Use of AP and KAP Services in Financial Services Activities | 27 November 2023<br>November 27, 2023 | OJK | 2 |
| 61 | Pelatihan Dasar Pasar Modal Syariah<br>Basic Sharia Capital Market Training | 28 November 2023<br>November 28, 2023 | APRDI | 1 |
| 62 | Workshop Tindak Pidana Korporasi Dalam Undang-Undang No 1 Tahun 2023 tentang Kitab Undang-Undang Hukum Pidana<br>Workshop on Corporate Crimes in Law No. 1 of 2023 concerning the Criminal Code | 28 November 2023<br>November 28, 2023 | ICSA | 2 |
| 63 | Pelatihan Dasar Pasar Modal Syariah: APRDI<br>Basic Sharia Capital Market Training: APRDI | 28 November 2023<br>November 28, 2023 | APRDI | 1 |
| 64 | Bloomberg Query Language Training | 6 Desember 2023<br>December 6, 2023 | Bloomberg | 4 |
| 65 | Enhancing ESG Through Best Practices In Accounting | 7 Desember 2023<br>December 7, 2023 | OJK | 4 |
| 66 | 4th Legal Forum "Urgensi Regulatory Technology Dan Digital Evidence Dalam Mendukung Efektivitas Penegakan Hukum TPPU dan TPPT"<br>4th Legal Forum "The Urgency of Regulatory Technology and Digital Evidence in Supporting the Effectiveness of TPPU and TPPT Law Enforcement" | 7 Desember 2023<br>December 7, 2023 | PPATK | 1 |
| 67 | Sosialisasi SEOJK No.18/SEOJK.03/2023 tentang Tata Cara Penggunaan Jasa AP dan KAP Dalam Kegiatan Jasa Keuangan<br>Socialization of SEOJK No.18/SEOJK.03/2023 concerning Procedures for Using AP and KAP Services in Financial Services Activities | 7 Desember 2023<br>December 7, 2023 | OJK | 3 |
| 68 | Membangun Ketahanan dari Ancaman Siber<br>Building Resilience from Cyber Threats | 13 Desember 2023<br>December 13, 2023 | Microsoft Indonesia | 1 |
| 69 | Mastering Yourself : Optimalkan Potensi Dan Tingkatkan Kinerja Di Era Digital<br>Mastering Yourself: Optimize Potential and Improve Performance in the Digital Era | 14 Desember 2023<br>December 14, 2023 | OJK | 7 |
| 70 | Sosialisasi Penerapan Program APU PPT Dan PPSPM<br>Socialization of the Implementation of the APU PPT and PPSPM Programs | 14 Desember 2023<br>December 14, 2023 | Internal | 11 |

# Tinjauan Unit Pendukung Bisnis
## Overview of Business Support Units

| No | Pelatihan<br>Training | Tanggal<br>Date | Lembaga Pelatihan<br>Training Provider | Jumlah Peserta (Orang)<br>Number Of Participants (Persons) |
|---|---|---|---|---|
| 71 | Sosialisasi Penerapan Program APU PPT Dan PPSPM<br>Socialization of the Implementation of the APU PPT and PPSPM Programs | 19 Desember 2023<br>December 19, 2023 | Internal | 10 |
| 72 | Konvensi Nasional Rancangan Kerangka Kualifikasi Nasional Indonesia Bidang Pasar Modal<br>National Convention on Draft National Qualifications Framework for Indonesia in the Capital Market Sector | 19 Desember 2023<br>December 19, 2023 | OJK | 1 |
| 73 | PPL WMI | 20 Desember 2023<br>December 20, 2023 | PWMII | 2 |

| Uraian<br>Description | Jumlah Pekerja yang Memperoleh Pelatihan<br>Number of Employees Who Received Training | Jam Pelatihan<br>Training Hours | Rata-rata Jam Pelatihan Setiap Pekerja<br>Average Training Hours per Employee |
|---|---|---|---|
| Seluruh Karyawan<br>Overall Employee | 159 | 1.073 | 6,75 |
| Berdasarkan Jenis Kelamin<br>Based on Gender | | | |
| Pria<br>Male | 91 | 614 | 6,75 |
| Wanita<br>Female | 68 | 459 | 6,75 |
| Berdasarkan Jenjang<br>Based on Level | | | |
| *Manager* | 109 | 473 | 4.34 |
| *Staff* | 50 | 600 | 12 |

Perseroan berharap seluruh langkah strategis SDM yang telah ditempuh sepanjang tahun ini dapat mewujudkan lingkungan kerja dan budaya yang kondusif sehingga setiap karyawan dapat mencapai kinerja yang maksimal dan produktif. Dengan begitu, Perseroan dapat mewujudkan aspirasinya sebagai *"be the most preferred destination for financial services in the region"*.

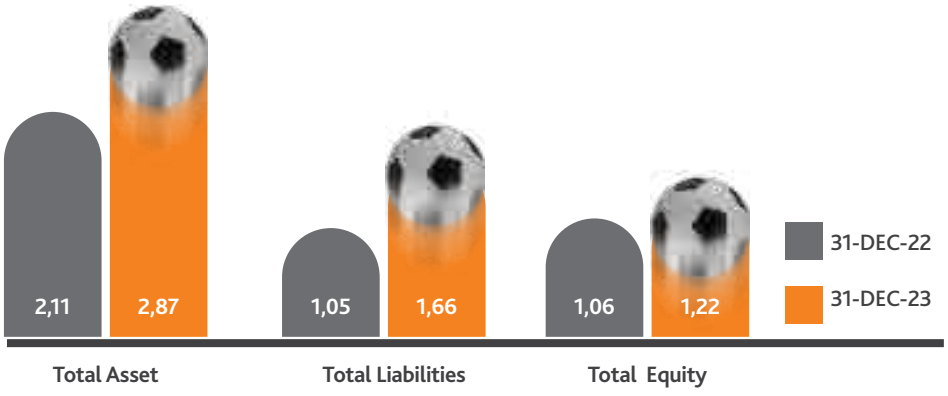
As a result of all of the strategic HR steps that have been taken throughout this year, the Company hopes to foster a conducive work environment and culture where each employee can perform their maximum and productive performance. Thus, the Company can fulfill its aspiration to "be the most preferred destination for financial services in the region".

# Tinjauan Keuangan
## Financial Overview

Berikut ini merupakan analisis data keuangan konsolidasi Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2023 dan 2022. Laporan Keuangan Konsolidasian tanggal 31 Desember 2023 dan 2022 telah diaudit oleh KAP Purwantono, Sungkoro & Surja (Member of Ernst & Young) dengan pendapat wajar dalam semua hal yang material.

Below is an analysis of the Company's consolidated financial data for the financial year ending December 31, 2023 and 2022. The Consolidated Financial Statements for December 31, 2023 and 2022 have been audited by KAP Purwantono, Sungkoro & Surja (Member of Ernst & Young) with a fair opinion in all material respects.

### Grafik Total Aset, Total Liabilitas dan Total Ekuitas
Chart of Total Assets, Total Liabilities and Total Equity




**Aset**

Total aset Perseroan meningkat 36,2% dari Rp2,1 triliun per 31 Desember 2022 menjadi Rp2,9 triliun per 31 Desember 2023. Kenaikan ini terutama disebabkan oleh kenaikan piutang transaksi repo - neto, piutang transaksi perantara pedagang efek - neto, dan portofolio efek - neto.

Piutang transaksi repo - neto mencapai Rp1,1 triliun, meningkat dari Rp511,1 miliar pada tahun sebelumnya. Sementara itu, piutang transaksi perantara pedagang efek - neto naik 86,2% dari Rp445,7 miliar pada akhir 2022 menjadi Rp830,1 miliar per 31 Desember 2023. Kenaikan piutang transaksi perantara pedagang efek tersebut terkait dengan kenaikan transaksi saham dan obligasi pada dua hari bursa terakhir pada bulan Desember 2023 dibandingkan dengan transaksi pada dua hari bursa terakhir pada bulan Desember 2022.

**Asset**

The Company's total assets increased 36.2% from Rp2.1 trillion as of 31 December 2022 to Rp2.9 trillion as of December 31, 2023. This increase was primarily due to an increase in receivables from repo transactions - net, receivables from brokerage activities - net, and marketable securities - net.

Receivables from repo transactions - net increased to Rp1.1 trillion from Rp511.1 billion in the previous year. Meanwhile, receivables from brokerage activities – net increased by 86.2% from Rp445.7 billion in 2022 to Rp830.1 billion as of December 31, 2023. The increase of receivables from brokerage activities – net was related to an increase in stock and bond transactions in the last two trading days in December 2023 compared to transactions in the last two trading days in December 2022.

# Tinjauan Keuangan

Financial Overview

Di sisi lain, kas dan setara kas turun 66,9% dari Rp604,3 miliar pada akhir 2022 menjadi Rp200 miliar pada akhir 2023 karena pada tahun 2023 Perseroan menjalankan pengelolaan kas yang lebih baik.

**Liabilitas**

Pada akhir 2023, Perseroan mencatat total liabilitas Perseroan meningkat 57% dari Rp1,1 triliun pada 31 Desember 2022 menjadi Rp1,7 triliun. Peningkatan tersebut terutama disebabkan oleh kenaikan utang transaksi perantara pedagang efek dan kenaikan surat utang jangka panjang.

Kenaikan utang transaksi perantara pedagang efek sebesar Rp511, 5 miliar dari Rp129,7 miliar di akhir 2022 menjadi Rp641,2 miliar per akhir 2023 terkait dengan kenaikan transaksi saham dan obligasi pada dua hari bursa terakhir pada bulan Desember 2023 dibandingkan dengan transaksi pada dua hari bursa terakhir pada bulan Desember 2022.

Sementara itu, kenaikan surat utang jangka panjang sebesar Rp407,0 miliar terjadi karena Perseroan menerbitkan Obligasi I PT Trimegah Sekuritas Indonesia Tbk Tahap I tahun 2023 pada bulan Juli 2023.

Di sisi lain, pelunasan beberapa fasilitas pinjaman bank menyebabkan utang jangka pendek turun 52,8% dari Rp635,0 miliar pada 31 Desember 2022 menjadi Rp300 miliar di akhir tahun 2023.

**Ekuitas**

Total ekuitas Perseroan per 31 Desember 2023 tercatat sebesar Rp1,2 triliun, meningkat Rp162 miliar atau 15,4% dari Rp1,1 miliar per 31 Desember 2022. Peningkatan ini terutama disumbang oleh kenaikan saldo laba sebesar 29,6% dari Rp548,6 miliar per 31 Desember 2022 menjadi Rp711,1 miliar per 31 Desember 2023.

On the other hand, cash and cash equivalents fell 66.9% from Rp604.3 billion at the end of 2022 to Rp200 billion at the end of 2023 as in 2023 the Company carried out better cash management.

**Liabilities**

By the end of 2023, the Company recorded an increase of 57% in its total liabilities from Rp1.1 trillion on December 31, 2022 to Rp1.7 trillion. This increase was mainly caused by an increase in payables from brokerage activities and an increase in long-term notes payable.

The increase in payables from brokerage activities of Rp511.5 billion from Rp129.7 billion at the end of 2022 to Rp641.2 billion at the end of 2023 was related to the increase in stock and bond transactions in the last two trading days in December 2023 compared to transactions in the last two trading days in December 2022.

Meanwhile, long-term notes payable increased by Rp407.0 billion in July 2023 due to the Company's issuance of PT Trimegah Sekuritas Indonesia Shelf Registered Bond I Phase I Year 2023.

On the other side, the repayment of several bank loan facilities caused short-term liabilities to fall 52.8% from Rp635.0 billion on December 31, 2022, to Rp300 billion by the end of 2023.

**Equity**

The Company's total equity as of December 31, 2023 was recorded at Rp1.2 trillion, an increase of Rp162 billion or 15.4% from Rp1.1 billion as of December 31, 2022. Among the main reasons for this increase was an increase of 29.6% in retained earnings from Rp548.6 billion as of December 31, 2022, to Rp711.1 billion by December 31, 2023.

| | 2023 | | 2022 | |
|---|---|---|---|---|
| | Rp juta<br>Rp million | Kontribusi<br>Share | Rp juta<br>Rp million | Kontribusi<br>Share |
| **Pendapatan Usaha**<br>Revenues | | | | |
| Pendapatan dari Kontrak dengan Pelanggan<br>Income from Contract with Customers | | | | |
| Jasa Kegiatan Manajer Investasi<br>Investment Manager Fees | 272.562,2 | 38,23% | 182.900,0 | 25,95% |
| Komisi Perantara Efek<br>Brokerage Commissions | 98.163,1 | 13,77% | 143.345,1 | 20,34% |
| Jasa Penjamin Emisi Efek<br>Underwriting Fees | 85.394,2 | 11,98% | 108.432,3 | 15,38% |
| Jasa Penasihat Keuangan<br>Financial Advisory Fees | 6.900,7 | 0,97% | 25.431,0 | 3,61% |
| Lain-lain<br>Others | 5.682,4 | 0,80% | 6.900,9 | 0,98% |
| Pendapatan dari Hasil Investasi<br>Income from Investments | | | | |
| Pendapatan Dividen dan Bunga<br>Dividend and Interest Income | 215.891,8 | 30,28% | 84.397,0 | 11,98% |
| Keuntungan dari Efek - Neto<br>Gain from Marketable Securities - Net | 28.361,7 | 3,98% | 153.367,1 | 21,76% |
| **Total Pendapatan Usaha**<br>Total Revenues | **712.956,1** | **100%** | **704.773,5** | **100%** |

**Pendapatan Usaha**

Total pendapatan Perseroan tercatat sebesar Rp712,9 miliar, naik dari pendapatan usaha tahun 2022 yang tercatat Rp704,8 miliar, atau naik sekitar 1,2%. Kenaikan ini terutama disebabkan oleh kenaikan dari pendapatan jasa kegiatan manajer investasi dan pendapatan dividen dan bunga.

Pendapatan dari komisi perantara efek, jasa penjamin emisi efek, dan jasa penasihat keuangan mengalami penurunan dibandingkan pendapatan pada tahun 2022. Hal ini sejalan dengan penurunan nilai rata-rata trading harian dari bisnis Equity Trading yang mencapai Rp506,9 miliar pada tahun 2022 menjadi Rp355,7 miliar pada periode yang sama di 2023. Penurunan ini sejalan dengan kondisi pasar yang juga mengalami penurunan.

**Revenues**

The Company's total revenues was recorded at Rp712.9 billion, an increase of around 1.2% compared to revenues in 2022 which was at Rp704.8 billion. A major reason for the increase was coming from income from investment manager fees along with dividend and interest income.

Income from brokerage commissions, underwriting fees, and financial advisory fees decreased compared to 2022. Likewise, the average daily equity trading value of the Equity Trading business declined from Rp506.9 billion in 2022 to Rp355.7 billion by the end of 2023. The decrease coincides with a decline in market conditions.

# Tinjauan Keuangan

## Financial Overview

**Beban Usaha**

Total beban usaha Perseroan pada tahun 2023 tercatat sebesar Rp446,9 miliar, sedikit mengalami kenaikan dari Rp448,1 miliar pada tahun 2022. Kenaikan tersebut terutama disebabkan oleh kenaikan beban pemasaran yang mencapai Rp43,5 miliar dari Rp55,3 miliar pada tahun 2022 menjadi Rp98,8 miliar pada tahun 2023.

Di sisi lain, Perseroan berhasil melakukan beberapa efisiensi seperti penurunan biaya pemeliharaan gedung dan peralatan kantor, serta biaya jasa profesional yang mengalami penurunan masing-masing sebesar Rp14,3 miliar dan Rp8,5 miliar.

**Laba Usaha, Pendapatan (Beban) Lain-lain**

Sejalan dengan kenaikan pendapatan usaha, maka laba usaha tahun 2023 juga tumbuh Rp9,4 miliar atau 4% dari laba usaha tahun 2022 sebesar Rp256,7 miliar di tahun 2022 menjadi Rp266,1 miliar. Kenaikan biaya keuangan menyebabkan kenaikan beban lain-lain - neto sebesar Rp7,2 miliar atau naik 14% dari tahun sebelumnya. Meskipun demikian, laba sebelum beban pajak penghasilan masih tetap tumbuh dari Rp205,8 miliar pada tahun 2022 menjadi Rp207,9 miliar pada tahun 2023.

**Laba Bersih Tahun Berjalan dan Total Laba Komprehensif**

Beban pajak penghasilan meningkat Rp15,0 miliar dari Rp 28,2 miliar pada tahun 2022 menjadi Rp45,5 miliar pada tahun 2023. Hal ini menyebabkan laba tahun berjalan tahun 2023 mengalami penurunan menjadi Rp162,5 miliar dari Rp177,5 miliar pada tahun 2022. Selain itu, penghasilan komprehensif lain mengalami penurunan dari Rp1,1 miliar pada tahun 2022 menjadi rugi Rp0,4 miliar tahun 2023, sehingga total laba komprehensif mengalami sedikit penurunan sekitar 9%.

Mengikuti penurunan laba tahun berjalan di tahun ini, maka marjin laba bersih Perseroan juga mengalami sedikit penurunan dari 25,2% pada 2022 menjadi 22,8% di tahun 2023. Rasio laba bersih terhadap total ekuitas juga turun dari 16,8% pada 2022 menjadi 13,3% pada tahun 2023.

**Arus Kas**

Per 31 Desember 2023, Perseroan mencatat kas dan setara kas sebesar Rp200,0 miliar turun dari saldo kas dan setara kas per 31 Desember 2022 sebesar Rp604,3 miliar. Penurunan tersebut berasal dari kas neto digunakan untuk aktivitas

**Operating Expenses**

The Company's total operating expenses in 2023 was Rp446.9 billion, a slight increase from Rp448.1 billion in 2022. The increase was largely due to an increase in marketing expenses, which increased of Rp43.5 billion from Rp55.3 billion in 2022 to Rp98.8 billion by 2023.

A number of efficiency measures were also implemented by the Company, including reducing the cost of office building and equipment maintenance as well as professional fees that decreased by Rp14.3 billion and Rp8.5 billion, respectively.

**Operating Profit, Other Income (Expenses)**

As revenues increased, income from operations also increased by Rp9.4 billion or 4% from Rp256.7 billion in 2022 to Rp266.1 billion in 2023. As a result of an increase in finance costs, other expenses - net increased by Rp7.2 billion or 14% from the previous year. However, profit before income tax expense grew from Rp205.8 billion in 2022 to Rp207.9 billion in 2023.

**Profit for the Year and Total Comprehensive Income**

Income tax expense increased by approximately Rp15.0 billion from Rp28.2 billion in 2022 to Rp45.5 billion in 2023. As a result, the profit for the year 2023 decreased to Rp162.5 billion from Rp177.5 billion in 2022. Furthermore, other comprehensive income decreased from Rp1.1 billion in 2022 to a loss of Rp0.4 billion in 2023, which resulted in a slight decrease of around 9% in total comprehensive income.

As a result of this year's declining profit for the year, the Company's net profit margin also decreased slightly from 25.2% in 2022 to 22.8% in 2023. The net profit to total equity ratio declined as well from 16.8% in 2022 to 13.3% in 2023.

**Cash flow**

As of December 31, 2023, the Company had cash and cash equivalents of Rp200.0 billion, down slightly from Rp604.3 billion as of December 31, 2022. The decrease came from net cash used for operating activities amounting to Rp422.1

operasi sebesar Rp422,1 miliar, kas neto diperoleh dari aktivitas investasi sebesar Rp12,0 miliar, kas neto diperoleh dari aktivitas pendanaan sebesar Rp5,7 miliar.

billion, net cash obtained from investing activities amounting to Rp12.0 billion, and net cash obtained from financing activities amounting to Rp5.7 billion.

**Arus Kas dari Aktivitas Operasi**

Pada aktivitas operasi, pada tahun 2023, Perseroan mencatatkan penggunaan kas neto sebesar Rp422,1 miliar.

**Cash Flows from Operating Activities**

In terms of operating activities, in 2023, the Company recorded net cash usage of Rp422.1 billion.

Penerimaan kas berasal dari penerimaan jasa penasihat keuangan, penjaminan emisi dan penjualan efek, dan manajer investasi sebesar Rp350,6 miliar, penerimaan pendapatan dividen dan bunga sebesar Rp198,1 miliar, penerimaan dari nasabah - neto sebesar Rp183,1 miliar, dan penerimaan komisi perantara perdagangan efek sebesar Rp98,2 miliar.

Cash receipts were derived by receipts from financial advisory, underwriting, selling, and investment manager fees of Rp350.6 billion, receipts from dividend and interest income amounting to Rp198.1 billion, receipts from customers - net amounting to Rp183.1 billion, and receipts of brokerage commissions of Rp98.2 billion.

Sedangkan penggunaan kas bertujuan untuk pemberian piutang transaksi repo sebesar Rp686,8 miliar, pembayaran kepada pemasok - neto sebesar Rp230,3 miliar, dan pembayaran kepada karyawan sebesar Rp164,4 miliar.

Meanwhile, cash usage was aimed at granting receivables from repo transactions amounted to Rp686.8 billion, payments to suppliers - net of Rp230.3 billion, and payments to employees of Rp164.4 billion.

**Arus Kas dari Aktivitas Investasi**

Pada aktivitas investasi, Perseroan mencatat perolehan kas neto sebesar Rp12,0 miliar yang berasal dari penerimaan bunga sebesar Rp17,8 miliar dan penjualan aset tetap sebesar Rp60,9 juta.

**Cash Flows from Investing Activities**

The Company recorded net cash receipts from investment activities amounting to Rp12.0 billion which were generated by interest received of Rp17.8 billion and the sale of fixed assets of Rp60.9 million.

Kas juga digunakan untuk perolehan aset tetap sebesar Rp2,7 miliar, perolehan aset tak berwujud sebesar Rp1,4 miliar, dan uang muka pembelian aset tak berwujud sebesar Rp1,7 miliar.

Cash was also used to purchase fixed assets amounting to Rp2.7 billion, the acquisition of intangible assets amounting to Rp1.4 billion, and advances for the purchase of intangible assets amounting to Rp1.7 billion.

Penggunaan-penggunaan kas ini terutama berkaitan dengan pengembangan aplikasi *trading* Perseroan.

These uses of cash were primarily related to the development of the Company's trading application.

**Arus Kas dari Aktivitas Pendanaan**

Pada aktivitas pendanaan, Perseroan mencatat penerimaan kas neto sebesar Rp5,7 miliar.

**Cash Flows from Financing Activities**

In financing activities, the Company recorded net cash receipts of Rp5.7 billion.

Penerimaan kas dari aktivitas pendanaan berasal dari pinjaman bank sebesar Rp7,2 triliun dan penerbitan obligasi sebesar Rp408,8 miliar.

The financing activities resulted in cash receipts of Rp7.2 trillion from bank loans and bond issuances of Rp408.8 billion.

Namun, penerimaan tersebut diimbangi dengan penggunaan kas untuk aktivitas pendanaan antara lain adalah untuk pembayaran utang bank sebesar Rp7,6 triliun, pembayaran bunga sebesar Rp60,4 miliar, dan pembayaran liabilitas sewa sebesar Rp7,7 miliar.

Nevertheless, cash receipts were offset by the payment of bank loans amounting to Rp7.6 trillion, interest payments amounting to Rp60.4 billion, and lease liabilities payments amounting to Rp7.7 billion.

# Kemampuan Membayar Utang
## Ability to Pay Debts

Berikut ini merupakan beberapa indikator likuiditas kemampuan Perseroan dalam membayar kewajiban jangka pendek dan jangka panjang Perseroan dalam 2 tahun terakhir:

The following are several liquidity indicators of the Company's ability to pay its short-term and long-term obligations in the last 2 years:

| | Per 31 Desember 2023<br>As of December 31, 2023 | Per 31 Desember 2022<br>As of December 31, 2022 |
|---|---|---|
| Rasio Lancar<br>Current Ratio | 2,6x | 2,3x |
| Rasio Utang<br>Debt Ratio | 0,6x | 0,5x |

- Rasio lancar Perseroan mengalami kenaikan dari 2,3 kali per 31 Desember 2022 menjadi 2,6x per 31 Desember 2023. Dengan demikian, Perseroan mengalami peningkatan kemampuan untuk menutupi liabilitas jangka pendek dengan menggunakan aset lancarnya.

- The Company's current ratio increased from 2.3x as of December 31, 2022 to 2.6x as of December 31, 2023. Therefore, the Company has increased its ability to cover short-term liabilities using its current assets.

- Pada akhir tahun 2023, rasio utang terhadap total asset tercatat 0,6 kali, sedikit lebih tinggi dari tahun sebelumnya. Meskipun demikian, kemampuan Perseroan dalam mengelola utangnya tetap terjaga dengan baik dan Perseroan mampu melunasi semua utang tersebut dari aset yang dimiliki.

- At the end of 2023, the debt to total assets ratio was recorded at 0.6 times, slightly higher than the previous year. Nevertheless, the Company's ability to manage its debts remained well maintained and the Company was able to pay off all debts from its assets.

# Kolektabilitas Piutang
## Collectability of Receivables

Kolektibilitas piutang Perseroan berkaitan dengan kegiatan perantara pedagang efek, pembiayaan nasabah, piutang beli efek dengan janji jual kembali, piutang jasa penasihat keuangan dan penjamin emisi, piutang kegiatan manajer investasi, dan piutang lain-lain.

Perseroan telah mengimplementasi akuntansi kerugian penurunan nilai untuk aset keuangan dengan menggunakan pendekatan kerugian kredit ekspektasian berwawasan ke depan (*expected loss impairment model*) sesuai dengan Pernyataan Standar Akuntansi Keuangan (PSAK) 71.

**Piutang Usaha dan Piutang Transaksi Perantara Pedagang Efek**

Per tanggal 31 Desember 2023, Perseroan mencatat cadangan kerugian penurunan nilai atas piutang nasabah (bagian dari piutang transaksi perantara pedagang efek) dengan total sebesar Rp25,8 miliar, dan Perseroan berkeyakinan bahwa cadangan kerugian penurunan nilai piutang tersebut telah memadai. Perseroan tidak mencatat penyisihan kerugian penurunan nilai pada piutang pada lembaga kliring dan penjaminan, piutang perusahaan efek (bagian dari piutang transaksi perantara pedagang efek), dan pada piutang usaha karena berkeyakinan bahwa seluruh piutang tersebut dapat tertagih.

**Piutang Transaksi Repo**

Pada tanggal 31 Desember 2023, Perseroan mencatat cadangan kerugian penurunan nilai atas piutang beli efek dengan janji dijual kembali sebesar Rp11,9 miliar dan Perseroan berkeyakinan bahwa cadangan penurunan nilai piutang tersebut telah memadai.

**Piutang Lain-lain**

Pada tanggal 31 Desember 2023, Perseroan mencatat cadangan kerugian penurunan nilai piutang lain-lain sebesar Rp37,9 miliar. Perseroan berkeyakinan bahwa cadangan penurunan nilai piutang tersebut telah memadai.

The Company's collectability of receivables is related to brokerage activities, customer financing, reverse repo receivables, receivables from advisory services and underwriters, receivables from investment manager activities, and other receivables.

The Company has implemented the accounting for impairment losses for financial assets with the expected loss impairment model in accordance with Statement of Financial Accounting Standards (SFAS) 71.

**Account Receivables and Receivables for Brokerage Activities**

As of December 31, 2023, the Company recorded provision for impairment losses on receivables from customer (part of receivables from brokerage activities) totaling Rp25.8 billion, and the Company believed that the provision for impairment losses on these receivables was adequate. The Company did not record provision for impairment losses on receivables from clearing and guarantee institutions, receivables from securities companies (part of receivables from brokerage activities), nor on account receivables because the Company believed that all of these receivables were collectible.

**Receivables from Repo Transaction**

As of December 31, 2023, the Company recorded provision for impairment losses on reverse repo receivables amounting to Rp11.9 billion and the Company believed that the provision for impairment losses on the receivables was adequate.

**Other Receivables**

As of December 31, 2023, the Company recorded a provision for impairment losses on other receivables amounting to Rp37.9 billion. The Company believed that the provision for impairment of accounts receivable was adequate.

# Struktur Modal
## Capital Structure

**Kebijakan Manajemen atas Struktur Modal**
Penentuan kebijakan struktur modal Perseroan selama tahun berjalan dilakukan melalui rapat *Asset-Liability Committee* (ALCO) yang diselenggarakan setidaknya satu kali setiap bulan. Rapat tersebut dihadiri oleh seluruh anggota Direksi, Divisi Finance, Divisi Risk Management & Compliance, dan Divisi Accounting & Tax. Rapat tersebut dimaksudkan untuk memastikan likuiditas yang memadai dengan mempertimbangkan risiko dan kondisi bisnis Perseroan secara umum.

Perseroan menerapkan kebijakan *cost efficiency* pada kas yang tersedia. Hal ini dimungkinkan dengan koordinasi yang baik antara Divisi Risk Management dan Finance yang menerapkan *level cash* minimum harian yang aman. Meski jumlah kas berada level yang minimum, Perseroan didukung oleh fasilitas *money market line* dari perbankan senilai lebih dari Rp1 triliun yang dapat digunakan sewaktu-waktu.

**Komposisi Permodalan**
Berikut ini adalah struktur sumber pendanaan Perseroan per 31 Desember 2023 dan 2022:

**Management Policy on the Capital Structure**
Determination of the Company's capital structure policy during the year was carried out through the Asset-Liability Committee (ALCO) meetings which were held at least once every month. The meetings were attended by all members of the Board of Directors, Finance Division, Risk Management & Compliance Division, and Accounting & Tax Division. The meetings were intended to ensure adequate liquidity by taking into account the risks and business conditions of the Company in general.

The company implemented a cost efficiency policy on the available cash. This was possible with good coordination between the Risk Management Division and Finance Divisions which implemented a safe minimum daily cash level. Even though the amount of cash was at a minimum level, the Company was supported by money market line facilities from banks worth more than Rp1 trillion which could be used at any time.

**Capital Structure Composition**
The following is the structure of funding sources of the Company as of December 31, 2023 and 2022:

| (Rp miliar)<br>(Rp billion) | 31 Desember 2023<br>December 31, 2023 | 31 Desember 2022<br>December 31, 2022 |
|---|---|---|
| Utang jangka pendek<br>Short-term liabilities | 300,0 | 635,0 |
| Surat utang jangka panjang<br>Long-term notes payable | 529,2 | 122,2 |
| Ekuitas<br>Equity | 1.217,8 | 1.055,8 |
| **Total** | **2.047,0** | **1.813,0** |

Total pendanaan Perseroan mengalami peningkatan dari sebesar Rp1,8 triliun pada 31 Desember 2022 menjadi Rp2,0 triliun pada 31 Desember 2023, yang terdiri atas utang jangka pendek, surat utang jangka panjang, dan ekuitas. Pada tahun 2023, Perseroan menerbitkan Obligasi Berkelanjutan I Tahap 1 Tahun 2023 senilai Rp408.800.000.000,00 dimana dana yang diperoleh dari Penawaran Umum, setelah dikurangi dengan biaya-biaya emisi, digunakan untuk modal kerja Perseroan.

The Company's total funding increased from Rp1.8 trillion on December 31, 2022 to Rp2.0 trillion as of December 31, 2023, which consisted of short-term liabilities, long-term notes payable, and equity. In 2023, the Company issued Shelf Registered Bond I Phase 1 of 2023 worth Rp408,800,000,000 , which the funds obtained from the Public Offering, after deducted by issuance costs, were entirely used for the Company's working capital.

# Investasi Barang Modal dan Ikatan Material terkait Investasi Barang Modal

## Investment in Capital Goods and Material Commitment Related to Investment in Capital Goods

**Ikatan Material Terkait Investasi Barang Modal dan Tujuannya**

Jumlah pengeluaran barang modal pada 2023 adalah sebesar Rp5,8 miliar, terdiri atas Rp2,0 miliar untuk perabot dan peralatan kantor, Rp0,7 miliar untuk renovasi gedung sewa, dan Rp3,1 miliar untuk perolehan perangkat lunak komputer dan *online trading* (dengan Rp1,8 miliar masih dalam bentuk uang muka perolehan perangkat lunak komputer dan *online trading*).

Pembelian perabot dan peralatan kantor, serta perangkat lunak komputer ditujukan untuk meningkatkan produktivitas kerja karyawan. Sedangkan, pengadaan perangkat lunak *online trading* ditujukan untuk mendukung ekspansi Perseroan dalam layanan bagi nasabah ritel.

**Material Commitment Related to Investment in Capital Goods and the Objectives**

Total capital expenditures in 2023 amounted to Rp5.8 billion, consisted of Rp2.0 billion for furniture and office equipment, Rp0.7 billion for leasehold improvement, and Rp3.1 billion for acquisition of computer and online trading software (with Rp1.8 billion still in the form of advances for procurement of computer and online trading software).

The purchase of furniture and office equipment, as well as computer software was intended to improve employee productivity. Meanwhile, procurement of online trading software was intended to support the Company's expansion in services for retail clients.

**Sumber Dana untuk Memenuhi Ikatan Material untuk Investasi Barang Modal, dan Mata Uang yang Menjadi Denominasi**

Modal sendiri dan pinjaman dalam Rupiah.

**Source of Funds to Meet the Material Commitment for Investment Capital Goods, and the Currency**

Equity and loans in Rupiah.

**Langkah yang Direncanakan Perseroan untuk Melindungi Risiko Posisi Mata Uang Asing**

Semua transaksi dilakukan dalam Rupiah sehingga tidak terdapat risiko mata uang asing.

**Planned Measures by the Company to Protect Foreign Currency Risk**

All transactions were conducted in Rupiah; therefore, there was no foreign currency risk.

# Perbandingan Target dan Realisasi Kinerja

## Comparison of Target and Actual Performance

Setiap tahun Perseroan menyusun rencana bisnis dan target-target, baik bisnis maupun keuangan yang wajib dicapai oleh masing-masing unit kerja maupun Perseroan. Di tengah perlambatan pertumbuhan ekonomi global dan tingginya ketidakpastian, pada tahun 2023 Perseroan mencetak kinerja keuangan yang baik.

Every year the Company prepares business plans and targets, both business and financial, that must be achieved by each work unit and the Company. In the midst of slowing global economic growth and high uncertainty, in 2023 the Company recorded an excellent financial performance.

Berikut ini adalah beberapa indikator utama realisasi kinerja keuangan dibandingkan dengan target 2023:

The following are several main indicators of financial performance realization compared to the 2023 target:

| **Keterangan** Notes | **2023** | | |
|---|---|---|---|
| | **Target (Rp miliar)** Target (Rp billion) | **Realisasi** Realization | |
| | | **Rp miliar** Rp billion | **%** |
| Total Pendapatan Usaha Total Revenues | 585,6 | 713,0 | 121,8% |
| Total Beban Usaha Total Operating Expense | (465,8) | (449,5) | 96,5% |
| Laba Usaha Income from Operation | 119,8 | 263,4 | 219,9% |
| Laba Tahun Berjalan Profit for the Year | 73,5 | 162,5 | 221,1% |

Kenaikan pendapatan usaha dari jasa kegiatan manajer investasi, dan pendapatan dividen dan bunga berkontribusi pada realisasi total pendapatan usaha sebesar 121,8% dari target.

The increase in investment manager fees, and dividend and interest income contributed to the realization of total revenues of 121.8% of the target.

Perseroan juga berhasil menjaga beban usaha tahun 2023 dengan baik, sehingga realisasi total beban usaha hanya 96,5% dari target. Dengan demikian, Perseroan berhasil membukukan laba usaha dan laba tahun berjalan lebih dari 200% dari target yang ditetapkan.

The Company also succeeded in maintaining operating expenses in 2023 well, so that the realization of total operating expenses was only 96.5% of target. Therefore, the Company succeeded in recording profit from operation and profit for the year of more than 200% of the target set.

## Struktur Modal

Di tahun 2023 Perseroan telah menerbitkan Obligasi Berkelanjutan I Trimegah Sekuritas Indonesia Tahap I Tahun 2023 dengan total dana terhimpun sebesar Rp408.800.000.000,00 (empat ratus delapan miliar delapan ratus juta rupiah). Perseroan memutuskan untuk tidak menerbitkan MTN Tahap II di tahun 2023 karena Perseroan menilai dana yang terhimpun dari penerbitan obligasi sudah memadai untuk menopang pertumbuhan bisnis Perseroan di tahun 2023.

## Capital Structure

In 2023, the Company issued Trimegah Sekuritas Indonesia Shelf Registered Bond I Phase I 2023 with total funds raised of Rp408,800,000,000 (four hundred eight billion eight hundred million rupiah). The Company decided not to issue MTN Phase II in 2023 as the Company considered that the funds raised from the bond issuance were sufficient to support the Company's business growth in 2023.

## Kebijakan Dividen

Sebagaimana diputuskan dalam Rapat Umum Pemegang Saham pada tanggal 28 Juni 2023, Perseroan tidak membagikan dividen kepada Pemegang Saham karena Perseroan bermaksud memperkuat struktur permodalannya.

## Dividend Policy

As decided at the General Meeting of Shareholders on 28 June 2023, the Company did not distribute dividends to Shareholders because the Company intended to strengthen its capital structure.

# Proyeksi Tahun 2024
Projections 2024

## Pendapatan Usaha dan Laba

Kebijakan tingkat suku bunga, likuiditas perbankan, dan potensi perlambatan pertumbuhan ekonomi beberapa negara mitra perdagangan Indonesia akan menjadi beberapa faktor yang akan mempengaruhi ekonomi Indonesia di tahun 2024.

Di tahun 2024 beberapa negara juga akan menyelenggarakan agenda politik seperti Taiwan yang akan melakukan pemilihan presiden, begitu pula dengan Amerika Serikat pada bulan November 2024, dan Indonesia yang akan menyelenggarakan Pemilihan Presiden dan Wakil Presiden, anggota legislatif, dan kepala daerah. Agenda-agenda politik ini menjadi perhatian khusus bagi Perseroan karena walau dapat menggerakkan kegiatan ekonomi, agenda-agenda politik tersebut berpotensi menyebabkan pelaku pasar untuk mengambil sikap '*wait and see*'. Meskipun demikian, pasar diharapkan akan kembali aktif setelah terbitnya keputusan pemilu.

Potensi pasar modal Indonesia dinilai masih sangat menjanjikan. Jumlah investor yang mencapai 12,16 juta investor, dan surat utang korporasi yang akan jatuh tempo di 2024 membuka peluang kebutuhan *refinancing* dan menambah pilihan instrumen investasi bagi investor di 2024. Di pasar saham, Tim Research Perseroan memproyeksikan bahwa IHSG berpotensi mencapai level 7.800 di akhir tahun 2024.

Sejalan dengan itu, walau masih akan tetap dibayangi oleh beberapa sentimen, Perseroan optimis perekonomian dan pasar modal Indonesia di tahun 2024 masih akan tumbuh positif. Hal ini diterjemahkan Perseroan dalam proyeksi pertumbuhan pendapatan usaha dan laba bersih tahun 2024 yang positif. Perseroan akan berfokus pada peningkatan volume transaksi nasabah ritel, terutama pada segmen *online* melalui peningkatan pengguna aplikasi Trima+ baik dalam berinvestasi di saham, reksa dana maupun obligasi. Perseroan juga akan berupaya menjaga beban usaha yang optimal sambil terus memanfaatkan peluang-peluang yang ada sepanjang tahun 2024.

## Revenues and Profit

Interest rate policies, banking liquidity, and the potential for slowing economic growth in several of Indonesia's trading partner countries will be several factors that will affect the Indonesian economy in 2024.

In 2024, several countries will also hold political agendas, such as Taiwan that will hold presidential elections, as well as the United States in November 2024, and Indonesia that will hold elections for president and vice president, legislative members and regional heads. These political agendas are of particular concern to the Company as, although it can stimulate economic activity, it has the potential to cause market practitioner to take a 'wait and see' stance. However, it is hoped that the market will return to activity after the election decision.

The potential of the Indonesian capital market is still considered very promising. The number of investors has reached 12.16 million investors, and corporate bonds which will mature in 2024 open up opportunities for refinancing needs and increase the choice of investment instruments for investors in 2024. In the stock market, the Company's Research Team projects that the JCI has the potential to reach the level of 7,800 by the end of the year.

In line with this, although it will still be overshadowed by several sentiments, the Company is optimistic that the Indonesian economy and capital market in 2024 will still grow positively. This is translated by the Company into projected positive growth in revenues and net profit in 2024. The Company will focus on increasing the transaction volume of retail clients, especially in the online segment through increasing users of the Trima+ application in investing in stocks, mutual funds and bonds. The Company will also strive to maintain optimum operating expenses and make a good us of opportunities throughout 2024.

## Struktur Modal

Pada tahun 2024, jika diperlukan, Perseroan dapat melakukan penambahan modal kerja dengan melakukan Penawaran Umum Berkelanjutan (PUB) Obligasi Tahap II sebesar-besarnya Rp691.200.000.000,00 yang penerbitannya akan ditentukan sesuai dengan kebutuhan Perseroan dan kondisi pasar.

## Capital Structure

In 2024, if needed, the Company can increase its working capital by conducting Public Offering for Shelf Registered Bond I Phase II with a maximum issuance of Rp681,200,000,000 which will be determined according to the Company's needs and market conditions.

## Kebijakan Dividen

Dividen akan diputuskan dalam Rapat Umum Pemegang Saham yang akan diselenggarakan pada semester I tahun 2024, dengan mempertimbangkan kinerja keuangan dan kebutuhan permodalan Perseroan.

## Dividend Policy

Dividends will be determined at the General Meeting of Shareholders to be held in semester I 2024, taking into account the Company's financial performance and capital requirements.

# Perubahan Kebijakan Akuntasi
## Changes in Accounting Policy

Pada tanggal 1 Januari 2023, terdapat standar baru dan penyesuaian atau amendemen terhadap beberapa standar yang masih berlaku dan berlaku efektif sejak tanggal tersebut yaitu sebagai berikut:

(i) Amandemen Pernyataan PSAK (Standar Akuntansi Keuangan) 16: Aset Tetap - Hasil sebelum Penggunaan yang Diintensikan
(ii) Amandemen PSAK 1: Penyajian Laporan Keuangan Tentang Klasifikasi Liabilitas sebagai Jangka Pendek atau Jangka Panjang
(iii) Amandemen PSAK 1: Penyajian laporan keuangan tentang Pengungkapan Kebijakan Akuntansi
(iv) Amandemen PSAK 25: Kebijakan Akuntansi, Perubahan Estimasi Akuntansi dan Kesalahan terkait Definisi Estimasi Akuntansi
(v) Amandemen PSAK 46: Pajak Penghasilan tentang Pajak Tangguhan Terkait Aset dan Liabilitas Yang Timbul Dari Transaksi Tunggal

Implementasi dari standar-standar tersebut tidak menghasilkan perubahan substansial terhadap kebijakan akuntansi Perseroan dan entitas anaknya.

On January 1, 2023, there were new standards and adjustments or amendments for several prevailing standards and effective since that date, as follows:

(i) Amendment to PSAK (Statement of Financial Accounting Standard) 16: Fixed Assets - Proceeds before Intended Use
(ii) Amendment to PSAK 1: Presentation of Financial Statements - Classification of a Liability as Current or Non-current
(iii) Amendment of PSAK 1: Presentation of financial statement - Disclosure of Accounting Policies
(iv) Amendment of PSAK 25: Accounting Policies, Changes in Accounting Estimates and Errors - Definition of Accounting Estimates
(v) Amendment of PSAK 46: Income Taxes - Deferred Tax related to Assets and Liabilities arising from a Single Transaction

The implementation of the above standards did not result in substantial changes to the Company and its subsidiaries accounting policies.



# Perubahan Peraturan Perundang-undangan
## Changes in Rules and Regulations

Sepanjang tahun 2023, terdapat beberapa peraturan baru dan perubahan peraturan di bidang pasar modal. Berikut ini beberapa peraturan yang berdampak signifikan bagi Perseroan:

Throughout 2023, there were several new regulations and amendments in regulations in the capital market. The following are some regulations that have a significant impact on the Company:

### Peraturan Baru dan Dampaknya bagi Perseroan
### New Regulations and the Impact on the Company

| **Peraturan**<br>Regulation | **Pokok Pengaturan**<br>Point of Regulations | **Dampak bagi Perseroan**<br>Impact on the Company |
|---|---|---|
| Undang-undang No. 4 Tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan | Undang-undang ini mengatur perubahan beberapa peraturan sektor jasa keuangan, termasuk yang terkait dengan penguatan tata kelola dan perlindungan konsumen. | Berdampak pada batas waktu penyampaian Laporan Kepemilikan Saham atas Perusahaan Publik baik secara langsung maupun tidak langsung. |
| Law No. 4 of 2023 concerning Advancement and Enhancement of the Financial Sector | This law regulates changes in several regulations in financial services, including those related to strengthening governance and consumer protection. | Impact on the deadline for submitting reports on Share Ownership of Public Companies both directly and indirectly. |
| Peraturan OJK No. 3 Tahun 2023 tanggal 24 Februari 2023 tentang Peningkatan Literasi dan Inklusi Keuangan di Sektor Jasa Keuangan Bagi Konsumen dan Masyarakat | Peraturan ini mengatur penyesuaian atas Peraturan OJK No. 76/POJK.07/2016 tentang Peningkatan Literasi dan Inklusi Keuangan di Sektor Jasa Keuangan. | Berdampak pada kewajiban penyampaian Laporan Literasi dan Inklusi Keuangan Perusahaan yang merujuk pada Peraturan OJK terkait. |
| OJK Regulations No. 3 of 2023 dated February 24, 2023 concerning Financial Literacy and Inclusion Improvement in the Financial Services Sector for Consumers and Public | This regulation stipulates adjustments to OJK Regulation No. 76/POJK.07/2016 concerning Increasing Financial Literacy and Inclusion in the Financial Services Sector. | Impact on the obligation to submit Company's Financial Literacy and Inclusion Reports that refers to the related OJK Regulation. |
| Peraturan OJK No. 8 Tahun 2023 tanggal 14 Juni 2023 tentang Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal di Sektor Jasa Keuangan | Peraturan ini mengganti Peraturan OJK sebelumnya, dimana POJK ini antara lain mengatur kewajiban menyampaikan Individual Risk Assessment secara periodik kepada OJK, penyempurnaan ketentuan fungsi manajemen kepatuhan dan pelaksanaan audit internal secara independen, kewajiban menyampaikan data untuk kebutuhan pengawasan. | Berdampak pada kewajiban penyampaian menyampaikan Individual Risk Assessment secara periodik kepada OJK. |

# Perubahan Peraturan Perundang-undangan

Changes in Rules and Regulations

| **Peraturan**<br>Regulation | **Pokok Pengaturan**<br>Point of Regulations | **Dampak bagi Perseroan**<br>Impact on the Company |
|---|---|---|
| OJK Regulation No. 8 of 2023 dated June 14, 2023 regarding Implementation of Anti-Money Laundering (AML), Counter-Terrorist Financing (CFT), and Counter-Proliferation Financing of Weapons of Mass Destruction (CPF) Program in the Financial Services Sector | This regulation replaces the previous OJK Regulation, where this POJK regulates, among other, the obligation to submit periodic Individual Risk Assessments to the OJK, improvements to the provisions on compliance management function and implementation of independent internal audits, the obligation to submit data for supervisory needs. | Impact on the obligation to submit Individual Risk Assessment periodically to the OJK. |
| Peraturan OJK No. 9 Tahun 2023 tanggal 11 Juli 2023 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan | Peraturan ini mengatur, antara lain, peran komite audit, pembatasan penggunaan jasa audit, ruang lingkup audit, penyampaian laporan dari pihak kepada OJK. | Berdampak pada kewajiban pelaporan dari Perseroan yang merujuk pada Peraturan OJK terkait. |
| OJK Regulation No. 9 of 2023 dated July 11, 2023 regarding Use of Public Accountant Services and Public Accounting Firms in Financial Services Activities | This regulation stipulates, among other, the role of audit committee, restrictions on the use of audit services, scope of the audit, submission of reports from parties to the OJK. | Impact on reports of the Company that refer to the related OJK Regulation. |
| Peraturan OJK No. 15 Tahun 2023 tanggal 4 Agustus 2023 tentang Penyelenggaraan Layanan Administrasi Prinsip Mengenali Nasabah | Peraturan ini mengatur pengadministrasian data dan dokumen calon nasabah dan/atau nasabah secara tersentralisasi dengan penggunaan infrastruktur LAPMN yang mana Perusahaan Efek adalah penggunanya layanan ini. | Berdampak pada kewajiban pembukaan subrekening efek yang dapat menjadi pengganti atas pembukaan Rekening Dana Nasabah pada Bank, dan mewajibkan nasabah untuk memiliki rekening dana nasabah pada bank dalam transaksi e-IPO. |
| OJK Regulation No. 15 of 2023 dated August 4, 2023 regarding Implementation of Know Your Customers Principle in Administrative Services | This regulation regulates the centralized administration of data and documents of prospective customers and/or customers using the LAPMN infrastructure where Securities Companies are the users of this service. | Impacts on the obligation to open a securities subaccount which can be a substitute for opening a Customer Funds Account at the Bank and requires customers to have a customer funds account at the bank in e-IPO transactions. |
| Peraturan OJK No. 16 Tahun 2023 tanggal 4 Agustus 2023 tentang Penyidikan Tindak Pidana di Sektor Jasa Keuangan | Peraturan ini mengatur laporan, pemberitahuan atau pengaduan mengenai dugaan tindak pidana di sektor jasa keuangan. | Berdampak pada kewajiban Perusahaan untuk memenuhi permintaan keterangan dari Penyidik OJK. |
| OJK Regulation No. 16 of 2023 dated August 4, 2023 regarding Investigation of Criminal Acts in the Financial Services Sector | This regulation regulates reports, notifications or complaints regarding suspected criminal acts in the financial services sector. | Impacts on the Company's obligation to fulfill requests for information from the OJK Investigators. |

| **Peraturan**<br>Regulation | **Pokok Pengaturan**<br>Point of Regulations | **Dampak bagi Perseroan**<br>Impact on the Company |
|---|---|---|
| Peraturan OJK No. 18 Tahun 2023 tanggal 5 Oktober 2023 tentang Penerbitan dan Persyaratan Efek Bersifat Utang dan Sukuk Berlandaskan Keberlanjutan<br><br>OJK Regulation No. 18 of 2023 dated October 5, 2023 regarding Issuance and Requirements for Sustainability-based Debt Securities and Sukuk (Green Bond) | Peraturan ini mengatur ketentuan yang harus dipenuhi terkait dengan penerbitan EBUS berlandaskan keberlanjutan.<br><br>This regulation stipulates the provisions that must be fulfilled regarding the issuance of green bond. | Tidak berdampak pada Perseroan kecuali Perseroan menerbitkan EBUS berlandaskan keberlanjutan.<br><br>Has no impact on the Company, unless the Company issues green bond. |
| Peraturan OJK No. 22 Tahun 2023 tentang Perlindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan<br><br>OJK Regulation No. 22 of 2023 regarding Consumer and Community Protection in the Financial Services Sector | Peraturan ini mengganti Peraturan OJK No. 6/ POJK.07/2022 tentang Perlindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan, dimana peraturan ini memberikan penguatan dan penyesuaian aspek Perlindungan Konsumen dan masyarakat yang telah diatur dalam POJK terkait lainnya.<br><br>This regulation replaces OJK Regulation No. 6/ POJK.07/2022 regarding Consumer and Community Protection in the Financial Services Sector, where this regulation provides strengthening and adjustment to aspects of consumer and public protection that have been regulated in other related POJK. | Berdampak pada kewajiban penyampaian Laporan Layanan Pengaduan ke OJK.<br><br>Impacts on the obligation to submit Complaint Service Reports to the OJK. |
| Surat Edaran OJK No. 2/ SEOJK.04/2023 tanggal 10 Januari 2023 tentang Pedoman Penyusunan Formulir Modal Kerja Bersih Disesuaikan Serta Penyampaian dan Validasi | Peraturan ini merupakan ketentuan pelaksana dari Peraturan OJK No. 52/ POJK.04/2020 tentang Pemeliharaan dan Pelaporan Modal Kerja Bersih Disesuaikan yang mengatur terkait teknis penyiapan dan penyampaian laporan serta validasi laporan modal kerja bersih disesuaikan. | Berdampak pada kewajiban Perusahaan Efek untuk menyiapkan laporan Modal Kerja Bersih Disesuaikan (MKBD) sesuai dengan Pedoman Penyusunan Formulir MKBD. |

# Perubahan Peraturan Perundang-undangan

Changes in Rules and Regulations

| **Peraturan**<br>Regulation | **Pokok Pengaturan**<br>Point of Regulations | **Dampak bagi Perseroan**<br>Impact on the Company |
|---|---|---|
| OJK Circular Letter No. 2/ SEOJK.04/2023 dated January 10, 2023 regarding Guidelines for Drafting of Adjusted Net Working Capital Forms as well as Submission and Validation of Adjusted Net Working Capital Reports | This regulation is an implementing provision OJK Regulation No. 52/ POJK.04/2020 concerning Maintenance and Reporting of Adjusted Net Working Capital, which regulates the technical preparation and submission of reports as well as validation of Adjusted Net Working Capital reports. | Impacts on Securities Companies' obligations to prepare Adjusted Net Working Capital (MKBD) reports in accordance with the Guidelines for Preparing MKBD Forms. |
| Surat Edaran OJK No. 18/ SEOJK.03/2023 tanggal 6 November 2023 tentang Tata Cara Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan<br><br>OJK Circular Letter No. 18/ SEOJK.03/2023 dated November 6, 2023 regarding Procedures for Using the Services of Public Accountants and Public Accounting Firms in Financial Services Activities | Surat Edaran ini sebagai tindak lanjut atas penerbitan Peraturan OJK No. 9 Tahun 2023 dan menggantikan Surat Edaran OJK No. 36 Tahun 2017.<br><br>This Circular Letter is a follow-up to the issuance of OJK Regulation No. 9 of 2023 and replaces OJK Circular Letter No. 36 of 2017. | Berdampak pada kewajiban pelaporan dan format pengisian pelaporan yang merujuk pada Surat Edaran OJK terkait.<br><br>Impact on reporting obligation and the format for filling out the reports that refer to the related OJK regulation. |
| Surat Keputusan Direksi PT Bursa Efek Indonesia No. Kep-00113/ BEI/08-2023 Perihal Pelaporan Transaksi Efek Melalui Sistem Penerima Laporan Transaksi Efek (Sistem PLTE)<br><br>Decree of the Board of Directors of the Indonesia Stock Exchange No. Kep-00113/BEI/08-2023 Regarding Securities Transactions Reporting Through the Securities Transaction Report Recipient System (PLTE System) | Surat Keputusan ini mengatur perubahan ketentuan terkait waktu Pelaporan Transaksi Efek melalui Sistem PLTE.<br><br>This Decree regulates changes to provisions regarding the timing of Securities Transaction Reporting via the PLTE System. | Berdampak pada waktu pelaporan atas transaksi efek pada sistem PLTE dan masa transisi untuk pengenaan biaya koreksi pelaporan Transaksi Efek.<br><br>Impacts on the deadline for securities transactions on the PLTE system and the transition period for the imposition of correction fees for reporting Securities Transactions. |
| Surat Keputusan Direksi PT Bursa Efek Indonesia No. Kep-00112/ BEI/08-2023 Perihal Pencabutan Surat Keputusan Direksi PT Bursa Efek Indonesia Perihal Perubahan Jam Perdagangan Efek Melalui Sistem Penyelenggara Pasar Alternatif (SPPA)<br><br>Decree of the Board of Directors of the Indonesia Stock Exchange No. Kep-00112/BEI/08-2023 Regarding the Revocation of the Decree of the Board of Directors of the Indonesia Stock Exchange Regarding Changes in Securities Trading Hours Through the Alternative Market Organizer System (SPPA) | Surat Keputusan ini mengatur penyesuaian kembali ketentuan terkait Jam Perdagangan SPPA dan batas waktu penyampaian formulir pembatalan transaksi melalui SPPA.<br><br>This Decree regulates the readjustment of provisions related to SPPA Trading Hours and the deadline for submitting transaction cancellation forms via SPPA. | Berdampak pada batas waktu penyampaian formulir pembatalan transaksi.<br><br>Impacts on the deadline for submitting the transaction cancellation form. |

| **Peraturan**<br>Regulation | **Pokok Pengaturan**<br>Point of Regulations | **Dampak bagi Perseroan**<br>Impact on the Company |
|---|---|---|
| Surat Keputusan Direksi PT Bursa Efek Indonesia No. Kep-00043/BEI/03-2023 Perihal Pencabutan Surat Keputusan Direksi PT Bursa Efek Indonesia Perihal Relaksasi Batas Waktu Penyampaian Laporan Harian dan Laporan Bulanan Anggota Bursa Efek<br><br>Decree of the Board of Directors of the Indonesian Stock Exchange No. Kep-00043/BEI/03-2023 Regarding the Revocation of Decree of the Board of Directors of the Indonesia Stock Exchange Regarding Relaxation of Deadlines for Submitting Daily Reports and Monthly Reports for Stock Exchange Members | Surat Keputusan ini mengatur penyesuaian kembali ketentuan terkait batas waktu penyampaian laporan harian dan laporan bulanan ke Bursa Efek Indonesia.<br><br>This Decree regulates the readjustment of provisions related to deadlines for submitting daily reports and monthly reports to the Indonesia Stock Exchange. | Berdampak pada batas waktu penyampaian laporan harian dan laporan bulanan.<br><br>Impacts on the deadline for submitting the daily and monthly reports. |
| Surat Edaran Bersama PT Kliring Penjaminan Efek Indonesia dan PT Kustodian Sentral Efek Indonesia No.: SE-002/DIR/KPEI/0323, No.: SE-0001/DIR-EKS/KSEI/0323 perihal Prosedur Penggunaan Rekening Efek atas Layanan Triparty Repo KPEI dan Transaksi Pinjam Meminjam Efek Bilateral KPEI<br><br>Joint Circular Letter from The Indonesia Clearing and Guarantee Corporation and The Indonesia Central Securities Depository No. : SE-002/DIR/KPEI/0323, No.: SE-0001/DIR-EKS/KSEI/0323 regarding Procedures for Using Securities Accounts for KPEI Triparty Repo Services and KPEI Bilateral Securities Lending and Borrowing Transactions | Surat Edaran Bersama KPEI dan KSEI ini mengatur terkait ketentuan terhadap prosedur penggunaan Rekening Efek dalam Triparty Repo KPEI dan Rekening Efek PME Bilateral KPEI.<br><br>This Joint KPEI and KSEI Circular regulates the provisions regarding the procedures for using Securities Accounts in KPEI Triparty Repo and KPEI Bilateral PME Securities Accounts. | Berdampak pada kewajiban pemenuhan prosedur penggunaan Rekening Efek dalam Triparty Repo KPEI dan Rekening Efek PME Bilateral KPEI.<br><br>Impacts on the obligation to fulfill the procedures for using Securities Accounts in KPEI Triparty Repo and KPEI Bilateral PME Securities Accounts. |

# Kebijakan Pembayaran Dividen
## Dividend Payment Policy

Kebijakan pembagian dividen Perseroan telah diatur dalam Anggaran Dasar Perseroan Pasal 23 tentang Penggunaan Laba dan Pembagian Dividen. Sesuai dengan Pasal tersebut, dividen hanya dibayarkan sesuai dengan kemampuan keuangan Perseroan dan ditetapkan berdasarkan keputusan RUPS, yang di dalamnya juga harus ditentukan waktu dan cara pembayaran dividen. Dalam hal RUPS Tahunan tidak menentukan penggunaan lain, laba bersih setelah dikurangi dengan cadangan yang diwajibkan oleh UUPT dan Anggaran Dasar dapat dibagi sebagai dividen.

Dalam hal terdapat keputusan RUPS terkait dengan pembagian dividen tunai, Perseroan wajib melaksanakan pembayaran dividen tunai kepada pemegang saham yang berhak paling lambat 30 (tiga puluh) hari setelah diumumkannya ringkasan risalah RUPS yang menyetujui pembagian dividen tunai.

Dividen yang tidak diambil setelah 5 tahun sejak tanggal ditetapkan untuk pembayaran dividen lampau, dimasukkan ke dalam cadangan khusus. RUPS mengatur tata cara pengambilan dividen yang telah dimasukkan ke dalam cadangan khusus tersebut. Dividen yang telah dimasukkan dalam cadangan khusus sebagaimana tersebut di atas, dan tidak diambil dalam jangka waktu 10 tahun akan menjadi hak Perseroan.

Berdasarkan RUPS Tahunan tanggal 28 Juni 2023 dan RUPS Tahunan tanggal 27 Juli 2022, Perseroan tidak membagikan dividen kepada Pemegang Saham karena Perseroan bermaksud untuk memperkuat struktur permodalan Perseroan, sebagaimana tercantum dalam Akta Berita Acara Rapat Umum Pemegang Saham Tahunan No. 145 tanggal 28 Juni 2023 dan Akta Berita Acara Rapat Umum Pemegang Saham Tahunan No. 167 tanggal 27 Juli 2022, keduanya dibuat dihadapan Muhammad Muazzir, S.H., M.Kn. Notaris Pengganti di Kota Administrasi Jakarta Selatan.

The Company's dividend distribution policy is regulated in the Company's Articles of Association Article 23 concerning the Use of Profits and Distribution of Dividends. According to this Article, dividends are only paid in accordance with the Company's financial capacity and determined based on a GMS resolution, which must also determine the time and method of dividend payment. In the event that the Annual GMS does not determine other uses, the net profit after deducted by the reserves required by the Company Law and the Articles of Association can be distributed as dividends.

In the event that there is a resolution of GMS related to distribution of cash dividends, the Company must perform cash dividend payment to the shareholders who are entitled no later than 30 (thirty) days after the announcement of summary of minutes of the GMS that approves the distribution of cash dividends.

Dividends that are not collected/claimed after 5 years since the stipulated date for payment of the dividends will be placed in a special reserve. The GMS shall determine the procedures for collection of the dividends that have been placed in the special reserve. Dividends that have been placed into the special reserve as mentioned above, and are not collected/claimed within a period of 10 years will become the right of the Company.

Based on the Annual General Meeting of Shareholders on June 28, 2023 and the Annual General Meeting of Shareholders on July 27, 2022, the Company did not distribute any dividend to the Shareholders as the Company intended to strengthen the Company's capital structure, as stated in the Deed of Minutes of Annual General Meeting of Shareholders No. 145 dated June 28, 2023 and the Deed of Minutes of Annual General Meeting of Shareholders No. 167 dated July 27, 2022, both were made before Muhammad Muazzir, S.H., M.Kn Substitute Notary in South Jakarta.

# Informasi Material
## Material Information

**Informasi Material Terkait Investasi, Ekspansi, Divestasi, Penggabungan Usaha, Akuisisi, dan/atau Restrukturisasi Utang/Modal**
Sepanjang tahun 2023, Perseroan tidak melakukan investasi, ekspansi, divestasi, penggabungan usaha, akuisisi dan/atau restrukturisasi utang/modal yang bersifat material.

**Material Information Regarding Investment, Expansion, Divestment, Business Merger, Acquisition, and/or Debt/Capital Restructuring**
Throughout 2023, the Company did not undertake any material investments, expansions, divestments, business mergers, acquisitions and/or debt/capital restructuring.

**Transaksi Material yang Mengandung Benturan Kepentingan dan/atau Transaksi dengan Pihak Berelasi**
Perseroan tidak melakukan transaksi material yang mengandung Benturan Kepentingan sepanjang tahun 2023.

**Material Transactions Containing Conflicts of Interest and/or Transactions with Related Parties**
The Company did not undertake any material transactions containing Conflict of Interest throughout 2023.

Dalam menjalankan aktivitas bisnisnya, Perseroan terlibat dalam berbagai transaksi dengan pihak berelasi. Sepanjang 2023, transaksi dengan pihak berelasi yang dilakukan merupakan transaksi yang merupakan kegiatan usaha yang dijalankan dalam rangka menghasilkan pendapatan usaha dan dijalankan secara rutin, berulang dan/atau berkelanjutan.

In carrying out its business activities, the Company is involved in various transactions with related parties. Throughout 2023, transactions with related parties carried out are transactions that are business activities carried out in order to generate revenue and are carried out routinely, repeatedly and/or continuously.

Berikut ini merupakan rincian atas transaksi dengan pihak berelasi per tanggal 31 Desember 2023 dan untuk tahun yang berakhir pada tanggal tersebut:

The following are details of transactions with related parties as of 31 December 2023 and for the year ended on that date:

# Informasi Material
Material Information

## Jenis Hubungan dan Unsur Transaksi Pihak Berelasi
Type of Relationship and Related Parties Transactions

| Pihak-pihak Berelasi<br>Related Parties | Jenis Hubungan<br>Type of Relationship | Unsur Transaksi Pihak Berelasi<br>Nature of Related Party Transactions |
|---|---|---|
| Personel manajemen kunci<br>Key management personnel | Dewan komisaris, Komite Audit, Direksi, Manajer Investasi, dan Kepala Divisi<br>The Board of Commissioners, Audit Committee, the Board of Directors, Investment Managers, and Head of Divisions | Liabilitas imbalan kerja<br>Employee benefits liabilities<br><br>Beban tenaga kerja<br>Personnel expenses |
| Berbagai reksa dana<br>Various mutual funds | Pengendalian melalui Entitas Anak<br>Control through the Subsidiary | Piutang jasa kegiatan manajer investasi<br>Investment manager fee receivables<br><br>Jasa manajemen reksa dana<br>Mutual funds management fee<br><br>Jasa transaksi reksa dana<br>Mutual funds transaction fee |

| Nilai per tanggal 31 Desember 2023 (dalam ribuan Rupiah)<br>Value per December 31, 2023 (in thousands of Rupiah) | |
|---|---|
| **Aset**<br>Assets | |
| Aset keuangan pada nilai wajar melalui laba rugi - reksa dana<br>Financial assets at fair value through profit or loss - mutual funds | 32.321.453 |
| Piutang kegiatan manajer investasi<br>Receivables from investment manager activities | 30.541.375 |
| Piutang karyawan<br>Loan to employee | 251.354 |
| **Total** | **63.114.182** |
| | |
| **Liabilitas**<br>Liabilities | |
| Utang nasabah<br>Payables to customers | 5.047.996 |
| Imbalan kerja<br>Employee benefits | 2.181.896 |
| **Total** | **7.229.892** |

| **Nilai untuk tahun yang berakhir pada tanggal 31 Desember 2023 (dalam ribuan Rupiah)**<br>Value for the year ended December 31, 2023 (in thousands of Rupiah) | |
|---|---|
| **Jasa kegiatan manajer investasi**<br>Fees from investment manager services | |
| TRAM Fixed Income Plan<br>TRAM Fixed Income Plan | 77.886.784 |
| TRIM Kas 2<br>TRIM Kas 2 | 26.648.427 |
| TRIM Saham Nusantara<br>TRIM Saham Nusantara | 19.697.282 |
| TRIM Kapital<br>TRIM Kapital | 16.899.355 |
| TRAM Balanced Absolute Strategy<br>TRAM Balanced Absolute Strategy | 8.948.776 |
| Lain-lain (masing-masing di bawah Rp2 miliar)<br>Others (each below Rp2 billion) | 107.529.339 |
| **Total** | **257.609.963** |
| | |
| **Komisi perantara perdagangan efek**<br>Brokerage commissions | |
| Dana Megah Kapital<br>Dana Megah Kapital | 2.475.352 |
| TRIM Bhakti Bangsa<br>TRIM Bhakti Bangsa | 1.091.658 |
| TRIM Kapital Plus<br>TRIM Kapital Plus | 636.407 |
| TRIM Balanced Absolute Strategy Nusantara<br>TRIM Balanced Absolute Strategy Nusantara | 474.743 |
| TRIM Balanced Absolute Strategy<br>TRIM Balanced Absolute Strategy | 449.241 |
| TRIM Saham Nusantara<br>TRIM Saham Nusantara | 398.344 |
| TRIM Syariah Saham<br>TRIM Syariah Saham | 187.983 |
| Lain-lain (masing-masing di bawah Rp100 juta)<br>Others (each below Rp100 million) | 398.212 |
| **Total** | **6.111.940** |

# Informasi Material
## Material Information

**Penjelasan Mengenai Kewajaran Transaksi dan Pemenuhan Ketentuan Terkait.**

Transaksi dengan pihak berelasi dilakukan berdasarkan ketentuan dan kondisi yang disepakati bersama sebagaimana dilakukan dengan pihak ketiga (telah *memenuhi arms-length principle*).

Merujuk pada Pasal 8 Peraturan OJK No. 42/POJK.04/2020 tentang Transaksi Afiliasi dan Benturan Kepentingan, Perseroan tidak wajib memenuhi ketentuan sebagaimana dimaksud dalam pasal 4 jika melakukan transaksi yang merupakan kegiatan usaha yang dijalankan dalam rangka menghasilkan pendapatan usaha dan dijalankan secara rutin, berulang dan/atau berkelanjutan. Pencatatan tentang transaksi dengan pihak berelasi telah sesuai dengan PSAK dan ketentuan yang berlaku. Rincian tentang transaksi dengan pihak berelasi disajikan dalam Laporan Keuangan yang Diaudit, Catatan 35 halaman 125-128.

**Pernyataan Direksi dan Peran Dewan Komisaris dan Komite Audit Untuk Memastikan Transaksi Dilakukan Sesuai Praktik Bisnis Yang Berlaku Umum**

Dalam menjalankan rencana transaksi afiliasi tersebut, Perseroan memastikan bahwa transaksi dilaksanakan sesuai dengan praktik bisnis yang berlaku umum.

Selain itu, dalam rapat berkala dengan Komite Audit, Divisi Accounting & Tax melaporkan transaksi-transaksi yang tercatat dalam Laporan Keuangan sehingga Komite Audit dapat memberikan saran atau rekomendasinya atas transaksi tersebut.

Direksi menilai bahwa transaksi yang dilakukan oleh Perseroan sepanjang tahun 2023 telah memenhi prinsip kewajaran dan patuh pada ketentuan yang berlaku.

**Explanation Regarding the Fairness of Transactions and Fulfillment of Related Provisions.**

Transactions with related parties were carried out based on mutually agreed terms and conditions as with third parties (having complied with the arms-length principle).

Referring to Article 8 OJK Regulation No. 42/POJK.04/2020 concerning Affiliate Transactions and Conflicts of Interest, the Company is not obliged to comply with the provisions as referred to in Article 4 if it carries out transactions that are business activities carried out to generate revenues and are carried out routinely, repeatedly and/or continuously. Recording of transactions with related parties is in accordance with SFAS and applicable regulations. Details of transactions with related parties are presented in the Audited Financial Statements, Note 35 pages 125-128.

**The Board of Director's Statement and The Board of Commissioner and Audit Committee Role to Ensure Transaction are Carried Out in Accordance with Generally Accepted Business Practice**

In carrying out the affiliate transaction plan, the Company ensures that the transaction is carried out in accordance with generally accepted business practices.

In addition, in regular meetings with the Audit Committee, the Accounting & Tax Division reports transactions recorded in the Financial Report so that the Audit Committee can provide suggestions or recommendations on these transactions.

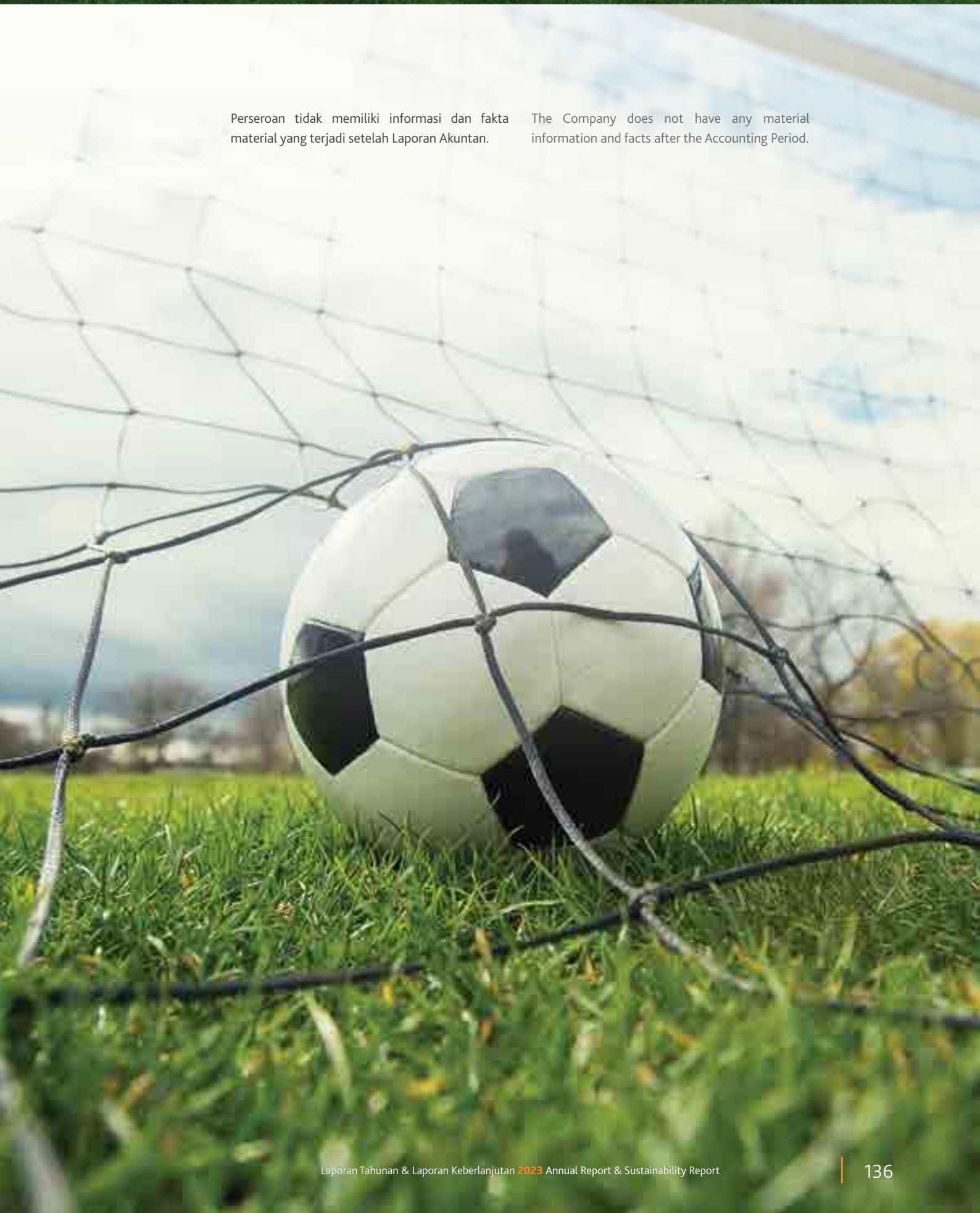
The Board of Directors assesses that the transactions carried out by the Company throughout 2023 have fulfilled the principles of fairness and complied with applicable regulations.

# Informasi dan Fakta Material Setelah Laporan Akuntan

## Material Information and Facts After the Accounting Report Period

Perseroan tidak memiliki informasi dan fakta material yang terjadi setelah Laporan Akuntan.

The Company does not have any material information and facts after the Accounting Period.



# Realisasi Penggunaan Dana Hasil Penawaran Umum
## Realization of the Use of Public Offering Proceeds

Pada tahun 2023, Perseroan menerbitkan Obligasi Berkelanjutan I Trimegah Sekuritas Indonesia Tahap I Tahun 2023 dengan total dana terhimpun sebesar Rp408.800.000.000,00 (empat ratus delapan miliar delapan ratus juta rupiah).

Berdasarkan Peraturan OJK No. 30/POJK.04/2015 tentang Laporan Realisasi Penggunaan Dana Hasil Penawaran Umum, Perseroan telah melaporakan realisasi penggunaan dana hasil penawaran umum Obligasi Berkelanjutan I Trimegah Sekuritas Indonesia Tahap I Tahun 2023 pada tanggal 2 Januari 2024 dengan rincian sebagai berikut:

In 2023, the Company issued Trimegah Sekuritas Indonesia Shelf Registered Bond I Phase I Year 2023 with total funds raised of IDR 408,800,000,000 (four hundred eight billion eight hundred million rupiah).

Based on the OJK Regulation No. 30/POJK.04/2015 concerning the Report on the Realization of the Use of Proceeds from the Public Offering, the Company has reported the realization of the use of the proceeds from the Public Offering of Trimegah Sekuritas Indonesia Shelf Registered Bond I Phase I Year 2023 on January 2, 2024 with the following details:

| No. | **Jenis Penawaran Umum** Type of Public Offering | **Tanggal Efektif** Effective Date | **Nilai Realisasi Hasil Penawaran Umum** Realization Value of Public Offering Proceeds | | | **Rencana Penggunaan Dana** Planned Use of Proceeds | |
|---|---|---|---|---|---|---|---|
| | | | **Jumlah Hasil Penawaran Umum** Total Public Offering Proceeds | **Biaya Penawaran Umum** Cost of Public Offering | **Hasil Bersih** Net Proceeds | **Warehousing** | **Pembiayaan Marjin** Margin Financing |
| 1 | Obligasi Berkelanjutan I Trimegah Sekuritas Indonesia Tahap I Tahun 2023<br>Trimegah Sekuritas Indonesia Shelf Registered Bond I Phase I Year 2023 | 26 Juni 2023<br>June 26, 2023 | 408.800.000.000 | 3.941.942.417 | 404.858.057.583 | 202.429.028.792 | 141.700.320.154 |

| | | Realisasi Penggunaan Dana<br>Realization of Using Proceeds | | | | Sisa Dana Hasil Penawaran Umum<br><br>Remaining Public Offering Proceeds |
|---|---|---|---|---|---|---|
| Reverse Repo | Total | Warehousing | Pembiayaan Marjin<br>Margin Financing | Reverse Repo | Total | |
| 60.782.708.637 | 404.858.057.583 | 202.429.028.792 | 141.700.320.154 | 60.782.708.637 | 404.858.057.583 | 0 |

# Realisasi Penggunaan Dana Hasil Penawaran Umum
## Realization of the Use of Public Offering Proceeds

| Rincian<br>Description | Realisasi Biaya<br>Cost Realization | |
|---|---|---|
| | % | Nilai /Amount |
| **Biaya Jasa untuk Penjaminan Emisi Obligasi:**<br>Underwriting Service Fees | | |
| Biaya Jasa Manajemen<br>Management Fee | 0,250% | Rp1.022.000.000 |
| Biaya Jasa Penjaminan<br>Underwriting Fee | 0,050% | Rp204.400.000 |
| Biaya Jasa Penjualan<br>Selling Fee | 0,050% | Rp204.400.000 |
| **Biaya Jasa Profesi Penunjang Pasar Modal:**<br>Capital Market Supporting Profession Fees | | |
| Biaya Jasa Akuntan Publik Laporan Keuangan<br>Public Accountant for Financial Statement Fee | 0,241% | Rp985.000.000 |
| Biaya Jasa Konsultan Hukum<br>Legal Consultant Fee | 0,068% | Rp279.530.750 |
| Biaya Jasa Notaris<br>Notary Fee | 0,012% | Rp50.000.000 |
| **Biaya Lembaga Penunjang Pasar Modal:**<br>Capital Market Supporting Institution Fees | | |
| Biaya Jasa Wali Amanat<br>Trustee Fee | 0,039% | Rp160.000.000 |
| Biaya Jasa Pemeringkatan Efek<br>Rating Fee | 0,070% | Rp286.160.000 |
| **Biaya Lain-lain:**<br>Other Expenses: | | |
| Biaya pendaftaran atas Pernyataan Pendaftaran di OJK, biaya pencatatan pada BEI, biaya-biaya untuk KSEI, biaya publikasi Prospektus & Informasi Tambahan dan cetak, biaya jasa Audit Penjatahan<br>Registration fees for Registration Statement at OJK, listing fees on the IDX, fees for KSEI, fees publication of Prospectus & Supplementary Information and print, Allotment Audit service fees | 0,184% | Rp750.451.667 |
| **Total** | **0,964%** | **Rp3.941.942.417** |

Dengan demikian, seluruh dana yang dihimpun telah digunakan seluruhnya.

Therefore, all the proceeds have been fully utilized.

# Aspek Pemasaran
## Marketing Aspect

Dalam merespon persaingan usaha yang terus meningkat di industri pasar modal Indonesia, Perseroan selalu menerapkan strategi pemasaran yang komprehensif. Perseroan meyakini bahwa eksekusi strategi pemasaran yang tepat tidak hanya berdampak positif pada kinerja bisnis, tetapi juga pada *brand* dan citra Perseroan.

In responding the increasing business competition in the Indonesia capital market industry, the Company always implements comprehensive marketing strategies. The Company believes that the execution of the right marketing strategy will not only have a positive impact on business performance, but also on the Company's brand and image.

Perseroan selalu memberikan kemudahan akses informasi mengenai produk dan layanan kepada nasabah maupun calon nasabah dengan memberikan pelayanan prima secara tatap muka di 11 kantor cabang di 10 kota di Indonesia.

The Company always provides easy access to information about products and services to clients and prospective clients by providing excellent face-to-face service at 11 branch offices in 10 cities in Indonesia.

Kegiatan pemasaran Perseroan di tahun 2023 berfokus pada *channel* digital. Perseroan melakukan pendekatan yang lebih personal dan gaya komunikasi yang disesuaikan dengan tiap segmen. Perseroan juga memperluas kegiatan pemasaran ke berbagai *channel* dengan memaksimalkan penggunaan berbagai platform digital yang dimiliki Perseroan untuk menjangkau masyarakat luas. Dengan demikian, *brand touch point* dengan masyarakat semakin meningkat.

The Company's marketing activities in 2023 focused on digital channels. The Company took a more personal approach and communication style that was tailored to each segment. The Company also expanded its marketing activities to various channels by maximizing the use of the Company's various digital platforms to reach the wider community. Therefore, the brand touch point with the community is increasing.

Beberapa strategi pemasaran yang diterapkan Perseroan di tahun 2023:

- Mengoptimalkan penggunaan media sosial seperti Instagram, Facebook, YouTube, dan TikTok untuk kegiatan promosi dan komunikasi secara digital, serta aktif di Clubhouse hingga bulan Maret 2023;
- Memanfaatkan media sosial Threads yang baru rilis di tahun 2023 untuk mengikuti arus perkembangan tren dunia digital dan media sosial;
- Melakukan *awareness campaign* yang semakin agresif dan terintegrasi untuk memastikan bahwa nasabah dan masyarakat menerima informasi secara menyeluruh tentang produk dan layanan Perseroan melalui media digital seperti Meta Ads (Facebook & Instagram) dan YouTube ads;
- Menyelenggarakan berbagai *small gathering* secara *offline* dan *virtual event* untuk menyampaikan *market updates*, pelatihan, dan penawaran produk investasi;
- Memaksimalkan pemanfaatan *corporate website* Perseroan dan *product website* sebagai saluran informasi;
- Memperkuat layanan Call Center Perseroan untuk menyediakan informasi produk dan layanan, serta menangani keluhan nasabah.

Several marketing strategies implemented by the Company in 2023:

- Optimized the use of social media such as Instagram, Facebook, YouTube, and TikTok to do digital promotion and communication activities, and actively aired on Clubhouse until March 2023;
- Joined Threads, the newest social media released in 2023 to hop on the recent digital and social media trends;
- Conducted an integrated and more aggressive awareness campaign to ensure that clients and the public received comprehensive information about the Company's products and services through digital media such as Meta Ads (Facebook & Instagram), and YouTube ads;
- Organized various small offline gathering and virtual events to present market updates, training, and investment product offerings;
- Maximized the use of the Company's corporate website and product website as an information channel;
- Strengthened the Company's Call Center services to provide product and service information, as well as handle client complaints.

# Prospek Usaha

## Prospek Usaha

**Outlook Perekonomian Global dan Domestik**

Dana Moneter Internasional (IMF) memperkirakan pertumbuhan ekonomi global tahun 2024 sebesar 3,1%, sedangkan Bank Dunia memperkirakan pertumbuhan ekonomi global hanya akan mencapai 2,8%, lebih rendah dari kinerja perekonomian global di tahun 2023. Di samping itu, beberapa lembaga ekonomi internasional memperkirakan China akan dibayangi perlambatan pertumbuhan ekonomi dan krisis sektor properti.

Selain itu, tensi geopolitik terus meningkat di berbagai belahan dunia. Konflik Timur Tengah, *budget dispute* di Uni Eropa, dan pemenangan presiden baru Taiwan yang menentang "One China Policy" dan berpotensi meningkatkan merenggannya hubungan Amerika Serikat dan China akan menyebabkan ketidakpastian global.

Meski masih dibayangi oleh beberapa faktor seperti prospek perekonomian global yang melemah, kebijakan ekonomi Presiden baru, volatilitas harga bahan pangan dan defisit anggaran, Bank Dunia memperkirakan pertumbuhan ekonomi Indonesia di 2024 akan tetap stabil di kisaran 5%. Di sisi moneter, melihat potensi penurunan The Fed Fund Rate, Bank Indonesia diperkirakan juga akan mengambil tindakan serupa meski cenderung tipis.

**Pandangan atas Pasar Modal dan Strategi Perusahaan**

Dalam Rencana Kerja dan Anggaran Tahunan 2024, PT Bursa Efek Indonesia menargetkan sekitar 62 perusahaan akan melakukan IPO saham di tahun 2024. Penerbitan surat utang atau obligasi korporasi diprediksi meningkat. Pefindo memproyeksikan nilai surat utang yang akan diterbitkan dapat menembus Rp169,05 triliun, lebih besar dari nilai penerbitan tahun 2023 sebesar Rp130,8 triliun.

**Global and Domestic Economic Outlook**

The International Monetary Fund (IMF) estimates that global economic growth in 2024 will be 3.1%, meanwhile the World Bank estimates that global economic growth will only reach 2.8%, lower than the performance of the global economy in 2023. Besides that, several international economic institutions predict that China will be overshadowed by slowing economic growth and a property sector crisis.

In addition, geopolitical tensions continue to increase in various parts of the world. The Middle East conflict, budget disputes in the European Union, and the victory of Taiwan's new president who opposes the "One China Policy" and has the potential to increase the tension between the United States and China will cause global uncertainty.

Even though it is still overshadowed by several factors such as the weakening global economic outlook, the new President's economic policies, volatility in food prices and the budget deficit, the World Bank estimates that Indonesia's economic growth in 2024 will remain stable at around 5%. On the monetary side, seeing the potential for a reduction in The Fed Fund Rate, Bank Indonesia is also expected to take similar action, although it is likely to be slight.

**Outlook on the Capital Market and the Company's Business Strategy**

In the 2024 Annual Work Plan and Budget, the Indonesia Stock Exchange targets around 62 companies to carry out equity IPOs in 2024. The issuance of corporate debt securities or bond is predicted to increase. Pefindo projects that the value of debt securities to be issued could reach Rp169.05 trillion, greater than the issuance value in 2023 of Rp130.8 trillion.

Tingginya kebutuhan *refinancing* tersebut sejalan dengan meningkatnya nilai surat utang yang akan jatuh tempo di tahun 2024. Untuk menangkap peluang tersebut, Perseroan akan terus aktif dalam memfasilitasi *fundraising* baik saham maupun obligasi.

The high need for refinancing is in line with the increasing value of maturing debt securities in 2024. To be able to take this opportunity, the Company will continue to be active in facilitating fundraising for both equity and bonds.

Sementara itu, potensi pemangkasan The Fed Fund Rate dan BI Rate diharapkan akan berdampak positif pada likuiditas domestik dan minat investor. Dengan telah diluncurkannya aplikasi Trima+ diharapkan mampu menambah jumlah nasabah aktif seiring dengan prospek positif pasar saham. Selain itu, peringkat surat utang Indonesia diperkirakan akan stabil seiring dengan kestabilan *outlook* perekonomian domestik.

Meanwhile, the potential cut of The Fed Fund Rate and the BI Rate are expected to have a positive impact on domestic liquidity and investors' interest. With the launch of the Trima+ application, it is hoped that it will be able to increase the number of active clients in line with the positive prospects for the stock market. In addition, Indonesia's debt securities rating is expected to remain stable with the stability of the domestic economic outlook.

Di industri reksa dana, nilai dana kelolaan atau *asset under management* (AUM) diprediksi tembus Rp530,19 triliun pada akhir tahun 2024, naik 5% dari AUM pad akhir 2023 sebesar Rp504,9 triliun. Pertumbuhan AUM ini didorong oleh kondisi ekonomi yang stabil, potensi pelonggaran kebijakan moneter, dan iklim investasi yang baik.

In the mutual fund industry, the asset under management (AUM) is predicted to reach Rp530.19 trillion by the end of 2024, up 5% from the AUM at the end of 2023 of Rp504.9 trillion. The growth in AUM is driven by the stable economic conditions, the potential for easing monetary policy, and good investment climate.

Prospek ekonomi dan tren pasar modal yang positif, jumlah investor di pasar modal yang terus meningkat dan berkurangnya ketidakpastian politik di dalam negeri sehubungan dengan selesainya Pemilihan Presiden diharapkan akan menjadi penopang bagi Perseroan untuk memperluas pasarnya dan mencatat pertumbunan positif di tahun 2024.

Positive economic prospects and capital market trends, the increasing number of investors in the capital market and reduced domestic political uncertainty in connection with the completion of the Presidential Election are expected to provide support for the Company to expand its market and post positive growth in 2024.





# 05 RUN THE FIELD

## TATA KELOLA PERUSAHAAN
## CORPORATE GOVERNANCE

# Komitmen Terhadap Penerapan Tata Kelola Perusahaan yang Baik

## Commitment to the Implementation of Good Corporate Governance

Perseroan meyakini penerapan Tata Kelola Perusahaan yang Baik (*Good Corporate Governance*/ GCG) dapat mendukung kinerja yang berkelanjutan sekaligus menghasilkan nilai ekonomi jangka panjang bagi seluruh pemangku kepentingan. Bagi Perseroan, penerapan GCG secara konsisten tidak hanya sebagai wujud kepatuhan terhadap peraturan perundang-undangan, tetapi juga merupakan salah satu pilar utama untuk membentuk korporasi yang sehat. Perseroan berkomitmen untuk terus meningkatkan kualitas penerapan GCG melalui penguatan infrastruktur GCG yang disertai dengan penyempurnaan berbagai perangkat kebijakan.

The Company believes that the implementation of Good Corporate Governance (GCG) can support sustainable performance while generating long-term economic value for all stakeholders. For the Company, consistent implementation of GCG is not only a form of compliance with regulations, but is also one of the main pillars for forming a healthy corporation. The Company is committed to continuing to improve the quality of GCG implementation through strengthening GCG infrastructure accompanied by improving various policy tools.

Dalam menerapkan GCG, Perseroan mengacu pada prinsip-prinsip dasar tata kelola berdasarkan Pedoman Governansi Korporat yang diterbitkan oleh KNKG tahun 2021, yaitu:

In implementing GCG, the Company refers to the basic principles of governance based on the Corporate Governance Guidelines issued by KNKG in 2021, namely:

| Prinsip<br>Principle | Implementasi<br>Implementation |
|---|---|
| Perilaku Beretika<br>Ethical Behavior | • Kode Etik Perseroan sebagai pedoman yang mengatur kesesuaian tingkah laku seluruh manajemen dan karyawan untuk menghadirkan lingkungan kerja yang sehat dan beretika.<br>The Company's Code of Ethics as a guideline that regulates the appropriate behavior of all management and employees to provide a healthy and ethical work environment.<br>• Sistem Pelaporan Pelanggaran (Whistleblowing System/WBS) yang berfungsi sebagai media pelaporan atas pelanggaran atau dugaan terjadinya pelanggaran terhadap kebijakan dan/atau prosedur, Kode Etik dan Nilai-Nilai Perusahaan<br>Whistleblowing System/WBS, which functions as a reporting medium for violations or suspected violations of policies and/or procedures, Code of Ethics and Company Values. |
| Akuntabilitas<br>Accountability | • Setiap insan Perseroan menjalankan tugas dan tanggung jawab yang berbeda-beda sesuai Standard Operating Procedure ataupun *Key Performance Indicator* masing-masing.<br>Each member of the Company carries out different duties and responsibilities according to the Standard Operating Procedure or each Key Performance Indicator.<br>• Dewan Komisaris dan Direksi mempertanggungjawabkan kinerjanya kepada pemegang saham melalui Rapat Umum Pemegang Saham (RUPS).<br>The Board of Commissioners and the Board of Directors are accountable for their performance to shareholders through the General Meeting of Shareholders (GMS). |
| Transparansi<br>Transparency | • Perseroan menyampaikan berbagai laporan berkala kepada regulator yang dapat diakses melalui situs web Bursa Efek Indonesia (BEI) www.idx.co.id maupun situs web Perseroan www.trimegah.com.<br>The Company submits various periodic reports to regulators which can be accessed via the Indonesia Stock Exchange (IDX) website www.idx.co.id and the Company's website www.trimegah.com.<br>• Melaksanakan kewajiban keterbukaan informasi sesuai regulasi yang berlaku<br>Carrying out information disclosure obligations in accordance with prevailing regulations. |

| Prinsip<br>Principle | Implementasi<br>Implementation |
|---|---|
| Keberlanjutan | • Pengelolaan usaha Perseroan dilakukan sesuai dengan ketentuan Anggaran Dasar dan peraturan perundang-undangan yang berlaku. The Company's business management is carried out in accordance with the provisions of the Articles of Association and prevailing laws and regulations.<br>• Pelaksanaan program *Corporate Social Responsibility* (CSR) setiap tahun. Implementation of Corporate Social Responsibility (CSR) programs every year. |
| Sustainability | • Mengikuti perkembangan regulasi terkini, baik yang berkaitan dengan perushaan tercatat maupun industri sekuritas. Keep updated of the latest regulatory developments, both related to listed companies and securities industry. |

## Struktur dan Mekanisme GCG

### Infrastruktur GCG

Berpedoman pada Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas, struktur tata kelola perusahaan di Perseroan terdiri atas organ utama dan sejumlah organ pendukung. Organ utama, antara lain, Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris, dan Direksi. Sementara organ-organ pendukung lainnya mencakup komite-komite yang dibentuk untuk membantu pelaksanaan tugas dan tanggung jawab Dewan Komisaris dan Direksi.

Saat ini, Perseroan memiliki komite-komite di bawah Dewan Komisaris yang bertugas membantu fungsi pengawasan Dewan Komisaris, yaitu Komite Audit dan Komite Nominasi dan Remunerasi. Sedangkan komite-komite di bawah Direksi adalah Komite Manajemen Risiko dan Komite Human Capital.

Selain itu, Perseroan juga memiliki unit-unit kerja yang mendukung penerapan GCG, antara lain Sekretaris Perusahaan, Internal Audit, Risk Management, Compliance, dan Legal. Dengan infrastruktur GCG yang memadai, Perseroan berharap dapat menghadirkan pengelolaan bisnis yang akuntabel dan dapat dipertanggung-jawabkan.

## Structure and Mechanism of GCG

### Infrastructure of GCG

Guided by Law No. 40 of 2007 concerning Limited Liability Companies, the corporate governance structure in the Company consists of a main organ and a number of supporting organs. The main organs include, among others, the General Meeting of Shareholders (GMS), the Board of Commissioners and the Board of Directors. Meanwhile, other supporting organs include committees formed to assist the duties and responsibilities of the Board of Commissioners and Directors.

Currently, the Company has committees under the Board of Commissioners whose task is to assist the supervisory function of the Board of Commissioners, namely the Audit Committee and the Nomination and Remuneration Committee. Meanwhile, the committees under the Board of Directors are the Risk Management Committee and the Human Capital Committee.

Apart from that, the Company also has work units that support the implementation of the GCG, among others, Corporate Secretary, Internal Audit, Risk Management, Compliance, and Legal. With adequate GCG infrastructure, the Company hopes to provide accountable and accountable business management.

# Rapat Umum Pemegang Saham
## General Meeting of Shareholders

**Kebijakan RUPS**

Rapat Umum Pemegang Saham (RUPS) adalah organ Perseroan yang memiliki kekuasaan dan kewenangan tertinggi yang tidak dapat didelegasikan kepada Direksi dan Dewan Komisaris sesuai dengan batasan yang ditentukan dalam ketentuan perundang-undangan dan Anggaran Dasar Perseroan. Sebagai salah satu organ utama Perseroan, RUPS berfungsi sebagai wadah bagi pemegang saham untuk mengambil keputusan strategis di Perseroan sesuai dalam batasan Anggaran Dasar dan peraturan perundang-undangan yang berlaku.

Mengacu pada Anggaran Dasar Perseroan, Perseroan dapat menyelenggarakan 2 (dua) jenis RUPS:

a) **RUPS Tahunan (RUPST):**
Rapat yang wajib diadakan dalam jangka waktu paling lambat 6 (enam) bulan setelah tahun buku berakhir.

b) **RUPS Luar Biasa (RUPSLB):**
Rapat yang dapat diadakan setiap waktu jika dipandang perlu oleh Direksi, Dewan Komisaris, atau Pemegang Saham untuk menetapkan hal-hal yang tidak dilakukan dalam RUPS Tahunan.

**Tata Cara dan Mekanisme Penyelenggaraan RUPS**

Tata cara dan mekanisme penyelenggaraan RUPST dan RUPSLB Perseroan mengacu pada Peraturan OJK No. 15/POJK.04/2020 ("POJK 15/2020") tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka, dan Peraturan OJK No. 16/ POJK.04/2020 ("POJK 16/2020") tentang Pelaksanaan Rapat Umum Pemegang Saham Perusahaan Terbuka Secara Elektronik.

**GMS Policy**

The General Meeting of Shareholders (GMS) is the Company's organ that has the highest power and authority that cannot be delegated to the Board of Directors and the Board of Commissioners in accordance with the limits specified in the provisions of the legislation and the Company's Articles of Association. As one of the Company's main organs, the GMS serves as a forum for shareholders to make strategic decisions in the Company in accordance with the limits of the Articles of Association and prevailing laws and regulations.

Referring to the Company's Articles of Association, the Company may hold 2 (two) types of GMS:

a) **Annual GMS (AGMS):**
Meeting that shall be held no later than 6 (six) months after the end of the financial year.

b) **Extraordinary GMS (EGMS):**
Meeting that can be held at any time if deemed necessary by the Board of Directors, Board of Commissioners, or Shareholders to determine matters that are not conducted at the Annual GMS.

**Procedures and Mechanisms for the GMS Implementation**

The procedures and mechanisms for holding the AGMS and EGMS of the Company refer to the OJK Regulation No. 15/POJK.04/2020 ("POJK 15/2020") concerning the Plan and the Implementation of the General Meeting of Shareholders of Public Company, and OJK Regulation No.16/ POJK.04/2020 ("POJK 16/2020") concerning the Implementation of the Electronic General Meeting of Shareholders of Public Company.

### Proses Penyelenggaraan RUPS
The Process of Organizing GMS



Dengan berpedoman pada kedua regulasi tersebut, Perseroan diwajibkan untuk menyampaikan Pengumuman RUPS kepada Pemegang Saham paling lambat 14 hari sebelum Pemanggilan RUPS dengan tidak memperhitungkan tanggal Pengumuman dan tanggal Pemanggilan. Selanjutnya, Perseroan melakukan Pemanggilan kepada Pemegang Saham paling lambat 21 hari sebelum tanggal penyelenggaraan RUPS dengan tidak memperhitungkan tanggal Pemanggilan dan tanggal penyelenggaraan RUPS. Sejak tanggal Pemanggilan RUPS sampai dengan penyelenggaraan RUPS, Perseroan harus menyediakan bahan mata acara rapat bagi Pemegang Saham yang dapat diakses dan diunduh melalui situs web Perseroan dan/atau sistem e-RUPS.

Based on these two regulations, the Company is required to make GMS Announcement to Shareholders no later than 14 days prior to the GMS Convocation excluding the Announcement date and Convocation date. Furthermore, the Company makes Convocation for the Shareholders no later than 21 days prior to the GMS date excluding the Convocation date and the GMS implementation date. In the period between the Convocation date and the GMS implementation date, the Company is required to provide the material of the meeting agenda for Shareholders which can be accessed and downloaded through the Company's website and/or e-GMS system.

Sesuai Pasal 40 POJK 15/2020, pengambilan keputusan dalam RUPS dilakukan secara musyawarah untuk mufakat. Dalam hal mufakat tidak tercapai, maka pengambilan keputusan dilakukan melalui proses pemungutan suara dengan memperhatikan ketentuan kuorum kehadiran dan kuorum keputusan RUPS.

In accordance with Article 40 of POJK 15/2020, the decision-making mechanism in the GMS is conducted by deliberation to reach a consensus. In the event that a consensus is not reached, the decision is made through a voting process by taking into account the provisions of the attendance quorum and resolutions quorum of the GMS.

Berikut ini adalah uraian pelaksanaan RUPST Perseroan tahun 2023:

The following is a description of the implementation of the Company's 2023 AGMS:

| No. | Uraian<br>Description | Tanggal<br>Date | Keterangan<br>Remarks |
|---|---|---|---|
| 1. | Pemberitahuan Rencana RUPST ke OJK dan BEI<br>Notification of the AGMS Plan to the OJK and the IDX | 21 Maret 2023<br>March 21, 2023 | Disampaikan melalui Surat Perseroan No. 025/CorSec/ADP/III/2023.TRIM<br>Submitted by Letter No. 025/CorSec/ADP/III/2023.TRIM |
| 2. | Pengumuman RUPST<br>AGMS Announcement | 30 Maret 2023<br>March 30, 2023 | Disampaikan melalui Surat Perseroan No. 027/CorSec/ADP/III/2023.TRIM<br>Submitted by Letter No. 027/CorSec/ADP/III/2023.TRIM |
| 3 | Pemberitahuan Perubahan Mata Acara Rapat<br>Notification of Changes to AGMS Agenda | 13 April 2023<br>April 13, 2023 | Disampaikan melalui Surat Perseroan No. 037/CorSec/ADP/IV/2023.TRIM<br>Submitted by Letter No. 037/CorSec/ADP/IV/2023.TRIM |
| 4. | Pengumuman Penundaan RUPST<br>Announcement of Postponement of AGMS | 13 April 2023<br>April 13, 2023 | Disampaikan melalui Surat Perseroan No. 038/CorSec/ADP/IV/2023.TRIM<br>Submitted by Letter No. 038/CorSec/ADP/IV/2023.TRIM |
| 5. | Pemberitahuan Perubahan Mata Acara Rapat<br>Notification of Changes to AGMS Agenda | 5 Juni 2023<br>June 5, 2023 | Disampaikan melalui Surat Perseroan No. 049/CorSec/ADP/VI/2023.TRIM<br>Submitted by Letter No. 049/CorSec/ADP/VI/2023.TRIM |

# Rapat Umum Pemegang Saham
General Meeting of Shareholders

| No. | Uraian<br>Description | Tanggal<br>Date | Keterangan<br>Remarks |
|---|---|---|---|
| 6. | Pemanggilan RUPST<br><br>AGMS Convocation | 6 Juni 2023<br><br>June 6, 2023 | Disampaikan melalui Surat Perseroan No. 053/CorSec/ADP/VI/2023.TRIM<br>Submitted by Letter No. 053/CorSec/ADP/VI/2023.TRIM |
| 7. | Pelaksanaan RUPST<br>AGMS Implementation | 28 Juni 2023<br>June 28, 2023 | - |
| 8. | Pengumuman Ringkasan Risalah RUPST<br>Announcement of the Summary of Minutes of AGMS | 4 Juli 2023<br><br>July 4, 2023 | Disampaikan melalui Surat Perseroan 074/CorSec/ADP/VII/2023.TRIM<br>Submitted by Letter No. 074/CorSec/ADP/VII/2023.TRIM |

## Pelaksanaan RUPS Tahunan 2023

## Implementation of the 2023 Annual GMS

| | |
|---|---|
| **Hari, Tanggal**<br>Day, Date | Rabu, 28 Juni 2023<br>Wednesday, June 28, 2023 |
| **Waktu**<br>Time | 10.13 s/d 10.54 WIB<br>10.13 to 10.54 WIB |
| **Tempat**<br>Place | Ruang Tiara 1&2<br>Artotel Suites Mangkuluhur Lt. 3<br>Jl. Gatot Subroto Kav 2-3 Jakarta 12930<br>Tiara Room 1&2<br>Artotel Suites Mangkuluhur, 3rd Floor<br>Jl. Gatot Subroto Kav 2-3 Jakarta 12930 |

**Kehadiran di dalam RUPST 2023:**

1) Direksi
   - Direktur Utama: Philmon Samuel Tanuri (hadir secara fisik)
   - Direktur: David Agus (hadir secara fisik)

2) Dewan Komisaris
   - Komisaris Utama/Komisaris Independen: Edy Sugito (hadir secara fisik)

3) Pemegang saham yang hadir mewakili 5.697.250.400 saham atau 80,14% dari seluruh lembar saham yang telah dikeluarkan oleh Perseroan.

4) Pihak Independen dan/atau Profesi Penunjang Pasar Modal yang turut hadir di dalam RUPS dan Bertugas Melakukan Perhitungan Suara (fisik dan *online*): PT Sinartama Gunita.

**Attendance at the 2023 AGMS:**

1) The Board of Directors
   - President Director: Philmon Samuel Tanuri (physically present)
   - Director: David Agus (physically present)

2) The Board of Commissioners
   - President Commissioner/Independent Commissioner: Edy Sugito (physically present)

3) Shareholders represented 5,697,250,400 shares or 80.14% of the total shares issued by the Company.

4) Independent Party and/or Capital Market Supporting Professionals who were also present at the GMS to conduct the vote count (physical and online): PT Sinartama Gunita.

## Hasil Keputusan RUPST 2023
2023 AGMS Resolutions

| Mata Acara<br>Meeting Agenda | Keputusan<br>Resolutions | Status Pelaksanaan<br>Implementation Status |
|---|---|---|
| **Mata Acara Rapat Pertama**<br>First Meeting Agenda | | |
| Persetujuan Laporan Tahunan termasuk Laporan Tahunan Direksi, Laporan Tugas Pengawasan Dewan Komisaris, dan pengesahan Laporan Keuangan Tahun Buku 2022 | 1. Menerima dengan baik dan menyetujui Laporan Tahunan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2022 termasuk Laporan Tahunan Direksi, Laporan Pengawasan Dewan Komisaris untuk tahun 2022, serta;<br>2. Menerima dengan baik, menyetujui dan mengesahkan Laporan Keuangan serta neraca dan perhitungan laba/rugi Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2022 yang telah diaudit oleh Kantor Akuntan Publik Purwantono, Sungkoro, & Surja, sesuai laporan Nomor: 00170/2.1032/AU.1/09/0242-1/1/III/2023 tanggal 01 Maret 2023 dengan pendapat "Wajar dalam Semua Hal yang Material", dengan demikian membebaskan anggota Direksi dan Dewan Komisaris Perseroan dari tanggung jawab dan segala tanggungan sepenuhnya (*volledig acquit et de charge*) atas tindakan pengurusan dan pengawasan yang telah mereka jalankan selama tahun buku 2022, sepanjang tindakan-tindakan mereka tercantum dalam neraca dan perhitungan laba rugi tahun buku 2022, kecuali perbuatan penipuan, penggelapan atau tindak pidana lainnya. | Sudah dilaksanakan |
| Approval of Annual Report including Annual Report of the Board of Directors, Supervisory Report of the Board of Commissioners, and Ratification of Financial Statements of the 2022 Financial Year | 1. Well accepted and approved the Company's Annual Report for the financial year ended on December 31, 2022 including Annual Report of the Board of Directors, and Supervisory Report of the Board of Commissioners for the year 2022; and<br>2. Well accepted, approved, and ratified the Company's Financial Statements and balance sheet and profit/loss statement for the financial year ended on December 31, 2022 audited by Public Accounting Firm Purwantono, Sungkoro & Surja, according to the report Number: 00170/2.1032/AU.1/09/0242-1/1/III/2023 dated March 1, 2023 with a "Fair in All Material Respects" opinion, thus acquitting the members of the Board of Directors and the Board of Commissioners of the Company of responsibilities and liabilities (*volledig acquit et de charge*) for the management and supervision actions carried out in the financial year 2022, as long as their actions were stated in the balance sheet and profit/loss statement financial year 2022, and were not considered act of embezzlement, fraud and other criminal acts.<br><br>**Tidak Setuju** Reject<br>**Abstain**<br>**Setuju** Approve<br><br>5.697.250.400 suara atau 100% dari seluruh saham dengan hak suara yang hadir<br>5,697,250,400 voting rights or 100% of all shares with voting rights of the attendees | Has been implemented |

# Rapat Umum Pemegang Saham
General Meeting of Shareholders

| Mata Acara<br>Meeting Agenda | Keputusan<br>Resolutions | Status Pelaksanaan<br>Implementation Status |
|---|---|---|
| **Mata Acara Rapat Kedua**<br>Second Meeting Agenda | | |
| Penetapan penggunaan laba bersih Perseroan Tahun Buku 2022 | Menyetujui penetapan penggunaan laba bersih tahun buku 2022 Perseroan sebesar Rp177.534.161.098,00 (seratus tujuh puluh tujuh miliar lima ratus tiga puluh empat juta seratus enam puluh satu ribu sembilan puluh delapan Rupiah) untuk dipergunakan sebagai berikut:<br>1. Sebesar Rp1.000.000.000,00 (satu miliar Rupiah) digunakan sebagai "Dana Cadangan" sebagaimana dimaksud dalam Pasal 70 ayat 1 UU Nomor: 40 Tahun 2007;<br>2. Sisanya dimasukkan sebagai laba yang ditahan untuk memperkuat struktur permodalan Perseroan. | Sudah dilaksanakan |
| Determination of the use of the Company's net profit of the 2022 Financial Year | Approved the determination of the use of the Company's net profit of the financial year 2022 amounting to Rp177,534,161,098 (one hundred seventy seven billion five hundred thirty four million one hundred sixty one thousand ninety eight Rupiah), for:<br>1. Rp1,000,000,000 (one billion Rupiah) for "Reserves" as referred to Article 70 paragraph 1, Law No. 40 Year 2007; and<br>2. The remaining will be used as retained earnings to strengthen the Company's capital structure.<br><br>**Tidak Setuju**<br>Reject<br>**Abstain**<br>**Setuju**<br>Approve<br><br>5.697.250.400 suara atau 100% dari seluruh saham dengan hak suara yang hadir<br>5,697,250,400 voting rights or 100% of all shares with voting rights of the attendees | Has been implemented |



| Mata Acara<br>Meeting Agenda | Keputusan<br>Resolutions | Status Pelaksanaan<br>Implementation Status |
|---|---|---|
| **Mata Acara Rapat Ketiga**<br>Third Meeting Agenda | | |
| Penunjukkan Akuntan Publik (AP) dan/atau Kantor Akuntan Publik (KAP) untuk mengaudit Laporan Keuangan Perseroan untuk Tahun Buku yang berakhir pada tanggal 31 Desember 2023 | 1. Menyetujui mendelegasikan kewenangan penunjukan Akuntan Publik dan/atau Kantor Akuntan Publik yang akan melakukan audit atas Laporan Keuangan Perseroan untuk tahun buku 2023 kepada Dewan Komisaris dengan memperhatikan rekomendasi Komite Audit mengenai pemilihan Akuntan Publik dan Kantor Akuntan Publik. Pendelegasian ini diambil mengingat hingga penyelenggaraan Rapat ini masih dilakukan proses pemilihan Akuntan Publik dan/atau Kantor Akuntan Publik. Proses pemilihan Akuntan Publik dan/atau Kantor Akuntan Publik Perseroan akan didasarkan pada kriteria, antara lain:<br>- Terdaftar pada Otoritas Jasa Keuangan;<br>- Memiliki kompetensi dan pengalaman dalam memberikan jasa audit laporan keuangan perusahaan terbuka yang bergerak di bidang pasar modal atau perusahaan efek, dan memahami kompleksitas usaha Perseroan;<br>- Independen terhadap grup Perseroan;<br>2. Memberi kuasa dan wewenang kepada Dewan Komisaris Perseroan untuk menetapkan besarnya honorarium dan persyaratan lainnya, sehubungan dengan penunjukan Akuntan Publik dan Kantor Akuntan Publik tersebut dengan memperhatikan rekomendasi dari Komite Audit;<br>3. Dalam hal Akuntan Publik dan Kantor Akuntan Publik yang ditunjuk tersebut karena sesuatu alasan tidak dapat melaksanakan tugasnya, memberikan wewenang kepada Dewan Komisaris untuk menunjuk Akuntan Publik dan Kantor Akuntan Publik lain yang memiliki kompetensi dan pengalaman dalam bisnis Perseroan dan terdaftar di OJK. | Sudah dilaksanakan |
| Appointment of Public Accountant and/or Public Accounting Firm to Audit the Company's Financial Statements for the Financial Year ended on December 31, 2023 | 1. Approved to delegate the authority to appoint a Public Accountant and/or Public Accounting Firm that will audit the Company's Financial Statements for financial year 2023 to the Board of Commissioners, taking into account the recommendations of the Audit Committee regarding the selection of Public Accountants and Public Accounting Firms. This delegation was taken considering that until the holding of this Meeting, the selection process for a Public Accountant and/or a Public Accounting Firm was still being conducted. The selection process for the Company's Public Accountant and/or Public Accounting Firm would be based on the following criteria, among others:<br>- Registered in the Financial Services Authority;<br>- Have competence and experience in providing audit services for financial statements of public companies engaged in the capital market or securities companies, and understand the complexity of the Company's business;<br>- Independent of the Company's group.<br>2. Granted power and authority to the Board of Commissioners of the Company to determine the honorarium and other requirements, in connection with the appointment of the Public Accountant and Public Accounting Firm by considering the recommendations of the Audit Committee;<br>3. In the event that the appointed Public Accountant and Public Accounting Firm for some reasons cannot carry out their duties, authorized the Board of Commissioners to appoint other Public Accountant and Public Accounting Firm that has competence and experience in the Company's business and registered in the Financial Services Authority (OJK).<br><br>**Tidak Setuju**<br>Reject<br><br>**Abstain**<br><br>**Setuju**<br>Approve<br><br>5.697.250.400 suara atau 100% dari seluruh saham dengan hak suara yang hadir<br>5,697,250,400 voting rights or 100% of all shares with voting rights of the attendees | Has been implemented |

# Rapat Umum Pemegang Saham

General Meeting of Shareholders

| Mata Acara<br>Meeting Agenda | Keputusan<br>Resolutions | Status Pelaksanaan<br>Implementation Status |
|---|---|---|
| **Mata Acara Rapat Keempat**<br>Fourth Meeting Agenda | | |
| Penetapan gaji/honorarium dan tunjangan bagi anggota Dewan Komisaris Perseroan, dan pemberian wewenang kepada Dewan Komisaris untuk menetapkan gaji, tunjangan, tugas dan wewenang Direksi Perseroan | 1. Menyetujui untuk memberi wewenang kepada Dewan Komisaris dalam menetapkan jumlah honorarium bagi anggota Dewan Komisaris Perseroan untuk tahun 2023 dengan kenaikan sebesar-besarnya 10% dari jumlah honorarium tahun 2022 dan tetap mempertimbangkan rekomendasi dari Komite Nominasi dan Remunerasi, dan pembagiannya ditetapkan oleh Dewan Komisaris Perseroan melalui Rapat Dewan Komisaris, serta memberikan wewenang kepada Dewan Komisaris untuk pengalokasian honorarium masing-masing Dewan Komisaris dari jumlah total tersebut;<br>2. Menyetujui untuk memberi wewenang kepada Dewan Komisaris dalam menetapkan gaji dan tunjangan bagi Direksi Perseroan untuk tahun 2023 dengan mempertimbangkan rekomendasi dari Komite Nominasi dan Remunerasi, dan menetapkan pembagian tugas dan wewenang bagi Direksi Perseroan untuk tahun 2023 yang pembagiannya ditetapkan oleh Dewan Komisaris Perseroan;<br>3. Menyetujui untuk memberi wewenang kepada Dewan Komisaris untuk menetapkan bonus bagi Direksi Perseroan dengan mempertimbangkan rekomendasi dari Komite Nominasi dan Remunerasi. | Sudah dilaksanakan |
| Determination of salaries and allowances of the members of the Board of Commissioners of the Company, and delegation of authorities to the Board of Commissioners to determine salaries, allowances, and division of duties and authorities of the Board of Directors | 1. Approved to grant authority to the Board of Commissioners to determine the amount of honorarium for members of the Board of Commissioners of the Company for 2023 with a maximum increase of 10% from the amount of honorarium in 2022 and still considering recommendations from the Nomination and Remuneration Committee, and the distribution is determined by the Board of Commissioners of the Company through a meeting the Board of Commissioners, as well as grant authority to the Board of Commissioners to allocate honorarium for each Board of Commissioners from the total amount;<br>2. Approved to grant authority to the Board of Commissioners to determine the salary and benefits for the Board of Directors of the Company for 2023 by taking into account the recommendations from the Nomination and Remuneration Committee, and determine the distribution of duties and authorities for the Board of Directors of the Company for 2023, the distribution of which is determined by the Board of Commissioners of the Company;<br>3. Approved to authorize the Board of Commissioners to determine bonuses for the Board of Directors of the Company by considering the recommendations from the Nomination and Remuneration Committee.<br><br>**Tidak Setuju**<br>Reject<br>**Abstain**<br>**Setuju**<br>Approve<br><br>5.697.250.400 suara atau 100% dari seluruh saham dengan hak suara yang hadir<br>5,697,250,400 voting rights or 100% of all shares with voting rights of the attendees | Has been implemented |

| Mata Acara<br>Meeting Agenda | Keputusan<br>Resolutions | Status Pelaksanaan<br>Implementation Status |
|---|---|---|
| **Mata Acara Rapat Kelima**<br>Fifth Meeting Agenda | | |
| Persetujuan Perubahan Anggaran Dasar Perseroan | 1. Menyetujui perubahan dan penyusunan kembali seluruh isi Anggaran Dasar Perseroan untuk disesuaikan dengan POJK No. 14/2022 dan guna pelaksanaan tindakan tersebut, melimpahkan wewenang serta memberikan kuasa kepada Direksi Perseroan melakukan perubahan dan penyesuaian dimaksud serta tindakan-tindakan lainnya yang dipandang perlu agar dapat memenuhi ketentuan POJK No. 14/2022;<br>2. Memberikan wewenang dan kuasa kepada Direksi Perseroan dengan hak substitusi, untuk melakukan segala tindakan yang diperlukan dalam rangka perubahan penyesuaian Anggaran Dasar dengan POJK No. 14/2022 dengan menyatakan kembali perubahan tersebut pada Anggaran Dasar termasuk tetapi tidak terbatas untuk, menyatakan kembali susunan pemegang saham Perseroan, menandatangani dokumen-dokumen dan/atau surat-surat, menyatakan dan/atau menuangkan keputusan Rapat ini, dalam akta yang dibuat di hadapan Notaris, menghadap instansi pemerintahan terkait dalam rangka memperoleh persetujuan dan memenuhi ketentuan peraturan perundang-undangan yang berlaku, termasuk melakukan penyesuaian sepanjang diharuskan oleh instansi yang berwenang, serta untuk melaksanakan tindakan-tindakan lain yang dianggap perlu oleh Direksi sehubungan dengan perubahan Anggaran Dasar tersebut. | Sudah dilaksanakan |
| Approval of Amendments to the Company's Articles of Association | 1. Approved the amendment and the restatement of all the provisions of the Article of Association of the Company to comply with OJK Regulation No. 14/2022 and in order to carry out these actions, delegated authority and authorized the Board of Directors of the Company to make changes and adjustments as well as other actions deemed necessary in order to comply with the provisions of OJK Regulation No. 14/2022;<br>2. Approved to grant authority to the Board of Directors of the Company with the rights of substitution, to take all necessary actions in order to amend the Articles of Association according to POJK No. 14/2022 by restating the amendments including but not limited to, restating the composition of the Company's shareholders, signing documents and/or letters, declaring and or stating the resolutions of this Meeting, in deeds made before a Notary, to meet the relevant government agencies in order to obtain approval and comply with the provisions of the prevailing laws and regulations, including making adjustments to the extent required by the authorized institutions, as well as carrying out other actions deemed necessary by the Board of Directors in connection with the amendments to the Articles of Association.<br><br>**Tidak Setuju**<br>Reject<br>4.007.700 suara atau 0,08% dari seluruh saham dengan hak suara yang hadir<br>4.007.700 voting rights or 0.08% of all shares with voting rights of the attendees<br><br>**Abstain**<br><br>**Setuju**<br>Approve<br>5.693.242.700 suara atau 99,92% dari seluruh saham dengan hak suara yang hadir<br>5,693,242,700 voting rights or 99.92% of all shares with voting rights of the attendees | Has been implemented |

# Rapat Umum Pemegang Saham
## General Meeting of Shareholders

| Mata Acara<br>Meeting Agenda | Keputusan<br>Resolutions | Status Pelaksanaan<br>Implementation Status |
|---|---|---|
| **Mata Acara Rapat Keenam**<br>Sixth Meeting Agenda | | |
| Pengangkatan kembali Bapak Sunata Tjiterosampurno selaku Komisaris Perseroan | 1. Menyetujui pengangkatan kembali Bapak Sunata Tjiterosampurno selaku Komisaris Perseroan, yang berlaku efektif sejak ditutupnya Rapat ini sampai dengan ditutupnya RUPS Tahunan kelima sejak pengangkatannya. Dengan demikian, susunan anggota Direksi dan Dewan Komisaris Perseroan menjadi sebagai berikut:<br><br>**Direktur Utama** : Philmon Samuel Tanuri<br>**Direktur** : David Agus<br><br>**Komisaris Utama/**<br>**Komisaris Independen** : Edy Sugito<br>**Komisaris** : Sunata Tjiterosampurno<br><br>2. Menyetujui untuk memberikan kuasa kepada Direksi Perseroan dengan hak substitusi untuk menyatakan keputusan Rapat mengenai perubahan Direksi dan/ atau Dewan Komisaris tersebut dalam akta Notaris tersendiri, memberitahukan, mendaftarkan kepada pihak yang berwenang serta melakukan segala tindakan yang diperlukan sehubungan dengan hal tersebut sesuai ketentuan peraturan perundang-undangan yang berlaku. | Sudah dilaksanakan |
| Re-appointment of Mr. Sunata Tjiterosampurno as Commissioner of the Company | 1. Approved to reappoint Mr. Sunata Tjiterosampurno as Commissioner of the Company as of the closing date of this Meeting until the closing of the fifth Annual General Meeting of Shareholders since his appointment. Therefore, the composition of the Company's Board of Commissioners since the appointment of Mr. Sunata Tjiterosampurno is as follows:<br><br>**President Director** : Philmon Samuel Tanuri<br>**Director** : David Agus<br><br>**President Commissioner/**<br>**Independent Commissioner** : Edy Sugito<br>**Commissioner** : Sunata Tjiterosampurno<br><br>2. Approved to grant authority to the Board of Directors of the Company with the rights of substitution to declare the Meeting's resolutions regarding the changes to the Board of Directors and/or Board of Commissioners in a separate notarial deed, notify, register with the authorities and take all necessary actions in this regard in accordance with the provisions of the prevailing regulation.<br><br>**Tidak Setuju**<br>Reject<br>**Abstain**<br>**Setuju**<br>Approve<br><br>5.697.250.400 suara atau 100% dari seluruh saham dengan hak suara yang hadir<br>5,697,250,400 voting rights or 100% of all shares with voting rights of the attendees | Has been implemented |

## Informasi Tindak Lanjut Hasil RUPST dan RUPSLB 2022

Seluruh hasil keputusan RUPST tahun 2022 telah dilaksanakan seluruhnya selama tahun buku 2022 sehingga tidak ada hasil keputusan yang perlu ditindaklanjuti di tahun 2023.

## Follow-up Information on the 2022 AGMS and EGMS Resolutions

All of the 2022 AGMS resolutions have been implemented entirely during the 2022 financial year, therefore, there are no resolutions that need to be followed up in 2023.

# Direksi
## Board of Directors

Direksi adalah organ utama Perseroan yang bertanggung jawab atas jalannya pengurusan Perseroan sesuai dengan maksud dan tujuan Perseroan. Selain itu, Direksi juga bertugas mewakili Perseroan, baik di dalam maupun di luar pengadilan, sebagaimana diatur dalam ketentuan Anggaran Dasar dan peraturan perundang-undangan yang berlaku. Keberadaan Direksi Perseroan telah sesuai dengan ketentuan Peraturan OJK No. 33/POJK.04/2014 ("POJK 33/2014") tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik.

Board of Directors is the Company's main organ that is responsible for the management of the Company in accordance with the goals and objectives of the Company. In addition, the Board of Directors is also tasked to represent the Company both inside and outside the court, as stipulated in the provisions of the Articles of Association and the prevailing rules and regulations. The existence of the Board of Directors of the Company is in accordance with Financial Services Authority Regulation No. 33/POJK.04/2014 ("POJK 33/2014") regarding the Board of Directors and Board of Commissioners of Issuers or Public Companies.

**Pedoman dan Tata Tertib Kerja Direksi**

Untuk mendukung efektivitas pelaksanaan tugas Direksi, Perseroan telah memiliki Pedoman dan Tata Tertib Kerja Direksi yang berfungsi sebagai pedoman bagi seluruh anggota Direksi dalam menjalankan peran dan fungsinya di Perseroan. Penyusunan Pedoman dan Tata Tertib Kerja Direksi telah memperhatikan ketentuan Undang-Undang No. 8 Tahun 1995 tentang Pasar Modal, POJK 33/2014, dan Anggaran Dasar Perseroan beserta perubahan-perubahannya.

**Guidelines and Work Procedures for the Board of Directors**

To support the effective implementation of duties of the Board of Directors, the Company has Guidelines and Work Procedures for the Board of Directors, which serve as guidelines for all members of the Board of Directors in carrying out their roles and functions in the Company. The Guidelines and Work Procedures for the Board of Directors have been prepared in accordance with the Law No. 8 of 1995 concerning Capital Market, POJK 33/2014, and the Company's Articles of Association and its amendments.

Isi Pedoman dan Tata Tertib kerja Direksi Perseroan, antara lain sebagai berikut:

1. Tujuan
2. Definisi
3. Keanggotaan Direksi
4. Persyaratan
5. Masa Jabatan
6. Pemberhentian Sementara
7. Waktu Kerja
8. Tugas, Tanggung Jawab dan Kewenangan
9. Benturan Kepentingan
10. Aspek Transparansi
11. Rapat
12. Pelaporan dan Pertanggungjawaban
13. Etika
14. Penutup

The contents of Guidelines and Work Procedures for the Board of Directors of the Company, among others are as follows:

1. Purpose
2. Definitions
3. Membership of the Board of Directors
4. Requirements
5. Term of Service
6. Temporary Dismissal
7. Working Hours
8. Duties, Responsibilities and Authorities
9. Conflict of Interest
10. Transparency Aspect
11. Meetings
12. Reporting and Accountability
13. Ethics
14. Conclusions

# Direksi
Board of Directors

**Komposisi dan Susunan Direksi Tahun 2023**

Pada tahun 2023, komposisi Direksi Perseroan tidak mengalami perubahan sehingga per akhir 2023 komposisi Direksi Perseroan adalah sebagai berikut:

**Composition and Structure of the Board of Directors In 2023**

In 2023, the Board of Directors of the Company did not change; therefore as of end of 2023, the composition of the Board of Directors is as follows:

| No. | Nama<br>Name | Jabatan<br>Position | Dasar Pengangkatan<br>Legal Base Appointment | Periode Jabatan<br>Term of Service | Periode Ke<br>Period to |
|---|---|---|---|---|---|
| 1. | Philmon Samuel Tanuri | Direktur Utama | Diangkat pertama kali sebagai Direktur Utama Perseroan dalam Rapat Umum Pemegang Saham Tahunan pada tanggal 27 Juli 2022 seperti dinyatakan dalam Akta No. 168 tertanggal 27 Juli 2022 tentang Pernyataan Keputusan Rapat Umum Pemegang Saham Tahunan. | 27 Juli 2022 – Penutupan RUPS Tahunan 2027 | 1 |
| | | President Director | The first-time appointment as President Director of the Company at the Annual General Meeting of Shareholders on July 27, 2022 as stated in Deed No. 168 dated on July 27, 2022 concerning Statement of Resolutions of Annual General Meeting of Shareholders. | July 27, 2022 – The Closing of Annual GMS 2027 | |
| 2. | David Agus | Direktur | • Diangkat sebagai Direktur/Direktur Independen Perseroan dalam Rapat Umum Pemegang Saham Tahunan tanggal 14 Mei 2014 seperti dinyatakan dalam Akta No. 46 tanggal 14 Mei 2014 tentang Pernyataan Keputusan Rapat Umum Pemegang Saham Tahunan, yang ditegaskan Kembali dengan Akta No. 14 tertanggal 14 Agustus 2014 tentang Pernyataan Keputusan Rapat Umum Pemegang Saham Tahunan.<br>• Diangkat Kembali dalam Rapat Umum Pemegang Saham Tahunan sebagai Direktur Perseroan pada tanggal 25 Juni 2019 seperti dinyatakan dalam Akta No. 58 tertanggal 25 Juni 2019 tentang Pernyataan Keputusan Rapat Umum Pemegang Saham Tahunan. | 14 Mei 2014 – Penutupan RUPS Tahunan 2024 | 2 |
| | | Director | • Appointed as Director/Independent Director of the Company at the Annual General Meeting of Shareholders on May 14, 2014 as stated in Deed No. 46 dated May 14, 2014 concerning Statement of Resolutions of Annual General Meeting of Shareholders, which was reaffirmed by Deed No. 14 dated August 14, 2014 concerning Statement of Resolutions of Annual General Meeting of Shareholders.<br>• Reappointed at the Annual General Meeting of Shareholders as Director of the Company on June 25, 2019 as stated in Deed No. 58 dated on June 25, 2019 concerning Statement of Resolutions of Annual General Meeting of Shareholders. | May 14, 2014 – The Closing of Annual GMS 2024 | |

## Penilaian Kemampuan dan Kepatutan oleh Regulator

Sebagaimana diatur dalam Peraturan OJK No. 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan Bagi Pihak Utama Lembaga Jasa Keuangan, Peraturan OJK No. 57/POJK.04/2017 tentang Penerapan Tata Kelola Perusahaan Efek yang Melakukan Kegiatan Usaha Sebagai Penjamin Emisi Efek dan Perantara Pedagang Efek, dan Surat Edaran OJK No. 57/SEOJK.04/2017 tentang Penilaian Kemampuan dan Kepatutan Bagi Calon Pihak Utama Perusahaan Efek Yang Melakukan Kegiatan Usaha Sebagai Penjamin Emisi Efek dan/atau Perantara Pedagang Efek, disebutkan bahwa Direksi dari Perusahaan Efek wajib memperoleh persetujuan dari OJK selaku lembaga regulator industri keuangan di Indonesia.

Mengacu pada regulasi tersebut, seluruh anggota Direksi Perseroan telah mengikuti dan lulus uji Kemampuan dan Kepatutan Direksi.

## Fit and Proper Test by Regulator

As regulated in OJK Regulation No. 27/POJK.03/2016 concerning Fit and Proper Test for Key Individuals in Financial Services Institutions, OJK Regulation No. 57/POJK.04/2017 concerning Implementation of Governance in Securities Companies Conducting Business Activities as Underwriters and Broker-Dealers, dan OJK Circular Letter No. 57/SEOJK.04/2017 concerning Fit and Proper Test for Prospective Key Parties in Securities Companies Conducting Business Activities as Underwriter and/or Broker-Dealer, it is stated that the Board of Directors of Securities Companies must obtain approval from the OJK as the regulatory agency for the financial industry in Indonesia.

Referring to these regulations, all members of the Board of Directors of the Company have attended and passed the Fit and Proper Test of the Board of Directors.

Persetujuan Uji Kemampuan dan Kepatutan Direksi
Approval of Fit and Proper Test of the Board of Directors

| No. | Nama<br>Name | Jabatan<br>Position | Tanggal Lulus Uji Kemampuan dan Kepatutan<br>Date of Fit and Proper Test Completion | Keterangan<br>Remarks |
|---|---|---|---|---|
| 1. | Philmon Samuel Tanuri | Direktur Utama<br><br>President Director | 15 Juli 2022<br><br>July 15, 2022 | Persetujuan OJK dalam Surat OJK Nomor S-617/PM.21/2022.OJK<br><br>OJK Approval in OJK Letter Number S-617/PM.21/2022. |
| 2. | David Agus | Direktur<br><br>Director | • 20 November 2013<br><br>November 20, 2013<br><br>• 30 Desember 2022<br><br>December 30, 2022 | • Persetujuan OJK dalam Surat OJK Nomor S-443/PM.2/2013.<br>OJK Approval in OJK Letter Number S-443/PM.2/2013.<br><br>• Persetujuan OJK dalam Surat OJK Nomor S-1212/PM.21/2022.*<br>OJK Approval in OJK Letter Number S-1212/PM.21/2022.* |

**Keterangan**/Notes:

*) Penilaian Kemampuan dan Kepatutan dalam rangka perubahan ruang lingkup tanggung jawab atas Divisi Equity Trading dan Fixed Income Market.
Fit and Proper test in changes in scope of responsibilities of Equity Trading and Fixed Income Market Division.

# Direksi
Board of Directors

## Tugas dan Tanggung Jawab Direksi

Seluruh anggota Direksi wajib melaksanakan tugas dan tanggung jawabnya dengan penuh itikad baik demi tercapainya maksud dan tujuan Perseroan. Berikut ini adalah uraian tugas, tanggung jawab Direksi:

1. Direksi bertanggung jawab atas masing-masing fungsi yang dibawahinya berdasarkan struktur organisasi;
2. Direksi bertugas menjalankan dan bertanggung jawab atas pengurusan Perusahaan untuk kepentingan Perusahaan sesuai dengan maksud dan tujuan yang ditetapkan dalam anggaran dasar;
3. Dalam menjalankan tugas dan tanggung jawab atas pengurusan, Direksi wajib menyelenggarakan RUPS Tahunan dan RUPS lainnya sebagaimana diatur dalam peraturan perundang-undangan dan Anggaran Dasar;
4. Direksi wajib melaksanakan pengurusan dengan itikad baik, kehati-hatian dan penuh tanggung jawab;
5. Direksi wajib memastikan penerapan Tata Kelola Perusahaan dalam setiap kegiatan usaha pada seluruh tingkatan atau jenjang organisasi;
6. Direksi mewakili Perusahaan secara sah dan secara langsung baik di dalam maupun di luar pengadilan tentang segala hal dan dalam segala kejadian, mengikat Perusahaan dengan pihak lain dan pihak lain dengan Perusahaan, serta menjalankan segala tindakan, baik yang mengenai kepengurusan maupun kepemilikan, dengan pembatasan sesuai anggaran dasar Perusahaan;
7. Direksi wajib memastikan bahwa komite dan/atau unit pendukung Direksi menjalankan tugasnya secara efektif;
8. Direksi wajib mengadakan rapat direksi paling sedikit 1 kali setiap 2 bulan;
9. Direksi wajib mengadakan rapat direksi bersama dewan komisaris secara berkala paling kurang 1 kali dalam 4 bulan;

## Duties and Responsibilities of the Board of Directors

All members of the Board of Directors are obliged to carry out their duties and responsibilities in full good faith in order to achieve the aims and objectives of the Company. The following is a description of the duties and responsibilities of the Board of Directors:

1. The Board of Directors is responsible for each function under their supervision based on the organizational structure;
2. The Board of Directors is tasked to carry out and to be responsible for managing the Company for the interests of the Company in accordance with the goals and objectives set out in the articles of association;
3. In carrying out duties and responsibilities for management, the Board of Directors is obliged to hold an Annual GMS and other GMS as regulated in the laws and regulations and the Articles of Association;
4. The Board of Directors is obliged to carry out management in good faith, prudence and full responsibility;
5. The Board of Directors is obliged to ensure the implementation of Corporate Governance in every business activity at all levels of the organization;
6. The Board of Directors represents the Company legally and directly both inside and outside the court regarding all matters and in all events, binding the Company with other parties and other parties with the Company, and carrying out all actions, both regarding management and ownership, with appropriate restrictions company's articles of association;
7. The Board of Directors is obliged to ensure that committees and/or supporting units of the Board of Directors carry out their duties effectively;
8. The Board of Directors is obliged to hold a board of directors meeting at least once every 2 months;
9. The Board of Directors is obliged to hold board of directors and board of commissioners meetings periodically at least once every 4 months;

10. Dalam rangka meningkatkan pengetahuan dan pemahaman untuk membantu pelaksanaan tugas, Direksi wajib mengikuti program pendidikan berkelanjutan;
11. Direksi wajib memenuhi seluruh tugas dan kewenangan sebagaimana diatur dalam peraturan perundang-undangan maupun peraturan regulator lainnya, yang ada saat ini maupun yang akan ada di kemudian hari.

10. In order to increase knowledge and understanding to assist in carrying out their duties, the Board of Directors are required to take part in a continuing education program;
11. The Board of Directors is obliged to fulfill all duties and authorities as regulated in statutory regulations and other regulatory regulations, which exist now or will exist in the future.

**Ruang Lingkup Tanggung Jawab Direksi**
Berikut ini adalah lingkup pembagian tugas dan tanggung jawab Direksi Perseroan berdasarkan struktur organisasi:

**Scope of Responsibilities of the Board of Directors**
The following is the segregation of duties and responsibilities of the Board of Directors of the Company based on the organizational structure:

| **Nama**<br>Name | **Jabatan**<br>Position | **Ruang Lingkup Tanggung Jawab**<br>Scope of Responsibilities |
|---|---|---|
| Philmon Samuel Tanuri | Direktur Utama<br><br>President Director | Divisi Research, Divisi Internal Audit, Divisi Legal, Digital Team, Divisi Corporate Strategy, Divisi Accounting & Tax, Divisi Operations, Divisi Human Capital & General Affairs, Divisi Finance, Divisi Corporate Risk Management & Compliance.<br><br>Research Division, Internal Audit Division, Legal Division, Digital Team, Corporate Strategy Division, Accounting & Tax Division, Operations Division, Human Capital & General Affairs Division, Finance Division, Corporate Risk Management & Compliance Division. |
| David Agus | Direktur<br><br>Director | Divisi Investment Banking, Divisi Equity Trading, Divisi Fixed Income Market, Divisi Sekretaris Perusahaan & Investor Relations, dan Marketing Communications.<br><br>Investment Banking Division, Equity Trading Division, Fixed Income Market Division, Corporate Secretary & Investor Relations, and Marketing Communications Division. |

## Keberagaman Komposisi Direksi

Salah satu rekomendasi OJK dalam Lampiran Surat Edaran OJK No. 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka menyatakan bahwa komposisi Direksi wajib memperhatikan keragaman komposisi Direksi.

Sepanjang 2023, komposisi Direksi Perseroan telah mencerminkan keberagaman anggotanya, baik dalam hal pengalaman maupun keahlian. Masing-masing anggota Dewan Komisaris memiliki kompetensi tinggi yang mendukung fungsi pengurusan di Perseroan. Keberagaman Direksi Perseroan dapat dilihat pada profil masing-masing anggota Direksi pada Bab Profil Perusahaan.

## Diversity in the Composition of Board of Directors

One of the OJK recommendations in Attachment of OJK Circular Letter No. 32/SEOJK.04/2015 on Guidelines for the Corporate Governance for Public Companies states that the composition of the Board of Directors must consider the diversity in the composition of the Board of Directors.

Through 2023, the composition of the Board of Directors of the Company reflects the diversity in its members, in terms of experience and expertise. Each member of the Board of Directors is highly competent which supports the management function in the Company. The diversity of the Board of Directors is presented in profile of each member of the Board of Directors in Chapter Company Profile.

# Direksi
Board of Directors

## Rapat Direksi

**Kebijakan Rapat Direksi**

Direksi secara berkala mengadakan rapat untuk mendiskusikan hal-hal terkait pengelolaan dan bisnis Perseroan. Sesuai dengan POJK 33/2014, Rapat Direksi wajib dilakukan sekurang-kurangnya 1 (satu) kali setiap bulan atau 12 kali dalam setahun. Selaras dengan regulasi tersebut, ketentuan Anggaran Dasar dan Pedoman dan Tata Tertib Kerja Direksi Perseroan juga menegaskan bahwa Rapat Direksi dapat diadakan setiap waktu bila dianggap perlu oleh seorang atau lebih anggota Direksi, atau atas permintaan tertulis dari Dewan Komisaris, atau atas permintaan tertulis 1 (satu) pemegang saham atau lebih yang bersama-sama mewakili 1/10 (satu per sepuluh) bagian atau lebih dari jumlah seluruh saham yang telah ditempatkan oleh Perseroan dengan hak suara yang sah.

Rapat Direksi dapat dilangsungkan secara sah dan dapat mengambil keputusan yang mengikat apabila lebih dari ½ (satu per dua) bagian dari jumlah anggota Direksi hadir atau diwakili dalam rapat tersebut. Pengambilan keputusan dalam Rapat Direksi dilakukan berdasarkan musyawarah mufakat. Tidak tercapai maka pengambilan keputusan dilakukan berdasarkan suara terbanyak yaitu disetujui lebih dari ½ (satu per dua) dari anggota Direksi yang hadir.

Selain itu, Direksi juga dapat mengambil keputusan-keputusan yang sah dan mengikat tanpa mengadakan Rapat Direksi, dengan ketentuan bahwa semua anggota Direksi telah diberitahukan secara tertulis tentang usul-usul yang bersangkutan, dan semua anggota Direksi memberikan persetujuan mengenai usul yang diajukan secara tertulis serta menandatangani persetujuan tersebut.

Rapat Direksi juga dapat dilakukan melalui media telekonferensi, video konferensi atau sarana media elektronik lainnya yang memungkinkan semua peserta rapat Direksi saling melihat dan/atau mendengar secara langsung.

## Meeting of the Board of Directors

**Meeting Policy of the Board of Directors**

The Board of Directors regularly holds meetings to discuss matters related to the management and business of the Company. In accordance with POJK 33/2014, the Board of Directors meetings must be held at least once every month or 12 times a year. In line with regulation, the provisions of the Articles of Association and the Guidelines and Work Procedures for the Board of Directors of the Company also emphasize that the Board of Directors meeting can be held at any time if considered necessary by one or more members of the Board of Directors, or at the written request of the Board of Commissioners, or at the written request of 1 (one) or more shareholders who jointly represent 1/10 (one-tenth) or more of the total number of shares issued by the Company with valid voting rights.

The Board of Directors Meetings shall be valid and entitled to adopt binding decisions if more than ½ (one-half) of the total members of the Board of Directors are present or represented in the meeting. The decision-making in the Board of Directors meeting shall be made by deliberation to reach a consensus. In the event that a consensus decision is reached, the decision-making is carried out by voting based on the approval of more than ½ (one-half) of the members of the Board of Directors present in the meeting.

In addition, the Board of Directors may also make a valid and binding decision without holding the Board of Directors Meeting, provided that all members of the Board of Directors have been notified in writing about the proposals concerned, and all members of the Board of Directors give their approval regarding the proposals submitted in writing and signing the agreement.

The Board of Directors meetings can also be held by teleconference media, video conferences, or other electronic means facilities that allow all of the Board of Directors meeting participants to directly see and/or hear each other.

**Frekuensi dan Kehadiran Rapat**

Selama tahun 2023, Direksi telah mengadakan 44 kali rapat internal dengan uraian sebagai berikut:

**Frequency and Attendance of the Meeting**

During 2023, the Board of Directors held 44 internal meetings with the following description:

| **Nama** Name | **Jabatan** Position | **Jumlah Pertemuan** Number of Meetings | **Kehadiran** Attendance | **Tingkat Kehadiran** Attendance Level (%) |
|---|---|---|---|---|
| Philmon Samuel Tanuri | Direktur Utama President Director | 44 | 39 | 88,6% |
| David Agus | Direktur Director | 44 | 44 | 100,0% |

## Pengembangan Kompetensi Direksi Tahun 2023

Sepanjang tahun 2023, Direksi Perseroan telah berpartisipasi dalam pelatihan atau seminar, antara lain sebagai berikut:

## Competency Development of the Board of Directors in 2023

Throughout 2023, the Board of Directors of the Company have participated in training or seminars, including the following:

| **Nama** Name | **Materi Pelatihan** Training Topic | **Penyelenggara** Organizer | **Tanggal Pelaksana** Implementation Date |
|---|---|---|---|
| Philmon Samuel Tanuri | Program Pendidikan Berkelanjutan Direktur Komisaris (PPL DirKom) | Asosiasi Perusahaan Efek Indonesia (APEI) | 25 Januari – 9 Februari 2023 |
| | Continuing Education Programs for Members of the BoD and BoC | Indonesia Securities Company Association (APEI) | January 25 - February 9, 2023 |
| David Agus | Program Pendidikan Berkelanjutan Direktur Komisaris (PPL DirKom) | Asosiasi Perusahaan Efek Indonesia (APEI) | 25 Januari – 9 Februari 2023 |
| | Continuing Education Programs for Members of the BoD and BoC | Indonesia Securities Company Association (APEI) | January 25 - February 9, 2023 |

## Program Orientasi bagi Anggota Direksi Baru

Pada tahun 2023, tidak terdapat perubahan komposisi Direksi. Dengan demikian Perseroan tidak menyelenggarakan kegiatan orientasi bagi anggota Direksi baru.

## Orientation Program for New Members of the Board of Directors

In 2023, there was no change in the composition of the Board of Directors. Therefore, the Company did not hold any orientation activities for new members of the Board of Directors.

## Penilaian Kinerja Komite-Komite di Bawah Direksi dan Dasar Penilaiannya

**Komite Manajemen Risiko**

**Prosedur dan Kriteria Penilaian**

Direksi secara periodik melakukan penilaian atas kinerja komite-komite di bawah Direksi, termasuk Komite Manajemen Risiko. Kriteria penilaian kinerja Komite Manajemen Risiko berdasarkan masing-

## Performance Assessment of the Committees under the Board of Directors and the Basis for the Assessment

**Risk Management Commitee**

**Assessment Procedures and Criteria**

The Board of Directors periodically evaluates the performance of the committees under the Board of Directors, including the Risk Management Committee. The criteria for assessing the performance of the Risk Management Committee

# Direksi
## Board of Directors

masing *Term of Reference* (ToR) antara lain adalah:
1) Realisasi/pelaksanaan rencana rapat;
2) Kepatuhan terhadap Kerangka Kerja Manajemen Risiko yang telah ditetapkan oleh Dewan Komisaris dan Direksi; dan
3) Realisasi kerja/pelaksanaan tugas komite.

**Hasil Penilaian Kinerja**
Peraturan OJK No. 6/POJK.04/2021 tentang Penerapan Manajemen Risiko bagi Perusahaan Efek yang Melakukan Kegiatan Usaha Sebagai Penjamin Emisi Efek dan Perantara Pedagang Efek yang Merupakan Anggota Bursa Efek baru akan berlaku efektif pada tahun 2024. Oleh karena itu, Komite Manajemen Risiko yang dibentuk di akhir 2022 belum mengadakan rapat selama tahun 2023 sehingga belum ada penilaian kerja untuk Komite tersebut.

**Komite Human Capital**
**Prosedur dan Kriteria Penilaian**
Komite Human Capital bertugas memastikan kebijakan dan proses pengelolaan sumber daya manusia dijalankan secara konsisten dan sesuai nilai-nilai dan tujuan Perseroan. Direksi secara periodik melakukan penilaian atas kinerja Komite Human Capital. Penilaian atas kinerja Komite didasarkan pada:

1. Kepatuhan terhadap Piagam Kerja;
2. Realisasi pelaksanaan wewenang, tugas dan tanggung jawab yang tertuang pada kebijakan Komite Human Capital; dan
3. Realisasi pelaksanaan rapat sesuai dengan tata tertib dan jadwal rapat yang tertuang pada kebijakan Komite Human Capital.

**Hasil Penilaian Kinerja**
Direksi menilai bahwa selama tahun 2023 Komite Human Capital telah menjalankan tugas dan tanggung jawabnya dengan baik. Hal ini dilihat dari realisasi pelaksanaan rapat, berbagai evaluasi, dan rekomendasi yang diberikan kepada Direksi. Selain itu selama tahun 2023, Komite Human Capital telah melakukan fungsinya antara lain memberikan pandangan dan rekomendasi kepada Direksi terkait penetapan bonus kinerja karyawan pada tahun 2022.

based on each Term of Reference (ToR) among others are:
1) Realization/implementation of meeting plans;
2) Compliance with the Risk Management Framework established by the Board of Commissioners and Board of Directors; and
3) Realization of work/implementation of committee duties.

**Performance Assessment Results**
OJK Regulation No. 6/POJK.04/2021 concerning the Implementation of Risk Management for Securities Companies Carrying Out Business Activities as Underwriters and Broker-Dealers That are Members of the Stock Exchange will only become effective in 2024. Therefore, the Risk Management Committee that was formed at the end of 2022 did not hold any meetings during 2023, and there is not yet work assessment for the Committee.

**Human Capital Committee**
**Assessment Procedures and Criteria**
The duty of the Human Capital Committee is to ensure that the policies and processes for managing human resources are carried out consistently and in accordance with the values and objectives of the Company. The Board of Directors periodically evaluates the performance of the Human Capital Committee. The performance evaluation of the Committee is based on:
1. Compliance with the Work Charter;
2. Realization of implementation of the authority, duties and responsibilities stipulated in the Human Capital Committee policy; and
3. Realization of meeting implementation in accordance with the rules and schedule of meetings stipulated in the policy Human Capital Committee.

**Performance Assessment Results**
The Board of Directors views that during 2023 the Human Capital Committee has carried out its duties and responsibilities properly. This can be seen from the realization meetings, various evaluations, and recommendations given to the Board of Directors. In addition, during 2023, the Human Capital Committee has carried out its functions, including providing views and recommendations to the Board of Directors regarding the determination of employee performance bonuses in 2022.

# Dewan Komisaris
## Board of Commissioners

Dewan Komisaris adalah organ utama Perseroan yang bertugas menjalankan fungsi pengawasan secara umum sesuai ketentuan Anggaran Dasar, dan bertanggung jawab melakukan pengawasan atas pengurusan operasional Perseroan yang dilakukan oleh Direksi, memberikan nasihat kepada Direksi, dan memastikan bahwa Perseroan telah menjalankan prinsip-prinsip tata kelola perusahaan yang baik (GCG) secara konsisten pada setiap proses bisnisnya. Keberadaan dan fungsi Dewan Komisaris di Perseroan telah memenuhi Peraturan OJK No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik (POJK 33/2014).

The Board of Commissioners is the Company's main organ in charge of conducting the supervisory function in general as set forth in the Articles of Association, and is responsible for supervising the management of the Company's operations conducted by the Board of Directors, providing advice to the Board of Directors, and ensuring that the Company has implemented the good corporate governance (GCG) principles consistently in each of its business processes. The existence and function of the Board of Commissioners in the Company have complied with the OJK Regulation No. 33/POJK.04/2014 regarding Board of Directors and Commissioners of Issuers or Public Companies (POJK 33/2014).

### Pedoman dan Tata Tertib Kerja Dewan Komisaris

Untuk mendukung pelaksanaan fungsi pengawasan dan pemberian nasehat kepada Direksi, Perseroan telah mengesahkan Pedoman dan Tata Tertib Kerja Dewan Komisaris dengan mengacu pada Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas, Undang-Undang No. 8 Tahun 1995 tentang Pasar Modal, POJK 33/2014, dan Anggaran Dasar Perseroan beserta perubahan-perubahannya.

### Guidelines and Work Procedures for the Board of Commissioners

To support the implementation of the oversight function and giving advice to the Board of Directors, the Company has ratified the Guidelines and Work Procedures for the Board of Commissioners by referring to the Law No. 40 of 2007 concerning Limited Liability Companies, Law No. 8 of 1995 concerning Capital Market, POJK 33/2014, and the Company's Articles of Association and its amendments.

Pedoman dan Tata Tertib kerja Dewan Komisaris Perseroan adalah sebagai berikut:

1. Tujuan;
2. Definisi;
3. Keanggotaan Dewan Komisaris;
4. Persyaratan;
5. Masa Jabatan;
6. Waktu Kerja;
7. Tugas, Tanggung Jawab dan Kewenangan;
8. Aspek Transparansi;
9. Rapat;
10. Pelaporan dan Pertangungjawaban;
11. Etika;
12. Penutup.

The Guidelines and Work Procedures for the Board of Commissioners of the Company are as follows:

1. Purpose;
2. Definitions;
3. Membership of the Board of Commissioners;
4. Requirements;
5. Term of Office;
6. Working Hours;
7. Duties, Responsibilities and Authorities;
8. Transparency Aspect;
9. Meeting;
10. Reporting and Accountability;
11. Ethics;
12. Closing.

Pedoman dan Tata Tertib Kerja Dewan Komisaris Perseroan tersedia dalam situs web resmi Perseroan di https://www.trimegah.com/id /site/corporate-governance/pedoman -kerja-dewan-komisaris.

The Board of Commissioners' Guidelines and Work Procedures of the Company are available on the Company's official website at https://www.trimegah.com/id/site/corporate-governance/pedoman-kerja-dewan-komisaris.

# Dewan Komisaris
Board of Commissioners

## Tugas dan Tanggung Jawab Dewan Komisaris

Tugas dan tanggung jawab Dewan Komisaris adalah melakukan pengawasan atas kebijakan dan jalannya pengurusan Perseroan, baik secara umum maupun dalam kegiatan usaha yang dilakukan oleh Direksi, serta memberikan nasihat dan saran kepada Direksi.

Berikut ini adalah uraian tugas dan tanggung jawab Dewan Komisaris Perseroan sebagaimana tertuang dalam Pedoman dan Tata Tertib Kerja Dewan Komisaris:

1. Melakukan pengawasan dan bertanggung jawab atas pengawasan terhadap kebijakan pengurusan dan jalannya pengurusan pada umumnya, baik mengenai Perseroan maupun usaha Perseroan, dan memberi nasihat kepada Direksi;
2. Anggota Dewan Komisaris tidak dapat bertindak sendiri-sendiri melainkan berdasarkan keputusan atau penunjukan dari Dewan Komisaris;
3. Dalam kondisi tertentu, Dewan Komisaris wajib menyelenggarakan RUPS Tahunan dan RUPS lainnya sesuai dengan kewenangannya sebagaimana diatur dalam peraturan perundang-undangan dan Anggaran Dasar;
4. Anggota Dewan Komisaris wajib melaksanakan tugas dan tanggung jawab sebagaimana dimaksud pada butir 1) dengan itikad baik, penuh tanggung jawab, dan kehati-hatian;
5. Dalam mendukung efektivitas pelaksanaan tugas dan tanggung jawabnya sebagaimana dimaksud pada butir 1), Dewan Komisaris wajib membentuk Komite Audit dan dapat membentuk komite lainnya;
6. Dewan Komisaris wajib melakukan evaluasi terhadap kinerja komite yang membantu pelaksanaan tugas dan tanggung jawabnya sebagaimana dimaksud pada butir 5) setiap akhir tahun buku;
7. Setiap anggota Dewan Komisaris bertanggung jawab penuh secara tanggung renteng atas kerugian Perseroan yang disebabkan oleh kesalahan atau kelalaian anggota Dewan Komisaris dalam menjalankan tugasnya

## Duties and Responsibilities of the Board of Commissioners

The duties and responsibilities of the Board of Commissioners are to supervise the policies and management of the Company, both in general and in the business activities carried out by the Board of Directors, as well as to provide advice and suggestions to the Board of Directors.

The following are the detailed duties and responsibilities of the Company's Board of Commissioners as specified in the Board of Commissioners' Guidelines and Work Procedures:

1. To conduct supervision and be responsible for supervision over management and operation policies in general, regarding both the Company and the Company's business, and provide advice to the Board of Directors;
2. Member of the Board of Commissioners shall not act individually, but shall act by virtue of a decision or by appointment by the Board of Commissioners;
3. In certain conditions, the Board of Commissioners shall hold Annual GMS and other GMS in accordance with its authorities as stipulated in the laws and regulations and the Articles of Association;
4. Members of the Board of Commissioners shall perform the duties and responsibilities as referred to in point 1) in good faith, full responsibility, and prudence;
5. In supporting the effective performance of duties and responsibilities as referred to in point 1), the Board of Commissioners must form an Audit Committee and may establish other committees;
6. The Board of Commissioners must make an evaluation of performance of the committees assisting its duties and responsibilities as referred to in point 5) at the end of each financial year;
7. Each member of the Board of Commissioners is fully be jointly liable for the Company's losses caused by the fault or negligence of the member of the Board of Commissioners in performing his/her duties;

8. Anggota Dewan Komisaris tidak dapat dimintakan pertanggungjawaban atas kerugian Perseroan sebagaimana dimaksud pada butir 7) apabila dapat membuktikan:
   a. Kerugian tersebut bukan karena kesalahan atau kelalaiannya;
   b. Telah melakukan pengurusan dengan itikad baik, penuh tanggung jawab, dan kehati-hatian untuk kepentingan dan sesuai dengan maksud dan tujuan Perseroan;
   c. Tidak mempunyai benturan kepentingan baik langsung maupun tidak langsung atas tindakan pengurusan yang mengakibatkan kerugian; dan
   d. Telah mengambil tindakan untuk mencegah timbul atau berlanjutnya kerugian tersebut.
9. Dewan Komisaris setiap waktu dalam jam kerja kantor Perseroan berhak memasuki bangunan dan halaman atau tempat lain yang dipergunakan atau yang dikuasai oleh Perseroan, dan memeriksa semua pembukuan, surat dan alat bukti lainnya, memeriksa dan mencocokkan keadaan uang kas dan lain-lain, serta berhak untuk mengetahui segala tindakan yang telah dijalankan oleh Direksi;
10. Dewan Komisaris berhak untuk meminta penjelasan kepada Direksi tentang segala hal yang ditanyakan, dan setiap anggota Direksi wajib untuk memberikan penjelasan tentang segala hal yang ditanyakan oleh Dewan Komisaris;
11. Apabila seluruh anggota Direksi diberhentikan sementara atau apabila karena sebab apa pun Perseroan tidak mempunyai seorang pun anggota Direksi, maka untuk sementara Dewan Komisaris diwajibkan untuk mengurus Perseroan. Dalam hal demikian, Dewan Komisaris berhak untuk memberikan kekuasaan sementara kepada seorang atau lebih di antara anggota Dewan Komisaris atas tanggungan Dewan Komisarisis;
12. Dalam hal hanya ada seorang anggota Dewan Komisaris, segala tugas dan wewenang yang diberikan kepada Komisaris Utama atau anggota Dewan Komisaris dalam Anggaran Dasar berlaku pula baginya;

8. Member of the Board of Commissioners cannot be held responsible for the Company's losses as referred to in point 7) if he/she can prove:
   a. The losses are not due to his/her fault or negligence;
   b. Having conducted management in good faith, full responsibility, prudence for the benefit of and in accordance with the goals and objectives of the Company;
   c. Having no conflict of interest directly or indirectly over the managerial actions causing the losses; and
   d. Having taken action to prevent the losses from arising or continuing.
9. The Board of Commissioners at any time during the office hours of the Company has the right to enter the building and premises or other places used or controlled by the Company, and to examine all records, letters and other evidences, to audit and verify cash flow and others, and has the right to have all information on every action that has been carried out by the Board of Directors;
10. The Board of Commissioners has the right to ask the Board of Directors for an explanation on any matters asked, and each member of the Board of Directors is obligated to give explanations regarding any matters asked by the Board of Commissioners;
11. In the event that all members of the Board of Directors are suspended or for any reason the Company has no member of the Board of Directors, then the Board of Commissioners is temporarily obligated to manage the Company. In such an event, the Board of Commissioners has the right to confer temporary powers upon one or more persons among the members of the Board of Commissioners on the responsibility of the Board of Commissioners;
12. In the event that only one member of the Board of Commissioners is available, all duties and authorities granted to the President Commissioner or to the members of the Board of Commissioners in the Article of Association herein shall also apply to him/her;

# Dewan Komisaris
Board of Commissioners

13. Pada setiap waktu, Dewan Komisaris, berdasarkan suatu keputusan Rapat Dewan Komisaris, dapat memberhentikan untuk sementara waktu seorang atau lebih anggota Direksi dari jabatannya (jabatan mereka) dengan menyebutkan alasannya, dengan memperhatikan ketentuan dalam Anggaran Dasar dan/atau peraturan perundang-undangan yang berlaku.

13. At any time, the Board of Commissioners, by a resolution of Meeting of the Board of Commissioners, may suspend one or more member(s) of the Board of Directors from his/her (their) post(s) by stating the reasons, with due observance of the provisions of Articles of Association and/or prevailing laws and regulations.

## Komposisi dan Susunan Dewan Komisaris Tahun 2023

Pada tahun 2023, komposisi Dewan Komisaris Perseroan tidak mengalami perubahan sebagaimana diputuskan dalam Rapat Umum Pemegang Saham Tahunan (RUPST) 2023 yang diselenggarakan tanggal 28 Juni 2023, adalah sebagai berikut:

## The Composition and Structure of the Board of Commissioners In 2023

In 2023, the Company's Board of Commissioners did not change as a result of the 2023 Annual General Meeting of Shareholders (AGMS) held on June 28, 2023, as follows:

| No. | Nama<br>Name | Jabatan<br>Position | Dasar Pengangkatan<br>Legal Base Appointment | Periode Jabatan<br>Term of Service | Periode Ke<br>Period to |
|---|---|---|---|---|---|
| 1. | Edy Sugito | Komisaris Utama/ Komisaris Independen | • Diangkat pertama kali dalam Rapat Umum Pemegang Saham Luar Biasa Perseroan tanggal 28 Maret 2013 seperti tercantum dalam Akta Notaris No. 51 tertanggal 28 Maret 2013 tentang Hasil RUPSLB Perseroan.<br>• Diangkat kembali dalam Rapat Umum Pemegang Saham Tahunan Perseroan pada tanggal 6 Juni 2018 seperti tercantum dalam Akta Notaris No. 5 tertanggal 6 Juni 2018 tentang Pernyataan Keputusan RUPS Tahunan Perseroan.<br>• Diangkat sebagai Komisaris Utama/Komisaris Independen Perseroan dalam Rapat Umum Pemegang Saham Tahunan pada tanggal 27 Juli 2022 seperti dinyatakan dalam Akta Notaris No. 168 tertanggal 27 Juli 2022 tentang Pernyataan Keputusan Rapat Umum Pemegang Saham Tahunan. | 27 Juli 2022 – Penutupan RUPS Tahunan 2027 | 3 |
| | | President Commissioner/ Independent Commissioner | • The first-time appointment at the Company's Extraordinary General Meeting of Shareholders on March 28, 2013 as stated in Notarial Deed No. 51 dated March 28, 2013 concerning the Company's EGMS Resolutions.<br>• Reappointed at the Company's Annual General Meeting of Shareholders on June 6, 2018 as set forth in the Notrial Deed No. 5 dated June 6, 2018 concerning Statement of Resolutions of the Company's Annual General Meeting of Shareholders.<br>• Appointed as President Commissioner/Independent Commissioner of the Company at the Annual General Meeting of Shareholders on July 27, 2022 as stated in Notarial Deed No. 168 dated July 27, 2022 concerning Statement of Resolutions of the Annual General Meeting of Shareholders. | July 27, 2022 – The Closing of Annual GMS 2027 | |

| No. | Nama<br>Name | Jabatan<br>Position | Dasar Pengangkatan<br>Legal Base Appointment | Periode Jabatan<br>Term of Service | Periode Ke<br>Period to |
|---|---|---|---|---|---|
| 2. | Sunata Tjiterosampurno | Komisaris | • Diangkat pertama kali dalam Rapat Umum Pemegang Saham Luar Biasa Perseroan pada tanggal 20 November 2013 seperti tercantum dalam Akta Notaris No. 21 tertanggal 20 November 2013 tentang Hasil RUPSLB Perseroan.<br>• Diangkat kembali dalam Rapat Umum Pemegang Saham Tahunan Perseroan pada tanggal 6 Juni 2018 seperti tercantum dalam Akta Notaris No.5 tertanggal 6 Juli 2018 tentang Pernyataan Keputusan RUPS Tahunan Perseroan.<br>• Diangkat kembali dalam Rapat Umum Pemegang Saham Tahunan Perseroan pada tanggal 28 Juni 2023 seperti dinyatakan dalam Pernyataan Keputusan Rapat Umum Pemegang Saham Tahunan No. 147. | 20 November 2013 – Penutupan RUPS Tahunan 2028 | 3 |
| | | Commissioner | • The first-time appointment at the Company's Extraordinary General Meeting of Shareholders on November 20, 2013 as stated in Notarial Deed No. 21 dated November 20, 2013 concerning the Company's EGMS Resolutions.<br>• Reappointed at the Company's Annual General Meeting of Shareholders on June 6, 2018 as stated in Notrial Deed No. 5 dated July 6, 2018 concerning the Statement of Resolutions of the Company's Annual GMS.<br>• Reappointed at the Company's Annual General Meeting of Shareholders on June 28, 2023 as stated in Statement of Resolutions of Annual General Meeting of Shareholders No. 147. | November 20, 2013 – The Closing of Annual GMS 2028 | |

## Penilaian Kemampuan dan Kepatutan oleh Regulator

Sebagaimana diatur dalam Peraturan OJK No. 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan Bagi Pihak Utama Lembaga Jasa Keuangan, Peraturan OJK No. 57/POJK.04/2017 tentang Penerapan Tata Kelola Perusahaan Efek yang Melakukan Kegiatan Usaha Sebagai Penjamin Emisi Efek dan Perantara Pedagang Efek, serta Surat Edaran OJK No. 57/SEOJK.04/2017 tentang Penilaian Kemampuan dan Kepatutan Bagi Calon Pihak Utama Perusahaan Efek Yang Melakukan Kegiatan Usaha Sebagai Penjamin Emisi Efek dan/atau Perantara Pedagang Efek, Dewan Komisaris Perusahaan Efek wajib memperoleh persetujuan dari OJK.

Mengacu pada regulasi tersebut, seluruh anggota Dewan Komisaris Perseroan telah mengikuti dan lulus uji Kemampuan dan Kepatutan Dewan Komisaris.

## Fit and Proper Test by Regulator

As regulated in OJK Regulation No. 27/POJK.03/2016 concerning Fit and Proper Test for Key Individuals in Financial Services Institutions, OJK Regulation No. 57/POJK.04/2017 concerning Implementation of Governance in Securities Companies Conducting Business Activities as Underwriters and Broker-Dealers, as well as OJK Circular Letter No. 57/SEOJK.04/2017 concerning Fit and Proper Test for Candidate Key Parties in Securities Companies Conducting Business Activities as Underwriters and/or Broker-Dealers, Board of Commissioners of Securities Companies must obtain approval from the OJK.

Referring to these regulations, all members of the Company's Board of Commissioners have attended and passed the Fit and Proper Test of the Board of Commissioners.

# Dewan Komisaris
Board of Commissioners

## Persetujuan Uji Kemampuan dan Kepatutan Dewan Komisaris
Approval of Board of Commissioners' Fit and Proper Test

| No. | Nama<br>Name | Jabatan<br>Position | Tanggal Lulus Uji Kemampuan dan Kepatutan<br>Date of Fit and Proper Test Completion | Keterangan<br>Remarks |
|---|---|---|---|---|
| 1. | Edy Sugito | • Komisaris/Komisaris Independen<br>Commissioner/Independent Commissioner | 28 Maret 2013<br>March 28, 2013 | • Persetujuan OJK dalam Surat OJK Nomor S-129/PM.2/2013.<br>OJK Approval in OJK Letter Number S-129/PM.2/2013. |
| | | • Komisaris Utama/Komisaris Independen<br>President Commissioner/ Independent Commissioner | 26 Juli 2022<br>July 26, 2022 | • Persetujuan OJK dalam Surat OJK Nomor S-663/PM.21/2022.<br>OJK Approval in OJK Letter Number S-663/PM.21/2022. |
| 2. | Sunata Tjiterosampurno | Komisaris<br>Commissioner | 12 Agustus 2013<br>August 12, 2013 | Persetujuan OJK dalam Surat OJK Nomor S-320/PM.2/2013, dan Nomor S-1284/PM.22/2013 tanggal 9 September 2013.<br>OJK Approval in OJK Letter Number S-320/PM.2/2013, and Number S-1284/PM.22/2013 dated September 9, 2013. |

## Keberagaman Komposisi Dewan Komisaris

Salah satu rekomendasi OJK dalam Lampiran Surat Edaran OJK No. 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka adalah bahwa komposisi Dewan Komisaris wajib memperhatikan keberagaman komposisi Dewan Komisaris.

Sepanjang tahun 2023, komposisi Dewan Komisaris Perseroan telah mencerminkan keberagaman anggotanya dalam pengalaman dan keahlian. Tiap anggota Dewan Komisaris memiliki kompetensi tinggi yang mendukung peningkatan fungsi pengawasan di Perseroan. Keberagaman anggota Dewan Komisaris Perseroan dapat dilihat pada masing-masing profil Komisaris pada Bab Profil Perusahaan.

## Diversity in the Board of Commissioners Composition

One of OJK recommendations in Attachment of OJK Circular Letter No. 32/SEOJK.04/2015 on Guidelines for the Corporate Governance for Public Companies is that the composition of the Board of Commissioners must consider diversity of the composition of the Board of Commissioners.

Through 2023, the composition of the Company's Board of Commissioners reflects the diversity of its members in experience and expertise. Each member of the Board of Commissioners has high competence which supports improvement of the supervision function in the Company. The diversity of the Board of Commissioners of the Company is available in each of the Commissioner's profiles in the Company Profile Chapter.

## Rapat Dewan Komisaris

**Kebijakan Rapat Dewan Komisaris**

Dewan Komisaris secara berkala menyelenggarakan rapat untuk mendiskusikan hal-hal terkait pengawasan atas pengelolaan Perseroan oleh Direksi. Rapat Dewan Komisaris dapat dilangsungkan apabila dihadiri mayoritas dari seluruh anggota Dewan Komisaris.

Rapat dapat dilakukan secara offline, maupun menggunakan media elektronik yang memungkinkan semua peserta Rapat Dewan Komisaris saling melihat dan/atau mendengar secara langsung, serta berpartisipasi dalam Rapat Dewan Komisaris.

**Frekuensi dan Kehadiran Rapat**

Selama tahun 2023, Dewan Komisaris telah mengadakan 6 kali rapat dengan uraian sebagai berikut:

## The Board of Commissioners Meeting

**Meeting Policy of the Board of Commissioners**

The Board of Commissioners regularly holds meetings to discuss matters related to oversight over the management of the Company by the Directors. Meetings of the Board of Commissioners can be held if attended by a majority of all members of the Board of Commissioners.

Meetings can be held offline, or using electronic media which allows all participants in the Board of Commissioners Meeting to see and/or hear each other directly, and participate in the Board of Commissioners Meeting.

**Frequency and Attendance of the Meeting**

During 2023, the Board of Commissioners has held 6 meetings with the following description:

| **Nama** Name | **Jabatan** Position | **Jumlah Pertemuan** Number of Meetings | **Kehadiran** Attendance | **Tingkat Kehadiran** Attendance Level (%) |
|---|---|---|---|---|
| Edy Sugito | Komisaris Utama/ Komisaris Independen President Commissioner/ Independent Commissioner | 6 | 6 | 88,6% |
| Sunata Tjiterosampurno | Komisaris Commissioner | 6 | 6 | 100,0% |

## Rapat Gabungan Dewan Komisaris dan Direksi

**Kebijakan Rapat Gabungan**

Sesuai dengan POJK 33/2014, Dewan Komisaris wajib mengadakan rapat bersama Direksi secara berkala paling kurang 1 kali dalam 4 bulan.

## Joint Meeting of the Board of Commissioners and Board of Directors

**Joint Meeting Policy**

In accordance with POJK 33/2014, the Board of Commissioners must hold regular meetings with the Board of Directors at least 1 time in 4 months.

# Dewan Komisaris
Board of Commissioners

**Frekuensi dan Kehadiran Rapat**
Sepanjang tahun 2023, Perseroan telah mengadakan 6 kali rapat gabungan Dewan Komisaris dan Direksi dengan uraian sebagai berikut.

**Frequency and Attendance of the Meeting**
Throughout 2023, the Company has held 6 joint meetings of the Board of Commissioners and the Board of Directors with the following details:

| **Nama** Name | **Jabatan** Position | **Jumlah Pertemuan** Number of Meetings | **Kehadiran** Attendance | **Persentase Kehadiran** Attendance Percetage(%) |
|---|---|---|---|---|
| Philmon Samuel Tanuri | Direktur Utama President Director | 6 | 5 | 83,3% |
| David Agus | Direktur Director | 6 | 6 | 100% |
| Edy Sugito | Komisaris Utama/ Komisaris Independen President Commissioner/ Independent Commissioner | 6 | 6 | 100% |
| Sunata Tjiterosampurno | Komisaris Commissioner | 6 | 5 | 83,3% |

## Agenda Rapat Gabungan
Joint Meeting Agenda

| **Tanggal Rapat** Meeting Date | **Pembahasan Rapat** Meeting Discussion |
|---|---|
| 24 Februari 2023 February 24, 2023 | Persetujuan Laporan Keuangan FY22 Approval of FY22 Financial Statements |
| 18 April 2023 April 18, 2023 | Persetujuan Laporan Keuangan 1Q23 Approval of 1Q23 Financial Statements |
| 25 Juli 2023 July 25, 2023 | Persetujuan Laporan Keuangan 1H23 Approval of 1H23 Financial Statements |
| 10 Oktober 2023 October 10, 2023 | Macro & Market Outlook 2024 Macro & Market Outlook 2024 |
| 25 Oktober 2023 October 25, 2023 | Persetujuan Laporan Keuangan 9M23 Approval of 9M23 Financial Statements |
| 24 November 2023 November 24, 2023 | Persetujuan Budget & Rencana Bisnis 2024 Approval of 2024 Budget & Business Plans |

## Pengembangan Kompetensi Dewan Komisaris Tahun 2023

Seluruh Komisaris Perseroan berpartisipasi di berbagai pelatihan, seminar, atau workshop antara lain sebagai berikut:

## Competency Development for the Board of Commissioners In 2023

All the Company's Commissioners participated in various training activities, seminars, or workshops including the following:

| **Nama** Name | **Materi Pelatihan** Training Topic | **Penyelenggara** Organizer | **Tanggal Pelaksana** Implementation Date |
|---|---|---|---|
| Edy Sugito | 1. Compliance Refreshment Emiten dan Perusahaan Publik<br>Compliance Refreshment of Issuer and Public Company | Otoritas Jasa Keuangan, Bursa Efek Indonesia<br>Financial Services Authority, the Indonesia Stock Exchange | 22 Agustus 2023<br>August 22, 2023 |
| | 2. Navigating AI Governance and ESG Reporting for the future | KPMG Asia Pacific Board Leadership Centre | 17 Oktober 2023<br>October 17, 2023 |
| | 3. Economic Outlook 2024 | Universitas Indonesia & Creco Research<br>University of Indonesia & Creco Research | 6 Desember 2023<br>December 6, 2023 |
| Sunata Tjiterosampurno | 1. Compliance Refreshment Emiten dan Perusahaan Publik<br>Compliance Refreshment of Issuer and Public Company | Otoritas Jasa Keuangan, Bursa Efek Indonesia<br>Financial Services Authority, the Indonesia Stock Exchange | 22 Agustus 2023<br>August 22, 2023 |
| | 2. Seminar Nasional Economic Outlook<br>National Seminar Economic Outlook | Asosiasi Perusahaan Pembiayaan Indonesia (APPI)<br>Indonesia Leasing Association (APPI) | 3 Oktober 2023<br>October 3, 2023 |
| | 3. Stakeholders Business Forum Luncheon "Kolaborasi IDX dan Stakeholders dalam rangka Peningkatan Jumlah dan Kualitas Perusahaan Tercatat dan Penerbitan Efek Pasar Modal"<br>Stakeholders Business Forum Luncheon "Collaboration between the IDX and Stakeholders to Increase the Number and Quality of Listed Companies and the Issuance of Capital Market Securities" | PT Bursa Efek Indonesia, PT Kliring Penjaminan Efek Indonesia, PT Kustodian Sentral Efek Indonesia<br>The Indonesia Stock Exchange, The Indonesia Clearing and Guarantee Corporation, The Indonesia Central Securities Depository | 2 November 2023<br>November 2, 2023 |

# Dewan Komisaris
Board of Commissioners

## Program Orientasi Bagi Anggota Komisaris Baru

Pada tahun 2023, tidak terdapat perubahan pada komposisi anggota Komisaris, dengan demikian Perseroan tidak menyelenggarakan kegiatan orientasi bagi anggota Komisaris baru.

## Orientation Program for New Members of Commissioners

In 2023, there was no changes to the composition of members of the Board of Commissioners, thus the Company was not hold orientation activities for new members of the Board of Commissioners.

## Komisaris Independen

Komisaris Independen adalah anggota Dewan Komisaris yang tidak terafiliasi dengan Direksi, anggota Dewan Komisaris lainnya dan pemegang saham pengendali, serta bebas dari hubungan bisnis atau hubungan lainnya yang dapat mempengaruhi kemampuannya untuk bertindak independen atau bertindak semata-mata untuk kepentingan Perseroan.

## Independent Commissioner

Independent Commissioner is a member of the Board of Commissioners who is not affiliated with the Board of Directors, other members of the Board of Commissioners and the controlling shareholders, and is free from business or other relationships that may affect his/her ability to act independently or act solely in the interests of the Company.

Per akhir tahun 2023, Dewan Komisaris Perseroan terdiri dari 2 orang dimana 1 orang merupakan Komisaris Independen yang sekaligus menjabat sebagai Komisaris Utama Perseroan. Jumlah Komisaris Independen Perseroan sudah memenuhi ketentuan POJK 33/2014 yang mewajibkan sekurang-kurangnya 30% dari jumlah seluruh anggota Dewan Komisaris. Hal ini juga telah sesuai dengan Pasal 19 POJK 57/2017.

As of end of 2023, the Company's Board of Commissioners consists of 2 persons, with 1 person acting as an Independent Commissioner who also serves as President Commissioner of the Company. The number of Independent Commissioner of the Company has complied with POJK 33/2014 which requires at least 30% of the total members of the Board of Commissioners. This is also conforms to Article 19 of POJK 57/2017.

**Kriteria Komisaris Independen**

Berdasarkan Pedoman dan Tata Tertib Kerja Dewan Komisaris, persyaratan atau kualifikasi individual Komisaris Independen Perseroan adalah sebagai berikut:

1. Bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan, atau mengawasi kegiatan emiten atau Perusahaan Publik tersebut dalam waktu 6 (enam) bulan terakhir;
2. Tidak mempunyai saham baik langsung maupun tidak langsung pada Perseroan;
3. Tidak mempunyai hubungan Afiliasi dengan emiten atau Perusahaan Publik, anggota Dewan Komisaris, anggota Direksi, atau pemegang saham utama Perseroan; dan
4. Tidak mempunyai hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Perseroan.

**Independent Commissioner Criteria**

Based on the Board of Commissioners' Guidelines and Work Procedures, the individual requirements or qualifications for the Company's Independent Commissioners are as follows:

1. Not a person who works or has an authority and responsibility to plan, lead, control or supervise the Issuer or public company's activities in the last 6 months;
2. Has no shares in the Company, directly or indirectly;
3. Has no affiliation with the Company, members of the Board of Commissioners, members of the Board of Directors, or the Main Shareholder of the Company; and
4. Has no business relationship directly or indirectly with the Company's business activities.

**Profil Komisaris Independen**
Profil Komisaris Independen Perseroan dapat dilihat pada Bab Profil Perusahaan, sub-bab Profil Dewan Komisaris dalam laporan tahunan ini.

**Pernyataan Independensi Komisaris Independen**

Pada tanggal 27 Juli 2022, Edy Sugito telah menandatangani pernyataan independensi sehubungan dengan posisinya sebagai Komisaris Independen yang sudah dijabat selama 2 periode di Perseroan. Surat Pernyataan Independensi tersebut tertera pada profil Dewan Komisaris pada Bab 3 - Profil Perusahaan. Beliau juga berkewajiban melapor apabila terjadi perubahan status yang mempengaruhi independensinya sebagai Komisaris Independen.

## Penilaian Kinerja Dewan Komisaris dan Direksi

### Dewan Komisaris

**Prosedur Penilaian Kinerja Dewan Komisaris**

Dewan Komisaris melakukan penilaian sendiri (*self assessment*) 1 kali dalam 1 tahun. Penilaian kinerja Dewan Komisaris dilakukan berdasarkan tolok ukur yang telah disepakati dan kemudian dievaluasi oleh Dewan Komisaris melalui rapat berdasarkan rekomendasi dari Komite Nominasi dan Remunerasi.

Hasil penilaian kinerja anggota Dewan Komisaris merupakan salah satu pertimbangan bagi Komite Nominasi dan Remunerasi untuk memberikan rekomendasi untuk mengangkat kembali anggota Dewan Komisaris dan masukan untuk meningkatkan kinerja Dewan Komisaris.

**Kriteria Penilaian Kinerja Dewan Komisaris**

Penilaian terhadap kinerja Dewan Komisaris mencakup kriteria sebagai berikut:

- Kehadiran dalam rapat internal, dalam rapat gabungan Dewan Komisaris dengan Direksi, dan rapat dengan komite-komite di bawah Dewan Komisaris;

**Profile of the Independent Commissioner**
Profile of the Company's Independent Commissioner can be seen in the Company Profile Chapter, Board of Commissioners' Profile sub-chapter in this annual report.

**Independent Commissioner's Statement of Independence**
On July 27, 2022, Edy Sugito has signed a statement of independence in relation to his position as Independent Commissioner who has served for 2 periods in the Company. The Statement of Independence is stated in the profile of the Board of Commissioners in Chapter 3 - Company Profile. He has an obligation to report any change in status that may affect his independence as Independent Commissioner.

## Performance Assessment of the Board of Commissioners and Board of Directors

**Performance Assessment Procedures of the Board of Commissioners**
The Board of Commissioners conducts a self-assessment once a year. Performance evaluation of the Board of Commissioners is carried out based on agreed benchmarks and then evaluated by the Board of Commissioners through meetings based on recommendations from the Nomination and Remuneration Committee.

The result of the performance evaluation of members of the Board of Commissioners is one of the considerations for the Nomination and Remuneration Committee to provide recommendations for reappointing members of the Board of Commissioners and an input to improve the performance of the Board of Commissioners.

**Performance Assessment Criteria of the Board of Commissioners**
Performance evaluation of the Board of Commissioners includes the following criteria:

- Attendance at internal meeting, joint meetings of the Board of Commissioners and the Board of Directors, and with committees under the Board of Commissioners;

# Dewan Komisaris
Board of Commissioners

- Keaktifan dalam proses pengawasan Perseroan;
- Kontribusi dalam proses pengawasan, pemberian nasihat dan rekomendasi kepada Direksi dalam tata kelola perusahaan, sistem pengendalian internal, dan manajemen risiko.

- Activeness in the Company's supervision process;
- Contribution to monitoring process, providing advice and recommendations to the Board of Directors in corporate governance, internal control systems, and risk management.

## Direksi

**Pihak Penilai dan Prosedur Penilaian Kinerja Direksi**

Perseroan melakukan penilaian kinerja Direksi, baik secara kolegial maupun individu (self-assessment) atas tingkat pencapaian dibandingkan dengan target sesuai dengan tugas dan tanggung jawab masing-masing anggota Direksi. Penilaian kinerja Direksi juga mempertimbangkan pengendalian risiko dan kepatuhan Perseroan terhadap peraturan perundang-undangan yang berlaku.

Hasil penilaian kinerja Direksi merupakan salah satu pertimbangan Komite Nominasi dan Remunerasi dalam memberikan rekomendasi kepada Dewan Komisaris untuk mengangkat kembali Direksi dan untuk menyusun struktur remunerasi.

**Kriteria Penilaian Kinerja Direksi**

Kriteria utama untuk mengevaluasi kinerja Direksi:

- Pencapaian dibandingkan dengan target kinerja sesuai dengan tugas dan tanggung jawab masingmasing anggota Direksi;
- Kehadiran dalam Rapat Direksi, dan dalam Rapat Gabungan Direksi dengan Dewan Komisaris;
- Kesiapan dalam materi atau topik yang akan dibahas dalam rapat;
- Partisipasinya dalam pembahasan masalah dan dalam pengambilan keputusan;
- Ketaatan terhadap peraturan perundang-undangan yang berlaku dan kebijakan Perusahaan;
- Komitmen terhadap keputusan bersama yang telah dibuat.

## Board of Directors

**Assessor and Performance Assessment Procedures of the Board of Directors**

The Company evaluates the performance of the Board of Directors, both collegially and individually (selfassessment) on the achievement compared to the targets according to the duties and responsibilities of each member of the Board of Directors. Performance evaluation of the Board of Directors also considers the Company's risk management, and compliance to the prevailing laws and regulations.

The result of the performance evaluation of the Board of Directors is one of the considerations for the Nomination and Remuneration Committee in providing recommendations to the Board of Commissioners to reappoint the Board of Directors and to prepare remuneration structure.

**Performance Assessment Criteria of the Board of Directors**

The main criteria to evaluate the performance of the Board of Directors:

- Achievement compared to the performance targets according to duties and responsibilities of each Board of Directors member;
- Attendance at the Board of Directors meetings, and Joint Meeting of the Board of Directors with the Board of Commissioners;
- Readiness in the material or topic to be discussed at the meeting;
- Participation in the discussion of problems and in decision-making;
- Compliance with prevailing laws and regulations as well as the Company's policies;
- Commitment to joint decisions that have been made.

## Penilaian Kinerja Komite-Komite di Bawah Dewan Komisaris dan Dasar Penilaiannya

Dewan Komisaris menilai bahwa selama tahun 2023, Komite Audit dan Komite Nominasi dan Remunerasi telah menjalankan tugas dan tanggung jawabnya dengan baik, antara lain dilihat dari realisasi/pelaksanaan rapat, berbagai evaluasi, pandangan dan rekomendasi–rekomendasi yang diberikan kepada Dewan Komisaris.

**Prosedur dan Kriteria Penilaian**

Penilaian kinerja komite-komite di bawah Dewan Komisaris dilakukan dengan mengacu pada kriteria dan dasar pertimbangan penilaian kinerja, antara lain:

1. Realisasi/pelaksanaan rencana rapat;
2. Evaluasi, pandangan dan rekomendasi yang diberikan kepada Dewan Komisaris.

## Komite Audit

**Hasil Penilaian Kinerja**

Sepanjang tahun 2023, Rapat Komite Audit telah dilakukan sebanyak 4 kali, sehingga telah memenuhi Peraturan OJK No. 55/POJK.04/2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit. Disamping itu, Komite Audit telah melakukan fungsinya, antara lain, melakukan review dan memberikan pandangan/masukan atas draft Laporan Keuangan Perseroan setiap kuartal sebelum dipublikasikan, mengevaluasi pelaksanaan pemberian jasa audit oleh Kantor Akuntan Publik untuk tahun buku 2022, memberikan rekomendasi kepada Dewan Komisaris mengenai penunjukkan Kantor Akuntan Publik yang akan mengaudit Laporan Keuangan Perseroan 2023, serta berbagai pandangan dan masukan yang diberikan kepada Divisi Internal Audit.

## Komite Nominasi dan Remunerasi

**Hasil Penilaian Kinerja**

Sepanjang tahun 2023, Rapat Komite Nominasi dan Remunerasi telah dilakukan sebanyak 2 kali, sehingga telah memenuhi ketentuan pada Peraturan OJK No. 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik dan Piagam Kerja Komite. Disamping itu, Komite Nominasi dan Remunerasi juga telah melakukan fungsinya, antara lain, memberikan pandangan atas kinerja Direksi Perseroan dan entitas anak Perseroan.

## Performance Assessment of the Committees under the Board of Commissioners

The Board of Commissioners views that during 2023, the Audit Committee and the Nomination and Remuneration Committee have carried out their duties and responsibilities properly, which can be seen from the realization/implementation of meetings, various evaluations, views, and recommendations given to the Board of Commissioners.

**Assessment Procedures and Criteria**

The performance assessment of committees under the Board of Commissioners is conducted by using the criteria and basic considerations for performance assessment, among others:

1. Realization/implementation of meeting plans;
2. Evaluation, views and recommendations given to the Board of Commissioners.

## Audit Commitee

**Performance Assessment Results**

Throughout 2023, Audit Committee meetings have been held 4 times, therefore have complied with the OJK Regulation No. 55/POJK.04/2015 regarding the Establishment and Guidelines for the Implementation of Audit Committee Work. Aside from that, the Audit Committee has carried out its functions, among others, reviewing and providing views/input on draft of the Company's Financial Statements every quarter prior to publication, evaluating the implementation of audit services provided by Public Accounting Firm for the 2022 financial year, providing recommendation to the Board of Commissioners regarding appointment of a Public Accounting Firm to audit the Company's 2023 Financial Statements, as well as various views and input provided to the Internal Audit Division.

## Nomination and Remuneration Committee

**Performance Assessment Results**

Throughout 2023, the Nomination and Remuneration Committee meetings have been held 2 times, therefore have complied with the OJK Regulation No. 34/POJK.04/2014 regarding the Nomination and Remuneration Committee of Issuers or Public Companies and the Committee Charter. Besides that, the Nomination and Remuneration Committee has carried out its functions, among others, providing views on the performance of the Board of Directors of the Company and its subsidiary.

# Nominasi dan Remunerasi Dewan Komisaris dan Direksi
Nomination and Remuneration for the Board of Commissioners and the Board of Directors

## Prosedur Nominasi Dewan Komisaris dan Direksi

Perseroan memiliki kebijakan dan prosedur dalam proses nominasi anggota Dewan Komisaris dan Direksi sebagaimana telah disahkan dalam Surat Keputusan Dewan Komisaris No. Kep: SK/187/KOM/III/2017.TRIM tentang Gaji, Uang Jasa dan Tunjangan lainnya Anggota Direksi. Kebijakan dan prosedur tersebut telah merujuk pada Peraturan OJK No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik dan Anggaran Dasar Perseroan.

Sesuai dengan Anggaran Dasar Perseroan Pasal 16 dan Pasal 19, usulan mengenai pengangkatan, pemberhentian, dan/atau penggantian anggota Direksi/Dewan Komisaris kepada Rapat Umum Pemegang Saham (RUPS) harus memperhatikan rekomendasi Dewan Komisaris atau komite yang membawahi fungsi nominasi. Proses nominasi Dewan Komisaris dan/atau Direksi dimulai dengan pengajuan proposal calon kandidat anggota Dewan Komisaris dan/atau Direksi oleh Pemegang Saham Pengendali kepada Perseroan.

Selanjutnya Perseroan melalui Komite Nominasi dan Remunerasi menganalisis riwayat pendidikan, riwayat pekerjaan dan kompetensi calon tersebut sesuai dengan kebutuhan Perseroan untuk kemudian direkomendasikan kepada RUPS. Namun, sebelum mengajukan kandidat ke RUPS, Perseroan mengajukan kandidat tersebut untuk proses penilaian kemampuan dan kepatutan di OJK sesuai dengan Peraturan OJK No. 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan Bagi Pihak Utama Lembaga Jasa Keuangan, dan Surat Edaran OJK tentang Penilaian Kemampuan dan Kepatutan Bagi Calon Pihak Utama Perusahaan Efek Yang Melakukan Kegiatan Usaha Sebagai Penjamin Emisi Efek dan/atau Perantara Pedagang Efek. Kandidat yang lolos kemudian diajukan penunjukannya dalam RUPS.

## Nomination Procedure for the Board of Commissioners and the Board of Directors

The Company has policies and procedures for nominating members of the Board of Commissioners and the Board of Directors as approved in the Decree of the Board of Commissioners Decree No. Kep: SK/187/KOM/III/2017.TRIM concerning Salaries, and other Allowances for Members of the Board of Directors. These policies and procedures have referred to OJK Regulation No. 33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies and the Company's Articles of Association.

In accordance with the Company's Articles of Association, Article 16 and Article 19, proposals of appointment, dismissal, and/or replacement of members of the Board of Directors/Board of Commissioners to the General Meeting of Shareholders (GMS) must take into account the recommendations from the Board of Commissioners or the committee in charge of the nomination function. The nomination process for the Board of Commissioners and/or the Board of Directors begins with submission of proposal for a candidate for member of the Board of Commissioners and/or the Board of Directors by the Controlling Shareholder to the Company.

Afterward, the Company through the Nomination and Remuneration Committee analyzes the education history, work history and competencies of the candidate based on the Company's needs, which are then proposed to the GMS. However, prior to proposing the candidate to the GMS, the Company proposes the candidates for fit and proper test process to the OJK in accordance with OJK Regulation No. 27/POJK.03/2016 concerning Fit and Proper Test for the Main Parties of Financial Services Institutions, and OJK Circular Letter concerning Fit and Proper Test for Candidate of Main Parties of Securities Companies Conducting Business Activities as Underwriters and/or Broker-Dealers. Candidate who passes is then proposed for the appointment at the GMS.

Anggota Direksi/Dewan Komisaris diangkat dan diberhentikan oleh RUPS. Pengangkatan sah terhitung sejak tanggal yang ditentukan dalam RUPS yang memutuskan pengangkatannya, sampai pada penutupan RUPS Tahunan kelima setelah tanggal pengangkatannya dengan memperhatikan Peraturan OJK, kecuali ditentukan lain dalam RUPS.

## Prosedur Penetapan Remunerasi Dewan Komisaris dan Direksi

Perseroan memiliki prosedur penetapan remunerasi untuk anggota Dewan Komisaris dan/atau Direksi secara khusus sebagaimana disahkan dalam Surat Keputusan Dewan Komisaris No. Kep: SK/187/KOM/ III/2017.TRIM tentang Gaji, Uang Jasa dan Tunjangan lainnya Anggota Direksi. Selain itu, sesuai dengan Anggaran Dasar Perseroan Pasal 16 dan Pasal 19, gaji, honorarium dan tunjangan lain anggota Direksi/Dewan Komisaris ditetapkan oleh RUPS dan wewenang tersebut dapat dilimpahkan kepada Dewan Komisaris oleh RUPS tersebut.

Penentuan struktur remunerasi ditentukan melalui proses rekomendasi oleh Komite Nominasi dan Remunerasi kemudian ditetapkan melalui Rapat Umum Pemegang Saham.

## Indikator Penetapan Remunerasi Dewan Komisaris dan Direksi

Mengacu pada kebijakan internal Perseroan, berikut ini adalah indikator yang digunakan sebagai pertimbangan dalam menentukan struktur dan besaran remunerasi Dewan Komisaris dan Direksi:

1. Standar remunerasi yang berlaku pada industri sejenis, skala usaha, dan kemampuan Perseroan;
2. Tugas, tanggung jawab dan wewenang Direksi dan Dewan Komisaris serta dikaitkan dengan risiko, pencapaian tujuan dan kinerja Perseroan, baik dalam jangka pendek maupun jangka panjang;

Members of the Board of Directors/the Board of Commissioners are appointed and dismissed by the GMS. The appointment is valid as of the date of the GMS that decides the appointment, to the closing of the fifth Annual GMS after the date of appointment with due observance of OJK Regulations, unless otherwise specified in the GMS.

## Procedures for Determining Remuneration for the Board of Commissioners and Board of Directors

The Company has a specific procedure for determining remuneration for members of the Board of Commissioners and/or the Board of Directors as approved in the Decree of the Board of Commissioners No. Kep: SK/187/KOM/ III/2017. TRIM concerning Salaries, Honorarium, and other Allowances for Members of the Board of Directors. In addition, in accordance with the Company's Articles of Association, Article 16 and Article 19, the salaries, honorarium, and other allowances for members of the Board of Directors/Board of Commissioners are determined by the GMS and this authority can be delegated to the Board of Commissioners by the GMS.

Determination of the remuneration structure is decided through a recommendation process by the Nomination and Remuneration Committee and then determined through the General Meeting of Shareholders.

## Indicators for Determining Remuneration for the Board of Commissioners and Board of Directors

Referring to the Company's internal policies, the following are indicators used as a consideration in determining the structure and amount of remuneration for the Board of Commissioners and Board of Directors:

1. Remuneration standards that apply to similar industries, business scale, and the ability of the Company;
2. Duties, responsibilities, and authorities of the Board of Directors and Board of Commissioners as well as related to risks, achievement of the Company's goals and performance both in the short term and long term;

# Nominasi dan Remunerasi Dewan Komisaris dan Direksi
Nomination and Remuneration for the Board of Commissioners and the Board of Directors

3. Target kinerja dan pencapaian kerja dari masing-masing anggota Direksi dan Dewan Komisaris;
4. Tingkat inflasi; dan
5. Faktor-faktor lain yang relevan (*merit system*), serta tidak bertentangan dengan peraturan perundang-undangan.

3. Performance targets and work achievements of each member of the Board of Directors and Board of Commissioners;
4. Inflation rate; and
5. Other relevant factors (merit system), and do not conflict with laws and regulations.

## Struktur Remunerasi Dewan Komisaris dan Direksi

Setiap anggota Dewan Komisaris dan Direksi menerima sejumlah komponen remunerasi yang dibayarkan secara berkala seperti gaji dan Tunjangan Hari Raya ataupun tunjangan lain seperti Tunjangan Akhir Tahun dan COP (*Car Ownership Program*). Jenis remunerasi dan fasilitas lain yang diterima anggota Dewan Komisaris dan Direksi dalam 1 (satu) tahun, adalah sebagai berikut:

## Remuneration Structure for the Board of Commissioners and the Board of Directors

Each member of the Board of Commissioners and Board of Directors earns a number of remuneration components that are paid regularly such as salary and Religious Holiday Allowance or other allowances such as Year End and COP (Car Ownership Program) Allowance. The types of remuneration and other facilities received by members of the Board of Commissioners and Board of Directors in 1 year are as follows:

| **Struktur Remunerasi Dewan Komisaris**<br>Remuneration Structure for the Board of Commissioners | **Struktur Remunerasi Direksi**<br>Remuneration Structure for the Board of Directors |
|---|---|
| • Gaji<br>Salary | • Gaji<br>Salary |
| • Tunjangan Hari Raya (THR)<br>Religious Holiday | • Tunjangan Kepemilikan Kendaraan<br>Car Ownership Program (COP) |
| | • Tunjangan Hari Raya (THR)<br>Religious Holiday Allowance |
| | • Tunjangan Akhir Tahun<br>Year End Allowance |
| | • Tunjangan Perjalanan Dinas<br>Business Travel Allowance |

## Besaran Remunerasi yang Dibagikan Kepada Direksi dan Dewan Komisaris Tahun 2023

Berdasarkan Keputusan RUPS Tahunan 2023 yang diselenggarakan pada tanggal 28 Juni 2023, RUPS menyetujui untuk memberi wewenang kepada Dewan Komisaris dalam menetapkan jumlah honorarium bagi anggota Dewan Komisaris dan Direksi Perseroan dengan tetap mempertimbangkan rekomendasi dari Komite Nominasi dan Remunerasi.

Jumlah imbalan kerja Direksi dan Dewan Komisaris sudah termasuk dalam Catatan atas Laporan Keuangan Nomor 35 poin c halaman 128 yang merupakan bagian dari Laporan Tahunan ini.

## Pengungkapan Bonus Kinerja, Bonus Non-Kinerja, dan/atau Opsi Saham

Selain struktur dan komponen remunerasi sebagaimana disajikan pada tabel di atas, Perseroan tidak memberikan remunerasi dalam bentuk lainnya. Perseroan juga tidak memiliki kebijakan opsi saham bagi Dewan Komisaris dan Direksi.

## Amount of Remuneration Distributed to Directors and Board of Commissioners in 2023

Based on the Annual GMS 2023 Resolution held on June 28, 2023, the AGMS agreed to give authority to the Board of Commissioners to determine the amount of honorarium for members of the Board of Commissioners and the Board of Directors of the Company while still considering the recommendations from the Nomination and Remuneration Committee.

The amount of remuneration for the Board of Directors and the Board of Commissioners is already included in Notes to the Financial Statements Number 35 point c page 128 which is part of this Annual Report.

## Disclosure of Performance Bonuses, Non-Performance Bonuses, and/or Stock Options

Apart from the remuneration structure and components as presented in the table above, the Company does not provide remuneration in other forms. The Company also does not have a stock option policy for the Board of Commissioners and Board of Directors.

# Komite di Bawah Dewan Komisaris
## Committees Under the Board of Commissioners

Dalam menjalankan fungsi pengawasannya, Dewan Komisaris dibantu oleh organ-organ pendukung, yaitu Komite Audit, dan Komite Nominasi dan Remunerasi.

### Komite Audit

Komite Audit adalah organ pendukung yang dibentuk oleh Dewan Komisaris untuk membantu pelaksanaan tugas dan fungsi pengawasan Dewan Komisaris atas hal-hal yang terkait dengan informasi keuangan, pengawasan terhadap fungsi audit internal dan eksternal, serta kepatuhan terhadap peraturan perundang-undangan yang berlaku.

**Dasar Hukum**

Komite Audit Perseroan dibentuk dengan mengacu pada Peraturan BAPEPAM No. IX.I.5 tertanggal 24 September 2004 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit, hingga kemudian diubah menjadi Peraturan OJK No. 55/POJK.04/2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit ("POJK 55/2015").

**Piagam Komite Audit**

Dalam menjalankan tugas dan tanggung jawabnya, seluruh anggota Komite Audit Perseroan wajib berpedoman pada Piagam Komite Audit, yang merujuk pada POJK 55/2015. Secara garis besar Piagam Komite Audit mengatur hal-hal sebagai berikut:

1. Tujuan Umum
2. Organisasi
   a. Tugas, Tanggung Jawab serta Wewenang
   b. Komposisi, Struktur dan Persyaratan Keanggotaan
   c. Tata Cara dan Prosedur Kerja
   d. Kualifikasi dan Masa Tugas Komite Audit
   e. Kebijakan Penyelenggaraan Rapat
   f. Sistem Pelaporan Kegiatan
   g. Evaluasi Kinerja
   h. Orientasi bagi Anggota Komite Audit yang Baru
   i. Kode Etik

In carrying out its supervisory function, the Board of Commissioners is assisted by supporting organs, namely the Audit Committee, and the Nomination and Remuneration Committee.

### Audit Committee

The Audit Committee is a supporting organ established by the Board of Commissioners to assist the Board of Commissioners in performing its supervisory roles and functions on matters related to financial information, oversight toward the internal and external audit functions, and compliance with prevailing laws and regulations.

**Legal Basis**

The Audit Committee of the Company was established with reference to BAPEPAM Regulation No. IX.I.5 dated September 24, 2004 concerning Establishment and Guidelines for the Audit Committee Working Implementation, which was then amended to OJK Regulation No. 55/POJK.04/2015 regarding Establishment and Guidelines for the Audit Committee Working Implementation ("POJK 55/2015").

**Audit Committee Charter**

In carrying out their duties and responsibilities, all members of the Audit Committee of the Company must be guided by the Audit Committee Charter, which refers to POJK 55/2015. In general, the Audit Committee Charter regulates the following matters:

1. General Purpose
2. Organization
   a. Duties, Responsibilities and Authorities
   b. Composition, Structure and Membership Requirements
   c. Working Procedures and Guidelines
   d. Qualifications and Period of Service of the Audit Committee
   e. Meeting Policy
   f. Activity Reporting System
   g. Performance Evaluation
   h. Orientation for New Audit Committee Member
   i. Code of Conduct

3. Standar Operasi dan Prosedur Kerja Komite Audit
   a. Pengawasan terhadap Pelaporan Keuangan dan Penanganan Pengaduan, atau Pelaporan Sehubungan Dugaan Pelanggaran Terkait Pelaporan Keuangan
   b. Pengawasan terhadap Proses Audit
   c. Pengawasan terhadap Proses Audit oleh Auditor Internal
   d. Pengawasan terhadap Proses Audit oleh Auditor Eksternal
   e. Pengawasan dalam Proses Audit yang Bersifat Khusus
   f. Pengawasan terhadap Pengendalian Internal dan Manajemen Risiko
   g. Pengawasan terhadap Implementasi Good Corporate Governance

Apabila diperlukan, Piagam Komite Audit dapat diperbarui agar selalu selaras dengan dinamika bisnis, tantangan yang dihadapi dan kebutuhan Perseroan.

**Tugas, Tanggung Jawab dan Wewenang Komite Audit**

Komite Audit Perseroan bertindak secara independen dalam melaksanakan tugas dan tanggung jawabnya.

**Tugas dan Tanggung Jawab**

Sebagaimana tertuang di dalam Piagam Komite Audit, berikut ini adalah tugas dan tanggung jawab Komite Audit Perseroan:

1. Melakukan penelaahan atas informasi keuangan yang akan dikeluarkan Perseroan kepada publik dan/atau pihak otoritas antara lain laporan keuangan, proyeksi, dan laporan lainnya terkait dengan informasi keuangan Perseroan;
2. Melakukan penelaahan atas ketaatan terhadap peraturan perundang-undangan yang berhubungan dengan kegiatan Perseroan;
3. Memberikan pendapat independen dalam hal terjadi perbedaan pendapat antara manajemen dan akuntan atas jasa yang diberikannya;
4. Memberikan rekomendasi kepada Dewan Komisaris mengenai penunjukan akuntan yang didasarkan pada independensi, ruang lingkup penugasan, dan fee;

3. Operating Standards and Work Procedures of the Audit Committee
   a. Oversight over Financial Reporting and Complaint Handling, or Reporting Related to Suspicion of Violation Related to Financial Reporting
   b. Oversight over Audit Processes
   c. Oversight over Audit Process by Internal Auditor
   d. Oversight over Audit Process by External Auditor
   e. Oversight over Special Audit Process
   f. Oversight over Internal Control and Risk Management
   g. Oversight over the Implementation of Good Corporate Governance

If necessary, the Audit Committee Charter can be updated to keep up with the business dynamics, challenges faced and the Company's needs.

**Duties, Responsibilities and Authorities of the Audit Committee**

The Audit Committee of the Company always acts independently when conducting its duties and responsibilities.

**Duties and Responsibilities**

As stated in the Audit Committee Charter, the following are the duties and responsibilities of the Audit Committee of the Company:

1. To review financial information that will be issued by the Company to the public and/or authorities, among others, financial statements, projections, and other reports related to financial information of the Company;
2. To review the compliance with laws and regulations related to the activities of the Company;
3. To provide independent opinion in the event of disagreements between the management and the accountant for services rendered;
4. To provide recommendations to the Board of Commissioners regarding appointment of the accountant based on independency, scope of assignment, and fees;

# Komite di Bawah Dewan Komisaris

## Committees Under the Board of Commissioners

5. Melakukan penelaahan atas pelaksanaan pemeriksaan oleh auditor internal dan mengawasi pelaksanaan tindak lanjut oleh Direksi atas temuan auditor internal;
6. Melakukan penelaahan terhadap pelaksanaan manajemen risiko yang dilakukan oleh Direksi jika Perseroan tidak memiliki fungsi pemantau risiko di bawah Dewan Komisaris;
7. Menelaah pengaduan yang berkaitan dengan proses akuntansi dan pelaporan keuangan Perseroan;
8. Menelaah dan memberikan saran kepada Dewan Komisaris terkait dengan adanya potensi benturan kepentingan Perseroan; dan
9. Menjaga kerahasiaan dokumen, data dan informasi Perseroan.

**Kewenangan**

Agar pelaksanaan tugas Komite Audit dapat berjalan lebih efektif, maka Komite Audit diberikan sejumlah kewenangan, antara lain untuk:

1. Mengakses dokumen, data, dan informasi Perseroan tentang karyawan, dana, aset, dan sumber daya Perusahaan;
2. Berkomunikasi langsung dengan karyawan, termasuk Direksi dan pihak yang menjalankan fungsi audit internal, manajemen risiko, dan akuntan terkait tugas dan tanggung jawab Komite Audit;
3. Melibatkan pihak independen di luar anggota Komite Audit yang diperlukan untuk membantu pelaksanaan tugasnya (jika diperlukan); dan
4. Melakukan kewenangan lain yang diberikan oleh Dewan Komisaris.

**Kualifikasi Menjadi Anggota Komite Audit**

Untuk dapat ditunjuk sebagai anggota Komite Audit, anggota Komite Audit Perseroan harus telah memenuhi kriteria independensi, keahlian, dan pengalaman, sesuai dengan ketentuan Pasal 7 POJK 55/2015.

5. To review audit implementation by internal auditor and oversee the implementation of the follow-up by the Board of Directors on the audit findings;
6. To review the implementation of risk management performed by the Board of Directors if the Company does not have a risk monitoring function under the Board of Commissioners;
7. To examine complaints related to the accounting process and financial reporting of the Company;
8. To examine and provide advice to the Board of Commissioners related to the potential conflict of interest of the Company; and
9. To maintain confidentiality of documents, data and information of the Company.

**Authorities**

In order to carry out the Audit Committee's duties more effectively, the Audit Committee is given a number of authorities, including:

1. To access documents, data, and information of the Company on employees, funds, assets and Company's resources;
2. To communicate directly with employees, including the Board of Directors and those who perform the internal audit function, risk management, and the accountant related to the duties and responsibilities of the Audit Committee;
3. To involve an independent party outside members of the Audit Committee who is required to assist the implementation of its duties (if required); and
4. To perform other authorities granted by the Board of Commissioners.

**Qualifications to Be a Member of the Audit Committee**

To be appointed as a member of the Audit Committee, the Company's Audit Committee member should meet the independence, expertise, and experience criteria as outlined in Article 7 of POJK 55/2015.

**Komposisi dan Susunan Komite Audit Tahun 2023**

Pada tahun 2023, keanggotaan Komite Audit Perseroan tidak mengalami perubahan dari tahun sebelumnya sehingga susunan Komite Audit per 31 Desember 2023, adalah sebagai berikut:

**Composition and Structure of the Audit Committee In 2023**

During 2023, the membership of the Audit Committee remained unchanged from previous year, therefore the composition of the Audit Committee as of December 31, 2023 is as follows:

| No | Nama<br>Name | Jabatan<br>Position | Keterangan Rangkap Jabatan<br>Concurrent Position | Dasar Pengangkatan<br>Legal Base Appointment | Periode Jabatan<br>Term of Office |
|---|---|---|---|---|---|
| 1 | Edy Sugito | Ketua<br>Chairman | Komisaris/ Komisaris Independen<br>Commissioner/ Independent Commissioner | Surat Keputusan Dewan Komisaris Perseroan No. 009/LGL/SPK/X/2020. TRIM tertanggal 8 Oktober 2020<br>Decree of the Board of Commissioners of the Company No. 009/LGL/ SPK/X/2020.TRIM dated October 8, 2020 | 2020-2025 |
| 2 | Ariefuddin Amas | Anggota<br>Member | -<br> | Surat Keputusan Dewan Komisaris Perseroan No. 009/LGL/SPK/X/2020. TRIM tertanggal 8 Oktober 2020<br>Decree of the Board of Commissioners of the Company No. 009/LGL/ SPK/X/2020.TRIM dated October 8, 2020 | 2020-2025 |
| 3 | Ida Bagus Oka Nila | Anggota<br>Member | -<br> | Surat Keputusan Dewan Komisaris Perseroan No.009/ LGL/SPK/X/2020.TRIM tertanggal 8 Oktober 2020<br>Decree of the Board of Commissioners of the Company No. 009/LGL/ SPK/X/2020.TRIM dated October 8, 2020 | 2020-2025 |

# Komite di Bawah Dewan Komisaris

Committees Under the Board of Commissioners

## Profil Anggota Komite Audit

Profile of Members of the Audit Committee

| Nama<br>Name | Profil<br>Profile |
|---|---|
| Edy Sugito | Profil lengkap Edy Sugito tersedia pada Bab Profil Perusahaan, Sub-bab Profil Dewan Komisaris dalam laporan tahunan ini.<br><br>Complete profile of Edy Sugito is available in Chapter Company Profile, Sub-Chapter Profile of the Board of Commissioners in this annual report. |
| Ariefuddin Amas | Warga negara Indonesia, 71 tahun, berdomisili di Jakarta. Memperoleh gelar Sarjana Ekonomi dari Universitas Indonesia, Jakarta (1987).<br><br>Memulai kariernya sebagai Auditor Senior di Kantor Akuntan Publik Drs. Utomo Mulia & Co (1975–1981), kemudian menjabat sebagai Deputy Finance Director di PT Poleko Trading Coy (1981–1983), Auditor Internal di PT ASEAM Indonesia (1983–Mei 1984), Financial Controller (Vice President) di Bankers Trust Co (1984–November 1989), Financial Controller (Senior Vice President) di PT JP Morgan Securities Indonesia (1989–Juni 2001), Deputy Executive Secretary General di Asian Leasing Association (2003–Juni 2004), Asisten Direktur – Corporate Finance di LIGO GROUP (November 2005–Desember 2017), Anggota Komite Audit PT Surya Toto Indonesia Tbk (Agustus 2008–Juni 2023). Menjabat sebagai anggota Komite Audit Perseroan sejak Maret 2015 hingga sekarang.<br><br>Indonesian citizen, 71 years old, domiciled in Jakarta. Obtained Bachelor's Degree in Economics from University of Indonesia, Jakarta (1987).<br><br>Started his career as a Senior Auditor at the Public Accounting Firm Drs. Utomo Mulia & Co (1975–1981), then served as Deputy Finance Director at PT Poleko Trading Coy (1981–1983), Internal Auditor at PT ASEAM Indonesia (1983–May 1984), Financial Controller (Vice President) at Bankers Trust Co. (1984–November 1989), Financial Controller (Senior Vice President) at PT JP Morgan Securities Indonesia (1989–June 2001), Deputy Executive Secretary General at the Asian Leasing Association (2003– June 2004), Assistant Director – Corporate Finance at LIGO GROUP (November 2005– December 2017), the Audit Committee Member of PT Surya Toto Indonesia Tbk (August 2008–June 2023). Serves as a member of the Audit Committee of the Company since March 2015. |
| Ida Bagus Oka Nila | Warga Negara Indonesia, 67 tahun, berdomisili di Jakarta. Memperoleh gelar Sarjana Ekonomi dari Universitas Pancasila, Jakarta (1988).<br><br>Memulai kariernya sebagai Pegawai Pelaksana pada Badan Pelaksana Pasar Modal (1978- 1993), kemudian menjabat Kepala Sub Bagian Emisi Produksi Barang Non-Pabrikan II, Biro PKP II, Badan Pengawas Pasar Modal (1993–1997); Kepala Bagian Teknologi Informasi, Sekretariat Badan Pengawas Pasar Modal (1997–2001); Kepala Bagian Usaha Industri Dasar dan Kimia, Biro Penilaian Keuangan Perusahaan Sektor Riil, Badan Pengawas Pasar Modal (2001–2006); Kepala Bagian Penilaian Perusahaan Pabrikan, Biro Penilaian Keuangan Perusahaan Sektor Riil, Badan Pengawas Pasar Modal dan Lembaga Keuangan (2006–Mei 2012); Komisaris Independen PT Trada Maritime Tbk (2012–2017); Komisaris Independen PT Cowell Development Tbk (2012–2019); Komisaris Independen PT Pelita Cengkareng Paper (2013–2015); Komisaris Independen PT Arita Prima Indonesia Tbk (2013–2017). |

| Nama<br>Name | Profil<br>Profile |
|---|---|
| | Saat ini menjabat sebagai Komite Audit PT Sri Rejeki Isman Tbk (2013–sekarang), Komisaris Independen PT Sariguna Primatirta Tbk (2017–sekarang), Komisaris Independen PT Prima Cakrawala Abadi Tbk (2017–sekarang), dan Komisaris Independen PT Mega Perintis Tbk (2018–sekarang). Menjabat sebagai anggota Komite Audit Perseroan sejak Maret 2015 hingga sekarang.<br><br>Indonesian citizen, 67 years old, domiciled in Jakarta. Obtained Bachelor's Degree in Economics from University of Pancasila, Jakarta (1988).<br><br>Started his career as Executive Staff at Badan Pelaksana Pasar Modal (Capital Market Executive Agency) (1978-1993), later on served as Head of Issuance Sub Division Non-Manufactured Goods Production II, Bureau of Financial Assessment of Company II, Capital Market Capital Market Supervisory Agency (1993–1997); Head of Information Technology, Secretariat of Capital Market Supervisory Agency (1997–2001); Head of Basic & Chemical Industry, Bureau of Financial Assessment of Real Sector Companies, Capital Market Supervisory Agency (2001–2006); Head of Assessment of Manufacturing Companies, Bureau of Financial Assessment of Real Sector Companies, Capital Market and Financial Institutions Supervisory Agency (2006– May 2012); Independent Commissioner of PT Trada Maritime Tbk (2012–2017); Independent Commissioner of PT Cowell Development Tbk (2012–2019); Independent Commissioner of PT Pelita Cengkareng Paper (2013–2015); Independent Commissioner of PT Arita Prima Indonesia Tbk (2013–2017).<br><br>Currently serves as Audit Committee of PT Sri Rejeki Isman Tbk (2013–present), Independent Commissioner of PT Sariguna Primatirta Tbk (2017–present), Independent Commissioner of PT Prima Cakrawala Abadi Tbk (2017–present), and Independent Commissioner of PT Mega Perintis Tbk (2018–present). Serves as member of the Audit Committee of the Company since March 2015. |

## Independensi Anggota Komite Audit

Komite Audit terdiri dari anggota yang independen dari pengaruh manajemen, dan memahami proses pelaporan keuangan termasuk kualitas integritas dari proses pelaporan keuangan. Seluruh anggota Komite Audit tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan Dewan Komisaris, Direksi dan/atau Pemegang Saham Pengendali atau hubungan dengan Perseroan, yang dapat mempengaruhi kemampuannya bertindak independen.

## Independence of the Audit Committee Member

The Audit Committee consists of members who are independent of the influence of management, and understands the process of financial reporting including the quality of the integrity of the financial reporting process. All members of the Audit Committee have no financial relationship, management, share ownership and/or family connection with the Board of Commissioners, Board of Directors and/or Controlling Shareholders or relation to the Company, which can affect their ability to act independently.

# Komite di Bawah Dewan Komisaris

Committees Under the Board of Commissioners

| Aspek Independensi<br>Independence Aspect | Edy Sugito | Ariefuddin Amas | Ida Bagus Oka Nila |
|---|---|---|---|
| Bukan merupakan orang dalam Kantor Akuntan Publik, Kantor Konsultan Hukum, Kantor Jasa Penilai Publik atau pihak lain yang memberi kepada Perseroan.<br><br>Not a person in a Public Accountant Office, Legal Consultant Office, Public Appraisal Service Office or other parties who provide services to the Company. | ✓ | ✓ | ✓ |
| Bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan, atau mengawasi kegiatan Perseroan, kecuali Komisaris Independen.<br><br>Not a person who works or has the authority and responsibility to plan, lead, control or supervise the Company's activities except, as an Independent Commissioner. | ✗ | ✓ | ✓ |
| Tidak mempunyai saham, baik secara langsung maupun tidak langsung pada Perseroan.<br><br>Does not have shares directly or indirectly in the Company. | ✓ | ✓ | ✓ |
| Tidak mempunyai hubungan Afiliasi dengan anggota Dewan Komisaris, anggota Direksi, atau Pemegang Saham Perseroan.<br><br>Has no affiliation with members of the Board of Commissioners, members of the Board of Directors, or the Company's Shareholders. | ✓ | ✓ | ✓ |
| Tidak mempunyai hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Perseroan.<br><br>Does not have a direct or indirect business relationship related to the Company's business activities. | ✓ | ✓ | ✓ |

## Rapat Komite Audit

**Kebijakan Rapat**

Sebagaimana tertuang dalam Piagam Komite Audit dan POJK 55/2015, Rapat Komite Audit dilakukan secara berkala minimal 1 (satu) kali setiap 3 (tiga) bulan. Rapat Komite Audit dapat diselenggarakan apabila mencapai kuorum, yakni dihadiri oleh lebih dari ½ (satu per dua) jumlah anggota.

## Audit Committee Meeting

**Meeting Policy**

According to the Audit Committee Charter and POJK 55/2015, the Audit Committee Meeting shall be held at least once in every three months. The Audit Committee meeting can be held if a quorum is reached, namely attended by more than ½ (one-half) of the total members.

Rapat Komite Audit dipimpin oleh Ketua Komite Audit. Jika Ketua Komite Audit berhalangan hadir, maka pemimpin rapat dapat digantikan oleh anggota lainnya yang ditunjuk. Untuk dapat mengambil keputusan, Rapat Komite Audit harus memenuhi kuorum, yaitu paling sedikit 2/3 dari seluruh anggota Komite Audit dan proses pengambilan keputusan dilakukan secara musyawarah untuk mufakat.

The Audit Committee meeting is led by the Chairman of the Audit Committee. In the event that the Chairman of the Audit Committee is unable to attend, the meeting leader can be substituted by another appointed member. In order to make decisions, the Audit Committee Meeting must reach a quorum with at least 2/3 of all members of the Audit Committee present and the decision-making process shall be made by deliberation for a consensus.

Keputusan Rapat dianggap sah apabila disetujui lebih dari ½ (satu per dua) jumlah anggota yang hadir. Apabila keputusan tidak dapat diambil melalui voting, maka keputusan ditetapkan oleh Ketua Komite Audit.

Meeting resolutions shall be considered valid if approved by more than ½ (one-half) of the total members present. If the decision can't be made by voting, then the decision shall be determined by the Chairman of the Audit Committee.

**Frekuensi dan Kehadiran Rapat**
Dalam tahun 2023, Komite Audit menyelenggarakan 4 rapat dengan uraian sebagai berikut:

**Frequency and Attendance of the Meeting**
In 2023, the Audit Committee held 4 meetings with the following description:

| No | Aspek Independensi<br>Independence Aspect | Agenda Pembahasan<br>Meeting Agenda | Kehadiran<br>Attendance | | |
|---|---|---|---|---|---|
| | | | Edy Sugito | Ariefuddin Amas | Ida Bagus Oka Nila |
| 1 | 23 Februari 2023<br>February 23, 2023 | Review Draft Laporan Keuangan FY22<br>Review Draft of FY22 Financial Statements | ✓ | ✓ | ✓ |
| 2 | 18 April 2023<br>April 18, 2023 | Review Draft Laporan Keuangan 1Q23<br>Review Draft of 1Q23 Financial Statements | ✓ | ✓ | ✓ |
| 3 | 24 Juli 2023<br>July 24, 2023 | Review Draft Laporan Keuangan 1H23<br>Review Draft of 1H23 Financial Statements | ✓ | ✓ | ✓ |
| 4 | 25 Oktober 2023<br>October 25, 2023 | Review Draft Laporan Keuangan 9M23<br>Review Draft of 9M23 Financial Statements | ✓ | ✓ | ✓ |
| Jumlah Kehadiran<br>Total Attendance | | | 4 | 4 | 4 |
| Persentase Kehadiran<br>Percentage of Attendance | | | 100% | 100% | 100% |

# Komite di Bawah Dewan Komisaris

Committees Under the Board of Commissioners

Hasil Rapat Komite Audit dituangkan dalam risalah rapat. Sekretaris Perusahaan atau pihak lainnya yang ditunjuk menjadi Sekretaris Komite Audit menyiapkan notulen Rapat Komite Audit. Notulen rapat tersebut mencakup beberapa hal seperti, yaitu waktu dan tempat rapat, agenda rapat, peserta yang hadir, topik yang dibahas, perbedaan pendapat, dan keputusan rapat (jika ada).

The results of the Audit Committee meeting are documented in the minutes of the meeting. The Corporate Secretary or other party appointed to be the Secretary of the Audit Committee prepares the minutes of the Audit Committee meeting. The minutes of the meeting include several things, namely the time and place of the meeting, the meeting agenda, the participants present, the topics discussed, differences of opinion, and meeting decisions (if any).

## Laporan Pelaksanaan Tugas Komite Audit Tahun 2023

Sepanjang tahun 2023, Komite Audit telah melaksanakan tugas-tugas pokok yang ditetapkan dalam Piagam Komite Audit dan Rencana Kerja Tahunan Komite Audit, antara lain:

1. Mengadakan 4 rapat dengan Divisi Accounting untuk menelaah draft laporan keuangan yang akan diterbitkan setiap kuartal, dan 4 rapat dengan Divisi Internal Audit untuk membahas hasil kerja Divisi Internal Audit. Selain itu, Komite Audit juga melakukan pertemuan dengan Auditor Eksternal terkait persiapan Laporan Keuangan Auditan tahun 2023.
2. Memberikan masukan dan rekomendasi atas hasil laporan pengendalian internal dan manajemen risiko yang disiapkan oleh Divisi Internal Audit secara rutin maupun pada kasus khusus.
3. Membahas temuan-temuan yang berpotensi berisiko bagi Perseroan, dan memerlukan perhatian dan tindakan segera.
4. Membahas peraturan-peraturan baru Otoritas Jasa Keuangan (OJK), Bursa Efek Indonesia dan peraturan-peraturan baru lain yang berpotensi berdampak pada Perseroan.
5. Melakukan evaluasi terhadap pelaksanaan pemberian jasa audit oleh Kantor Akuntan Publik (KAP) untuk tahun buku 2022, dan menyampaikannya kepada Dewan Komisaris melalui surat No. 001/KA/III/2023.TRIM tertanggal 21 Maret 2023.
6. Memberikan rekomendasi dalam penunjukan KAP untuk tahun buku 2023 kepada Dewan Komisaris melalui surat No. 002/KA/IX/2023. TRIM tertanggal 22 September 2023.

## Report on the Implementation of Duties of the Audit Committee 2023

Throughout 2023, the Audit Committee has performed its primary roles as specified in the Audit Committee Charter and the Audit Committee Annual Work Plan, among others:

1. Four meetings were held with Accounting Division to review draft of financial statements to be published quarterly, and 4 meetings with Internal Audit Division to discuss the audit results of the Internal Audit Division. In addition, the Audit Committee also held meetings with the External Auditor related to preparation of the Audited Financial Report 2023.
2. Provided input and recommendations on the results of internal control and risk management reports prepared by the Internal Audit Division on a regular basis or in special cases.
3. Discussed findings that could pose a risk to the Company, and required immediate attention and follow-up action.
4. Examined new regulations of the Financial Services Authority (OJK), Indonesia Stock Exchange, and other new regulations that may affect the Company.
5. Conducted an evaluation of the implementation of audit services by the Public Accounting Firm (PAF) for the 2022 financial year, and submitted it to the Board of Commissioners by letter No. 001/KA/III/2023. TRIM dated March 21 2023.
6. Provided recommendation for appointment of PAF appointment for the 2023 financial year to the Board of Commissioners through letter No. 002/KA/IX/2023. TRIM dated September 22, 2023.

Berdasarkan evaluasi yang dilakukan selama tahun 2023, secara umum Komite Audit tidak menemukan temuan yang bersifat signifikan, dan berpendapat bahwa Perseroan telah melaksanakan manajemen risiko dan sistem pengendalian internal yang dilakukan oleh Direksi dalam berbagai aspek yang penting.

Based on the evaluation conducted during 2023, in general, the Audit Committee did not find any significant findings, and concluded that the Company has implemented risk management and internal control system implementation activities carried out by the Board of Directors in various important aspects.

## Program Pengembangan Kompetensi Komite Audit Tahun 2023

Dalam rangka meningkatkan kompetensinya, pada tahun 2023, anggota Komite Audit telah mengikuti kegiatan pelatihan, seminar atau workshop sebagai berikut:

## Competency Development Program for the Audit Committee In 2023

In order to improve their competence, in 2023, the Audit Committee members have participated in the following training activities, seminars, or workshops:

| Nama<br>Name | Materi Pelatihan<br>Training Topic | Penyelenggara<br>Organizer | Tanggal Pelaksana<br>Implementation Date |
|---|---|---|---|
| Edy Sugito | Informasi pelatihan tersedia pada pelatihan Dewan Komisaris pada halaman 172 laporan tahunan ini.<br><br>The training information is available on Board of Commissioners training on page 172 of this annual report. | | |
| Ariefuddin Amas | - | | |
| Ida Bagus Oka Nila | - | | |

# Komite di Bawah Dewan Komisaris

Committees Under the Board of Commissioners

## Komite Nominasi dan Remunerasi

Komite Nominasi dan Remunerasi merupakan salah satu organ penunjang Dewan Komisaris yang dibentuk untuk membantu Dewan Komisaris dalam menetapkan kriteria atau kualifikasi seseorang dalam proses nominasi Dewan Komisaris dan Direksi. Selain itu, komite ini juga bertugas membantu Dewan Komisaris dalam hal penentuan kompensasi, bonus, insentif Dewan Komisaris dan Direksi Perseroan.

**Dasar Hukum**

Komite Nominasi dan Remunerasi Perseroan dibentuk oleh Dewan Komisaris pada tanggal 10 April 2014. Keberadaan Komite Nominasi dan Remunerasi telah memperhatikan ketentuan Peraturan OJK No. 34/POJK.04/2014 ("POJK 34/2014") tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik.

**Piagam Komite Nominasi dan Remunerasi**

Dalam menjalankan tugas dan tanggung jawabnya, Komite Nominasi dan Remunerasi Perseroan telah dilengkapi oleh Piagam Komite Nominasi dan Remunerasi, yang merujuk pada POJK 34/2014 dan secara garis besar mengatur hal-hal sebagai berikut:

1. Latar Belakang
2. Fungsi, Wewenang, dan Tanggung Jawab
3. Keanggotaan
4. Sistem Nominasi dan Remunerasi

Apabila diperlukan, Piagam Komite Nominasi dan Remunerasi dapat diperbarui agar selaras dengan dinamika bisnis, tantangan yang dihadapi, dan sesuai dengan kebutuhan Perseroan.

**Tugas dan Tanggung Jawab Terkait Fungsi Nominasi**

1. Memberikan rekomendasi kepada Dewan Komisaris mengenai:
   - Susunan dan jumlah anggota Direksi atau Dewan Komisaris
   - Kebijakan dan kriteria untuk proses penunjukan
   - Kebijakan pengelolaan kinerja untuk anggota Direksi atau Dewan Komisaris

## Nomination & Remuneration Committee

The Nomination and Remuneration Committee is one of the Board of Commissioners' supporting organs which was established to help the Board of Commissioners in determining the criteria or qualifications of a candidate in the nomination process for the Board of Commissioners and the Board of Directors. In addition, this committee is also responsible for assisting the Board of Commissioners in determining compensation, bonuses, and incentives for the Board of Commissioners and the Board of Directors of the Company.

**Legal Basis**

The Nomination and Remuneration Committee of the Company was established by the Board of Commissioners on April 10, 2014. The existence of the Nomination and Remuneration Committee has taken into account OJK Regulation No. 34/POJK.04/2014 ("POJK 34/2014") regarding the Nomination and Remuneration Committee of Issuers or Public Companies.

**Nomination and Remuneration Committee Charter**

In carrying out its duties and responsibilities, the Nomination and Remuneration Committee of the Company has been equipped with the Nomination and Remuneration Committee Charter, which refers to POJK 34/2014 and outlines the following matters:

1. Backgrounds
2. Functions, Authorities and Responsibilities
3. Membership
4. Nomination and Remuneration System

If necessary, the Nomination and Remuneration Committee Charter can be updated to keep it relevant to the business dynamics, challenges faced, and according to the Company's needs.

**Duties and Responsibilities Regarding the Nomination Function**

1. To give recommendation to the Board of Commissioners on:
   - The composition and the number of the members of the Board of Directors or the Board of Commissioners
   - Policy and criteria for appointment process
   - Performance management policy for the members of the Board of Directors and the Board of Commissioners

- Program pengembangan bagi anggota Direksi atau Dewan Komisaris

2. Membantu Dewan Komisaris dalam memperoleh dan menganalisis data calon anggota Direksi atau Dewan Komisaris untuk diangkat dalam RUPS
3. Membantu Dewan Komisaris dalam membuat kebijakan umum personil
4. Menyimpan database calon anggota Direksi atau Dewan Komisaris

- Development program for the members of the Board of Directors or the Board of Commissioners

2. To assist the Board of Commissioners in obtaining and analyzing data of prospective candidates of members of the Board of Directors and the Board of Commissioners to be appointed in the GMS
3. To assist the Board of Commissioners in establishing the personnel general policy
4. To hold the database of candidates of members of the Board of Directors or the Board of Commissioners.

**Tugas dan Tanggung Jawab Terkait Fungsi Remunerasi**

1. Memberikan rekomendasi kepada Dewan Komisaris tentang:
   - Struktur remunerasi
   - Kebijakan remunerasi
   - Sistem remunerasi Direksi atau Dewan Komisaris
2. Membantu Dewan Komisaris dalam melakukan penilaian kinerja anggota Direksi atau Dewan Komisaris

**Duties and Responsibilities Regarding the Remuneration Function**

1. To provide recommendation to the Board of Commissioners regarding:
   - Remuneration structure
   - Remuneration policy
   - Remuneration system of the Board of Directors or the Board of Commissioners
2. To assist the Board of Commissioners in assessing performance of the members of the Board of Directors or the Board of Commissioners

**Komposisi dan Susunan Komite Nominasi dan Remunerasi Tahun 2023**

Pada tahun 2023, keanggotaan Komite Nominasi dan Remunerasi Perseroan tidak mengalami perubahan dengan susunan sebagai berikut:

**Composition and Structure of the Nomination and Remuneration Committee In 2023**

In 2023, the membership of the Nomination and Remuneration Committee of the Company did not change with the following composition:

| No | Nama<br>Name | Jabatan<br>Position | Keterangan Rangkap Jabatan<br>Concurrent Position | Dasar Pengangkatan<br>Legal Base Appointment | Periode Jabatan<br>Term of Office |
|---|---|---|---|---|---|
| 1 | Edy Sugito | Ketua | Komisaris Utama/ Komisaris Independen | Surat Keputusan Dewan Komisaris No. 069/CorSec/BoC/ VII/2022.TRIM tanggal 28 Juli 2022 | 28 Juli 2022 – 2027 |
| | | Chairman | President Commissioner/ Independent Commissioner | The Decree of the Board of Commissioners No. 069/CorSec/BoC/ VII/2022.TRIM dated July 28, 2022 | July 28, 2022 – 2027 |

# Komite di Bawah Dewan Komisaris

Committees Under the Board of Commissioners

| No | Nama<br>Name | Jabatan<br>Position | Keterangan Rangkap Jabatan<br>Concurrent Position | Dasar Pengangkatan<br>Legal Base Appointment | Periode Jabatan<br>Term of Office |
|---|---|---|---|---|---|
| 2 | Sunata Tjiterosampurno | Anggota | Komisaris | • Surat Keputusan Dewan Komisaris No. 022/CorSec/BoC/I/2022.TRIM tanggal 3 Januari 2022<br>• Surat Keputusan Dewan Komisaris No. 034/CorSec/BoC/V/2022.TRIM tanggal 1 Mei 2022<br>• Surat Keputusan Dewan Komisaris No. 069/CorSec/BoC/VII/2022.TRIM tanggal 28 Juli 2022 | 3 Januari 2022- 2027 |
| | | Member | Commissioner | • The Decree of the Board of Commissioners No. 022/CorSec/BoC/I/2022.TRIM dated January 3, 2022<br>• The Decree of the Board of Commissioners No. 034/CorSec/BoC/V/2022.TRIM dated May 1, 2022<br>• The Decree of the Board of Commissioners No. 069/CorSec/BoC/VII/2022.TRIM dated July 28, 2022 | January 3, 2022-2027 |
| 3 | Widya Novita | Anggota | Kepala Divisi Human Capital & GA | • Surat Keputusan Dewan Komisaris No. 034/CorSec/BoC/V/2022.TRIM tanggal 1 Mei 2022<br>• Surat Keputusan Dewan Komisaris No. 069/CorSec/BoC/VII/2022.TRIM tanggal 28 Juli 2022 | 1 Mei 2022 – 2027 |

| No | Nama<br>Name | Jabatan<br>Position | Keterangan Rangkap Jabatan<br>Concurrent Position | Dasar Pengangkatan<br>Legal Base Appointment | Periode Jabatan<br>Term of Office |
|---|---|---|---|---|---|
| | | Member | Head of Human Capital & GA Division | • The Decree of the Board of Commissioners No. 034/CorSec/BoC/V/2022.TRIM dated May 1, 2022<br>• The Decree of the Board of Commissioners No. 069/CorSec/BoC/VII/2022.TRIM dated July 28, 2022 | May 1, 2022 - 2027 |

## Profil Anggota Komite Nominasi dan Remunerasi
## Profile of Members of the Nomination and Remuneration Committee

| Nama<br>Name | Profil<br>Profile |
|---|---|
| Edy Sugito | Profil lengkap tersedia pada Bab Profil Perusahaan, Sub-Bab Profil Dewan Komisaris dalam Laporan Tahunan ini.<br><br>The complete profile is available in Chapter Company Profile, Sub-Chapter Profile of the Board of Commissioners in this Annual Report |
| Sunata Tjiterosampurno | Profil lengkap tersedia pada Bab Profil Perusahaan, Sub-Bab Profil Dewan Komisaris dalam Laporan Tahunan ini.<br><br>The complete profile is available in Chapter Company Profile, Sub-Chapter Profile of the Board of Commissioners in this Annual Report |
| Widya Novita | Profil lengkap tersedia pada Bab Analisis dan Pembahasan Manajemen, Sub-Bab Human Capital dalam Laporan Tahunan ini.<br><br>The complete profile is available in Chapter Management Discussion & Analysis, Sub-Chapter the Human Capital in this Annual Report. |

## Independensi Anggota Komite Nominasi dan Remunerasi

Seluruh anggota Komite Nominasi dan Remunerasi Perseroan berkomitmen untuk menjalankan tugas dan tanggung jawabnya secara profesional tanpa pengaruh dari pihak lain, dan mengutamakan kepentingan Perseroan. Independensi Komite Nominasi dan Remunerasi Remunerasi dibuktikan dengan diketuai oleh Komisaris Independen, dan tidak memperkenankan anggota Direksi menjadi anggota Komite Nominasi dan Remunerasi.

## The Independence of the Nomination and Remuneration Committee Members

All members of the Nomination and Remuneration Committee of the Company are committed to carrying out their duties and responsibilities in a professional manner without any influence from other parties, and prioritizing the interests of the Company. The independence of the Nomination and Remuneration Committee is proven by being chaired by the Independent Commissioner, and not allowing members of the Board of Directors to become members of the Nomination and Remuneration Committee.

# Komite di Bawah Dewan Komisaris

Committees Under the Board of Commissioners

## Rapat Komite Nominasi dan Remunerasi

**Kebijakan Rapat**

Rapat Komite Nominasi dan Remunerasi wajib diselenggarakan sekurang-kurangnya 3 kali dalam setahun. Pelaksanaan rapat harus dihadiri oleh seluruh anggota, atau paling sedikit dihadiri oleh mayoritas dari jumlah anggota, dengan salah satu dari mayoritas jumlah anggota tersebut merupakan Ketua.

Rapat Komite Nominasi dan Remunerasi dipimpin oleh Ketua Komite. Namun apabila Ketua Komite berhalangan hadir, maka pemimpin rapat dapat digantikan oleh anggota Komite yang ditunjuk oleh anggota lain yang hadir di rapat tersebut. Rapat Komite dan setiap keputusannya akan dianggap sah jika rapat dihadiri oleh sekurang-kurangnya 2/3 dari total anggota yang telah memberikan suara dalam rapat.

**Frekuensi dan Kehadiran Rapat**

Selama tahun 2023, Komite Nominasi dan Remunerasi telah menyelenggarakan 2 (dua) kali rapat dengan uraian sebagai berikut:

## Nomination and Remuneration Committee Meeting

**Meeting Policy**

The Nomination and Remuneration Committee Meetings shall be held at least 3 times a year. The meeting must be attended by all members, or at least attended by a majority of the members, with one of the majority members is the Chairman.

The Nomination and Remuneration Committee meeting is chaired by the Chairman of the Committee. However, if the Chairman of the Committee is unable to attend, the meeting chairperson can be replaced by a Committee member appointed by another member present at the meeting. The Committee meeting and any decisions will be considered valid if the meeting is attended by at least 2/3 of the total members who have voted at the meeting.

**Frequency and Attendance of the Meeting**

During 2023, the Nomination and Remuneration Committee has held 2 (two) meetings with the following description:

| No | Aspek Independensi<br>Independence Aspect | Agenda Pembahasan<br>Meeting Agenda | Kehadiran<br>Attendance | | |
|---|---|---|---|---|---|
| | | | Edy Sugito | Sunata Tjiterosampurno | Widya Novita |
| 1 | 10 Maret 2023<br>March 10, 2023 | Bonus Kinerja 2022 dan Penyesuaian Gaji 2023 untuk Direksi & Dewan Komisaris PT Trimegah Sekuritas Indonesia Tbk & PT Trimegah Asset Management<br>2022 Performance Bonus and 2023 Salary Adjustment for the Board of Directors and the Board of Commissioners PT Trimegah Sekuritas Indonesia Tbk & PT Trimegah Asset Management | ✓ | ✓ | ✓ |

| No | Aspek Independensi<br>Independence Aspect | Agenda Pembahasan<br>Meeting Agenda | Kehadiran<br>Attendance | | |
|---|---|---|---|---|---|
| | | | Edy Sugito | Sunata Tjiterosampurno | Widya Novita |
| 2 | 9 Juni 2023<br><br>June 9, 2023 | Rekomendasi Pengangkatan Kembali Anggota Dewan Komisaris<br><br>Recommendations for the Reappointment of Members of the Board of Commissioners | ✓ | ✓ | ✓ |
| Jumlah Kehadiran<br>Total Attendance | | | 2 | 2 | 2 |
| Persentase Kehadiran<br>Percentage of Attendance | | | 100% | 100% | 100% |

## Laporan Pelaksanaan Tugas Komite Nominasi dan Remunerasi Tahun 2023

Sepanjang tahun 2023, Komite Nominasi dan Remunerasi telah melaksanakan tugas-tugas pokok yang telah ditetapkan dalam Piagam Komite Nominasi dan Remunerasi, dan Rencana Kerja Tahunan Komite Nominasi dan Remunerasi, antara lain:

1. Bonus Kinerja 2022 dan Penyesuaian Gaji 2023 untuk Direksi dan Dewan Komisaris PT Trimegah Sekuritas Indonesia Tbk & PT Trimegah Asset Management.

2. Rekomendasi Pengangkatan Kembali Anggota Dewan Komisaris.

## Report on the Implementation of Duties of the Nomination and Remuneration Committee for 2023

Throughout 2023, the Nomination and Remuneration Committee completed its primary tasks as outlined in the Nomination and Remuneration Committee Charter, and the Nomination and Remuneration Committee Annual Work Plan, among others:

1. Year 2022 Performance Bonus and 2023 Salary Adjustment for the Board of Directors and the Board of Commissioners PT Trimegah Sekuritas Indonesia Tbk & PT Trimegah Asset Management.
2. Recommendations for the Reappointment of Members of the Board of Commissioners.

# Komite di Bawah Dewan Komisaris
Committees Under the Board of Commissioners

## Program Pengembangan Kompetensi Komite Nominasi dan Remunerasi Tahun 2023

Pada tahun 2023, anggota Komite Nominasi dan Remunerasi telah mengikuti pelatihan, seminar atau *workshop* sebagai berikut:

## Competency Development Program for the Nomination and Remuneration Committee In 2023

In 2023, the Nomination and Remuneration Committee members participated in training, seminars, or workshops as follows:

| Nama<br>Name | Materi Pelatihan<br>Training Topic | Penyelenggara<br>Organizer | Tanggal Pelaksana<br>Implementation Date |
|---|---|---|---|
| Edy Sugito | Informasi pelatihan tersedia pada Bab Tata Kelola Perusahaan, Sub-Bab Dewan Komisaris dalam Laporan Tahunan ini.<br><br>Training information is available in Chapter Corporate Governance, Sub-Chapter the Board of Commissioners in this Annual Report. | | |
| Sunata Tjiterosampurno | Informasi pelatihan tersedia pada Bab Tata Kelola Perusahaan, Sub-Bab Dewan Komisaris dalam Laporan Tahunan ini.<br><br>Training information is available in Chapter Corporate Governance, Sub-Chapter the Board of Commissioners in this Annual Report. | | |
| Widya Novita | Waste Management and Sustainable Living | YCAB Foundation | 23 Februari 2023<br>February 23, 2023 |
| | Certified Human Resource Manager | PPM Manajemen | 11–14 Jul 2023<br>July 11-14, 2023 |

# Komite di Bawah Direksi
Committees Under the Board of Directors

## Komite Manajemen Risiko

**Komite-Komite Di Bawah Direksi**

Dalam menjalankan pengurusan Perseroan dan pengelolaan bisnis sehari-hari, Direksi dibantu oleh organ-organ pendukung, termasuk Komite Manajemen Risiko dan Komite Human Capital.

**Komite Manajemen Risiko**

Meskipun berdasarkan Peraturan OJK No. 45/POJK.03/2020 tentang Konglomerasi Keuangan, Perseroan tidak lagi masuk dalam kriteria Konglomerasi Keuangan, dalam rangka meningkatkan kemampuan Perseroan untuk mengidentifikasi, mengukur, memantau, dan mengendalikan faktor-faktor risiko material, Direksi mengubah Komite Manajemen Risiko Terintegrasi menjadi Komite Manajemen Risiko (KMR) sesuai dengan Surat Keputusan Dewan Komisaris No. 05/RM/SKDEKOM/XII/2022. TRIM tentang Penonaktifan Komite Manajemen Risiko Terintegrasi dan Pembentukan Komite Manajemen Risiko (KMR) PT Trimegah Sekuritas Indonesia Tbk yang kemudian diperbaharui dengan Surat Keputusan Dewan Komisaris No. 010/RM/SKDEKOM/XII/2023.TRIM tentang Perubahan Surat Keputusan Dewan Komisaris PT Trimegah Sekuritas Indonesia Tbk No. 05/RM/SKDEKOM/XII/2022.TRIM tentang Penonaktifan Komite Manajemen Risiko Terintegrasi dan Pembentukan Komite Manajemen Risiko PT Trimegah Sekuritas Indonesia Tbk.

**Dasar Hukum**

Pembentukan Komite Manajemen Risiko ditujukan untuk mendorong praktik bisnis yang sehat dan berkelanjutan sekaligus menunjukkan komitmen Perseroan dalam mematuhi ketentuan peraturan yang berlaku terutama Peraturan OJK No. 06/POJK.04/2021 tentang Penerapan Manajemen Risiko bagi Perusahaan Efek yang Melakukan Kegiatan Usaha Sebagai Penjamin Emisi Efek dan Perantara Pedagang Efek yang Merupakan Anggota Bursa Efek ("POJK 6/2021").

## Risk Management Committee

**Committees Under The Board of Directors**

During the course of the Company's management and daily business management, the Board of Directors is assisted by supporting organs, including the Risk Management Committee and the Human Capital Committee.

**Risk Management Committee**

Although based on OJK Regulation No. 45/POJK.03/2020 concerning Financial Conglomerates, the Company has been excluded from the Financial Conglomerate criteria, in order to improve the Company's ability to identify, measure, monitor, and control material risk factors, the Board of Directors changed the Integrated Risk Management Committee to the Risk Management Committee (RMC) in accordance with the Decree of the Board of Commissioners No. 05/RM/SKDEKOM/XII/2022.TRIM concerning the Deactivation of the Integrated Risk Management Committee and the Establishment of the Risk Management Committee (RMC) of PT Trimegah Sekuritas Indonesia Tbk which was later updated by Board of Commissioners Decree No. 010/RM/SKDEKOM/XII/2023.TRIM concerning Amendments to the Decree of the Board of Commissioners of PT Trimegah Sekuritas Indonesia Tbk No. 05/RM/SKDEKOM/XII/2022.TRIM concerning Deactivation of the Integrated Risk Management Committee and Establishment of the Risk Management Committee of PT Trimegah Sekuritas Indonesia Tbk.

**Legal Basis**

The establishment of the Risk Management Committee aims to promote sound and sustainable business practices while at the same time demonstrating the Company's commitment to complying the prevailing regulations, especially OJK Regulation No. 06/POJK.04/2021 concerning Implementation of Risk Management for Securities Companies Conducting Business Activities as Underwriters and Securities Broker-Dealers that are Members of the Stock Exchange ("POJK 6/2021").

# Komite di Bawah Direksi

## Committees Under the Board of Directors

**Piagam Komite Manajemen Risiko**

Dalam menjalankan tugas dan tanggung jawabnya, Komite Manajemen Risiko Perseroan telah dilengkapi oleh Piagam Komite Manajemen Risiko. Penyusunan Piagam merujuk pada POJK 6/2021 dan secara garis besar mengatur hal-hal sebagai berikut:

1. Tujuan Pembentukan
2. Struktur
3. Wewenang dan Tanggung Jawab
4. Tipe Risiko yang Diawasi

**Tugas dan Tanggung Jawab Komite Manajemen Risiko**

Komite Manajemen Risiko bertanggung jawab memberikan rekomendasi kepada Direksi Perseroan dengan ruang lingkup tugas sekurang-kurangnya meliputi:

1. Menyusun kebijakan, strategi, dan pedoman penerapan Manajemen Risiko;
2. Memperbaiki atau menyempurnakan pelaksanaan Manajemen Risiko berdasarkan hasil evaluasi pelaksanaan Manajemen Risiko;
3. Menetapkan hal yang terkait dengan keputusan bisnis yang menyimpang dari prosedur normal.

**Komposisi dan Susunan Komite Manajemen Risiko Tahun 2023**

Seluruh anggota Komite Manajemen Risiko diangkat dan diberhentikan oleh Dewan Komisaris. Berikut ini adalah susunan anggota Komite Manajemen Risiko per 31 Desember 2023, antara lain sebagai berikut:

- **Ketua:**
  Philmon Samuel Tanuri
- **Anggota:**
  - David Agus
  - Sunardi

**Risk Management Committee Charter**

In carrying out its duties and responsibilities, the Company's Risk Management Committee has been equipped with a Risk Management Committee Charter. The preparation of the Charter refers to POJK 6/2021 and in general regulates the following matters:

1. Establishment Objectives
2. Structure
3. Authority and Responsibility
4. Types of Risks Monitored

**Duties and Responsibilities of the Risk Management Committee**

The Risk Management Committee is responsible for providing recommendations to the Board of Directors of the Company with the scope of duties covering at least:

1. To formulate policies, strategies and guidelines of Risk Management implementation;
2. To improve or refine the Risk Management implementation based on the evaluation results of the Risk Management implementation;
3. To determine matters related to business decisions that deviate from normal procedures.

**The Composition and Structure of the Risk Management Committee for 2023**

All members of the Risk Management Committee are appointed and dismissed by the Board of Commissioners. The following is the composition of the members of the Risk Management Committee as of December 31, 2023:

- **Chairman:**
  Philmon Samuel Tanuri
- **Member:**
  - David Agus
  - Sunardi

**Profil Anggota Komite Manajemen Risiko**
**Profile of the Risk Management Committee Members**

| Nama<br>Name | Usia<br>Age | Domisili<br>Domicile | Basis Pengangkatan<br>Basis of Appointment | Riwayat Pendidikan<br>Educational History | Riwayat Karier<br>Career History |
|---|---|---|---|---|---|
| Philmon Samuel Tanuri | 28 tahun | Jakarta | Surat Keputusan Dewan Komisaris No. 010/RM/SKDEKOM/XII/2023.TRIM tentang Perubahan Surat Keputusan Dewan Komisaris PT Trimegah Sekuritas Indonesia Tbk No. 05/RM/SKDEKOM/XII/2022.TRIM tentang Penonaktifan Komite Manajemen Risiko Terintegrasi dan Pembentukan Komite Manajemen Risiko PT Trimegah Sekuritas Indonesia Tbk | Profil lengkap Philmon Samuel Tanuri selaku Ketua Komite Manajemen Risiko Perseroan dapat dilihat pada Bab Profil Perusahaan, Subbab Profil Direksi, dalam Laporan Tahunan ini. | |
| | 28 years old | | Decree of the Board of Commissioners No. 010/RM/SKDEKOM/XII/2023.TRIM concerning Changes to The Decree of the Board of Commissioners of PT Trimegah Sekuritas Indonesia Tbk No. 05/RM/SKDEKOM/XII/2022.TRIM concerning Deactivation of the Integrated Risk Management Committee and Establishment of the Risk Management Committee of PT Trimegah Sekuritas Indonesia Tbk. | Complete profile of Philmon Samuel Tanuri as a Chairman of the Company's Risk Management Committee is available in the Company Profile Chapter, Profile of the Board of Directors Sub-chapter, in this Annual Report. | |
| David Agus | 54 tahun | Jakarta | Surat Keputusan Dewan Komisaris No. 010/RM/SKDEKOM/XII/2023.TRIM tentang Perubahan Surat Keputusan Dewan Komisaris PT Trimegah Sekuritas Indonesia Tbk No. 05/RM/SKDEKOM/XII/2022.TRIM tentang Penonaktifan Komite Manajemen Risiko Terintegrasi dan Pembentukan Komite Manajemen Risiko PT Trimegah Sekuritas Indonesia Tbk | Profil lengkap David Agus selaku anggota Komite Manajemen Risiko Perseroan dapat dilihat pada Bab Profil Perusahaan, Sub-bab Profil Direksi, di dalam laporan tahunan ini. | |
| | 54 years old | | Decree of the Board of Commissioners No. 010/RM/SKDEKOM/XII/2023.TRIM concerning Changes to The Decree of the Board of Commissioners of PT Trimegah Sekuritas Indonesia Tbk No. 05/RM/SKDEKOM/XII/2022.TRIM concerning Deactivation of the Integrated Risk Management Committee and Establishment of the Risk Management Committee of PT Trimegah Sekuritas Indonesia Tbk. | Complete profile of David Agus as a member of the Company's Risk Management Committee is available in the Company Profile Chapter, Profile of the Board of Directors Sub-chapter, in this annual report. | |

# Komite di Bawah Direksi

Committees Under the Board of Directors

| Nama<br>Name | Usia<br>Age | Domisili<br>Domicile | Basis Pengangkatan<br>Basis of Appointment | Riwayat Pendidikan<br>Educational History | Riwayat Karier<br>Career History |
|---|---|---|---|---|---|
| Sunardi | 45 tahun | Jakarta | Surat Keputusan Dewan Komisaris No. 010/RM/SKDEKOM/XII/2023.TRIM tentang Perubahan Surat Keputusan Dewan Komisaris PT Trimegah Sekuritas Indonesia Tbk No. 05/RM/SKDEKOM/XII/2022.TRIM tentang Penonaktifan Komite Manajemen Risiko Terintegrasi dan Pembentukan Komite Manajemen Risiko PT Trimegah Sekuritas Indonesia Tbk | • Sarjana Ekonomi Jurusan Akuntansi dari Universitas Kristen Kridawacana, Jakarta (2000).<br>• *Certified Risk Professional* (2022) & *Certified in Risk Governance Professional* (2019). | Bergabung di KAP Thomas Iguna (2000-2004) sebagai Auditor Supervisor, PT Bank Global Internasional Tbk (2004-2004) sebagai internal audit, PT Clipan Finance Indonesia Tbk (2004-2005) sebagai Accountant, PT Agung Wahana Indonesia (2005-2008) sebagai Internal Audit Chief, PT Ciptadana Capital (2008-2011) sebagai Internal Audit, dan PT Equator Securities (2011-2013) Compliance Manager. Selanjutnya, bergabung dengan Perseroan pada tahun 2013 sebagai Head of Risk Management, lalu menjabat sebagai Head of Corporate Risk Management & Compliance pada tahun 2018 hingga saat ini. |
| | 45 years old | | Decree of the Board of Commissioners No. 010/RM/SKDEKOM/XII/2023.TRIM concerning Changes to The Decree of the Board of Commissioners of PT Trimegah Sekuritas Indonesia Tbk No. 05/RM/SKDEKOM/XII/2022.TRIM concerning Deactivation of the Integrated Risk Management Committee and Establishment of the Risk Management Committee of PT Trimegah Sekuritas Indonesia Tbk. | • Bachelor of Economics majoring in Accounting from Kridawacana Christian University, Jakarta (2000).<br>• Certified Risk Professional certification (2022) & Certified in Risk Governance Professional (2019). | Joined Public Accounting Firm Thomas Iguna (2000-2004) as Auditor Supervisor, PT Bank Global Internasional Tbk (2004-2004) as internal audit, PT Clipan Finance Indonesia Tbk (2004-2005) as Accountant, PT Agung Wahana Indonesia (2005-2008) as Internal Audit Chief, PT Ciptadana Capital (2008-2011) as an Internal Audit, and PT Equator Securities (2011-2013) as Compliance Manager. Joined the Company in 2013 as Head of Risk Management, then serves as Head of Corporate Risk Management & Compliance in 2018 until now. |

**Independensi Anggota Komite Manajemen Risiko**

Seluruh anggota Komite Manajemen Risiko Perseroan berkomitmen untuk bekerja dengan penuh itikad baik serta menjunjung tinggi integritas dan profesionalisme demi hadirnya pilar-pilar manajemen risiko yang kokoh bagi Perseroan.

**Rapat Komite Manajemen Risiko**

**Kebijakan Rapat**

Rapat Komite Manajemen Risiko wajib diselenggarakan sekurang-kurangnya 1 (satu) kali dalam setahun.

**Frekuensi dan Kehadiran Rapat**

Selama tahun 2023, Komite Manajemen Risiko tidak menyelenggarakan rapat karena penerapan efektif POJK No. 6/POJK.04/2021 Tentang Penerapan Manajemen Risiko bagi Perusahaan Efek yang Melakukan Kegiatan Usaha Sebagai Penjamin Emisi Efek dan Perantara Pedagang Efek yang Merupakan Anggota Bursa Efek baru akan berlaku efektif pada tahun 2024, sehingga rapat akan dilaksanakan pada awal tahun 2024 ini.

**Laporan Pelaksanaan Tugas Komite Manajemen Risiko Tahun 2023**

Sepanjang tahun 2023, Komite Manajemen Risiko telah melaksanakan tugas-tugas pokok yang telah ditetapkan dalam Piagam Komite Manajemen Risiko, antara lain:

a. Penyusunan kebijakan, strategi, dan pedoman penerapan Manajemen Risiko;

b. Perbaikan atau penyempurnaan pelaksanaan Manajemen Risiko berdasarkan hasil evaluasi pelaksanaan Manajemen Risiko;

c. Penetapan hal yang terkait dengan keputusan bisnis yang menyimpang dari prosedur normal.

**Independence of Risk Management Committee Members**

All members of the Company's Risk Management Committee are committed to working in good faith and upholding integrity and professionalism for the presence of strong risk management pillars for the Company.

**Risk Management Committee Meetings**

**Meeting Policy**

Risk Management Committee meeting shall be held at least once a year.

**Meeting Frequency and Attendance**

During 2023, the Risk Management Committee did not held any meetings due to the effective implementation of POJK No. 6/POJK.04/2021 Concerning the Implementation of Risk Management for Securities Companies Carrying Out Business Activities as Underwriters and Securities Brokers who are Members of the new Stock Exchange will be effective in 2024, so the meeting will be held at the beginning of 2024.

**Report on the implementation of Duties of the Risk Management Committee for 2023**

Throughout 2023, the Risk Management Committee has completed the following tasks according to the Risk Management Committee Charter, among others:

a. Formulation of policies, strategies and guidelines for implementing Risk Management;

b. Improvement or refinement of the implementation of Risk Management based on the evaluation results of the Risk Management implementation;

c. Determination of matters related to business decisions that deviate from normal procedures.

# Komite di Bawah Direksi

Committees Under the Board of Directors

**Program Pengembangan Kompetensi Komite Manajemen Risiko Tahun 2023**
Pada tahun 2023, anggota Komite Manajemen Risiko telah mengikuti pelatihan, seminar atau *workshop* antara lain:

**Risk Management Committee Competency Development Program for 2023**
In 2023, members of the Risk Management Committee have participated in a series of training activities, seminars or workshops including:

| Nama<br>Name | Materi Pelatihan<br>Training Topic | Penyelenggara<br>Organizer | Tanggal Pelaksana<br>Implementation Date |
|---|---|---|---|
| Philmon Samuel Tanuri | Pelatihan yang diikuti oleh Philmon Samuel Tanuri dapat dilihat pada Bab Tata Kelola Perusahaan, Sub-bab Direksi, di dalam laporan tahunan ini.<br><br>List of training attended by Philmon Samuel Tanuri is available in the Good Corporate Governance Chapter, Sub-Chapter of the Board of Directors, in this annual report. | | |
| David Agus | Pelatihan yang diikuti oleh David Agus dapat dilihat pada Bab Tata Kelola Perusahaan, Sub-bab Direksi, di dalam laporan tahunan ini.<br><br>List of training attended by David Agus is available in the Good Corporate Governance Chapter, SubChapter of the Board of Directors, in this annual report. | | |
| Sunardi | Pemaparan Undang–undang Nomor 27 Tahun 2022 tentang Perlindungan Data Pribadi<br><br>Presentation of Law Number 27 of 2022 concerning Personal Data Protection | PT Bursa Efek Indonesia<br><br>The Indonesia Stock Exchange | 15 Februari 2023<br><br>February 15, 2023 |
| | Structured Warrant, Invalid Trading ID dan Pendaftaran SID Tanpa Sub Rekening Efek (SRE)<br><br>Structured Warrant, Invalid Trading ID and SID Registration Without Sub Securities Account (SRE) | PT Bursa Efek Indonesia<br><br>The Indonesia Stock Exchange | Maret 2023<br><br>March 2023 |
| | Risk Management Anggota Bursa dan Mekanisme Transaksi Saham Induk Hasil Exercise HMETD<br><br>Risk Management of Exchange Members and Parent Share Transaction Mechanism Resulting from the Right Exercise | PT Bursa Efek Indonesia<br><br>The Indonesia Stock Exchange | 22 Juli 2023<br><br>July 22, 2023 |
| | Risk Capacity, The Fundamental Missing Puzzle in Risk Management Practice | Badan Nasional Sertifikasi Profesi<br><br>The National Professional Certification Body | 1 September 2023<br><br>September 1, 2023 |
| | Mengenal Lebih Jauh Pengaturan UU P2SK Dalam Rangka Penguatan Literasi, Inklusi, dan Perlindungan Konsumen<br><br>Get to Know More About the Regulations on the P2SK Law in the Context of Strengthening Literacy, Inclusion and Consumer Protection | Otoritas Jasa Keuangan<br><br>Financial Services Authority | 23 November 2023<br><br>November 23, 2023 |

## Komite Human Capital

Untuk mendukung pengelolaan sumber daya manusia Perseroan yang optimal, Direksi membentuk Komite Human Capital yang bertugas membantu Direksi dalam pengelolaan sumber daya manusia, yang mencakup antara lain:

1. Kebijakan umum tentang ketenagakerjaan;
2. Kompensasi dan *benefit* karyawan (kenaikan gaji, bonus, program retensi, *benefit*, dan lainnya);
3. Manajemen penilaian kinerja;
4. Manajemen talenta (identifikasi *talent,* perencanaan suksesi, program pengembangan *talent*);
5. *Framework* dan rencana program pelatihan dan pengembangan karyawan;
6. Struktur organisasi dan jenjang kepangkatan;
7. Pengembangan iklim kerja yang baik;
8. Pengembangan budaya Perusahaan;
9. Pengembangan hubungan karyawan & Perseroan.

Komite Human Capital bertanggung jawab kepada Direksi Perseroan, dan secara rutin melaporkan kegiatannya kepada Direksi.

**Piagam Komite Human Capital**

Piagam Tata Tertib Kerja Komite Human Capital telah disahkan oleh Direksi pada 28 November 2014. Secara garis besar, piagam ini mengatur syarat dan ketentuan Komite Human Capital yang berlaku di Perseroan maupun Anak Perusahaan (secara kolektif disebut "Kelompok Perusahaan"). Piagam Komite Human Capital ditinjau dan dikaji secara berkala minimal sekali dalam setahun, dan apabila diperlukan piagam ini dapat diperbarui agar tetap selaras dengan kebutuhan organisasi dan perkembangan Perseroan.

**Tanggung Jawab dan Wewenang Komite Human Capital**

Tugas utama Komite Human Capital, antara lain adalah sebagai berikut:

1. Memberikan arahan strategi di bidang sumber daya manusia, membuat kebijakan umum di bidang sumber daya manusia termasuk perubahan-perubahannya, antara lain bidang-bidang sebagai berikut:
   - Kebijakan umum tentang ketenagakerjaan
   - Kompensasi dan benefit karyawan
   - Manajemen penilaian kerja

## Human Capital Committee

To support the optimum human resources management in the Company, the Board of Directors has established the Human Capital Committee that is responsible to assist the Board of Directors in human resources management, covering areas, among others:

1. General policy on employment;
2. Employee compensation and benefit (salary increase, bonus, retention program, benefit, and others);
3. Performance evaluation management;
4. Talent management (talent identification, succession planning, talent development program);
5. Framework and training program plan and employees development;
6. Organization structure and the level of rank;
7. Good work climate development;
8. The Company's culture development;
9. Employees & the Company relationship development.

The Human Capital Committee is responsible to the Board of Directors of the Company and regularly reports their activities to the Board of Directors.

**Human Capital Committee Charter**

The Human Capital Committee Charter was ratified by the Board of Directors on November 28, 2014. In general, the charter governs the terms and conditions of the Human Capital Committee for the Company and its subsidiary (collectively called "The Company's Group"). The Human Capital Committee Charter is reviewed and updated periodically at least once a year and if necessary, this charter can be revised to keep it relevant to the organization's needs and the development of the Company.

**Responsibilities and Authorities of the Human Capital Committee**

The main duties of the Human Capital Committee, among others, are as follows:

1. To provide strategic direction in the field of human capital, make a general policy in the field of human resources including the changes, among others in the area as follows:
   - General policy on employment
   - Employee compensation and benefit
   - Performance evaluation management

# Komite di Bawah Direksi

## Committees Under the Board of Directors

- Manajemen talenta
- Struktur organisasi dan jenjang kepangkatan
- Pelatihan dan pengembangan karyawan
- Pengembangan budaya perusahaan
- Pengembangan iklim kerja yang baik
- Pengembangan hubungan karyawan dan industri
- Penyelarasan kebijaksanaan dan sinergi sumber daya manusia dengan anak perusahaan
- Penunjukkan pejabat eksekutif dan perencanaan suksesi

2. Melaksanakan tugas-tugas dan tanggung jawab lain yang mungkin diberikan oleh Direksi kepada Komite Human Capital
3. Melaporkan hasil rapat kepada Direksi

- Talent management
- Organization structure and the level of rank
- Employee training and development
- Company's culture development
- Good work climate development
- Industry and employee relationship development
- Alignment of human resources policy and synergy with the subsidiary
- The appointment of executive officer and succession planning

2. To perform duties and other responsibilities that may be given by the Board of Directors to Human Capital Committee
3. To report the result of meeting to the Board of Directors

**Susunan Komite Human Capital Tahun 2023**

- Ketua : Direktur Utama Perseroan
- Anggota: - Direktur Perseroan
  - Kepala Divisi Human Capital

**Composition of the Human Capital Committee In 2023**

- Chairman: President Director of the Company
- Members : - Director of the Company
  - Head of Human Capital Division

Pada tahun 2023, komposisi Komite Human Capital Perseroan tidak mengalami perubahan sebagai berikut:

In 2023, the composition of the Human Capital Committee of the Company did not changed as follows:

| No | Nama<br>Name | Jabatan<br>Position | Keterangan Rangkap Jabatan<br>Concurrent Position | Dasar Pengangkatan<br>Legal Base Appointment | Periode Jabatan<br>Term of Office |
|---|---|---|---|---|---|
| 1 | Philmon Samuel Tanuri | Ketua<br>Chairman | Direktur Utama<br>President Director | SK Direksi No. 014/ BoD/PT-DA/XII/2022 tentang Komite Human Capital PT Trimegah Sekuritas Indonesia, Tbk.<br>Decree of the Board of Directors No. 014/ BoD/PT-DA/XII/2022 Regarding Human Capital Committee of PT Trimegah Sekuritas Indonesia, Tbk. | Juli 2022 – sekarang<br>July 2022 - present |
| 2 | David Agus | Anggota<br>Member | Direktur<br>Director | | November 2014 – sekarang<br>November 2014 – present |

| No | Nama<br>Name | Jabatan<br>Position | Keterangan Rangkap Jabatan<br>Concurrent Position | Dasar Pengangkatan<br>Legal Base Appointment | Periode Jabatan<br>Term of Office |
|---|---|---|---|---|---|
| 3 | Widya Novita | Anggota<br>Member | Kepala Divisi Human Capital<br>Head of Human Capital Division | Semua anggota Komite Human Capital diangkat dan diberhentikan oleh Direksi<br>All members of the Human Capital Committee are appointed and dismissed by the Board of Directors. | Mei 2022 – sekarang<br>May 2022 – present |

## Profil Anggota Komite Human Capital
## Profile of Members of the Human Capital Committee

| Nama<br>Name | Profil<br>Profile |
|---|---|
| Philmon Samuel Tanuri | Profil lengkap tersedia pada Bab Profil Perusahaan, Sub-Bab Profil Direksi dalam Laporan Tahunan ini.<br>The complete profile is available in Chapter Company Profile, Sub-Chapter Profile of the Board of Directors in this Annual Report. |
| David Agus | |
| Widya Novita | Profil lengkap tersedia pada Bab Analisis dan Pembahasan Manajemen, Sub-Bab Human Capital dalam Laporan Tahunan ini.<br>The complete profile is available in Chapter the Management Discussion & Analysis Chapter, Sub-Chapter the Human Capital in this Annual Report. |

## Independensi Anggota Komite Human Capital

Seluruh anggota Komite Human Capital Perseroan berkomitmen untuk menjalankan tugas dan tanggung jawabnya secara profesional tanpa pengaruh dari pihak lain dan mengutamakan kepentingan Perseroan.

## Independence of the Human Capital Committee Members

All members of the Company's Human Capital Committee are committed to carrying out their duties and responsibilities in a professional manner without any influence from other parties and prioritizing the interests of the Company.

# Komite di Bawah Direksi

Committees Under the Board of Directors

## Rapat Komite Human Capital

**Kebijakan Rapat**

Komite Human Capital wajib menyelenggarakan rapat internal sekurang-kurangnya 1 kali dalam dua bulan. Pengambilan setiap keputusan dilakukan berdasarkan musyawarah untuk mufakat. Dalam hal mufakat tidak tercapai, pengambilan keputusan dilakukan berdasarkan suara terbanyak.

Rapat Komite Human Capital baru dapat dilaksanakan jika sudah mencapai kuorum, lebih dari 50% anggota Komite Human Capital. Materi rapat diupayakan untuk dibagikan kepada seluruh peserta rapat paling lambat 3 hari sebelum penyelenggaraan rapat. Undangan rapat harus didistribusikan kepada para peserta rapat paling lambat 3 hari sebelum tanggal rapat.

Setiap anggota Komite Human Capital yang secara pribadi, dengan cara apapun, baik secara langsung maupun secara tidak langsung, mempunyai kepentingan dalam suatu transaksi, kontrak, atau kontrak yang diusulkan dalam mana Perseroan menjadi salah satu pihaknya, harus menyatakan sifat kepentingan dalam Rapat Komite Human Capital dan tidak berhak untuk ikut serta dalam pengambilan suara mengenai hal-hal yang berhubungan dengan transaksi atau kontrak tersebut, kecuali jika Rapat Komite Human Capital menentukan lain.

Hasil Rapat Komite Human Capital termasuk perbedaan pendapat (*dissenting opinions*) dalam rapat wajib dituangkan dalam risalah rapat yang didokumentasikan dengan baik. Risalah rapat tersebut disimpan dan dibagikan kepada semua anggota Komite, dan apabila diperlukan, kepada anggota Direksi lainnya dan Sekretaris Perusahaan.

## The Human Capital Committee Meeting

**Meeting Policy**

The Human Capital Committee shall hold internal meetings at least once in two months. Decision-making is made based on consensus. In the event that consensus is not reached, the decision-making shall be made based on the majority vote cast.

The Human Capital Committee meeting may only be held if a quorum is reached, attended by more than 50% of the Human Capital Committee members. The meeting materials shall be delivered to all meeting participants the latest 3 days prior to the meeting date. Meeting invitations must be distributed to all meeting participants the latest 3 days prior to the date of the meeting.

Each member of the Human Capital Committee who personally, in any way, either directly or indirectly, has an interest in a transaction, contract, or proposed contract in which the Company is one of the parties, must disclose the nature of the interest in the Human Capital Committee Meeting and cannot participate in the voting cast regarding matters related to the transaction or contract unless the Human Capital Committee meeting determines otherwise.

The Human Capital Committee meeting resolutions, including any dissenting opinions in the meetings, shall be recorded in the minutes of meetings which are properly documented. The minutes of meetings are kept and distributed to all committee members, and if necessary, to other members of the Board of Directors and Corporate Secretary.

**Frekuensi dan Kehadiran Rapat**

Selama tahun 2023, Komite Human Capital telah menyelenggarakan 2 rapat dengan uraian sebagai berikut:

**Frequency and Attendance of the Meeting**

During 2023, the Human Capital Committee held 2 (two) meetings with the following description:

| No | Tanggal Rapat<br>Meeting Date | Agenda Rapat<br>Meeting Agenda | Kehadiran<br>Attendance | | |
|---|---|---|---|---|---|
| | | | Philmon Samuel Tanuri | David Agus | Widya Novita |
| 1 | 13 Februari 2023<br>February 13, 2023 | Bonus Kinerja 2022 dan Penyesuaian Gaji 2023<br>2022 Performance Bonus and 2023 Salary Adjustment | ✓ | ✓ | ✓ |
| 2 | 3 April 2023<br>April 3, 2023 | • Overview Kebijakan Pengelolaan Kinerja<br>• Overview Panduan Berbusana Karyawan<br>• Pembentukan LKS Bipartit<br>• Overview of Performance Management Policies<br>• Overview of Employee Dress Guidelines<br>• Establishment of a Bipartite Cooperation Institution | ✓ | ✓ | ✓ |
| Jumlah Kehadiran<br>Total Attendance | | | 2 | 2 | 2 |
| Persentase Kehadiran<br>Percentage of Attendance | | | 100% | 100% | 100% |

## Laporan Pelaksanaan Tugas Komite Human Capital Tahun 2023

Sepanjang tahun 2023, Komite Human Capital telah melaksanakan tugas-tugas pokoknya, antara lain:

- Menetapkan bonus kinerja karyawan tahun 2022 dan penyesuaian gaji karyawan tahun 2023
- Menetapkan SK Direksi tentang Tata Busana bagi Karyawan
- Menetapkan SK Direksi tentang Pengelolaan Kinerja Karyawan

## Report on the Implementation of Duties of the Human Capital Committee for 2023

Throughout 2023, the Human Capital Committee carried out the following tasks:

- Determined employee performance bonuses for 2022 and salary adjustment for employee 2023
- Determined a Decree of the Board of Directors regarding Dress Code for Employees
- Determined a Decree of the Board of Directors regarding Employee Performance Management

# Komite di Bawah Direksi

## Committees Under the Board of Directors

### Program Pengembangan Kompetensi Komite Human Capital Tahun 2023

Pada tahun 2023, anggota Komite Human Capital telah mengikuti pelatihan, seminar atau workshop, antara lain sebagai berikut:

### Competency Development Program for the Human Capital Committee In 2023

In 2023, the Human Capital Committee members participated in trainings, seminars, or workshops, among others, as follows:

| Nama<br>Name | Materi Pelatihan<br>Training Topic | Penyelenggara<br>Organizer | Tanggal Pelaksana<br>Implementation Date |
|---|---|---|---|
| Philmon Samuel Tanuri | Informasi pelatihan lengkap tersedia pada Bab Tata Kelola Perusahaan, Sub-Bab Direksi dalam Laporan Tahunan ini.<br><br>The complete training information is available in Chapter Corporate Governance Chapter, Sub-Chapter of the Board of Directors in this Annual Report. | | |
| David Agus | Informasi pelatihan lengkap tersedia pada Bab Tata Kelola Perusahaan, Sub-Bab Direksi dalam Laporan Tahunan ini.<br><br>The complete training information is available in Chapter Corporate Governance Chapter, Sub-Chapter the Board of Directors in this Annual Report. | | |
| Widya Novita | Informasi pelatihan lengkap tersedia pada Bab Tata Kelola Perusahaan, Sub-bab Komite Nominasi dan Remunerasi, dalam Laporan Tahunan ini.<br><br>The complete training information is available in Chapter Corporate Governance, Sub-Chapter the Nomination and Remuneration Committee in this Annual Report. | | |

# Sekretaris Perusahaan
## Corporate Secretary

Sekretaris Perusahaan adalah organ pendukung di bawah Direksi berperan sebagai pejabat penghubung (*liaison officer*) yang menjembatani kepentingan Perseroan dengan para pemangku kepentingan, termasuk pemegang saham, regulator, media, dan masyarakat serta memastikan kepatuhan Perseroan terhadap perundang-undangan yang berlaku terutama terkait regulasi mengenai perusahaan terbuka.

Melalui Sekretaris Perusahaan, Perseroan terus berupaya memenuhi dan meningkatkan keterbukaan informasi, meningkatkan citra positif Perseroan, serta menjaga komunikasi dengan seluruh pemangku kepentingan. Selain itu, Sekretaris Perusahaan juga bertanggung jawab memonitor aspek kepatuhan Perseroan terhadap peraturan-peraturan yang relevan dengan lingkup bisnis Perseroan dan memastikan terlaksananya prinsip-prinsip tata kelola perusahaan yang baik (GCG) di Perseroan.

Keberadaan dan peran Sekretaris Perusahaan telah memenuhi ketentuan POJK No. 35/POJK.04/2014 (POJK 35/2014) tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik.

### Tugas dan Tanggung Jawab Sekretaris Perusahaan

Tugas dan Tanggung Jawab Sekretaris Perusahaan di Perseroan, antara lain:

1. Mengikuti perkembangan pasar modal termasuk peraturan perundang-undangan yang berlaku di pasar modal;
2. Memberikan masukan kepada Direksi dan Dewan Komisaris Perseroan untuk mematuhi peraturan perundang-undangan di bidang pasar modal;
3. Membantu Direksi dan Dewan Komisaris dalam pelaksanaan tata kelola perusahaan yang meliputi:
   - Keterbukaan informasi kepada masyarakat, termasuk ketersediaan informasi pada situs web Perseroan;
   - Penyampaian laporan kepada regulator;
   - Penyelenggaraan dan dokumentasi Rapat Umum Pemegang Saham dan *Public Expose;*
   - Penyelenggaraan dan dokumentasi rapat gabungan Direksi dan Dewan Komisaris, rapat Direksi;

The Corporate Secretary is a supporting organ under the Board of Directors acting as a liaison officer who bridges the interests of the Company with stakeholders, including shareholders, regulators, media and the public, and ensures the Company's compliance with the prevailing laws and regulations, especially those related to public company regulations.

Through the Corporate Secretary, the Company continues to strive to fulfill and improve disclosure of information, enhance the Company's positive image, and maintain communication with all stakeholders. In addition, the Corporate Secretary is also responsible for monitoring aspects of the Company's compliance with regulations relevant to the scope of the Company's business and ensuring the implementation of good corporate governance (GCG) principles in the Company.

The existence and role of the Corporate Secretary have complied with the provisions of POJK No. 35/ POJK.04/2014 (POJK 35/2014) concerning the Corporate Secretary of Issuers or Public Companies.

### Duties and Responsibilities of the Corporate Secretary

Duties and Responsibilities of the Corporate Secretary in the Company, among others:

1. To follow the development of the capital market including the laws and regulations that apply to the capital market;
2. To provide input to the Board of Directors and Board of Commissioners of the Company to comply with laws and regulations in the capital market sector;
3. To assist the Board of Directors and Board of Commissioners in implementing corporate governance which includes:
   - Disclosure of information to the public, including the availability of information on the Company's website;
   - Submission of reports to regulators;
   - Implementation and documentation of the General Meeting of Shareholders and Public Expose;
   - Implementation and documentation of joint meetings of the Board of Directors and the Board of Commissioners, meetings of the Board of Directors;

# Sekretaris Perusahaan

Corporate Secretary

4. Sebagai penghubung antara Perseroan dengan Pemegang Saham, Regulator, dan pemangku kepentingan lainnya;
5. Memelihara daftar pemegang saham dan mempersiapkan laporan kepemilikan saham 5% atau lebih dari jumlah saham Perseroan; dan
6. Menyelenggarakan aktivitas Tanggung Jawab Sosial Perseroan.

## Profil Sekretaris Perusahaan

Pengangkatan Agus D. Priyambada sebagai Sekretaris Perusahaan telah dilaporkan kepada Bapepam-LK (sekarang Otoritas Jasa Keuangan) pada tanggal 22 Oktober 2010 dan juga sudah diumumkan kepada publik melalui Surat Kabar Harian Kontan pada 25 Oktober 2010.

Agus D. Priyambada

| | |
|---|---|
| Kewarganegaraan | : Indonesia |
| Usia | : 54 tahun |
| Domisili | : Jakarta |

**Dasar Pengangkatan**

Surat Keputusan Direksi Perseroan No. SK/189/HRD-AYD/V/2010.TRIM tanggal 11 Mei 2010.

**Periode Jabatan**

Masa jabatan Sekretaris Perusahaan adalah dari sejak tanggal pengangkatan sampai dengan tanggal pemberhentian sesuai dengan Surat Keputusan Direksi.

**Riwayat Pendidikan**

- Sarjana Ekonomi – Jurusan Konsentrasi Uang & Bank dan Ekonomi Internasional, Fakultas Ekonomi Universitas Indonesia (1995)
- *Master of Science in Economics* di bidang Ekonomi Moneter & Internasional dari University of Illinois at Urbana-Champaign, Amerika Serikat (1997)

4. As a liaison between the Company and Shareholders, Regulators and other stakeholders;
5. To maintain a register of shareholders and prepare a report on share ownership of 5% or more of the total shares of the Company; and
6. To organize Corporate Social Responsibility activities.

## Corporate Secretary Profile

The appointment of Agus D. Priyambada as Corporate Secretary was reported to the Capital Market and Financial Institutions Supervisory Agency (now Financial Services Authority) on October 22, 2010 and was also announced to the public through the Kontan Daily Newspaper on October 25, 2010.

Agus D. Priyambada

| | |
|---|---|
| Nationality | : Indonesian |
| Age | : 54 years old |
| Domicile | : Jakarta |

**Basis of Appointment**

The Company's Board of Directors Decree No. SK/189/HRD-AYD/V/2010.TRIM dated May 11, 2010.

**Term of Office**

The term of office of the Corporate Secretary is from the date of appointment to the date of dismissal in accordance with the Decree of the Board of Directors.

**Educational Background**

- Bachelor of Economics – Majoring in Monetary and International Economics, Faculty of Economics, University of Indonesia (1995)
- Master of Science in Economics – Majoring in Monetary & International Economics from University of Illinois at Urbana-Champaign, United States (1997)

**Sertifikasi atau Izin Profesional di Bidang Sekuritas**
Wakil Penjamin Emisi Efek dan Wakil Manajer Investasi.

**Riwayat Karier**
Sebelumnya pernah menjabat sebagai Ekonom pada Divisi Research Perseroan sebelum bergabung dengan Divisi Corporate Secretary Perseroan sebagai Investor Relations & Corporate Communications, dan kemudian menjabat sebagai Sekretaris Perusahaan sejak tahun 2011.

**Rangkap Jabatan di Perseroan**
Tidak merangkap jabatan sebagai anggota Direksi, anggota Dewan Komisaris, atau Pejabat Eksekutif di Perseroan maupun di perusahaan lainnya.

**Professional Certification or License in the Securities Field**
Underwriter Representative and Investment Manager Representative License.

**Career History**
Previously served as an Economist in the Company's Research Division before joining the Corporate Secretary Division as Investor Relations & Corporate Communications, and then served as Corporate Secretary since 2011.

**Concurrent Positions in the Company**
Does not hold concurrent positions as a member of the Board of Directors, member of the Board of Commissioners, or Executive Officer in the Company or in other companies.

## Pengembangan Kompetensi Sekretaris Perusahaan Tahun 2023

Pada tahun 2023, Sekretaris Perusahaan telah mengikuti berbagai pelatihan, seminar atau workshop, antara lain sebagai berikut:

## Corporate Secretary Competency Development in 2023

In 2023, the Corporate Secretary has attended various trainings, seminars or workshops, among others, as follows:

| Materi Pelatihan<br>Training Topic | Penyelenggara<br>Organizer | Tanggal Pelaksana<br>Implementation Date |
|---|---|---|
| Pendalaman POJK No. 14/ POJK.04/2022 tentang Penyampaian Laporan Keuangan Emiten atau Perusahaan Publik<br><br>Deepening of OJK Regulation No. 14/POJK.04/2022 concerning Submission of Issuer or Public Company Financial Reports | Indonesian Corporate Secretary Association (ICSA)<br><br>Indonesian Corporate Secretary Association (ICSA) | 12 Januari 2023<br><br>January 12, 2023 |
| "Indonesia Economic Outlook 2023: Weathering Growing Global Risks"<br><br>"Indonesia Economic Outlook 2023: Weathering Growing Global Risks" | Indonesian Corporate Secretary Association (ICSA)<br><br>Indonesian Corporate Secretary Association (ICSA) | 26 Januari 2023<br><br>January 26, 2023 |

# Sekretaris Perusahaan

Corporate Secretary

| Materi Pelatihan<br>Training Topic | Penyelenggara<br>Organizer | Tanggal Pelaksana<br>Implementation Date |
|---|---|---|
| Sosialisasi SEOJK No. 33/ SEOJK.04/2022 tentang Pedoman Pelaksanaan Penawaran Efek yang Bukan Merupakan Penawaran Umum | Otoritas Jasa Keuangan (OJK) | 31 Januari 2023 |
| Dissemination of OJK Circular Letter No. 33/SEOJK.04/2022 concerning Guidelines Implementation of Securities Offering That Are Not Public Offerings | The Financial Service Authority (OJK) | January 31, 2023 |
| Dengar Pendapat Konsep Peraturan BEI No. I-I tentang Pemecahan Saham dan Penggabungan Saham oleh Perusahaan Tercatat yang Menerbitkan Efek Bersifat Ekuitas | PT Bursa Efek Indonesia (BEI) | 27 Februari 2023 |
| Hearing on the Concept of IDX Regulation No. I-I concerning Stock Splits and Reverse Stock Split by Listed Companies that Issue Equity Securities | The Indonesia Stock Exchange (IDX) | February 27, 2023 |
| Pendalaman SEOJK No. 16/ EOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik | Indonesian Corporate Secretary Association (ICSA) | 28 Februari 2023 |
| Deepening of OJK Circular Letter No. 16/EOJK.04/2021 concerning the Form and Content of the Annual Reports of the Issuers and/or Public Companies | Indonesian Corporate Secretary Association (ICSA) | February 28, 2023 |
| Pendalaman Peraturan Bursa Efek Indonesia No. I-E tentang Kewajiban Penyampaian Informasi | Indonesian Corporate Secretary Association (ICSA) | 5 April 2023 |
| Deepening of IDX Regulation No. I-E concerning Obligations for Submitting Information | Indonesian Corporate Secretary Association (ICSA) | April 5, 2023 |
| Virtual Seminar LPPI: Lesson Learned Kasus Silicon Valley Bank (SVB) | Lembaga Pengembangan Perbankan Indonesia (LPPI) | 6 April 2023 |
| LPPI Virtual Seminar: Lesson Learned Silicon Valley Bank (SVB) Case | Indonesia Banking Development Institute (LPPI) | April 6, 2023 |
| Webinar "Mengatasi Tantangan dan Menghadapi Perubahan dalam Sektor Jasa Keuangan" | Otoritas Jasa Keuangan (OJK) Institute | 13 April 2023 |
| "Overcoming Challenges and Facing Changes in the Financial Services Sector" Webinar | The Financial Service Authority (OJK) Institute | April 13, 2023 |

| Materi Pelatihan<br>Training Topic | Penyelenggara<br>Organizer | Tanggal Pelaksana<br>Implementation Date |
|---|---|---|
| "Press Conference: Indonesia Economic Outlook Q2-2023" | Lembaga Penyelidikan Ekonomi dan Masyarakat Fakultas Ekonomi dan Bisnis Universitas Indonesia (LPEM FEB UI) | 4 Mei 2023 |
| "Press Conference: Indonesia Economic Outlook Q2-2023" | Institute for Economic and Social Research Faculty of Economics and Business University of Indonesia (LPEM FEB UI) | May 4, 2023 |
| Webinar "Fundamental of Wealth Management" | Otoritas Jasa Keuangan (OJK) Institute | 16 Mei 2023 |
| "Fundamental of Wealth Management" Webinar | The Financial Service Authority (OJK) Institute | May 16, 2023 |
| Webinar "Effective Risk Management for Corporate Secretary" | Indonesian Corporate Secretary Association (ICSA) | 30 Mei 2023 |
| "Effective Risk Management for Corporate Secretary" Webinar | Indonesian Corporate Secretary Association (ICSA) | May 30, 2023 |
| Webinar "Credit Spotlight: Indonesia Stays The Course As Global Uncertainties Rise" | PT Pemeringkat Efek Indonesia (Pefindo) dan S&P Global Rating | 30 Mei 2023 |
| "Credit Spotlight: Indonesia Stays The Course As Global Uncertainties Rise" Webinar | PT Pemeringkat Efek Indonesia (Pefindo) and S&P Global Rating | May 30, 2023 |
| Pendalaman POJK No. 14/ POJK.04/2019 tentang Perubahan Atas POJK No. 32/POJK.04/2015 tentang Penambahan Modal Perusahaan Terbuka dengan Memberikan Hak Memesan Efek Terlebih Dahulu | Indonesian Corporate Secretary Association (ICSA) | 8 Juni 2023 |
| Deepening of OJK Regulation No. 14/POJK.04/2019 concerning Amendments OJK Regulation No. 32/POJK.04/2015 concerning Increase in Public Company Capital by Providing Right Issue | Indonesian Corporate Secretary Association (ICSA) | June 8, 2023 |
| Webinar "Etika dalam Bisnis, Ekonomi dan Lingkungannya" | Dewan Guru Besar Universitas Indonesia | 10 Juni 2023 |
| "Ethics in Business, Economics and the Environment" Webinar | Council of Professor the University of Indonesia | June 10, 2023 |
| Webinar "Mengulas Aspek Hukum dalam Proses Merger dan Akuisisi" | Kamar Dagang dan Industri (KADIN) | 12 Juni 2023 |
| "Reviewing Legal Aspects in the Merger and Acquisition Process" Webinar | Chamber of Commerce and Industry (KADIN) | June 12, 2023 |

# Sekretaris Perusahaan

Corporate Secretary

| Materi Pelatihan<br>Training Topic | Penyelenggara<br>Organizer | Tanggal Pelaksana<br>Implementation Date |
|---|---|---|
| Seminar "The Future of Sustainability Reporting: An Exclusive Forum for Regulators and Listed Companies in Indonesia" | PT Bursa Efek Indonesia (BEI) dan Global Reporting Initiative (GRI) | 13 Juni 2023 |
| "The Future of Sustainability Reporting: An Exclusive Forum for Regulators and Listed Companies in Indonesia" Seminar | The Indonesia Stock Exchange (IDX) and Global Reporting Initiative (GRI) | June 13, 2023 |
| Sosialisasi Peraturan Bursa No. I-L, I-X, dan II-X | PT Bursa Efek Indonesia (BEI) | 26 Juni 2023 |
| Dissemination of IDX Regulation No. I-L, I-X, dan II-X | The Indonesia Stock Exchange (IDX) | June 26, 2023 |
| Pendalaman POJK No. 42/ POJK.04/2020 Tentang Transaksi Afiliasi dan Transaksi Benturan Kepentingan dan POJK No. 17/ POJK.04/2020 tentang Transaksi Material dan Perubahan Kegiatan Usaha Utama | Indonesian Corporate Secretary Association (ICSA) | 13 Juli 2023 |
| Deepening of OJK Regulation No. 42/POJK.04/2020 concerning Affiliated Transaction and Conflict of Interest Transaction and OJK Regulation No. 17/ POJK.04/2020 concerning Material Transaction and Change in Business Activity | Indonesian Corporate Secretary Association (ICSA) | July 13, 2023 |
| Sosialisasi Peraturan Bank Indonesia tentang Pasar Uang dan Pasar Valuta Asing | Bank Indonesia | 17 Juli 2023 |
| Dissemination of Bank Indonesia Regulation Concerning Money Market and Foreign Exchange Market | Bank Indonesia | July 17, 2023 |
| Webinar "Mengenal Lebih Jauh Pengaturan UU P2SK Dalam Rangka Penguatan Sektor Pasar Modal" | Otoritas Jasa Keuangan (OJK) Institute | 20 Juli 2023 |
| "Get to Know More About the P2SK Law in the Context of Strengthening the Capital Market Sector" Webinar | The Financial Service Authority (OJK) Institute | July 20, 2023 |
| Webinar "Peluang Perdagangan Karbon dalam Upaya Dekarbonisasi" | Indonesian Corporate Secretary Association (ICSA) | 27 Juli 2023 |
| "Carbon Trading Opportunities in Decarbonization Efforts" Webinar | Indonesian Corporate Secretary Association (ICSA) | July 27, 2023 |

| Materi Pelatihan<br>Training Topic | Penyelenggara<br>Organizer | Tanggal Pelaksana<br>Implementation Date |
|---|---|---|
| Webinar "Strategi Ketahanan Perlindungan Data pada Perusahaan"<br><br>"Data Protection Resilience Strategy in Companies" Webinar | Indonesian Corporate Secretary Association (ICSA)<br><br>Indonesian Corporate Secretary Association (ICSA) | 2 Agustus 2023<br><br>August 2, 2023 |
| Webinar "Waspada Modus Penipuan Gaya Baru"<br><br>"Beware of New Style Fraud" Webinar | Otoritas Jasa Keuangan (OJK) Institute<br><br>The Financial Service Authority (OJK) Institute | 3 Agustus 2023<br><br>August 3, 2023 |
| Sosialisasi Perubahan Peraturan Bursa No. I-V tentang Ketentuan Khusus Pencatatan Saham dan Efek Bersifat Ekuitas Selain Saham yang Diterbitkan oleh Perusahaan Tercatat di Papan Akselerasi<br><br>Dissemination of IDX Regulation concerning Special Provisions for Listing of Shares and Equity Securities Other Than Shares Issued by Listed Companies on the Acceleration Board | PT Bursa Efek Indonesia (BEI)<br><br>The Indonesia Stock Exchange (IDX) | 3 Agustus 2023<br><br>August 3, 2023 |
| Workshop Standar Profesi Sekretaris Perusahaan Pendidikan Dasar 1 Batch 2<br><br>Basic Corporate Secretary Professional Standard 1 Batch 2 Workshop | Indonesian Corporate Secretary Association (ICSA)<br><br>Indonesian Corporate Secretary Association (ICSA) | 19 Agustus, 26 Agustus dan 2 September 2023<br><br>August 19, August 26, and September 2, 2023 |
| Sosialisasi Compliance Refreshment Emiten dan Perusahaan Publik<br><br>Dissemination of Compliance Refreshment for Issuers and Public Companies | Otoritas Jasa Keuangan (OJK)<br><br>The Financial Service Authority (OJK) | 22 Agustus 2023<br><br>August 22, 2023 |
| Pendalaman SEOJK No. 33/ SEOJK.04/2022 tentang Pedoman Pelaksanaan Penawaran Efek yang Bukan Merupakan Penawaran Umum<br><br>Deepening of OJK Circular Letter No. 33/SEOJK.04/2022 concerning Guidelines Implementation of Securities Offering That Are Not Public Offerings | Indonesian Corporate Secretary Association (ICSA)<br><br>Indonesian Corporate Secretary Association (ICSA) | 24 Agustus 2023<br><br>August 24, 2023 |

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Corporate Secretary

| Materi Pelatihan<br>Training Topic | Penyelenggara<br>Organizer | Tanggal Pelaksana<br>Implementation Date |
|---|---|---|
| Webinar "Enhancing Financial Performance Through Analytics Data"<br><br>"Enhancing Financial Performance Through Analytics Data" Webinar | Otoritas Jasa Keuangan (OJK)<br><br>The Financial Service Authority (OJK) | 31 Agustus 2023<br><br>August 31, 2023 |
| Pendidikan Profesi Lanjutan Wakil Manajer Investasi (PPL WMI)<br><br>Investment Manager Representative Advanced Professional Education (PPL WMI) | Perkumpulan Wakil Manajer Investasi Indonesia (PWMII)<br><br>Indonesia Investment Manager Representative Association (PWMII) | 13 September 2023<br><br>September 13, 2023 |
| Workshop Refreshment Penyusunan Rencana Aksi Keuangan Berkelanjutan (RAKB) kepada Anggota Bursa Efek<br><br>Refreshment Workshop on Preparation of Sustainable Finance Action Plan (RAKB) for Stock Exchange Members | PT Bursa Efek Indonesia (BEI)<br><br>The Indonesia Stock Exchange (IDX) | 15 September 2023<br><br>September 15, 2023 |
| Webinar "Peluang dan Tantangan Fintech P2P Lending di Era UU P2SK"<br><br>"Opportunities and Challenges of Fintech P2P Lending in the Era of P2SK Law" Webinar | Otoritas Jasa Keuangan (OJK) Institute<br><br>The Financial Service Authority (OJK) Institute | 21 September 2023<br><br>September 21, 2023 |
| Webinar "The 1st OJK International Research Forum 2023 - Save the Planet: The Role of Financial Sector to Support Carbon Reduction and Electric Vehicles Development"<br><br>"The 1st OJK International Research Forum 2023 - Save the Planet: The Role of Financial Sector to Support Carbon Reduction and Electric Vehicles Development" Webinar | Otoritas Jasa Keuangan (OJK) Institute<br><br>The Financial Service Authority (OJK) Institute | 25 September 2023<br><br>September 25, 2023 |
| Program Pendidikan Lanjutan (PPL) Wakil Penjamin Emisi Efek<br><br>Underwriter Representative Advanced Education Program (PPL) | Perkumpulan Profesi Pasar Modal Indonesia (PROPAMI)<br><br>Indonesian Capital Market Professional Association (PROPAMI) | 25-27 September 2023<br><br>September 25-27, 2023 |

| Materi Pelatihan<br>Training Topic | Penyelenggara<br>Organizer | Tanggal Pelaksana<br>Implementation Date |
|---|---|---|
| Webinar "Listed Companies Compliance Refreshment"<br><br>"Listed Companies Compliance Refreshment" Webinar | Indonesian Corporate Secretary Association (ICSA)<br><br>Indonesian Corporate Secretary Association (ICSA) | 3 Oktober 2023<br><br>October 3, 2023 |
| Sosialisasi Perdagangan Karbon di Indonesia oleh Bursa Efek Indonesia<br><br>Dissemination of Carbon Trading in Indonesia by the Indonesia Stock Exchange | PT Bursa Efek Indonesia (BEI)<br><br>The Indonesia Stock Exchange (IDX) | 5 Oktober 2023<br><br>October 5, 2023 |
| Seminar Free Float dan Penggunaan Form E009 pada Sistem Pelaporan SPE IDXnet<br><br>Seminar of Free Float and the Use of Form E009 in the SPE IDXnet SPE Reporting System | PT Bursa Efek Indonesia (BEI)<br><br>The Indonesia Stock Exchange (IDX) | 6 Oktober 2023<br><br>October 6, 2023 |
| The 9th Indonesian Finance Association International Conference: "Sustainable Finance and Capital Market: Investing in a Greener Future"<br><br>The 9th Indonesian Finance Association International Conference: "Sustainable Finance and Capital Market: Investing in a Greener Future" | PT Bursa Efek Indonesia, PT Kliring Penjaminan Efek Indonesia, PT Kustodian Sentral Efek Indonesia & The Indonesian Finance Association<br><br>The Indonesia Stock Exchange, The Indonesia Clearing and Guarantee Corporation, The Indonesia Central Securities Depository & The Indonesian Finance Association | 11-12 Oktober 2023<br><br>October 11-12, 2023 |
| Webinar "The Corporate Governance Officer's Role in Driving Digital Resilience"<br><br>"The Corporate Governance Officer's Role in Driving Digital Resilience" Webinar | Indonesian Corporate Secretary Association (ICSA)<br><br>Indonesian Corporate Secretary Association (ICSA) | 12 Oktober 2023<br><br>October 12, 2023 |
| Sosialisasi Perdagangan Karbon Melalui Bursa Karbon Indonesia<br><br>Dissemination of Carbon Trading through the Indonesian Carbon Exchange | PT Bursa Efek Indonesia (BEI)<br><br>The Indonesia Stock Exchange (IDX) | 13 Oktober 2023<br><br>October 13, 2023 |
| Webinar "Managing Environmental, Social, and Governance Risks and Opportunities"<br><br>"Managing Environmental, Social, and Governance Risks and Opportunities" Webinar | Otoritas Jasa Keuangan (OJK) Institute<br><br>The Financial Service Authority (OJK) Institute | 19 Oktober 2023<br><br>October 19, 2023 |

# Sekretaris Perusahaan

Corporate Secretary

| Materi Pelatihan<br>Training Topic | Penyelenggara<br>Organizer | Tanggal Pelaksana<br>Implementation Date |
|---|---|---|
| Webinar OJK Mengajar "Kunci Sukses Menciptakan Talenta Profesional di Sektor Jasa Keuangan" | Otoritas Jasa Keuangan (OJK) Institute | 23 Oktober 2023 |
| "Keys to Success in Creating Professional Talent in the Financial Services Sector" OJK Teaching Webinar | The Financial Service Authority (OJK) Institute | October 23, 2023 |
| Sosialisasi POJK No. 14/ POJK.04/2023 tentang Perdagangan Karbon Melalui Bursa Karbon dan SEOJK No. 12/SEOJK.04/2023 tentang Tata Cara Penyelenggaraan Perdagangan Karbon Melalui Bursa Karbon | Otoritas Jasa Keuangan (OJK) | 24 Oktober 2023 |
| Dissemination of OJK Regulation No. 14/POJK.04/2023 concerning Carbon Trading through Carbon Exchanges and OJK Circular Letter No. 12/ SEOJK.04/2023 concerning Procedures for Organizing Carbon Trading Through the Carbon Exchange | The Financial Service Authority (OJK) | October 24, 2023 |
| Sosialisasi SEOJK No. 13/ SEOJK.04/2023 tentang Pembelian Kembali Saham Perusahaan Terbuka Sebagai Akibat Dibatalkannya Pencatatan Efek oleh Bursa Efek karena Kondisi atau Peristiwa yang Signifikan Berpengaruh Negatif terhadap Kelangsungan Usaha | Otoritas Jasa Keuangan (OJK) | 24 Oktober 2023 |
| Dissemination of OJK Circular Letter No. 13/SEOJK.04/2023 concerning Public Company Share Buyback as a Result of Cancellation of Securities Listing by the Stock Exchange due to Conditions or Events that Have a Significant Negative Impact on Business Continuity | The Financial Service Authority (OJK) | October 24, 2023 |
| Workshop Standar Profesi Sekretaris Perusahaan Pendidikan Dasar 2 Batch 2 | Indonesian Corporate Secretary Association (ICSA) | 4, 11, 18, dan 25 November 2023 |
| Basic Corporate Secretary Professional Standard 2 Batch 2 Workshop | Indonesian Corporate Secretary Association (ICSA) | November 4, 11, 18, and 25, 2023 |

| **Materi Pelatihan**<br>Training Topic | **Penyelenggara**<br>Organizer | **Tanggal Pelaksana**<br>Implementation Date |
|---|---|---|
| Webinar "How to Drive Corporate Performance through Accounting Practices"<br><br>"How to Drive Corporate Performance through Accounting Practices" Webinar | Otoritas Jasa Keuangan (OJK) Institute<br><br>The Financial Service Authority (OJK) Institute | 9 November 2023<br><br>November 9, 2023 |
| Sharing Sessions "Awareness and Preparation UU PDP for Exchange Members"<br><br>"Awareness and Preparation PDP Law for Exchange Members" Sharing Sessions | PT Bursa Efek Indonesia (BEI)<br><br>The Indonesia Stock Exchange (IDX) | 15 November 2023<br><br>November 15, 2023 |
| Pendalaman POJK No. 15/ POJK.04/2020 tentang Rencana Penyelenggaraan dan Rapat Umum Pemegang Saham Perusahaan Terbuka<br><br>Deepening of OJK Regulation No. 15/POJK.04/2020 concerning the Plan and the Implementation of the General Meeting of Shareholders of Public Company | Indonesian Corporate Secretary Association (ICSA)<br><br>Indonesian Corporate Secretary Association (ICSA) | 23 November 2023<br><br>November 23, 2023 |
| Sosialisasi POJK Nomor 9 Tahun 2023 tentang Penggunaan Jasa Akuntan Publik Dan Kantor Akuntan Publik Dalam Kegiatan Jasa Keuangan<br><br>Dissemination of OJK Regulation Number 9 Year 2023 concerning the Use of Public Accountant Services and Public Accounting Firms in Financial Services Activities | Indonesian Corporate Secretary Association (ICSA)<br><br>Indonesian Corporate Secretary Association (ICSA) | 27 November 2023<br><br>November 27, 2023 |
| Webinar "Structured Product Day"<br><br>"Structured Product Day" Webinar | The Indonesia Capital Market Institute (TICMI)<br><br>The Indonesia Capital Market Institute (TICMI) | 28 November 2023<br><br>November 28, 2023 |
| Webinar "Risk & Governance Summit 2023"<br><br>"Risk & Governance Summit 2023" Webinar | Otoritas Jasa Keuangan (OJK)<br><br>The Financial Service Authority (OJK) | 30 November 2023<br><br>November 30, 2023 |

# Sekretaris Perusahaan

Corporate Secretary

| Materi Pelatihan<br>Training Topic | Penyelenggara<br>Organizer | Tanggal Pelaksana<br>Implementation Date |
|---|---|---|
| Webinar "Integrasi NIK; Penyesuaian Sistem Terdampak NPWP" | Asosiasi Emiten Indonesia (AEI) | 6 Desember 2023 |
| "NIK Integration: NPWP Impacted System Adjustment" Webinar | Indonesian Public Listed Companies Association (AEI) | December 6, 2023 |
| Webinar "ASEAN Transition Finance Guidance: Contextualizing Transition for ASEAN" | Otoritas Jasa Keuangan (OJK) | 7 Desember 2023 |
| "ASEAN Transition Finance Guidance: Contextualizing Transition for ASEAN" Webinar | The Financial Service Authority (OJK) | December 7, 2023 |
| Webinar "Aligning ESG Initiatives with Valuation Strategies" | Asosiasi Emiten Indonesia (AEI) | 8 Desember 2023 |
| "Aligning ESG Initiatives with Valuation Strategies" Webinar | Indonesia Public Listed Companies Association (AEI) | December 8, 2023 |
| The Launch of World Bank Indonesia Economic Prospects Report, December 2023 Edition, Climate Action for Development | The World Bank | 13 Desember 2023 |
| The Launch of World Bank Indonesia Economic Prospects Report, December 2023 Edition, Climate Action for Development | The World Bank | December 13, 2023 |
| Webinar "Economic Outlook 2024: Penguatan Ekonomi Indonesia" | Indonesian Corporate Secretary Association (ICSA) | 14 Desember 2023 |
| "Economic Outlook 2024: Strengthening The Indonesian Economy" Webinar | Indonesian Corporate Secretary Association (ICSA) | December 14, 2023 |
| Webinar OJK Institute "Mastering Yourself: Optimalkan Potensi dan Tingkatkan Kinerja di Era Digital" | Otoritas Jasa Keuangan (OJK) Institute | 14 Desember 2023 |
| "Mastering Yourself: Optimize Potential and Improve Performance in the Digital Era" Webinar | The Financial Service Authority (OJK) Institute | December 14, 2023 |

## Laporan Pelaksanaan Tugas Sekretaris Perusahaan Tahun 2023

Sepanjang tahun 2023, Sekretaris Perusahaan telah melaksanakan tugas-tugas pokoknya, antara lain:

1. Melaksanakan keterbukaan informasi kepada masyarakat termasuk memastikan ketersediaan informasi pada web Perseroan;
   **Implementasi**
   Sepanjang tahun 2023, Sekretaris Perusahaan telah memuat laporan keuangan dan informasi material lain pada situs web Perseroan.

## Report of Implementation of Duties of the Corporate Secretary 2023

Throughout 2023, the Corporate Secretary has carried out its main tasks, include:

1. Carried out information disclosure to the public including ensuring the availability of information on the Company's website;
   **Implementation**
   Throughout 2023, the Corporate Secretary has posted financial statements and other material information on the Company's website.




**Situs Web Perseroan**

Melalui situs web Perseroan (https://www.trimegah.com/), para pemangku kepentingan dan masyarakat dapat mengunduh sejumlah laporan dan informasi penting mengenai Perseroan, seperti Laporan Tahunan, Laporan Keuangan, Prospektus, Pemberitahuan, dan Press Release. Pengelolaan informasi dalam situs web Perseroan memperhatikan Peraturan OJK No. 8/POJK.04/2015 tentang Situs Web Emiten dan/atau Perusahaan Publik.

Mengacu pada regulasi tersebut, Perseroan memastikan bahwa situs web Perseroan telah memuat informasi yang bersifat wajib, antara lain:

- Informasi umum Perseroan;
- Informasi bagi investor;
- Informasi tata kelola perusahaan;
- Informasi tanggung jawab sosial perusahaan.

**The Company's Website**

Through the Company's website (https://www.trimegah.com/), stakeholders and the public can download a number of reports and important information about the Company, such as the Annual Report, Financial Statements, Prospectus, Announcements, and Press Release. The management of information in the Company's website always pays attention to OJK Regulation No. 8/POJK.04/2015 concerning Issuer and/or Public Company Websites.

Referring to these regulations, the Company ensures that the Company's website contains information that is mandatory, among others:

- Company general information;
- Information for investors;
- Corporate governance information;
- Corporate social responsibility information.

# Sekretaris Perusahaan

Corporate Secretary




**Situs Web Bursa Efek Indonesia**

Informasi lainnya mengenai Perseroan terutama yang berkaitan dengan laporan keterbukaan informasi berkala serta publikasi informasi material lainnya yang bersifat wajib juga dapat diakses melalui situs web BEI: https://www.idx.co.id/ dengan memasukkan kode saham "TRIM".

2. Menyampaikan laporan berkala dan laporan insidental yang berkaitan dengan kewajiban Perseroan sebagai Perusahaan Publik.

   **Implementasi**

   Berikut ini adalah daftar pelaporan berkala dan pelaporan insidental tahun 2023, antara lain:

**The Indonesia Stock Exchange Website**

Other information regarding the Company, especially those related to periodic disclosure of information reports and the publication of other material information that are mandatory can also be accessed through the IDX website: https://www.idx.co.id/ by entering the stock code "TRIM".

2. Submitted periodic reports and incidental reports related to the Company's obligations as a Public Company.

   **Implementation**

   The following is a list of periodic reports and incidental reports for 2023, including:

**a. Pelaporan Berkala kepada Regulator**

**Periodic Reports to Regulators**

| Jenis Laporan<br>Type of Report | Tujuan<br>To | Periode Laporan<br>Reporting Period | Jumlah<br>Total |
|---|---|---|---|
| Laporan Bulanan Registrasi Pemegang Efek<br>Monthly Report of Securities Holder Registration | BEI dan OJK<br>IDX and OJK | Bulanan<br>Monthly | 12 |
| Laporan Informasi Utang/Pinjaman dalam Valuta Asing Perseroan<br>The Company's Debt/Loan in Foreign Currencies Report | BEI dan OJK<br>IDX and OJK | Bulanan<br>Monthly | 12 |
| Laporan Keuangan<br>Financial Statements | BEI dan OJK<br>IDX and OJK | Triwulan<br>Quarterly | 4 |
| Laporan Tahunan dan Laporan Keberlanjutan<br>Annual Report and Sustainability Report | BEI dan OJK<br>IDX and OJK | Tahunan<br>Annually | 1 |

| Jenis Laporan<br>Type of Report | Tujuan<br>To | Periode Laporan<br>Reporting Period | Jumlah<br>Total |
|---|---|---|---|
| Laporan Hasil Evaluasi Komite Audit terhadap Pelaksanaan Pemberian Jasa Audit oleh Kantor Akunan Publik<br><br>Report on the Evaluation Results of the Audit Committee on the Implementation of the Provision of Audit Services by Public Accounting Firm | BEI dan OJK<br><br>IDX and OJK | Tahunan<br><br>Annually | 1 |
| Penunjukan/Perubahan Kantor Akuntan Publik dan/atau Akuntan Publik<br><br>The Appointment/Change of Public Accountant Firm and/or Public Accountant | BEI dan OJK<br><br>IDX and OJK | Tahunan<br><br>Annually | 1 |
| Rapat Umum Pemegang Saham Tahunan<br><br>Annual General Meeting of Shareholders | BEI dan OJK<br><br>IDX and OJK | Tahunan<br><br>Annually | 1 |
| Paparan Publik Tahunan<br><br>Annual Public Expose | BEI<br><br>IDX | Tahunan<br><br>Annually | 1 |

### b. Publikasi Laporan Keuangan

**Financial Statement Publication**

Berikut ini adalah publikasi laporan keuangan dan paparan publik 2023:

The following is the list of publication of financial statements and public expose in 2023:

| No. | Tanggal<br>Date | Tujuan<br>To | Perihal<br>Topic |
|---|---|---|---|
| 1. | 4 Maret 2023<br><br>March 4, 2023 | BEI dan OJK<br><br>IDX and OJK | Laporan Keuangan Konsolidasian Tanggal 31 Desember 2022 PT Trimegah Sekuritas Indonesia Tbk Yang Telah Diaudit<br><br>Audited Consolidated Financial Statements as of December 31, 2022 PT Trimegah Sekuritas Indonesia Tbk |
| 2. | 28 April 2023<br><br>April 28, 2023 | BEI dan OJK<br><br>IDX and OJK | Laporan Keuangan Konsolidasian Interim Tanggal 31 Maret 2023 PT Trimegah Sekuritas Indonesia Tbk (tidak diaudit)<br><br>Interim Consolidated Financial Statements as of March 31, 2023 PT Trimegah Sekuritas Indonesia Tbk (unaudited) |
| 3. | 27 Juli 2023<br><br>July 27, 2023 | BEI dan OJK<br><br>IDX and OJK | Laporan Keuangan Konsolidasian Interim Tanggal 30 Juni 2023 PT Trimegah Sekuritas Indonesia Tbk (tidak diaudit)<br><br>Interim Consolidated Financial Statements as of June 30, 2023 PT Trimegah Sekuritas Indonesia Tbk (unaudited) |

# Sekretaris Perusahaan

Corporate Secretary

| No. | Tanggal<br>Date | Tujuan<br>To | Perihal<br>Topic |
|---|---|---|---|
| 4. | 27 Oktober 2023 | BEI dan OJK | Laporan Keuangan Konsolidasian Interim Tanggal 30 September 2023 PT Trimegah Sekuritas Indonesia Tbk (tidak diaudit) |
| | October 27, 2023 | IDX and OJK | Interim Consolidated Financial Statements as of September 30, 2023 PT Trimegah Sekuritas Indonesia Tbk (unaudited) |

### c. Laporan Insidental kepada Regulator

**Incidental Reports to Regulators**

Di bawah ini adalah daftar keterbukaan informasi lain-lain melalui SPE IDXnet:

Below is a list of other disclosures of information through SPE IDXnet:

| No. | Nomor Laporan<br>Report Number | Perihal Laporan<br>Report Subject | Tanggal Pelaporan<br>Date of Reporting |
|---|---|---|---|
| 1. | 010/CorSec/ADP/II/2023.TRIM | Keterbukaan Informasi Status Rencana Aksi Korporasi<br><br>Disclosure of Information of Status of Corporate Action Plan | 9 Februari 2023<br><br>February 9, 2023 |
| 2. | 057/CorSec/ADP/VI/2023.TRIM | Penyampaian Bukti Iklan Prospektus Ringkas dalam rangka Penawaran Umum Berkelanjutan Obligasi Berkelanjutan I Trimegah Sekuritas Indonesia Tahap I Tahun 2023<br><br>Submission of Proof of Brief Prospectus of Public Offering of Trimegah Sekuritas Indonesia Shelf Registered Bond I Phase I Year 2023 | 13 Juni 2023<br><br>June 13, 2023 |
| 3. | 070/CorSec/ADP/VI/2023.TRIM | Penyampaian Bukti Iklan Informasi Tambahan dan/atau Perbaikan atas Prospektus Ringkas Obligasi Berkelanjutan I Trimegah Sekuritas Indonesia Tahap I Tahun 2023<br><br>Submission of Proof of Additional Information and/or Corrections of Brief Prospectus of Trimegah Sekuritas Indonesia Shelf Registered Bond I Phase I Year 2023 | 27 Juni 2023<br><br>June 27, 2023 |
| 4. | 075/CorSec/ADP/VII/2023.TRIM | Penyampaian Bukti Iklan Perbaikan dan/atau Penambahan atas Informasi Tambahan Ringkas<br><br>Submission of Proof of Correction and/or Addition of Brief Additional Information | 5 Juli 2023<br><br>July 5, 2023 |
| 5. | 083/CorSec/ADP/VII/2023.TRIM | Keterbukaan Informasi Penyampaian Ringkasan Perubahan Anggaran Dasar Perseroan<br><br>Disclosure of Submission of Summary of the Amendments to the Company's Articles of Association | 12 Juli 2023<br><br>July 12, 2023 |

| No. | Nomor Laporan<br>Report Number | Perihal Laporan<br>Report Subject | Tanggal Pelaporan<br>Date of Reporting |
|---|---|---|---|
| 6. | 091/CorSec/ADP/VIII/2023.TRIM | Keterbukaan Informasi Pembagian Dividen dari Anak Perusahaan<br><br>Disclosure of Dividend Distribution from Subsidiary | 11 Agustus 2023<br><br>August 11, 2023 |
| 7. | 094/CorSec/ADP/IX/2023.TRIM | Keterbukaan Informasi Kepemilikan Saham Perusahaan Terbuka<br><br>Disclosure of Information of Share Ownership of Public Company | 5 September 2023<br><br>September 5, 2023 |
| 8. | 098/CorSec/ADP/IX/2023.TRIM | Keterbukaan Informasi Kepemilikan Saham Perusahaan Terbuka<br><br>Disclosure of Information of Share Owner | 22 September 2023<br><br>September 22, 2023 |
| 9. | 107/CorSec/ADP/X/2023.TRIM | Penjelasan atas Volatilitas Transaksi<br><br>Explanation for Volatility Transaction | 23 Oktober 2023<br><br>October 23, 2023 |
| 10. | 110/CorSec/ADP/XI/2023.TRIM | Keterbukaan Informasi Kepemilikan Saham Perusahaan Terbuka<br><br>Disclosure of Information of Share Ownership of Public Company | 7 November 2023<br><br>November 7, 2023 |
| 11. | 111/CorSec/ADP/XI/2023.TRIM | Perubahan Struktur Pemegang Saham<br><br>Change in the Structure of Shareholders | 7 November 2023<br><br>November 7, 2023 |
| 12. | 116/CorSec/ADP/XI/2023.TRIM | Keterbukaan Informasi Pembagian Dividen dari Anak Perusahaan<br><br>Disclosure of Dividend Distribution from Subsidiary | 14 Desember 2023<br><br>December 14, 2023 |

### d. Paparan Publik

**Public Expose**

Pada tahun 2023, Perseroan telah menyampaikan materi Public Expose bersamaan dengan Laporan Keuangan Auditan Tahunan per 31 Desember 2022 pada tanggal 4 Maret 2023.

In 2023, the Company has submitted the Public Expose material along with the Annual Audited Financial Statements as of December 31, 2022 on March 4, 2023.

Sehubungan dengan hal tersebut, sesuai dengan Ketentuan III.3.6 Surat Keputusan Direksi PT Bursa Efek Indonesia No. Kep-00066/BEI/09-2022 tertanggal 30 September 2022 Perihal Perubahan Peraturan Nomor I-E tentang Kewajiban Penyampaian Informasi Peraturan maka Perseroan telah memenuhi kewajiban Public Expose Tahunan.

In this regard, in accordance with Provision III.3.6 of the Decree of the Board of Directors of the Indonesia Stock Exchange No. Kep-00066/BEI/09-2022 dated 30 September 2022 Regarding Amendments to Regulation Number I-E concerning Submission Obligations Regulatory Information, the Company has fulfilled its Annual Public Expose obligations.

# Fungsi Internal Audit
Internal Audit Function

## Divisi Internal Audit

Fungsi Audit Internal Perseroan dijalankan oleh Divisi Internal Audit yang bertugas melakukan pemeriksaan internal untuk memastikan bahwa pengelolaan keuangan Perseroan, pemrosesan data, pengelolaan aset, pelaksanaan ketentuan/peraturan/kebijakan dan setiap kegiatan yang berpengaruh secara signifikan terhadap kegiatan operasional Perseroan telah berjalan sesuai dengan ketentuan yang berlaku, serta sudah mempertimbangkan potensi risiko yang mungkin terjadi.

Agar aktivitas pengendalian internal di lingkup Perseroan senantiasa berjalan efektif, Direksi turut aktif dalam menyusun rencana audit dengan memberikan masukan atas pemilihan transaksi, divisi, maupun cabang yang akan diaudit dengan mempertimbangkan risiko bisnis yang dihadapi. Selain itu, Direksi juga terlibat dalam proses audit dengan membantu apabila selama proses audit berlangsung ditemukan masalah *data restriction*. Direksi juga mendorong *auditee* agar segera melakukan perbaikan dan penyesuaian sesuai rekomendasi yang diberikan oleh Divisi Internal Audit. Sementara itu Dewan Komisaris dan Komite Audit sebagai organ pengawas Perseroan ikut serta memberikan keputusan dan masukan terhadap perencanaan audit beserta rekomendasi atas penyampaian hasil audit yang dilaporkan oleh Divisi Internal Audit.

### Dasar Hukum

Pembentukan Divisi Internal Audit Perseroan telah memenuhi Peraturan OJK No. 56/POJK.04/2015 (POJK 56/2015) tentang Pembentukan dan Pedoman Penyusunan Piagam Unit Internal Audit.

### Piagam Unit Internal Audit

Dalam melaksanakan peran, tugas dan tanggung jawabnya, Divisi Internal Audit Perseroan wajib berpedoman pada Piagam Internal Audit yang telah ditetapkan oleh Direktur Utama dan sudah mendapat persetujuan Ketua Komite Audit. Piagam ini bersifat mengikat dan berfungsi sebagai acuan dan pedoman bekerja bagi seluruh auditor internal Perseroan.

## Internal Audit Division

The Company's Internal Audit function is conducted by Internal Audit Division which is responsible for conducting internal audit to ensure that the Company's financial management, data processing, asset management, implementation of provisions/regulations/policies and any activities that have a significant impact on the Company's operations have been carried out according to prevailing regulations, and have taken into consideration potential risks.

To ensure that internal control activities within the Company continue to be effective, the Board of Directors is actively involved in preparing audit plans by providing input on the selection of transaction, divisions, or branches to be audited, taking into account the business risks faced. Apart from that, the Board of Directors is also involved in the audit process by assisting if, during the audit process, a data restriction problem is discovered. The Board of Directors also encourages auditees to immediately make improvements and adjustments according to recommendations provided by the Internal Audit Division. Meanwhile, the Board of Commissioners and the Audit Committee as the Company's supervisory organs participate in providing decisions and input on audit planning as well as recommendations on the delivery of audit results reported by the Internal Audit Division.

### Legal Basis

The establishment of the Company's Internal Audit Division has complied with OJK Regulation No. 56/ POJK.04/2015 (POJK 56/2015) concerning the Establishment and Guidelines for the Preparation of the Internal Audit Unit Charter.

### Internal Audit Unit Charter

In carrying out its roles, duties, and responsibilities, the Company's Internal Audit Division must follow the guidelines set forth by the Internal Audit Charter which has been established by the President Director and approved by the Chairman of the Audit Committee. This charter is binding and serves as a reference and work guideline for all of the Company's internal auditors.

Secara garis besar, Piagam Internal Audit Perseroan berisi hal-hal berikut ini:

1. Peranan Unit Internal audi;
2. Struktur, Kedudukan dan Pertanggungjawaban Divisi Internal Audit;
3. Tugas dan Tanggung Jawab Unit Internal Audit;
4. Wewenang Divisi Internal Audi;
5. Kode Etik Divisi Internal Audi;
6. Independensi;
7. Persyaratan Auditor;
8. Ruang Lingkup Pekerjaan;
9. Petunjuk tentang Ruang Lingkup Pekerjaan;
10. Larangan Perangkapan Tugas dan Jabatan; dan
11. Penyesuaian atas Piagam (*Charter*).

**Tugas, Tanggung Jawab dan Wewenang**

Tugas dan Tanggung Jawab

Sesuai dengan Piagam Internal Audit, ruang lingkup tugas dan tanggung jawab Divisi Internal Audit, antara lain:

1. Menyusun dan melaksanakan rencana audit internal tahunan;
2. Menguji dan mengevaluasi pelaksanaan pengendalian internal dan sistem manajemen risiko sesuai dengan kebijakan Perseroan;
3. Melakukan pemeriksaan dan penilaian atas efisiensi dan efektivitas di bidang keuangan, akuntansi, operasional, sumber daya manusia, pemasaran, teknologi informasi dan kegiatan lainnya;
4. Melakukan pemeriksaan kepatuhan terhadap ketentuan peraturan dan perundang-undangan yang terkait aktivitas Perusahaan;
5. Memberikan saran perbaikan dan informasi yang objektif tentang kegiatan yang diperiksa pada semua tingkat manajemen;
6. Membuat laporan hasil audit dan menyampaikan laporan tersebut kepada Direktur Utama dan Komite Audit;
7. Memantau, menganalisis dan melaporkan pelaksanaan tindak lanjut perbaikan yang telah disarankan;
8. Bekerja sama dengan Komite Audit, Fungsi Kepatuhan, dan Manajemen Risiko;
9. Menyusun program untuk mengevaluasi mutu kegiatan audit internal; dan
10. Melakukan pemeriksaan khusus jika diperlukan.

In general, the Company's Internal Audit Charter contains the following:

1. Role of Internal Audit Unit;
2. Structure, Position and Accountability of Internal Audit Division;
3. Duties and Responsibilities of Internal Audit Division;
4. Authority of Internal Audit Division;
5. Code of Conduct of Internal Audit Division;
6. Independency;
7. Requirements of Auditors;
8. Scope of Work;
9. Guidelines on the Scope of Work;
10. Restriction on Double Duties and Positions;
11. Amendment of the Charter.

**Duties, Responsibilities and Authorities**

Duties and Responsibilities

In accordance with the Internal Audit Charter, the scope of duties and responsibilities of the Internal Audit Division, among others:

1. To prepare and conduct annual Internal Audit plan;
2. To test and evaluate implementation of internal control and risk management systems in accordance with the Company's policy;
3. To perform inspection and assessment on the efficiency and effectiveness of finance, accounting, operations, human resources, marketing, information technology and other activities;
4. To examine compliance checks with regulatory and statutory provisions related to Company activities;
5. To suggest improvement recommendation and objective information about the activities examined at all levels of management;
6. To produce audit report and present the report to the President Director and the Audit Committee;
7. To monitor, analyze and report the implementation of the suggested improvements;
8. To cooperate with the Audit Committee, Compliance and Risk Management Functions;
9. To develop program to evaluate the quality of internal audit activities;
10. To conduct a special audit, if necessary.

# Fungsi Internal Audit

Internal Audit Function

**Kewenangan**

Selain melaksanakan tugas dan tanggung jawabnya, Perseroan juga memberikan sejumlah kewenangan kepada Divisi Internal Audit agar mereka dapat bekerja secara optimal, antara lain sebagai berikut:

1. Mempunyai akses langsung kepada Direksi, Dewan Komisaris, dan/atau Komite Audit untuk melaporkan dan mendiskusikan berbagai persoalan yang dianggap penting untuk menjadi perhatian manajemen;
2. Memberitahukan dan memberikan masukan ke manajemen atas permasalahan yang material/ signifikan dan permasalahan lainnya yang timbul dalam pelaksanaan kegiatan operasi Perusahaan;
3. Mempunyai akses yang tidak terbatas kepada semua catatan, kepemilikan, fungsi-fungsi dan karyawan yang bertanggung jawab di bidang tugasnya. Seluruh kegiatan divisi/unit kerja setingkat divisi di lingkungan PT Trimegah Sekuritas Indonesia Tbk diperiksa secara berkala oleh Divisi Internal Audit;
4. Tidak bertanggung jawab secara langsung atau mempunyai wewenang terhadap segala aktivitas yang direview; dan
5. Melakukan koordinasi kegiatan dengan kegiatan auditor eksternal.

**Struktur, Kedudukan dan Pertanggungjawaban Divisi Internal Audit**

Divisi Internal Audit dipimpin oleh seorang Kepala Divisi Internal Audit yang diangkat dan diberhentikan langsung oleh Direktur Utama atas persetujuan Dewan Komisaris. Sementara auditor internal yang bertugas di Divisi Internal Audit bertanggung jawab secara langsung kepada Kepala Divisi Internal Audit.

Direktur Utama dapat sewaktu-waktu memberhentikan Kepala Divisi Internal Audit apabila yang bersangkutan gagal atau tidak cakap dalam menjalankan tugasnya, serta tidak mampu memenuhi persyaratan sebagai auditor internal Perseroan sebagaimana diatur dalam Piagam Internal Audit.

**Authorities**

In addition to its duties and responsibilities, the Company gives the Internal Audit Division several authorities so that they can work optimally, including the following :

1. To have direct access to the Board of Directors, the Board of Commissioners and/or the Audit Committee, in order to report and discuss various matters that deserve management's attention;
2. To inform and provide input to the management on material/significant issues and other problems encountered in the implementation of the Company's operations;
3. To have unrestricted access to all records, property, functions, and employees who are responsible for their fields. All activities of divisions/division-level work units within PT Trimegah Sekuritas Indonesia Tbk are regularly monitored by the Internal Audit Division;
4. Not to be directly responsible for or to have authority over all activities reviewed; and
5. To coordinate activities with external auditor activities.

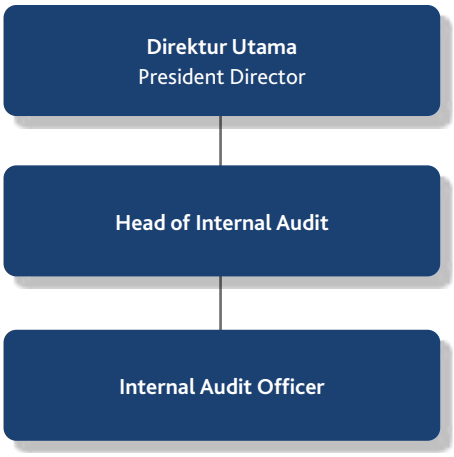
**Structure, Position and Accountability of the Internal Audit Division**

The Internal Audit Division is led by the Head of Internal Audit Division who is appointed and dismissed directly by the President Director upon the Board of Commissioners' approval. Meanwhile, the internal auditors assigned to the Internal Audit Division are directly responsible to the Head of Internal Audit Division.

The President Director may at any time dismiss the Head of Internal Audit Division if the person fails or is considered incompetent in carrying out his/her duties, and is unable to meet the requirements as the Company's internal auditor as stipulated in the Internal Audit Charter.

Struktur dan kedudukan Divisi Internal Audit dalam organisasi dijelaskan pada bagan berikut ini:

The structure and position of the Internal Audit Division within the organization is explained in the following chart:




**Pengangkatan dan Pemberhentian Kepala Divisi Internal Audit**

Kepala Divisi Internal Audit diangkat dan diberhentikan oleh Direktur Utama atas persetujuan Dewan Komisaris dengan mempertimbangkan rekomendasi Komite Audit dan dilaporkan kepada OJK.

**Appointment and Dismissal of the Head of Internal Audit Division**

The Head of Internal Audit Division is appointed and dismissed by the President Director with the approval of the Board of Commissioners based on the recommendation of the Audit Committee and is reported to the OJK.

**Profil Kepala Divisi Internal Audit**

Jong Ifu

Warga Negara Indonesia, usia 34 tahun, berdomisili di Tangerang. Memperoleh gelar Sarjana Ekonomi dari Institut Bisnis dan Informatika Indonesia (IBII).

Sebelum bergabung di Perseroan, telah memiliki pengalaman selama 8 tahun di Kantor Akuntan Publik 'The Big Four 4' (PwC, Deloitte, KPMG) dengan menduduki posisi terakhir sebagai Manager Audit.

Tidak merangkap jabatan sebagai anggota Direksi, Dewan Komisaris, dan/atau jabatan lain pada perusahaan atau institusi lain.

**Profile of Head of Internal Audit Division**

Jong Ifu

Indonesian Citizen, 34 years old, domiciled in Tangerang. Earned Bachelors' Degree in Economy from Institut Bisnis dan Informatika Indonesia (IBII).

Prior to joining the Company, he had 8 years of experience in Big Four Public Accounting Firms (PwC, Deloitte, KPMG) with the latest position as Audit Manager.

Does not hold concurrent positions as a member of the Board of Directors, Board of Commissioners, and/or other positions in other company or institution.

# Fungsi Internal Audit

Internal Audit Function

## Kualifikasi dan Sertifikasi Profesi Auditor Internal

Hingga akhir tahun 2023, sebanyak 1 orang anggota Divisi Internal Audit dalam proses sertifikasi Wakil Perantara Pedagang Efek (WPPE).

## Qualifications and Certifications of Internal Auditor Profession

Until the end of 2023, 1 member of the Internal Audit Division is in the process of obtaining the Securities Broker-Dealer Representative (WPPE) certification.

## Laporan Pelaksanaan Tugas Divisi Internal Audit Tahun 2023

Pada tahun 2023, sebagai fungsi yang menjalankan lini pertahanan ketiga dalam kerangka manajemen risiko Perseroan, Divisi Internal Audit telah menyelesaikan 13 rencana audit yang ditetapkan di awal tahun dengan tepat waktu. Selain itu, Divisi Internal Audit juga telah menjalankan 4 audit yang diminta secara *ad hoc* oleh manajemen dan juga telah diselesaikan tepat waktu.

Divisi Internal Audit menghadiri Support Function Meeting bersama Direksi setiap 2 minggu sekali dimana pada setiap pertemuan tersebut Divisi Internal Audit memberikan update terkait pekerjaan yang sedang berjalan. Selain itu Divisi Internal Audit juga mengadakan rapat bersama auditee dan Direksi untuk menyampaikan hasil pemeriksaan audit sehingga setiap temuan yang disampaikan oleh Divisi Internal Audit kepada auditee dapat disaksikan langsung oleh Direktur Utama dan Direktur Utama juga dapat memberikan pendapat akan hal tersebut.

Selain menghadiri rapat berkala dengan Direksi, Divisi Internal Audit melaksanakan rapat dengan Komite Audit untuk membahas temuan audit. Pada tahun 2023, Divisi Internal Audit telah melaksanakan 4 kali rapat dengan tingkat kehadiran seluruh anggota adalah 100%. Hal-hal yang dibahas dalam rapat tersebut, antara lain penyampaian milestone yang dilakukan oleh Divisi Internal Audit dan hasil temuannya.

Berdasarkan Laporan Hasil Audit (LHA) tahun 2023, terdapat beberapa temuan audit yang didapatkan oleh Divisi Internal Audit dan telah disampaikan kepada *auditee* dan Direktur Utama. Untuk mencegah kejadian serupa terulang, Direktur Utama meminta *auditee* agar segera menjalankan rekomendasi audit yang disusun oleh Divisi Internal Audit.

## Report on the Implementation of the Internal Audit Division's Duties in 2023

In 2023, as a function that carries out the third line of defense in the Company's risk management framework, the Internal Audit Division has completed the 13 audit plans established at the beginning of the year promptly. In addition, the Internal Audit Division has also carried out 4 audits that were requested ad hoc by management and were also completed on time.

The Internal Audit Division attends Support Function Meetings with the Board of Directors biweekly where at each meeting the Internal Audit Division provides updates regarding the ongoing work. Apart from that, the Internal Audit Division also holds meetings with auditees and the Board of Directors to present the results of audit examinations so that any findings submitted by the Internal Audit Division to auditees can be witnessed directly by the President Director and the President Director can also provide an opinion on the matter.

Apart from attending regular meetings with the Board of Directors, the Internal Audit Division holds held meetings with the Audit Committee to discuss audit findings. In 2023, the Internal Audit Division held 4 meetings with the attendance rate of all members being 100%. Matters discussed at the meeting included the realization of milestones carried out by the Internal Audit Division and the results of its findings.

Based on the 2023 Audit Results Report (LHA), there are several audit findings obtained by the Internal Audit Division and have been presented to the auditee and President Director. To prevent a similar incident from recurring, the President Director asked the auditee to immediately implement the audit recommendations prepared by the Internal Audit Division.

Setelah melaksanakan aktivitas audit internal secara menyeluruh dan komprehensif selama 2023, Divisi Internal Audit berpendapat bahwa sistem pengendalian internal Perseroan sudah cukup baik dari segi kepatuhan terhadap regulasi sebagai Perusahaan Efek maupun pemenuhan terhadap kebijakan dan prosedur internal. Untuk meningkatkan kualitas pengendalian internal di waktu mendatang, Divisi Internal Audit akan terus melakukan aktivitas audit secara objektif dan independen, profesional, serta selalu bersikap hati-hati dalam melaksanakan audit operasional bisnis Perseroan.

After carrying out internal audit activities thoroughly and comprehensively throughout 2023, the Internal Audit Division views that the Company's internal control system is good enough in terms of compliance with regulations as a Securities Company as well as compliance with internal policies and procedures. To improve the quality of internal control in the future, the Internal Audit Division will continue to carry out audit activities objectively and independently, professionally, and always be careful in carrying out audits of the Company's business operations.

## Pengembangan Kompetensi Divisi Internal Audit Tahun 2023

Dalam rangka meningkatkan kompetensinya, pada tahun 2023, auditor internal Perseroan telah mengikuti kegiatan pelatihan, seminar atau *workshop* sebagai berikut:

## Internal Audit Division Competency Development for 2023

In order to improve their competence, in 2023, the Company's internal auditors have participated in the following training activities, seminars or workshops:

| Nama<br>Name | Materi Pelatihan<br>Training Topic | Penyelenggara<br>Organizer | Tanggal Pelaksana<br>Implementation Date |
|---|---|---|---|
| Internal Audit Training Based on ISO 19011:2018 | ISO 190011:2018 | Premysis | 9-10 Februari 2023<br>February 9-10, 2023 |
| Perlindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan<br><br>Consumer and Public Protection in Financial Service Sector | Peraturan OJK No. 6/POJK.07/2022<br><br>OJK Regulation No. 6/POJK.07/2022 | PT Bursa Efek Indonesia<br><br>The Indonesia Stock Exchange | 1 Agustus 2023<br><br>August 1, 2023 |
| Workshop Internal Audit kepada Anggota Bursa<br><br>Internal Audit Workshop for Exchange Members | Internal audit dan Manajemen Risiko<br><br>Internal Audit and Risk Management | PT Bursa Efek Indonesia<br><br>The Indonesia Stock Exchange | 13 September 2023<br><br>September 13, 2023 |
| Refreshment Laporan Hasil Penilaian Kepatuhan (LHPK) Sistem Pembayaran dan Financial Market Infrastructure Bank Indonesia<br><br>Refreshment of Report on Compliance Assessment Results (LHPK) of Bank Indonesia's Payment System and Financial Market Infrastructure | Refreshment Materi LHPK<br><br>Refreshment of LHPK Material | Bank Indonesia<br><br>Bank Indonesia | 3 November 2023<br><br>November 3, 2023 |

# Sistem Pengendalian Internal
## Internal Control System

Perseroan terus berupaya menyempurnakan sistem pengendalian internal yang efektif untuk meminimalkan risiko Perseroan melalui pengambilan keputusan bisnis yang sehat. Agar dapat berjalan efektif, implementasi pengendalian internal di Perseroan melibatkan peran aktif seluruh pihak, termasuk Dewan Komisaris, Direksi, Komite Audit, Divisi Audit Internal, Divisi Risk Management, Divisi Compliance, Divisi Operations, kepala divisi unit bisnis, serta seluruh karyawan Perseroan, baik di kantor pusat maupun di kantor-kantor cabang.

Selain mengacu pada ketentuan perundang-undangan yang berlaku termasuk Peraturan OJK No. 50/POJK.04/2020 tentang Pengendalian Internal Perusahaan Efek Yang Melakukan Kegiatan Usaha Sebagai Perantara Pedagang Efek, kerangka sistem pengendalian internal yang diberlakukan di Perseroan juga mengacu pada pedoman internasional COSO (*Committee of the Sponsoring Organizations of the Treadway Commission)* - Internal Control Integrated Framework, yang meliputi 5 komponen utama, yaitu:

1. Pengawasan Manajemen dan Lingkungan yang Mendukung Pengendalian (*Control Environment);*
2. Proses Identifikasi, Pengukuran dan Pengelolaan Risiko (*Risk Assessment*);
3. Aktivitas Kontrol dan Pemisahan Tugas serta Tanggung Jawab (*Control Activities*);
4. Keandalan Sistem Informasi dan Komunikasi yang Efektif *(Information and Communication*);
5. Pemantauan dan Perbaikan terhadap Kelemahan (*Monitoring*).

Secara umum, pengendalian internal Perseroan berfokus pada 3 (tiga) area utama, yaitu:

1. **Pengendalian Operasional**
   Kegiatan operasional sehari-hari di Perseroan didukung dengan kebijakan, prosedur, ketentuan limit transaksi, wewenang persetujuan, otorisasi, verifikasi, rekonsiliasi, *four-eye principle,* serta pemisahan tugas dan tanggung jawab. Pengendalian operasional juga didukung penerapan metode *Risk and Control Self-Assessment* (RCSA) untuk mendeteksi lebih dini kelemahan proses

The Company continuously strives to improve an effective internal control system to minimize the Company's risks through sound business decision making. In order to run effectively, the implementation of internal control in the Company involves the active role of all parties, including the Board of Commissioners, the Board of Directors, Audit Committee, Internal Audit Division, Risk Management Division, Compliance Division, Operations Division, business unit division heads, as well as the entire Company staff, both at the head office and at branch offices.

Besides referring to the prevailing laws, including OJK Regulation No. 50/POJK.04/2020 concerning Internal Control of Securities Companies Conducting Business Activities as Broker-Dealers, the Company's internal control system framework also refers to the COSO's international guidelines (Committee of the Sponsoring Organizations of the Treadway Commission) - Internal Control-Integrated Framework, which includes 5 main components, namely:

1. Management and Environmental Monitoring that Supports Control (Control Environment);
2. Process of Identification, Measurement and Risk Management (Risk Assessment);
3. Control Activities and Segregation of Duties and Responsibilities (Control Activities);
4. Reliability of Effective Information and Communication System (Information and Communication);
5. Weakness Monitoring and Improvement (Monitoring).

In general, the Company's internal control focuses on 3 (three) main areas, as follows:

1. **Operational Control**
   Daily operational activities in the Company are supported by policies, procedures, transaction limit provisions, approval authority, authorization, verification, reconciliation, the four-eye principle, as well as segregation of duties and responsibilities. Operational control is also supported by application of Risk and Control Self-Assessment (RCSA) method to immediately detect weaknesses in operational processes in a work unit. By

operasional pada suatu unit kerja. Dengan adanya RCSA, Perseroan dapat merumuskan rencana perbaikan agar potensi kerugian perusahaan dapat dihindarkan. RCSA diterapkan di unit-unit kerja termasuk pada kantor cabang, yang hasilnya dilaporkan oleh Divisi Risk Management secara regular.

having the RCSA, the Company can formulate improvement plan to avoid the Company's potential losses. The RBCSA is implemented in work units including branch offices, and its results are reported by the Risk Management Division regularly.

Perseroan juga menerapkan Key Risk Indicator (KRI) sebagai pendekatan identifikasi kelemahan berdasarkan analisa kuantitatif atas indikator/parameter yang mempengaruhi eksposur risiko Perseroan. Agar aktivitas pengendalian operasional berjalan efektif, Perseroan juga melakukan pengkajian dan pengkinian terhadap kebijakan dan prosedur secara rutin untuk memastikan kecukupan aktivitas pengendalian telah sesuai dengan kondisi lingkungan internal dan eksternal Perseroan.

The Company also implements Key Risk Indicator (KRI) as an approach to identify weaknesses based on quantitative analysis of the indicators/parameters that affect the Company's risk exposure. In order to ensure the effectiveness of operational control activities, the Company also regularly reviews and updates its policies and procedures to ensure that the adequacy of control activities is in line with the Company's internal and external environmental conditions.

Dalam hal pengendalian risiko operasional, Perseroan telah menyiapkan Prosedur Aktivasi *Business Continuity Plan* (BCP) yang secara rutin diperbaharui dan diuji coba secara konsisten. Laporan rutin juga disampaikan kepada Direksi dan Dewan Komisaris terhadap kinerja Perseroan, permasalahan, dan risiko yang dihadapi Perseroan, beserta penanganannya. Selain itu, terhadap produk dan layanan baru, Perseroan mengharuskan kajian risiko yang menyeluruh untuk dilakukan terlebih dahulu. Setiap risiko yang melekat pada produk dan layanan baru harus memiliki mitigasi atau kontrol yang memadai sebelum produk atau layanan dapat diimplementasikan.

In terms of operational risk control, the Company has prepared a Business Continuity Plan (BCP) Activation Procedure that is regularly updated and tested. Regular reports are also submitted to the Board of Directors and Board of Commissioners regarding the Company's performance, problems, and risks faced by the Company, as well as the way in which they are handled. In addition, for new products and services, the Company conducts a thorough risk assessment beforehand. Any risks embedded in new products and services must have adequate mitigation or control before the product or service is launched.

2. **Pengendalian Keuangan**

   Perseroan telah memiliki kebijakan dan prosedur pengendalian internal untuk aspek keuangan guna meminimumkan kemungkinan penyimpangan internal dalam pengelolaan keuangan, serta untuk memberikan jaminan kebenaran informasi keuangan, efektivitas proses pengelolaan Perseroan.

2. **Financial Control**

   The Company has internal control policies and procedures for the financial aspect in order to minimize the possibilities of internal irregularities in financial management, as well as to provide assurances of the accuracy of financial information, the effectiveness of the Company's management process.

# Sistem Pengendalian Internal

## Internal Control System

Dalam mendukung tercapainya kecukupan pengendalian internal dari sisi keuangan, Perseroan telah menerapkan sejumlah inisiatif dan kebijakan yang dipandang efektif, antara lain:

1. Memiliki strategi Perseroan yang dituangkan dalam Rencana Bisnis Perseroan;
2. Rencana Bisnis dibuat dengan memperhitungkan modal yang dimiliki, tidak hanya untuk mendukung pertumbuhan bisnis namun juga untuk memperkuat kontrol yang efektif, seperti:
   a. Pemisahan tugas dan tanggung jawab yang didukung dengan sistem dan sumber daya manusia yang handal;
   b. Satuan Kerja Manajemen Risiko, Divisi Compliance maupun Internal Audit yang independen terhadap aktivitas bisnis maupun operasional;
   c. Sistem informasi dan saluran komunikasi yang memperhatikan prinsip keamanan informasi, dilindungi dengan pengamanan sistem enkripsi yang andal.

**3. Kepatuhan Perseroan terhadap Peraturan dan Perundang-undangan yang Berlaku**

Komitmen Perseroan dalam menjalankan kegiatan bisnis dan operasional sehari-hari dituangkan dalam Pedoman dan Tata Tertib Kerja Direksi maupun Kode Etik Perseroan.

Perseroan juga selalu berupaya memantau risiko kepatuhan Perseroan terhadap ketentuan yang berlaku melalui Divisi Compliance yang tidak terlibat dalam kegiatan bisnis maupun operasional Perseroan. Divisi ini bertugas menyusun gap analysis pada unit-unit kerja yang ada di Perseroan untuk memberikan gambaran kepada Manajemen tentang rencana tindak lanjut (*action plan*) yang dibutuhkan untuk memenuhi ketentuan yang berlaku. Lebih lanjut, Audit Internal yang bertindak sebagai *third lines of defense* pada kerangka manajemen risiko Perseroan turut melakukan pengawasan terhadap risiko-risiko utama sebagai bentuk pengendalian internal.

To achieve adequate internal control from a financial perspective, the Company has implemented a number of initiatives and policies that are considered effective, among others:

1. Having the Company's strategy as presented in the Company's Business Plan;
2. The Business Plan is made by taking into account the Company's capital, not only to support the business growth but also to strengthen effective controls, such as:
   a. The segregation of duties and responsibilities is supported by a reliable system and human resources;
   b. The Risk Management Work Unit, Compliance Division and Internal Audit that are independent of business and operational activities;
   c. Information systems and communication channels that pay attention to the principle of information security are protected by secure encryption systems.

**3. The Company's Compliance with the Prevailing Laws and Regulations**

. The Company's commitment in carrying out its business activities and daily operations has been set forth in the Board of Directors' Guidelines and Work Procedures as well as the Company's Code of Ethics.

The Company also always seeks to monitor the Company's compliance risk with the prevailing regulations through the Compliance Division which is not involved in the Company's business or operational activities. The role of this division is to compile a gap analysis of all work units in the Company to provide management with an overview of the follow-up plan (action plan) necessary to comply with regulations. Furthermore, the Internal Audit function, which acts as the third line of defence in the Company's risk management framework, also supervises key risks as a form of internal control.

Melalui organ-organ tata kelola Perseroan, Perseroan selalu berupaya mematuhi seluruh ketentuan dan peraturan perundang-undangan yang berlaku serta menjunjung tinggi prinsip kehati-hatian dan tata kelola perusahaan yang baik.

Through the Company's governance organs, the Company always strives to comply with all applicable laws and regulations and upholds the principle of prudence and good corporate governance.

## Evaluasi Tingkat Efektivitas Sistem Pengendalian Internal Tahun 2023

Berdasarkan hasil penilaian Divisi Internal Audit, selama tahun 2023 sistem pengendalian internal dan manajemen risiko Perseroan secara umum telah memadai. Hal ini dibuktikan dengan tidak adanya temuan-temuan yang bersifat material atau signifikan selama proses audit internal berlangsung di tahun 2023.

## Evaluation of the Effectiveness Level of the Internal Control System in 2023

Based on the Internal Audit Division's assessment results, during 2023 the Company's internal control and risk management systems were in general sufficient. It is evident from the absence of material or significant findings in the internal audit process in 2023.

## Pernyataan Direksi dan/atau Dewan Komisaris atas Kecukupan Sistem Pengendalian Internal Tahun 2023

Direksi dan Dewan Komisaris Perseroan menilai bahwa selama tahun 2023 sistem pengendalian internal yang dilakukan oleh Perseroan dinilai sudah berjalan dengan baik, mampu mengelola risiko-risiko yang ada, dan laporan keuangan yang disajikan telah memuat informasi keuangan yang akurat.

## Statement of the Board of Directors and/or Board of Commissioners on the Adequacy of the Internal Control System in 2023

The Board of Director and the Board of Commissioners of the Company assess that during 2023 the internal control system implemented by the Company worked properly, was able to manage existing risks, and the financial reports presented contain accurate financial information.

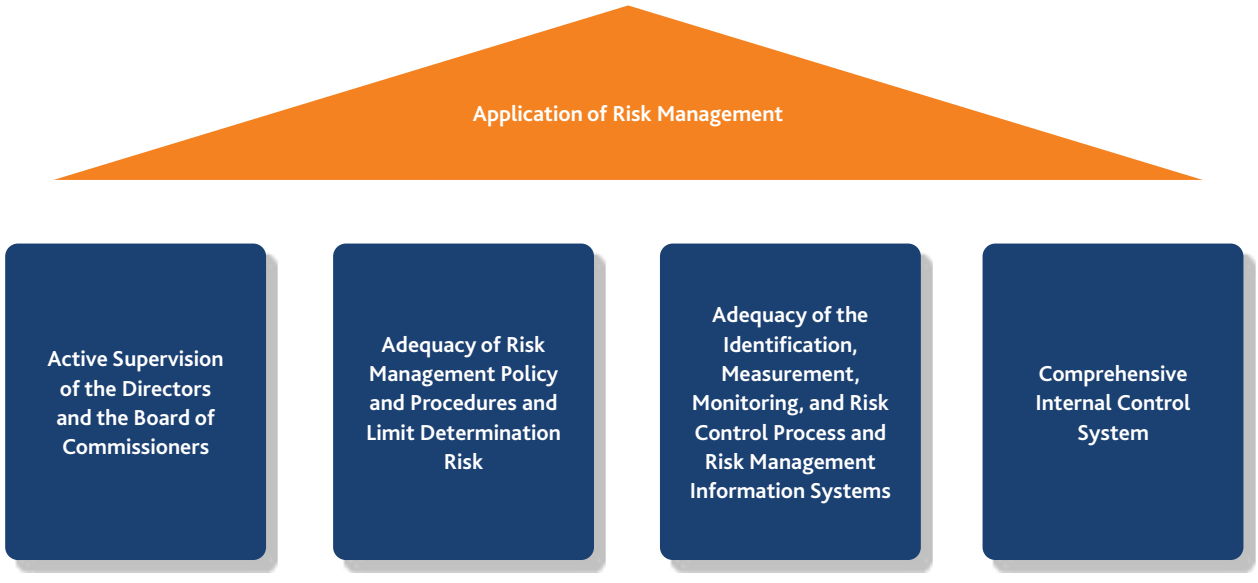
# Manajemen Risiko
## Risk Management

Perseroan menerapkan sistem pengendalian risiko berbasis Environmental, Social and Governance (ESG) dengan berkoordinasi antar elemen di Perseroan untuk menjalankan konsep *three lines of defense*. Para pemilik risiko khususnya bisnis unit di Perseroan telah memahami risiko-risiko yang mungkin timbul pada unit bisnis masing–masing, dan bersama Divisi Risk Management & Compliance memantau risiko–risiko terkait sebagai *second line of defense*. Selanjutnya *third line of defense* dikelola oleh Internal Audit untuk melakukan review dan evaluasi terhadap implementasi manajemen risiko secara keseluruhan.

The Company implements an Environmental, Social and Governance (ESG)-based risk control system by coordinating between elements in the Company to implement the three lines of defense concept. Risk owners, specifically business units in the Company, understand the risks that may arise in their respective business units, and together with the Risk Management & Compliance Division monitor related risks as a second line of defense. Then the third line of defense is managed by Internal Audit to review and evaluate the overall implementation of risk management.

Merujuk pada Peraturan OJK No. 45/POJK.03/2020 tentang Konglomerasi Keuangan, Perseroan tidak lagi masuk dalam kriteria Konglomerasi Keuangan. Meskipun demikian, sebagai komitmen Perseroan dalam mematuhi peraturan, terutama Peraturan OJK No. 06/POJK.04/2021 tentang Penerapan Manajemen Risiko bagi Perusahaan Efek yang Melakukan Kegiatan Usaha Sebagai Penjamin Emisi Efek dan Perantara Pedagang Efek yang Merupakan Anggota Bursa Efek, Perseroan menerapkan sistem manajemen risiko sebagaimana tertuang dalam kebijakan atau Surat Deputusan Direksi mencakup 4 komponen, yaitu:

Referring to OJK Regulation No. 45/POJK.03/2020 regarding Financial Conglomerate, the Company is no longer included in the criteria for financial conglomerate. However, as a sign of the Company's commitment to complying regulations, particularly OJK Regulation No. 06/POJK.04/2021 concerning Implementation of Risk Management for Securities Companies that Undertake Business Activities as Underwriters and BrokerDealers Members of the Stock Exchange, the Company implements a risk management system as stipulated in the policy or Decree of the Board of Directors containing 4 components, namely:



**a) Pengawasan Aktif Direksi dan Dewan Komisaris**

Dewan Komisaris dan Direksi bertanggung jawab untuk mengarahkan, menyetujui, dan mengevaluasi Kebijakan Manajemen Risiko Perseroan. Dalam kaitannya dalam penerapan manajemen risiko, Dewan Komisaris berwenang dan bertanggung jawab untuk:

a. Menyetujui dan mengevaluasi kebijakan Manajemen Risiko;
b. Mengevaluasi dan/atau memberikan arahan perbaikan atas pertanggungjawaban Direksi dalam pelaksanaan Kebijakan Manajemen Risiko;
c. Mengevaluasi dan memutuskan permohonan Direksi yang berkaitan dengan transaksi yang memerlukan persetujuan Dewan Komisaris.

Dewan Komisaris wajib mengevaluasi Kebijakan Manajemen Risiko paling sedikit 1 kali dalam setahun atau sewaktu-waktu dalam hal terdapat perubahan faktor yang mempengaruhi kegiatan usaha secara signifikan.

Sementara itu, Direksi berwenang dan bertanggung jawab untuk:

1. Menyusun kebijakan dan strategi Manajemen Risiko secara tertulis dan komprehensif;
2. Bertanggung jawab atas pelaksanaan kebijakan Manajemen Risiko dan eksposur risiko yang diambil oleh Perusahaan Efek secara keseluruhan;
3. Mengevaluasi dan memutuskan transaksi yang memerlukan persetujuan Direksi;
4. Memastikan peningkatan kompetensi sumber daya manusia yang terkait dengan Manajemen Risiko;
5. Memastikan fungsi Manajemen Risiko telah beroperasi secara independen;
6. Melaksanakan kaji ulang secara berkala paling sedikit 1 kali dalam setahun untuk memastikan:
   a. Keakuratan metodologi penilaian risiko;
   b. Kecukupan implementasi Sistem Informasi Manajemen Risiko;
   c. Ketepatan kebijakan dan prosedur manajemen risiko, serta penetapan limit risiko.

**a) Active Supervision of the Board of Directors and the Board of Commissioners**

The Board of Commissioners and the Board of Directors are responsible for directing, approving and evaluating the Company's Risk Management Policy. In relation to the implementation of risk management, the Board of Commissioners is authorized and responsible:

a. To approve and evaluate Risk Management policies;
b. To evaluate and/or provide direction for improvements to the accountability of the Board of Directors in implementing Risk Management Policies;
c. To evaluate and decide on requests from the Board of Directors related to transactions that require the Board of Commissioners' approval.

The Board of Commissioners must evaluate the Risk Management Policy at least once a year or at any time if significant changes occur in factors that influence business activities.

Meanwhile, the Board of Directors are authorized and responsible:

1. To develop written and comprehensive Risk Management policies and strategies;
2. To be responsible for the implementation of Risk Management policies and risk exposures taken by the Securities Company as a whole;
3. To evaluate and decide on transactions that require approval of the Board of Directors;
4. To ensure an improvement in human resource competencies related to Risk Management;
5. To ensure that the Risk Management fuction has operated independently;
6. To carry out periodic reviews at least once in 1 year to ensure:
   a. The accuracy of the risk assessment methodology;
   b. Adequacy of Risk Management Information System implementation;
   c. Accuracy of risk management policies and procedures, and risk limit setting.

# Manajemen Risiko
Risk Management

Direksi harus memiliki pemahaman yang memadai mengenai Risiko yang melekat pada seluruh aktivitas fungsional Perusahaan Efek dan mampu mengambil tindakan yang diperlukan sesuai dengan profil Risiko Perseroan.

**b) Kecukupan Kebijakan dan Prosedur Manajemen Risiko serta Penetapan Limit Risiko**

Pedoman penerapan manajemen risiko Perseroan dituangkan dalam Kebijakan Manajemen Risiko yang sudah disetujui oleh Dewan Komisaris dan Direksi berdasarkan SK Dewan Komisaris PT Trimegah Sekuritas Indonesia Tbk No. 010/RM/SKDEKOM/XII/2023.TRIM tertanggal 22 Desember 2023 tentang Perubahan Surat Keputusan Dewan Komisaris PT Trimegah Sekuritas Indonesia, Tbk. No. 05/RM/SKDEKOM/XII/2022.TRIM Tentang Penonaktifan Komite Manajemen Risiko Terintegrasi dan Pembentukan Komite Manajemen Risiko (KMR) PT Trimegah Sekuritas Indonesia Tbk.

Kebijakan tersebut telah diselaraskan dengan visi, misi, dan strategi bisnis Perseroan, serta telah memperhatikan kompleksitas bisnis dan eksposur risiko yang melekat dalam kegiatan usaha Perseroan. Kaji ulang terhadap kebijakan, prosedur dan batasan risiko dilakukan secara berkala dan disesuaikan dengan dinamika atau perubahan yang terjadi, baik internal maupun eksternal serta memperhitungkan dampaknya terhadap Perseroan.

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

Proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko serta sistem informasi Manajemen Risiko berdasarkan atas evaluasi KMR dengan koordinasi divisi terkait, dengan poin utama Deskripsi Risiko, Ruang Lingkup dan Eksposur, Sifat dan Pengaruh Risiko, Pemangku Kepentingan, dan Pengalaman Kerugian atas Risiko terkait. Pengukuran risiko berdasarkan skor risiko kepada tingkat kemungkinan kejadian risiko dan dampaknya, pengukuran risiko dilakukan

The Board of Directors must have adequate understanding of the risks inherent in all functions activities of a Securities Company and be able to take the necessary actions in accordance with the Company's Risk profile.

**b) Adequacy of Risk Management Policy and Procedures as well as Risk Limit Determination**

Guidelines for implementing the Company's risk management have been set in the Risk Management Policy which has been approved by the Board of Commissioners and Board of Directors based on the Decree of the Board of Commissioners of PT Trimegah Sekuritas Indonesia Tbk No. 010/RM/SKDEKOM/XII/2023.TRIM dated December 22, 2023 concerning changes to the Decree of the Board of Commissioners PT Trimegah Sekuritas Indonesia Tbk. No. 05/RM/SKDEKOM/XII/2022.TRIM concerning the Deactivation of the Integrated Risk Management Committee, and the Establishment of the Risk Management Committee (KMR) of PT Trimegah Sekuritas Indonesia Tbk.

The policy has been harmonized with the vision, mission and business strategy of the Company, and has taken into account the complexity of the business and risk exposure inherent in the Company's business activities. Policies, procedures, and risk limits are periodically reviewed and adjusted to the dynamics or changes that occur, both internal and external, and as well as considering the Company's impact.

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

The process of identification, measurement, monitoring, and risk controlling as well as the Risk Management information system relies on the KMR evaluation with coordination with the related divisions, with main points Description of Risk, Scope and Exposure, Nature and Influence of Risk, Stakeholders, and Experience of Losses on related Risks. Risk measurement is based on the risk score to the level of likelihood of a risk event and its impact, risk measurement is carried out qualitatively and

secara kualitatif dan kuantitatif, dimana penilaian risiko mengikuti hasil skor risiko dan penilaian independen dari investigasi Manajemen Risiko dengan koordinasi divisi terkait.

Pemantauan dan Pengendalian Risiko mencakup semua aspek dari prosedur dan tujuan manajemen risiko:

- Memastikan bahwa pemantauan efektif dan efisien baik dalam desain dan operasi;
- Memperoleh informasi lebih lanjut untuk meningkatkan penilaian risiko;
- Menganalisis dan belajar dari peristiwa, perubahan, tren, keberhasilan dan kegagalan;
- Mendeteksi perubahan dalam konteks eksternal dan internal, termasuk perubahan kriteria risiko dan risiko itu sendiri yang memerlukan revisi penanganan risiko dan prioritas.

**d) Sistem Pengendalian Internal yang Menyeluruh**

Sistem pengendalian internal dilakukan secara menyeluruh dan berbasis risiko yang melekat pada kegiatan usaha Perseroan. Hal ini ditunjukkan melalui penerapan kerangka manajemen risiko yang merujuk pada konsep three line of defense, yang artinya Dewan Komisaris, Direksi, KMR, dan setiap unit kerja yang memiliki peran dan tanggung jawab untuk menerapkan, mematuhi, dan meningkatkan sistem pengendalian internal.

## Jenis Risiko dan Pengelolaannya

Seiring dengan perkembangan usaha, Perseroan secara konsisten menerapkan manajemen risiko dalam setiap aktivitas usaha termasuk pada aktivitas operasional dan non- operasional. Sepanjang tahun 2023, pengelolaan risiko di Perseroan mencakup 8 jenis risiko inheren yang perlu diawasi, yaitu Risiko Kredit, Risiko Pasar, Risiko Likuiditas, Risiko Operasional, Risiko Hukum, Risiko Reputasi, Risiko Strategis dan Risiko Kepatuhan yang diimplementasikan pada unit kerja Perseroan.

quantitatively whereby risk assessment is based on the risk score results and independent assessment of the Risk Management investigation coordinated by the related divisions.

Risk Monitoring and Control cover all aspects of risk management procedures and objectives:

- To ensure that design and operational monitoring are effective and efficient;
- To obtain further information to improve risk assessment;
- To analyze and learn from events, changes, trends, successes and failures;
- To detect changes in the external and internal context, including changes in risk criteria and the risks themselves that require revisions to risk treatment and prioritization.

**d) Comprehensive Internal Control System**

The internal control system is carried out thoroughly and based on the risks inherent in the Company's business activities. This is demonstrated through the implementation of a risk management framework that refers to the three lines of defense, in other words, the Board of Commissioners, Board of Directors, KMR, and each work unit that have roles and responsibilities for implementing, complying with, and improving the internal control system.

## Types of Risk and Management

Along with the business growth, the Company consistently implements risk management in every business activity including operational and non-operational activities. Throughout 2023, the Company's risk management included 8 types of inherent risks that need to be monitored, namely Credit Risk, Market Risk, Liquidity Risk, Operational Risk, Legal Risk, Reputation Risk, Strategic Risk and Compliance Risk which are implemented in the Company's work units.

# Manajemen Risiko

Risk Management

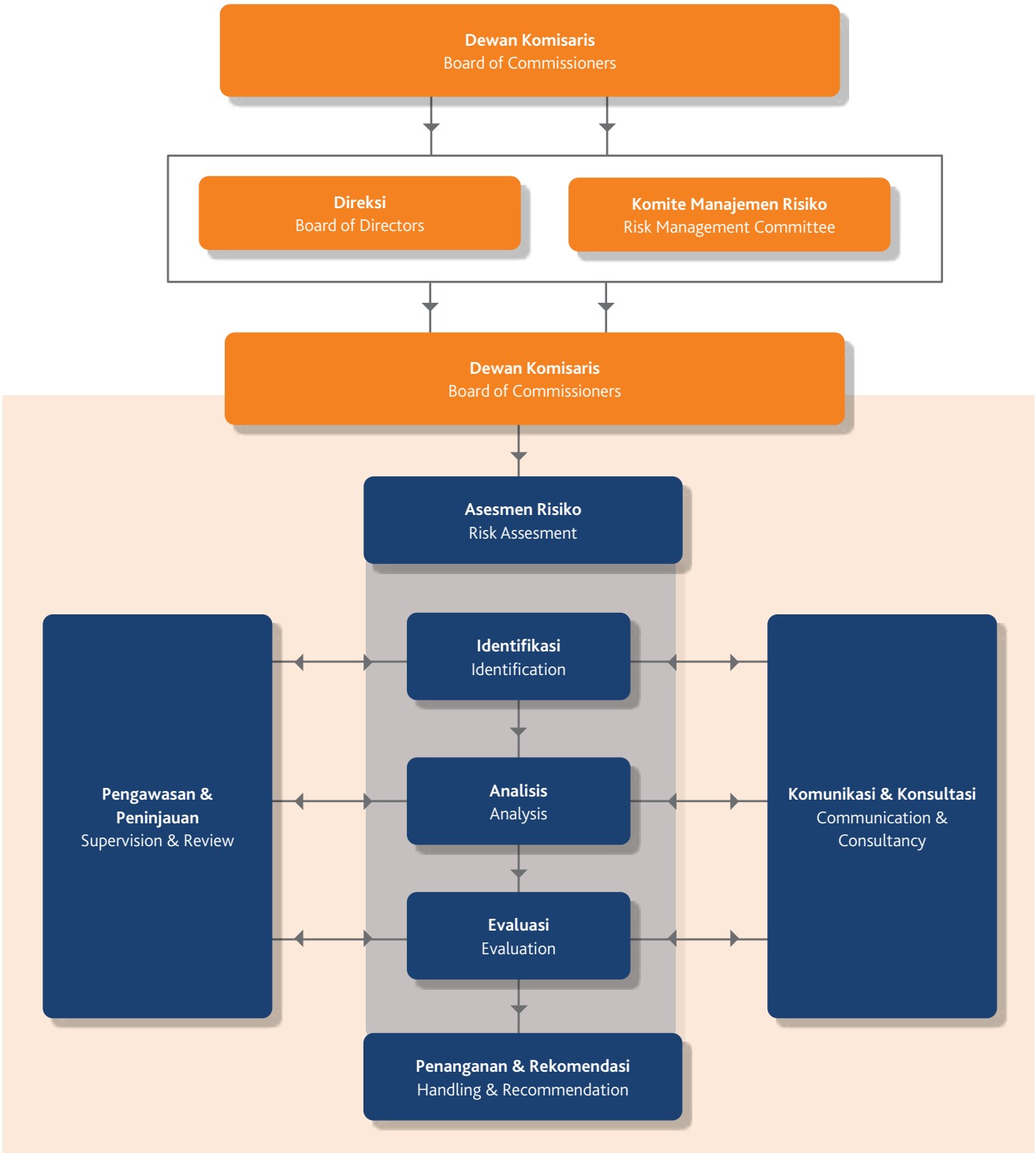
| No. | Jenis Risiko<br>Type of Risks | Keterangan<br>Information | Upaya Mitigasi<br>Mitigation Efforts |
|---|---|---|---|
| 1. | Risiko Kredit | Risiko yang terjadi ketika debitur atau peminjam dana tidak dapat membayar utang dan memenuhi kewajiban seperti yang tertuang dalam kesepakatan. | Perseroan memiliki kebijakan tertulis terkait pemberian limit kepada nasabah dan penanganan kepada nasabah yang tidak memenuhi kewajiban yang tertuang dalam kesepakatan. |
| | Credit Risk | The risk that occurs if debtor or borrower of funds is unable to pay the debts and fulfill the obligations as stipulated in the agreement. | The Company has a written policy related to the provision of limits to client and the handling of clients who do not fulfill their obligations as stated in the agreement. |
| 2. | Risiko Pasar | Potensi penyimpangan hasil keuangan yang diakibatkan oleh variabel pasar selama periode likuidasi dan Perseroan harus melakukan penyesuaian nilai terhadap pasar. | Perseroan memiliki fungsi Manajemen Risiko yang khusus mengatur kegiatan transaksi Portofolio Efek dan memiliki SOP dengan cakupan yang memuat alur pengambilan keputusan, kriteria portofolio, dan segregasi wewenang. |
| | Market Risk | Potential deviations in financial results caused by market variables during the liquidation period and the Company must adjust the value to the market. | The Company has a Risk Management function that specifically regulates Securities Portfolio transaction activities and has SOPs covering the decision-making process, portfolio criteria, and segregation of authority. |
| 3. | Risiko Likuiditas | Risiko yang dapat terjadi karena adanya ketidakpastian atau kemungkinan Perseroan tidak mampu memenuhi kewajiban jangka pendek dan pengeluaran tak terduga. Selain itu, risiko ini juga berpotensi timbul karena adanya kemungkinan penjualan aset Perseroan dengan diskon yang tinggi karena kesulitan mencari pembeli untuk aset yang tidak likuid. | Perseroan memiliki kebijakan Aset dan Liabilitas secara tertulis yang diimplementasikan secara konsisten dan dimonitor serta dievaluasi secara berkesinambungan. |
| | Liquidity Risk | Risks that can occur due to uncertainty or possibility that the Company is unable to meet its short-term obligations and unexpected expenses. In addition, this risk also has the potential to arise due to the possibility of selling the Company's assets at a high discount due to the difficulty in finding buyers for illiquid assets. | The Company has a written Asset and Liability policy that is consistently implemented, and continuously monitored and evaluated the policy. |
| 4. | Risiko Operasional | Risiko atas potensi penyimpangan dari hasil yang diharapkan karena tidak berfungsinya suatu sistem, sumber daya manusia, teknologi atau faktor operasional lainnya. | Perseroan memiliki persetujuan berjenjang dalam proses bisnis (4 eyes), memberikan pelatihan berkala kepada karyawan, memiliki Business Continuity Plan (BCP) terkait sistem front office dan back office, maintenance secara berkala dan memiliki back up connection. |

| No. | Jenis Risiko<br>Type of Risks | Keterangan<br>Information | Upaya Mitigasi<br>Mitigation Efforts |
|---|---|---|---|
| | Operational Risk | Risk of potential deviations from the expected results due to the malfunction of a system, human resources, technology or other operational factors. | The Company has tiered approval in business processes (4 eyes), provides periodic training to employees, has a Business Continuity Plan (BCP) related to front office and back-office systems, regular maintenance and has a back up connection. |
| 5. | Risiko Hukum | Risiko atas potensi kerugian akibat tuntutan hukum yang dilayangkan kepada Perseroan. | Perseroan memiliki SOP dan kebijakan hukum yang memadai atas aktivitas operasional, dan memiliki staff hukum yang kompeten. Perseroan juga dapat menunjuk kuasa hukum. |
| | Legal Risk | Risk of potential losses due to lawsuits filed to the Company. | The Company has adequate SOPs and legal policies for operational activities and has competent legal staff. The Company can also appoint attorneys. |
| 6. | Risiko Reputasi | Potensi kerugian atas hilang atau terganggunya reputasi Perseroan karena penerimaan lingkungan eksternal yang rendah, atau terjadi penolakan. | Perseroan memilki whistle blowing system dan SOP dengan yang memuat alur penerimaan, penanganan, penyelesaian, dan segregasi wewenang. |
| | Reputation Risk | Potential losses for the loss or destruction of the Company's reputation due to low external environmental acceptance, or rejection occurs. | The Company has a whistle blowing system and a SOP covering the acceptance, handling, settlement, and segregation of authority. |
| 7. | Risiko Strategis | Potensi menurunnya daya saing perusahaan, unit usaha, atau produk karena formulasi strategi, rencana bisnis, dan implementasi rencana yang tidak konsisten dengan faktor eksternal dan internal. | Secara umum, Perseroan memiliki sumber daya manusia yang memadai, baik dalam kuantitas maupun kompetensi pada fungsi manajemen risiko stratejik. |
| | Strategic Risk | The potential for decreased competitiveness of company, business units or products due to inconsistent strategies, business plans and implementation of plans with external and internal factors. | In general, the Company has adequate human resources both in quantity and competency in the strategic risk management function. |
| 8. | Risiko Kepatuhan | Risiko yang terjadi akibat ketidakpatuhan Perseroan dalam melaksanakan peraturan perundang-undangan dan ketentuan lain yang berlaku. | Perseroan memiliki SOP dan kebijakan atas aktivitas operasional dan tindak lanjut atas temuan pemeriksaan oleh Regulator, serta memiliki fungsi kepatuhan yang telah sesuai peraturan dan ketentuan yang berlaku. |
| | Compliance Risk | Risks that occur due to the Company's noncompliance in implementing the laws and other prevailing regulations. | The Company has SOPs and policies on the company's operational activities and followup on inspection findings by regulators, and has a compliance function that complies with the prevailing rules and regulations. |

# Manajemen Risiko
## Risk Management

Secara umum, prosedur dan praktik harian yang dilakukan dalam pengelolaan risiko melekat pada kegiatan usaha Perseroan sehingga tujuan Rencana Aksi Keuangan Berkelanjutan dapat tercapai, digambarkan melalui bagan di bawah ini:

In general, the daily procedures and practices conducted in managing risks are inherent in the Company's business activities so that the Sustainable Finance Action Plan objectives can be reached, are illustrated in the chart below:



## Laporan Pelaksanaan Tugas Divisi Risk Management Tahun 2023

Pada tahun 2023, terdapat 8 jenis risiko utama yang dikelola Perseroan, antara lain risiko kredit, risiko pasar, risiko likuiditas, risiko operasional, risiko kepatuhan, risiko hukum, risiko reputasi dan risiko strategis. Dari seluruh eksposur risiko tersebut, Divisi Risk Management berfokus pada pengelolaan risiko kredit, dimana konsentrasi kredit terbesar terdapat pada piutang REPO. Disamping itu, Divisi Risk Management juga melakukan optimasi modal kerja Perseroan yang merupakan salah satu fokus utama di tahun 2023 dikarenakan terdapat perubahan terkait peraturan regulator yang berdampak pada pengelolaan Modal Kerja Bersih Disesuaikan (MKBD) Perseroan. Hasil Penerapan POJK Nomor 6/POJK.04/2021 tentang Penerapan Manajemen Risiko bagi Perusahaan Efek yang Melakukan Kegiatan Usaha Sebagai Penjamin Emisi Efek dan Perantara Pedagan Efek yang Merupakan Anggota Bursa Efek di tahun 2023 (periode pelaporan 2024) dapat diterapkan dengan baik sehingga menjadi acuan perseroan untuk menilai risiko yang lebih spesifik sebagai perusahaan efek.

Memasuki tahun 2024, Perseroan berencana untuk melakukan evaluasi terhadap kebijakan yang sudah ada terkait dengan prospek ekonomi dan politik yang berdampak pada keberlangsungan usaha Perseroan khususnya terkait risiko kredit, risiko pasar, dan risiko likuiditas sehingga kegiatan keberlanjutan operasional perseroan dapat terjaga.

## Report on the Implementation of the Division of Risk Management Division in 2023

In 2023, there are 8 main types of risk managed by the Company, including credit risk, market risk, liquidity risk, operational risk, compliance risk, legal risk, reputation risk, and strategic risk. Of all these risk exposures, the Risk Management Division focuses on credit risk management, where the largest credit concentration is in REPO receivables. Apart from that, the Risk Management Division also optimizes the Company's working capital, which is one of the main focuses in 2023 due to changes related to regulatory regulations that have an impact on the management of the Company's Adjusted Net Working Capital (MKBD). The results of the implementation of POJK Number 6/POJK.04/2021 concerning the Implementation of Risk Management for Securities Companies Carrying Out Business Activities as Underwriters and Securities Brokers who are Members of the Stock Exchange in 2023 (2024 reporting period) can be implemented properly so that it becomes a reference company to assess more specific risks as a securities company.

Riding into 2024, the Company plans to evaluate existing policies related to economic and political prospects that have an impact on the Company's business continuity, especially related to credit risk, market risk and liquidity risk so that the company's operational sustainability can be maintained.

# Manajemen Risiko
Risk Management

## Tinjauan atas Efektivitas Manajemen Risiko Tahun 2023

Secara umum, Divisi Risk Management menilai bahwa penerapan manajemen risiko Perseroan sepanjang tahun 2023 sudah memadai. Risiko kredit yang menjadi prioritas Perseroan juga relatif terkendali dan tidak terdapat *bad debt*. Di sisi lain, selama 2023 juga tidak ditemukan deviasi atau temuan yang signifikan dalam implementasi manajemen risiko, baik di kantor pusat maupun di kantor-kantor cabang.

## Review of the Effectiveness of Risk Management in 2023

In general, the Risk Management Division deemed that the Company's risk management throughout 2023 was sufficient. The Company's credit risk, which was a priority, was also relatively under control, resulting in no bad debts. On the other hand, during 2023 there were no significant deviations or findings related to the implementation of risk management, both at the head office and at branch offices.

## Pernyataan Direksi dan/atau Dewan Komisaris atau Komite Audit atas Kecukupan Sistem Manajemen Risiko Tahun 2023

Direksi dan Dewan Komisaris menilai bahwa penerapan manajemen risiko Perseroan sepanjang tahun 2023 sudah memadai. Risiko kredit yang menjadi prioritas Perseroan juga terkendali. Di sisi lain, selama 2023 juga tidak ditemukan deviasi atau temuan yang signifikan dalam implementasi manajemen risiko, baik di kantor pusat maupun di kantor-kantor cabang.

## Statement of the Board of Directors and/or the Board of Commissioners or the Audit Committee on the Adequacy of the 2023 Risk Management System

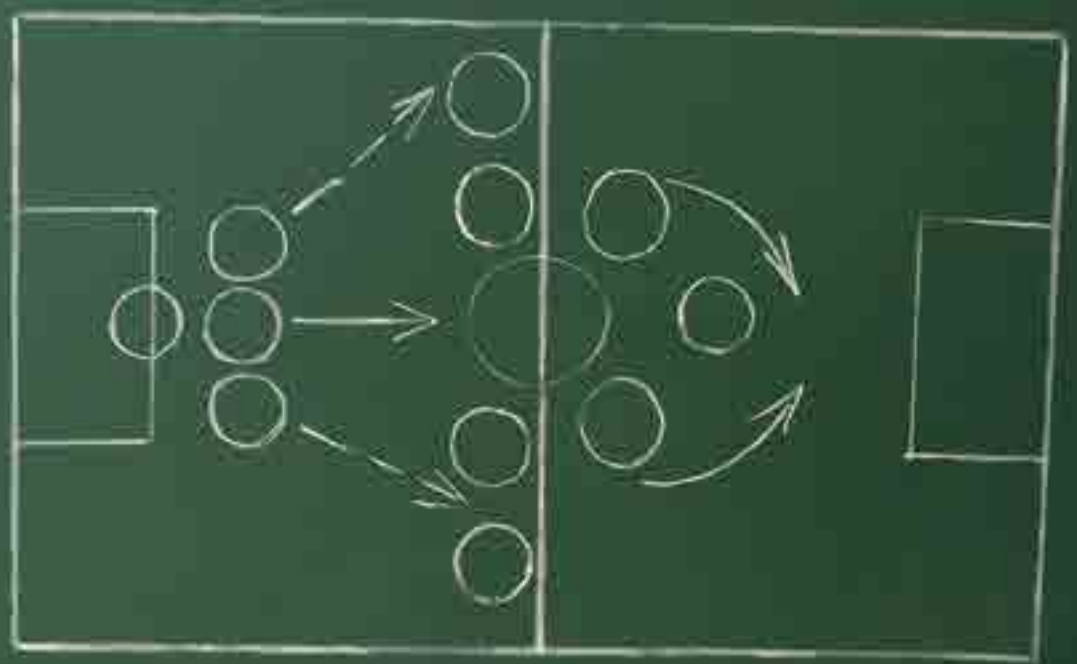
The Board of Directors and Board of Commissioners assess that the implementation of the Company's risk management throughout 2023 is adequate. Credit risk, which is the Company's priority, is also under control. On the other hand, during 2023 there were no significant deviations or findings in the implementation of risk management, either at the head office or at branch offices.

# Perkara-perkara Penting

## Important Cases

Per tanggal 31 Desember 2023, Perseroan tidak sedang berhadapan dengan permasalahan hukum, baik kasus perdata maupun pidana yang berdampak material pada Perseroan termasuk entitas anak Perseroan, Dewan Komisaris maupun Direksi Perseroan.

As of December 31, 2023, the Company was not faced with legal issues, both civil and criminal cases, which had a material impact on the Company including the subsidiaries, the Board of Commissioners or the Board of Directors of the Company.





# Sanksi Administratif

## Administrative Sanction

Pada tahun 2023, anggota Dewan Komisaris dan Direksi tidak menerima sanksi administratif, dan tidak terdapat perkara yang berdampak negatif bagi kondisi keuangan yang mempengaruhi kelangsungan usaha Perseroan.

In 2023, members of the Board of Commissioners and the Board of Directors did not receive any administrative sanctions, and there were no cases that negatively impacted the financial condition that affected the continuity of the Company's business.

Sanksi administratif berupa denda kepada Perseroan pada tahun 2023 merupakan sanksi atas Koreksi, Pembatalan dan Keterlambatan Pelaporan Transaksi Efek.

Administrative sanctions in the form of fines charged to the Company in 2023 were sanctions due to Correction, Cancellation and Delay in Reporting of Securities Transactions.



# Kode Etik
Code of Conduct

## Komitmen Pelaksanaan Kode Etik

Perseroan selalu berupaya memelihara sikap mental professional, integritas yang tinggi dan mendorong seluruh bagian Perseroan untuk menunjukkan sikap saling menghormati untuk menciptakan suasana kerja yang nyaman dan aman bagi semua karyawan.

Komitmen Perseroan dalam menghadirkan lingkungan kerja yang sehat dan beretika dituangkan dalam Kode Etik (*Code of Conducts*) yang telah disahkan dengan Surat Keputusan Direksi & Dewan Komisaris PT Trimegah Sekuritas Indonesia Tbk dan PT Trimegah Asset Management No. Kep: 099/ CorSec/BoC-BoD/ XII/2022.TRIM yang efektif per tanggal 14 Desember 2022. Kode Etik Perseroan ini berfungsi sebagai pedoman tingkah laku bagi manajemen dan karyawan.

## Commitment to the Code of Conduct Implementation

The Company always strives to maintain a professional mental attitude, high integrity and encourages all parts of the Company to show mutual respect in order to create a comfortable and safe working atmosphere for all employees.

The Company's commitment to presenting a healthy and ethical workplace is set forth in the Code of Conduct which has been ratified with the Decree of the Board of Directors & Board of Commissioners of PT Trimegah Sekuritas Indonesia Tbk and PT Trimegah Asset Management No. Kep: 099/CorSec/BoC-BoD/XII/2022. TRIM effective December 14, 2022. The Code of Conduct functions as a guideline for the management and employees.

## Pokok-Pokok Kode Etik

Isi pokok-pokok Kode Etik Perseroan, antara lain terdiri dari:

1. Kerahasiaan Data dan Informasi
2. Kepatuhan terhadap Peraturan dan Perundang-Undangan yang berlaku
3. Benturan Kepentingan
4. Aset Perseroan
5. Larangan *Insider Trading*
6. Anti-Korupsi dan Gratifikasi
7. Keterlibatan dalam Kegiatan Politik
8. Hubungan antar-Karyawan
9. Hubungan dengan Nasabah
10. Hubungan dengan Regulator
11. Kebijakan Negosiasi dan/atau Penentuan Harga
12. Kegiatan dan/atau Usaha Sampingan
13. Penatausahaan dan Retensi Dokumen
14. Pelaporan

## Principles of the Code of Conduct

Main points of the Company's Code of Conduct, among others, consist of:

1. Confidentiality of Data and Information
2. Compliance with the Prevailing Laws and Regulations
3. Conflict of Interest
4. The Company's Assets
5. Prohibition of Insider Trading
6. Anti-Corruption and Gratification
7. Involvement in Political Activities
8. Relationships among Employees
9. Relationships with Clients
10. Relationships with Regulators
11. Negotiation and/or Pricing Policies
12. Side Activities and/or Business
13. Document Administration and Retention
14. Reporting

# Program Kepemilikan Saham Manajemen dan Karyawan

## Management and Employees Shares Ownership Program

Saat ini Perseroan belum memiliki kebijakan pemberian kompensasi jangka panjang berbasis kinerja kepada manajemen dan/atau karyawan. Pada tahun 2023, Perseroan tidak mengadakan program kepemilikan saham bagi manajemen dan/atau karyawan.

Currently the Company does not have a policy of providing long-term performance based compensation to management and/or employees. In 2023, the Company did not hold a share ownership program for management and/or employees.



# Kebijakan Pengungkapan Saham Anggota Direksi dan Dewan Komisaris

## Disclosure Policy of the Board of Directors and the Board of Commissioners' Share

Sehubungan dengan Peraturan OJK No. 11/POJK.04/2017 ("POJK 11/2017") tentang Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka, Perseroan telah memiliki kebijakan pengungkapan informasi mengenai kepemilikan saham Perseroan oleh anggota Direksi dan anggota Dewan Komisaris sebagaimana ditetapkan melalui Surat Keputusan Direksi dan Dewan Komisaris tentang Kebijakan Pengungkapan Kepemilikan Saham Perseroan No. 008/CorSec/BoC-BoD/II/2022.TRIM.

With regard to OJK Regulation No. 11/POJK.04/2017 ("POJK 11/2017") concerning Report on Share Ownership or Every Change of Share Ownership of a Public Company, the Company has a policy of disclosing information regarding the Company's share ownership by members of the Board of Directors and members of the Board of Commissioners as stipulated in the Decree of the Board of Directors and the Board of Commissioners regarding the Company's Share Ownership Disclosure Policy No. 008/CorSec/BoC-BoD/II/2022.TRIM.

Sebagaimana tertuang dalam kebijakan internal Perseroan, seluruh anggota Dewan Komisaris dan Direksi wajib memberitahukan atau melaporkan kepemilikan saham dan/atau setiap perubahan kepemilikan saham, baik langsung maupun tidak langsung kepada *Corporate Secretary* untuk selanjutnya dapat dilaporkan oleh Perseroan kepada regulator.

As stated in the Company's internal policy that all members of the Board of Commissioners and the Board of Directors must notify or report their shares ownership and/or any changes in shares ownership either directly or indirectly to Corporate Secretary for further reporting by the Company to the regulator.

**Pelaksanaan Kebijakan Pengungkapan Saham Anggota Direksi dan Dewan Komisaris**

**Implementation of the Share Disclosure Policy for Members of the Board of Directors and the Board of Commissioners**

Tabel Kepemilikan Saham Perseroan oleh Direksi dan Dewan Komisaris
Table of Share Ownership of the Company by the Board of Directors and the Board of Commissioners

| **Nama** Name | **Jabatan** Position | **Kepemilikan Saham (%)** Share Ownership (%) | |
|---|---|---|---|
| | | **Per 1 Jan 2023** As of Jan 1, 2023 | **Per 31 Des 2023** As of 31 Dec, 2023 |
| Philmon Samuel Tanuri | Direktur Utama President Director | 5,78% | 8,30% |
| David Agus | Direktur Director | 0,25% | 0,25% |

# Kebijakan Pengungkapan Saham Anggota Direksi dan Dewan Komisaris

## Disclosure Policy of the Board of Directors and the Board of Commissioners' Share

Selama tahun 2023, Kepemilikan saham Perseroan oleh Direktur Utama mengalami beberapa kali perubahan sebagai berikut:

During 2023, the Company's share ownership by the President Director recorded several changes as follows:

| **Tanggal Transaksi** Transaction Date | **Kepemilikan Saham Sebelum Transaksi (%)** Share Ownership Before Transaction (%) | **Kepemilikan Saham Setelah Transaksi (%)** Share Ownership After Transaction | **Tanggal Pelaporan** Reporting Date |
|---|---|---|---|
| 29 Agustus 2023 | 5,79 | 6,29 | 5 September 2023 |
| 4 September 2023 | 6,29 | 6,46 | |
| 19 September 2023 | 6,46 | 7,37 | 22 September 2023 |
| 20 September 2023 | 7,37 | 8,30 | |

Perseroan telah menyampaikan laporan perubahan kepemilikan saham tersebut pada OJK, BEI dan publik melalui sistem SPEIDX. Selain itu, kepemilikan saham oleh Direksi dan Dewan Komisaris telah diungkapkan dalam Laporan Bulanan Registrasi Pemegang Efek yang disampaikan melalui sistem SPEIDX, dan juga dimuat dalam *website* Perseroan sub menu *Shareholding, Ownership and Group Structure*.

The Company has submitted a report on the change in share ownership to OJK, the IDX and the public through the SPEIDX system. In addition, share ownership by the Board of Directors and the Board of Commissioners has been disclosed in the Monthly Report of Securities Holder Registration which is submitted through the SPEIDX system, and is also available on the Company's website under the sub-menu of Shareholding, Ownership, and Group Structure.

# Kebijakan Pelaporan Pelanggaran dan Anti Korupsi

Whistleblower and Anti-Corruption Policy

## Kebijakan Anti-Korupsi

Perseroan menjunjung tinggi prinsip penyelenggaraan kegiatan usaha yang adil dan sehat, serta terbebas dari praktik Korupsi, Kolusi dan Nepotisme (KKN) ataupun tindakan *bad governance* lainnya. Untuk mewujudkan komitmen tersebut, Perseroan telah memuat Kebijakan Anti-Korupsi pada Kode Etik Perseroan yang telah ditetapkan melalui Surat Keputusan Direksi & Dewan Komisaris PT Trimegah Sekuritas Indonesia Tbk dan PT Trimegah Asset Management No.Kep: 099/CorSec/BoC-BoD/XII/2022.TRIM tertanggal 14 Desember 2022. Kebijakan Anti-Korupsi Perseroan telah diselaraskan dengan UU No. 20 Tahun 2001 tentang Perubahan atas UU No. 31 Tahun 1999 tentang Pemberantasan Tindak Pidana Korupsi.

Direksi dan karyawan wajib menerapkan standar bisnis dan etika perseorangan dalam melaksanakan tugas sesuai dengan ketentuan yang berlaku. Karyawan wajib menerapkan kejujuran dan integritas dalam melaksanakan pekerjaannya dan tunduk pada peraturan dan hukum yang berlaku. Perseroan mengkategorikan pelanggaran sebagai perbuatan yang melanggar peraturan perundang-undangan, kode etik, kebijakan perusahaan, penyalahgunaan wewenang yang merugikan kepentingan Perusahaan, termasuk korupsi, kolusi dan nepotisme.

## Sistem Pelaporan Pelanggaran

Sebagai bagian dari penerapan kebijakan tersebut, Perseroan juga menyediakann Sistem Pelaporan Pelanggaran (*Whistleblowing System*/WBS) yang berfungsi sebagai media pelaporan atas pelanggaran atau dugaan terjadinya pelanggaran terhadap kebijakan dan/atau prosedur, Kode Etik dan Nilai-Nilai Perusahaan. Apabila ditemukan adanya pelanggaran atau dugaan terjadinya tindakan pelanggaran dan/atau penyalahgunaan peraturan, serta adanya perilaku yang menyimpang, ilegal, atau tidak etis yang dilakukan oleh karyawan Perseroan, maka karyawan yang mengetahui hal tersebut harus segera melaporkannya sesuai dengan prosedur WBS yang telah ditetapkan Perseroan dengan berlandaskan pada prinsip-prinsip penanganan pelaporan, yaitu:

## Anti-Corruption Policy

The Company upholds to the principles of conducting fair and healthy business activities, and is free from Corruption, Collusion and Nepotism (KKN), or other bad governance practices. To carry out this commitment, the Company has included the Anti-Corruption Policy in the Company's Code of Conduct which has been stipulated through the Decree of the Board of Directors & Board of Commissioners of PT Trimegah Sekuritas Indonesia Tbk and PT Trimegah Asset Management No. Kep: 099/CorSec/BoC-BoD/XII/2022.TRIM, dated December 14, 2022. The Company's Anti-Corruption Policy was prepared in accordance with Law No. 20 of 2001 on Amendments to Law No. 31 of 1999 on Corruption Eradication.

The Board of Directors and employees are required to adhere to business standards and individual ethics in conducting their duties in compliance with applicable laws. All employees must practice honesty and integrity in their work, and comply with all prevailing laws and regulations. As defined by the Company, violations include acts that violate laws and regulations, the code of conduct, and company policies, abuse of authority that may harm the company's interest, including corruption, collusion and nepotism.

## Whistleblowing System

As part of the implementation of this policy, the Company also provides a Whistleblowing System (WBS), which serves as a means of reporting violations or alleged violations of policies and/or procedures, Code of Conduct and Corporate Values. If violations or allegations of violations and/or abuse of regulations are found, along with deviant, illegal, and unethical behaviour committed by Company's personnel, employees who are aware of it must immediately report it in accordance with the WBS procedure developed by the Company based on the principles of handling reports, namely:

# Kebijakan Pelaporan Pelanggaran dan Anti Korupsi

Whistleblower and Anti-Corruption Policy

1. Objektivitas: penanganan berdasarkan fakta/bukti yang valid;
2. Relevansi: data yang disampaikan sesuai dengan tugas dan tanggung jawab;
3. Koordinasi: meliputi kerja sama dengan divisi dan/atau unit bisnis terkait;
4. Efektivitas dan efisiensi: penanganan dilakukan secara tepat dan hemat tenaga, waktu dan biaya;
5. Akuntabilitas: penanganan dan tindak lanjutnya dapat dipertanggungjawabkan;
6. Transparansi: penanganan dilakukan berdasarkan mekanisme, prosedur yang jelas dan terbuka;
7. Asas praduga tak bersalah; dan
8. Perlindungan terhadap saksi dan pelapor.

## Mekanisme Penyampaian Laporan Pelanggaran

Pada setiap pelaporan, *whistleblower* harus menjelaskan "siapa", melakukan "apa", "di mana", "kapan", "mengapa" dan "bagaimana" pelanggaran yang terjadi, serta dilengkapi dengan bukti permulaan (data, dokumen, gambar, dan rekaman) yang mendukung/menjelaskan adanya pelanggaran.

1. Pelaporan atas dugaan pelanggaran ditujukan kepada Divisi Internal Audit melalui email: internal.audit@trimegah.com
   Khusus untuk dugaan penipuan terhadap nasabah (*fraud*), karyawan yang mengetahui indikasi hal semacam ini dapat langsung menghubungi petugas atau pejabat Internal Audit.
2. Hasil pemeriksaan dari pelaporan harus disampaikan kepada Direksi, agar Perseroan dapat menghasilkan keputusan atas hasil pemeriksaan secara tepat, bijaksana dan objektif.
3. Karyawan yang bertindak sebagai *whistleblower* memahami dan menyetujui bahwa Perseroan tidak mungkin sepenuhnya mengevaluasi pengaduan yang bersifat umum dan/atau pelaporan pelanggaran yang tidak komprehensif.

1. Objectivity: handling shall be based on valid facts/evidence;
2. Relevance: data submitted shall be consistent with duties and responsibilities;
3. Coordination: including cooperation with the relevant division and/or business unit;
4. Effectiveness and efficiency: handling shall be conducted in a proper, timely and cost-saving manner;
5. Accountability: handling and the follow-up shall be accountable;
6. Transparency: handling shall be conducted based on a clear and transparent mechanism and procedure;
7. Presumption of innocence principle; and
8. Protection of witnesses and reporting persons.

## Mechanism for Submission of Violation Reports

In each report, the whistleblower must explain "who", "what", "where", "when", "why" and "how" the violation occurred, as well as equipped with initial evidence (data, documents, pictures, and recordings) that support/explain the existence of a violation.

1. Reporting of alleged violations is addressed to the Internal Audit Division through email: internal.audit@trimegah.com
   In particular, in the case of allegations of fraud against customers (fraud), any employee who knows anything about this can contact Internal Audit officers directly.
2. Inspection results of the report must be presented to the Board of Directors so that the Company can make an appropriate, wise, and objective decision over the examination.
3. Employee who acts as whistleblower understands and agrees that the Company can't fully evaluate general complaints and/or non-comprehensive reporting of violations.

## Pihak Pengelola Aduan

Perseroan melimpahkan tugas dan tanggung jawab kepada Divisi Audit Internal sebagai unit kerja independen untuk menangani pengelolaan WBS, termasuk di dalamnya bertugas menerima laporan pengaduan yang masuk dan bertanggung jawab untuk menginvestigasi dan membuat rekomendasi secara wajar kepada Direksi, sebagai tindak lanjut atas setiap laporan yang telah diterima.

## Komitmen Perlindungan Bagi Pelapor

Kebijakan whistleblower dan anti-korupsi bertujuan untuk mendorong dan memungkinkan Direksi dan karyawan agar lebih peduli terhadap penanganan atas dugaan penyimpangan atau pelanggaran yang terjadi di lingkungan Perseroan. Berdasarkan tujuan tersebut, laporan dari *whistleblower* atas pelanggaran yang terjadi di perusahaan, selama didasari oleh itikad baik, dan semata-mata untuk kebaikan perusahaan, maka Perseroan memberikan jaminan perlindungan kepada pelapor dengan tidak akan memberikan sanksi pemutusan hubungan kerja atau pemecatan (sesuai Peraturan Perusahaan).

Selain itu, Perseroan juga memberikan bantuan perlindungan kepada pelapor atas segala bentuk ancaman, intimidasi, atau tindakan balasan yang tidak menyenangkan yang sewaktu-waktu dapat dilakukan oleh pihak terlapor dan berpotensi merugikan pelapor beserta keluarganya.

Perlindungan ini juga berlaku bagi karyawan yang menyampaikan laporan pelanggaran dengan itikad baik tapi terbukti keliru. Namun demikian, Perseroan berhak mendisiplinkan karyawan yang membuat laporan dengan niat buruk atau menyalahgunakan Kebijakan *Whistleblower*.

## Complaint Management Party

The Company delegates duties and responsibilities to the Internal Audit Division as an independent work unit to handle WBS management, which includes receiving reports of incoming complaints, investigating each complaint, and making reasonable recommendations to the Board of Directors as a follow-up to each one.

## Commitment to Whistleblower Protection

The whistleblower and anti-corruption policies aim to encourage and enable the Board of Directors and employees to be more concerned about the handling of alleged irregularities or violations that have occurred within the Company. In accordance with these objectives, the Company guarantees protection to the whistleblower by not imposing sanctions on termination of employment or dismissal (according to Company Regulations), as long as the whistleblower's reports are based on good faith, and solely for the company's benefit.

In addition, the Company protects the whistleblower from all threats, intimidation, and unpleasant countermeasures that might be carried out by the reported party at any time and could harm the whistleblower or his/her family.

Those who report violations in good faith but are proven to be inaccurate are also protected. However, the Company has the right to discipline employees who make reports with malicious intent or misuse the Whistleblower Policy.

# Kebijakan Pelaporan Pelanggaran dan Anti Korupsi
Whistleblower and Anti-Corruption Policy

## Sosialisasi Kebijakan Whistleblower dan Anti-Korupsi

Dalam rangka meningkatkan kesadaran penuh seluruh karyawan Perseroan tentang Kebijakan *Whistleblower* & Anti-Korupsi, penerbitan Kode Etik yang didalamnya memuat kebijakan tentang Anti-Korupsi dan Whistleblower telah disosialisasikan melalui *email blast* pada tanggal 15 Desember 2022, dan dimuat dalam Human Resource Information System (HRIS) serta website Perseroan www.trimegah.com yang dapat diakses oleh karyawan setiap saat.

## Dissemination of Whistleblower and Anti-Corruption Policies

In order to increase the awareness of all the Company's employees regarding the Whistleblower & Anti Corruption Policy, the Issuance of the Code of Conduct which contains the Anti-Corruption and Whistleblower policies has been informed via email blast on December 15, 2022, and made available in the Human Resource Information System (HRIS) and the Company's website www.trimegah.com which can be accessed by employee at any time.

## Jumlah Laporan Pelanggaran Tahun 2023

Selama tahun 2023, Perseroan tidak menerima laporan pelanggaran yang dikategorikan sebagai laporan *whistleblowing*.

## Number of Violation Reports in 2023

During 2023, the Company did not receive reports of violations that are categorized as whistleblowing reports.



# Penerapan atas Pedoman Tata Kelola Perusahaan Terbuka

## Implementation of Public Company Governance Guidelines

Penerapan prinsip-prinsip tata kelola perusahaan yang baik (GCG) di Perseroan berpedoman pada Peraturan OJK No. 21/POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perseroan Terbuka, dan Surat Edaran OJK No. 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perseroan Terbuka. Sesuai dengan peraturan tersebut, Perseroan wajib mengungkapkan penerapan tata kelola perusahaan yang terdiri dari 5 aspek, 8 prinsip, serta 25 rekomendasi penerapan aspek dan prinsip tata kelola perusahaan dalam rangka mendorong penerapan praktik tata kelola yang baik.

The implementation of good corporate governance (GCG) principles in the Company referred to OJK Regulation No. 21/POJK.04/2015 concerning Implementation of Public Company Governance Guidelines, and OJK Circular Letter No. 32/SEOJK.04/2015 concerning Guidelines for Public Company Governance. In accordance with these regulations, the Company is required to disclose the implementation of corporate governance which consists of 5 aspects, 8 principles, and 25 recommendations for the implementation of aspects and principles of corporate governance in order to encourage the implementation of good governance practices.

Pada tahun 2023, berikut ini pengungkapan atas penerapan 5 aspek, 8 prinsip dan 25 rekomendasi penerapan aspek dan prinsip tata kelola perusahaan yang baik:

In 2023, the following is the disclosure of the implementation of the 5 aspects, 8 principles and 25 recommendations for implementing the aspects and principles of good corporate governance:

| **Aspek**<br>Aspect | **Prinsip**<br>Principle | **Rekomendasi**<br>Recommendation | **Pelaksanaan**<br>Implementation |
|---|---|---|---|
| A. Hubungan Perusahaan Terbuka dengan Pemegang Saham dalam Menjamin Hak-hak Pemegang Saham<br>Relationship of the Public Company with the Shareholders in Ensuring the Rights of the Shareholders | | | |
| | **Prinsip 1**<br>Meningkatkan nilai penyelenggaraan Rapat Umum Pemegang Saham (RUPS).<br><br>**Principle 1**<br>Improving the Value of General Meeting of Shareholders (GMS) Implementation | 1.1. Perusahaan Terbuka memiliki cara atau prosedur teknis pengumpulan suara (*voting*), baik secara terbuka maupun tertutup, yang mengedepankan independensi dan kepentingan pemegang saham.<br><br>The Public Company has a mechanism or technical procedure for casting votes (voting), either openly or closely, that upholds independence and the interests of shareholders. | **Terpenuhi**<br>Perseroan telah memiliki mekanisme dan prosedur pengambilan keputusan melalui pemungutan suara (*voting*), baik untuk pemegang saham yang hadir secara fisik maupun hadir secara elektronik, sebagaimana dituangkan dalam Tata Tertib RUPS yang dibacakan dalam RUPS, dan telah diunggah di situs web Perseroan dan aplikasi eASY.KSEI sejak tanggal Pemanggilan RUPS. Pemungutan suara secara fisik dilakukan dengan cara pemegang saham yang tidak setuju atau abstain atas usulan yang ditawarkan mengangkat tangan untuk kemudian dihitung. Sedangkan pemungutan suara secara elektronik dilakukan melalui aplikasi eASY.KSEI. Untuk mengedepankan independensi, jumlah suara dari para pemegang saham atau kuasanya baik secara fisik maupun secara elektronik dihitung oleh Biro Administrasi Efek sebagai pihak independen dan kemudian diverifikasi oleh Notaris.<br><br>**Comply**<br>The Company has a voting-based decision-making mechanism and procedure for both, shareholders who are present physically and electronically, as set forth in the Rules of the GMS, which are read out at the GMS and have been uploaded on the Company's website and the eASY.KSEI application since the date of the Invitation to the GMS. Physical voting is carried out with shareholders who disagree or abstain from the proposed proposal raising their hands to be counted. Meanwhile, electronic voting is carried out through the eASY.KSEI application. To promote independence, the number of votes of shareholders or their proxies both physically and electronically is counted by the Securities Administration Bureau as an independent party and then verified by a Notary. |

# Penerapan atas Pedoman Tata Kelola Perusahaan Terbuka

Implementation of Public Company Governance Guidelines

| Aspek<br>Aspect | Prinsip<br>Principle | Rekomendasi<br>Recommendation | Pelaksanaan<br>Implementation |
|---|---|---|---|
| | | 1.2. Seluruh anggota Direksi dan anggota Dewan Komisaris Perusahaan Terbuka hadir dalam RUPS Tahunan.<br><br>All members of the Board of Directors and the Board of Commissioners of the Public Company attend the AGMS. | **Terpenuhi**<br>Hampir semua anggota Direksi dan Dewan Komisaris hadir dalam RUPS Tahunan tanggal 28 Juni 2023 secara fisik yang bertempat di Ruang Tiara 1 & 2, Artotel Suites Mangkuluhur, Jakarta. Info lebih lanjut tersedia pada Sub Bab Rapat Umum Pemegang Saham - Bab Tata Kelola Perusahaan pada Laporan Tahunan ini.<br><br>**Comply**<br>Almost all members of the Board of Directors and Board of Commissioners were physically present at the Annual GMS on June 28, 2023 at the Tiara Room 1 & 2, Artotel Suites Mangkuluhur, Jakarta. Further information is available in the General Meeting of Shareholders Sub-Chapter of the Corporate Governance Chapter of this Annual Report. |
| | | 1.3. Ringkasan Risalah RUPS tersedia dalam situs web Perusahaan Terbuka paling sedikit selama 1 (satu) tahun.<br><br>Summary Minutes of GMS is available on the Public Company's website for minimum 1 (one) year. | **Terpenuhi**<br>Ringkasan Risalah RUPS tersedia pada situs web Perseroan dalam Bahasa Indonesia dan Bahasa Inggris yang dapat diakses di https://www.trimegah.com/id/site/investor-relation/rups dan tersedia hingga 5 tahun ke depan. Ringkasan Risalah RUPS juga dipublikasikan melalui situs web PT Bursa Efek Indonesia (BEI), yakni dengan mengakses kode saham "TRIM".<br><br>**Comply**<br>Summary Minutes of the GMS is available on the Company's website in Bahasa Indonesia and English languages which can be accessed at https://www.trimegah.com/id/site/investor-relation/rups and available for the next 5 years. The Summary Minutes of the GMS is also published at the Indonesia Stock Exchange (IDX)'s website, by accessing the "TRIM" ticker code. |
| | **Prinsip 2**<br>Meningkatkan Kualitas Komunikasi Perusahaan Terbuka dengan Pemegang Saham atau Investor<br><br>**Principle 2**<br>Improving the Quality of Communications of the Public Company with the Shareholders or Investors | 2.1. Perusahaan Terbuka memiliki suatu kebijakan komunikasi dengan pemegang saham atau investor.<br><br>A Public Company has a communication policy with the shareholders and investors. | **Terpenuhi**<br>Perseroan memiliki kebijakan komunikasi dengan Pemegang Saham dan investor. Dalam hal ini, Sekretaris Perusahaan yang merangkap sebagai Investor Relations Perseroan bertugas membina hubungan dan komunikasi dengan Pemegang Saham dan investor. Lingkup komunikasi yang dimaksud, antara lain melalui RUPS, paparan publik, situs web Perseroan, siaran pers, laporan tahunan, dan *e-mail*.<br><br>**Comply**<br>The Company has a communication policy with Shareholders and investors. For this matter, the Corporate Secretary who also serves as the Company's Investor Relations is in charge of fostering relationships and communication with Shareholders and investors. The scope of communication in question includes, among others, the GMS, public expose, the Company's website, press releases, annual reports, and e-mails. |

| **Aspek**<br>Aspect | **Prinsip**<br>Principle | **Rekomendasi**<br>Recommendation | **Pelaksanaan**<br>Implementation |
|---|---|---|---|
| | | 2.2. Perusahaan Terbuka mengungkapkan kebijakan komunikasi Perusahaan Terbuka dengan pemegang saham atau investor dalam situs web.<br><br>A Public Company disclose its communication policy with shareholders or investors on the website. | **Terpenuhi**<br>Kebijakan komunikasi dengan Pemegang Saham dan investor telah diungkapkan pada situs web Perseroan: https://www.trimegah.com/id/site/corporate-governance/kebijakan-kebijakan.<br><br>**Comply**<br>The communication policy with Shareholders and investors is disclosed on the Company's website: https://www.trimegah.com/id/site/corporate-governance/policies. |
| B. Fungsi dan Peran Dewan Komisaris<br>Function and Role of the Board of Commissioners | | | |
| | **Prinsip 3**<br>Memperkuat keanggotaan dan komposisi Dewan Komisaris.<br><br>**Principle 3**<br>Strengthening the Membership and Composition of the Board of Commissioners. | 3.1 Penentuan jumlah anggota Dewan Komisaris mempertimbangkan kondisi Perusahaan Terbuka.<br><br>The determination of the number of the members of Board of Commissioners members takes into consideration the condition of the Public Company. | **Terpenuhi**<br>Penentuan jumlah anggota Dewan Komisaris Perseroan telah mempertimbangkan kondisi dan kapasitas Perseroan sesuai Peraturan OJK No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik, Peraturan OJK No. 20/POJK.04/2016 tentang Perizinan Perusahaan Efek yang Melakukan Kegiatan Usaha sebagai Penjamin Emisi Efek dan Perantara Pedagang Efek, peraturan terkait lainnya, Anggaran Dasar Perseroan serta Pedoman dan Tata Tertib Kerja Dewan Komisaris.<br><br>**Comply**<br>The determination of the number of the members of the Board of Commissioners has taken into consideration the Company's condition and capacity which are aligned with the provisions specified in OJK Regulation No. 33/POJK.04/2014 concerning the Board of Directors and the Board of Commissioners of Issuers or Public Companies, OJK Regulation No. 20/POJK.04/2016 concerning Licensing of Securities Companies Conducting Business Activities as Underwriters and Broker-Dealers, as well as other related regulations, the Company's Articles of Association, and Guidelines and Work Procedure of Board of Commissioners. |
| | | 3.2. Penentuan komposisi anggota Dewan Komisaris memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan.<br><br>The determination of composition of the Board of Commissioners takes into consideration the diversity of members' expertise, knowledge, and experiences. | **Terpenuhi**<br>Perseroan memiliki anggota Dewan Komisaris dengan beragam pengalaman dan keahlian sebagaimana tercantum dalam Profil dan Tabel Keberagaman Komposisi Dewan Komisaris pada Laporan Tahunan ini.<br><br>**Comply**<br>The Company has members of the Board of Commissioners with diverse experiences and expertise, as can be seen in the Profile of the Board of Commissioners and Table of Diversity of the Board of Commissioners in this Annual Report. |

# Penerapan atas Pedoman Tata Kelola Perusahaan Terbuka

Implementation of Public Company Governance Guidelines

| Aspek<br>Aspect | Prinsip<br>Principle | Rekomendasi<br>Recommendation | Pelaksanaan<br>Implementation |
|---|---|---|---|
| | **Prinsip 4**<br>Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris.<br><br>**Principle 4**<br>Improving the Quality of the Implementation of Duties and Responsibilities of the Board of Commissioners. | 4.1. Dewan Komisaris mempunyai kebijakan penilaian sendiri (*self-assessment)* untuk menilai kinerja Dewan Komisaris.<br><br>The Board of Commissioners has a self-assessment policy to evaluate its own performance. | **Terpenuhi**<br>Dewan Komisaris melakukan penilaian sendiri (*self-assessment*) 1 kali dalam 1 tahun. Penilaian kinerja Dewan Komisaris dilakukan berdasarkan tolok ukur yang telah disepakati dan kemudian penilaian dievaluasi oleh Dewan Komisaris melalui rapat berdasarkan rekomendasi dari Komite Nominasi dan Remunerasi.<br><br>**Comply**<br>The Board of Commissioners conducts a self-assessment once a year. The performance evaluation of the Board of Commissioners is carried out based on the agreed benchmarks and then the self-assessment result is evaluated by the Board of Commissioners through meetings based on recommendations from the Nomination and Remuneration Committee. |
| | | 4.2. Kebijakan penilaian sendiri (*self-assessment*) untuk menilai kinerja Dewan Komisaris diungkapkan melalui Laporan Tahunan Perusahaan Terbuka.<br><br>Self-assessment policy of a public company being used to assess the performance of the Board of Commissioners is disclosed in its Annual Report. | **Terpenuhi**<br>Perseroan telah mengungkapkan kebijakan penilaian sendiri (*self-assessment*) untuk menilai kinerja Dewan Komisaris dalam Laporan Tahunan Perseroan. Info lebih lanjut tersedia pada Sub Bab Dewan Komisaris - Bab Tata Kelola Perusahaan pada Laporan Tahunan ini.<br><br>**Comply**<br>The Company has disclosed its self-assessment policy for the purpose of assessment of the Board of Commissioners' performance in this Company's Annual Report. |
| | | 4.3. Dewan Komisaris mempunyai kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan.<br><br>The Board of Commissioners has a policy for the resignation of its members who are involved in financial crimes. | **Terpenuhi**<br>Pasal 19 Anggaran Dasar Perseroan telah mengatur pengunduran diri/ pemberhentian anggota Dewan Komisaris bila tidak lagi memenuhi persyaratan sebagaimana pada pasal 19 ayat 3, termasuk apabila terbukti terlibat dalam kejahatan keuangan.<br><br>**Comply**<br>Article 19 of the Company's Articles of Association stipulates the resignation/dismissal of members of the Board of Commissioners if they no longer fulfill the requirements as stated in Article 19 paragraph 3, including if they are proven to be involved in a financial crime. |
| | | 4.4. Dewan Komisaris atau Komite yang menjalankan fungsi Nominasi dan Remunerasi menyusun kebijakan suksesi dalam proses Nominasi anggota Direksi.<br><br>The Board of Commissioners or the Committee in charge of Nomination and Remuneration functions formulate a succession policy in the process of nomination of the members of the Board of Directors. | **Terpenuhi**<br>Komite Nominasi dan Remunerasi Perseroan telah menjalankan fungsi nominasi terkait proses suksesi anggota Direksi. Usulan calon anggota Direksi yang diterima oleh Perseroan dari pemegang saham, dianalisa oleh Komite Nominasi dan Remunerasi terhadap kriteria dan kebutuhan Perseroan.<br><br>**Comply**<br>The Company's Nomination and Remuneration Committee has carried out the nomination function related to the succession process for members of the Board of Directors. Proposals for candidates for members of the Board of Directors received by the Company from shareholders are analyzed by the Nomination and Remuneration Committee with the criteria and requirement of the Company. |

| Aspek<br>Aspect | Prinsip<br>Principle | Rekomendasi<br>Recommendation | Pelaksanaan<br>Implementation |
|---|---|---|---|
| C. Fungsi dan Peran Direksi<br>Function and Role of the Board of Directors | | | |
| | **Prinsip 5**<br>Memperkuat Keanggotaan dan Komposisi Direksi. | 5.1. Penentuan jumlah anggota Direksi mempertimbangkan kondisi Perusahaan Terbuka serta efektivitas dalam pengambilan keputusan. | **Terpenuhi**<br>Penentuan jumlah anggota Direksi Perseroan telah mempertimbangkan kondisi dan kapasitas Perseroan sesuai Peraturan OJK No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik, Peraturan OJK No. 20/POJK.04/2016 tentang Perizinan Perusahaan Efek yang Melakukan Kegiatan Usaha Sebagai Penjamin Emisi Efek dan Perantara Pedagang Efek, peraturan terkait lainnya, Anggaran Dasar Perseroan serta Pedoman dan Tata Tertib Kerja Direksi. |
| | **Principle 5**<br>Strengthening the Membership and Composition of the Board of Directors. | The determination of the number of members of the Board of Directors takes into consideration the conditions of the Public Company and the effectiveness in decision making. | **Comply**<br>The determination of the number of the members of the Board of Directors has taken into consideration the Company's condition and capacity which are aligned with the provisions specified in OJK Regulation No. 33/POJK.04/2014 concerning the Board of Directors and the Board of Commissioners of Issuers or Public Companies, OJK Regulation No. 20/POJK.04/2016 concerning Licensing of Securities Companies Conducting Business Activities as Underwriters and Broker-Dealers, as well as other related regulations, the Company's Articles of Association, and Guidelines and Work Procedure of Board of Directors. |
| | | 5.2. Penentuan komposisi anggota Direksi memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan. | **Terpenuhi**<br>Perseoran memiliki anggota Direksi dengan beragam pengalaman dan keahlian sebagaimana tercantum dalam Profil Direksi dan Tabel Keberagaman Komposisi Direksi pada Laporan Tahunan Perseroan. Pedoman dan Tata Tertib Kerja Direksi juga menyebutkan bahwa yang dapat diangkat sebagai anggota Direksi adalah orang-perseorangan yang memenuhi persyaratan pada saat diangkat, dan selama menjabat harus memiliki pengetahuan dan/atau keahlian di bidang yang dibutuhkan Perseroan. |
| | | The determination of composition of the Board of Directors takes into consideration the diversity of members' expertise, knowledge and experience. | **Comply**<br>The Company has members of the Board of Directors with diverse experiences and expertise, as can be seen in the Profile of the Board of Directors and Table of Diversity in the Composition of the Board of Directors in this Annual Report. The Guideline and Work Procedures of the Board of Directors also states that those eligible to be appointed as a member of the Board of Directors are individuals who meet the requirements at the appointment, and during their tenure have knowledge and/or expertise in the field needed by the Company. |
| | | 5.3. Anggota Direksi yang membawahi bidang akuntansi atau keuangan memiliki keahlian dan/atau pengetahuan di bidang akuntansi. | **Terpenuhi**<br>Penetapan anggota Direksi yang membawahi bidang akuntansi atau keuangan dilakukan dengan mempertimbangkan keahlian dan/atau pengetahuan di bidang akuntansi. Profil Direktur yang membawahi bidang akuntansi atau keuangan tersedia dalam Laporan Tahunan ini. |
| | | The member of Board of Directors member who supervises accounting or finance has the expertise and/or knowledge in accounting. | **Comply**<br>The determination of member of the Board of Directors who supervises accounting or finance area is carried out by considering the expertise and/or knowledge in accounting. Profile of the Director who supervises accounting or finance area is available in this Annual Report. |

# Penerapan atas Pedoman Tata Kelola Perusahaan Terbuka

Implementation of Public Company Governance Guidelines

| Aspek<br>Aspect | Prinsip<br>Principle | Rekomendasi<br>Recommendation | Pelaksanaan<br>Implementation |
|---|---|---|---|
| | **Prinsip 6**<br>Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Direksi.<br><br>**Principle 6**<br>Improving the Quality of the Implementation of Duties and Responsibilities of the Board of Directors. | 6.1. Direksi mempunyai kebijakan penilaian sendiri (*self-assessment*) untuk menilai kinerja Direksi.<br><br>The Board of Directors has a self-assessment policy to assess its own performance. | **Terpenuhi**<br>Perseroan melakukan penilaian kinerja Direksi, baik secara kolegial maupun individu (*self-assessment*) atas tingkat pencapaian dibandingkan dengan target kinerja sesuai dengan tugas dan tanggung jawab masing-masing anggota Direksi.<br><br>**Comply**<br>The Company evaluates the performance of the Board of Directors, both collegially and individually (self-assessment) on the level of achievement compared to the targets in accordance with the duties and responsibilities of each member of the Board of Directors. |
| | | 6.2. Kebijakan penilaian sendiri (*self-assessment*) untuk menilai kinerja Direksi diungkapkan melalui Laporan Tahunan Perusahaan Terbuka.<br><br>The Board of Directors' self-assessment policy being used to assess their performance is disclosed in its Annual Report. | **Terpenuhi**<br>Perseroan telah mengungkapkan kebijakan penilaian sendiri (*self-assessment*) untuk menilai kinerja Direksi dalam Laporan Tahunan.<br><br>**Comply**<br>The Company has disclosed its self-assessment policy to assess the performance of the Board of Directors in its Annual Report. |
| | | 6.3. Direksi mempunyai kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan.<br><br>The Board of Directors has a policy for the resignation of its members who are involved in financial crimes. | **Terpenuhi**<br>Pasal 16 Anggaran Dasar Perseroan telah mengatur pengunduran diri/ pemberhentian anggota Direksi bila tidak lagi memenuhi persyaratan sebagaimana pada pasal 16 ayat 3, termasuk apabila terbukti terlibat dalam kejahatan keuangan.<br><br>**Comply**<br>Article 16 of the Company's Articles of Association stipulates the resignation/dismissal of members of the Board of Directors if they no longer fulfill the requirements as stated in Article 16 paragraph 3, including if they are proven to be involved in a financial crime. |
| D. Partisipasi Pemangku Kepentingan<br>Stakeholders Participation | | | |
| | **Prinsip 7**<br>Meningkatkan Aspek Tata Kelola Perusahaan melalui Partisipasi Pemangku Kepentingan.<br><br>**Principle 7**<br>Improving Corporate Governance Aspects through Stakeholders' Participation | 7.1. Perusahaan Terbuka memiliki kebijakan untuk mencegah terjadinya *insider trading*.<br><br>A Public Company has a policy to prevent insider trading. | **Terpenuhi**<br>Perseroan telah memiliki Kebijakan Insider Trading yang telah disahkan melalui SK Dewan Komisaris dan Direksi No.118/Corsec/ST/VIII.2018. TRIM tertanggal 27 Agustus 2018. Sebelumnya, larangan insider trading juga tertuang dalam SK Direksi No. Kep:12/LGL/SKD/I//2014.TRIM tentang Pembukaan Rekening Pribadi. Kebijakan insider trading telah diungkapkan pada situs web Perseroan: https:// www.trimegah.com/id/ site/corporate-governance/ kebijakan-kebijakan.<br><br>**Comply**<br>The Company already has an Insider Trading Policy which has been ratified through the Decree of the Board of Commissioners and the Board of Directors No.118/Corsec/ST/VIII.2018.TRIM dated 27 August 2018. Previously, the prohibition on insider trading was also written in the Decree of the Board of Directors No. Kep: 12/LGL/SKD/I//2014. TRIM concerning a Personal Account Opening. The insider trading policy has been disclosed on the Company's website: https://www.trimegah.com/ id/site/corporate-governance/kebijakan-kebijakan |

| **Aspek**<br>Aspect | **Prinsip**<br>Principle | **Rekomendasi**<br>Recommendation | **Pelaksanaan**<br>Implementation |
|---|---|---|---|
| | | 7.2. Perusahaan Terbuka memiliki kebijakan anti-korupsi dan *anti-fraud*.<br><br>A Public Company has an anti-corruption and anti-fraud policy. | **Terpenuhi**<br>Perseroan memiliki kebijakan anti-korupsi sebagaimana sudah diungkapkan dalam Laporan Tahunan dan juga tersedia pada situs web Perseroan: https://www.trimegah.com/upload/2019/02/Kebijakan_Whistleblower_dan_Anti_Korupsi.pdf.<br><br>**Comply**<br>The Company has anti-corruption policy as disclosed in the Annual Report and is also available on the Company's website: https://www.trimegah.com/upload/2019/02/Kebijakan_Whistleblower_dan_Anti_Korupsi.pdf. |
| | | 7.3. Perusahaan Terbuka memiliki kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau vendor.<br><br>A Public Company has a policy on supplier or vendor selection and capability development. | **Terpenuhi**<br>Kebijakan tentang pengadaan barang dan/atau jasa yang dibutuhkan Perseroan telah dituangkan dalam *Standard Operating Procedure* unit kerja terkait. Kebijakan tersebut juga sudah diungkapkan pada situs web Perseroan: https://www.trimegah.com/upload/2019/02/Kebijakan_Kreditur_dan_Kebijakan_Seleksi_Pemasok_atau_Vendor.pdf.<br><br>**Comply**<br>The policy regarding the procurement of goods and/or services needed by the Company has been set forth in the Standard Operating Procedure of the relevant working unit. The policy is disclosed on the Company's website: https://www.trimegah.com/upload/2019/02/Kebijakan_Kreditur_dan_Kebijakan_Seleksi_Pemasok_atau_Vendor.pdf. |
| | | 7.4. Perusahaan Terbuka memiliki kebijakan tentang pemenuhan hak-hak kreditur.<br><br>A Public Company has a policy on the fulfillment of creditor's rights. | **Terpenuhi**<br>Perseroan selalu berupaya untuk memenuhi hak-hak kreditur seperti yang tertuang dalam Perjanjian Kerja Sama. Kebijakan ini juga telah diungkapkan pada situs web Perseroan: https://www.trimegah.com/upload/2019/02/Kebijakan_Kreditur_dan_Kebijakan_Seleksi_Pemasok_atau_Vendor.pdf.<br><br>**Comply**<br>The Company always strives to fulfill the creditor rights as stated in the Cooperation Agreement. This policy has been disclosed on the Company's website: https://www.trimegah.com/upload/2019/02/Kebijakan_Kreditur_dan_Kebijakan_Seleksi_Pemasok_atau_Vendor.pdf. |
| | | 7.5. Perusahaan Terbuka memiliki kebijakan sistem *whistleblowing*.<br><br>A Public Company has a whistleblowing system policy. | **Terpenuhi**<br>Perseroan memiliki kebijakan sistem *whistleblowing* sebagaimana sudah diungkapan dalam Laporan Tahunan dan situs web Perseroan: https://www.trimegah.com/upload/2019/02/Kebijakan_Whistleblower_dan_Anti_Korupsi.pdf.<br><br>**Comply**<br>The Company has a whistleblowing system policy as disclosed in the Company's Annual Report and website: https://www.trimegah.com/upload/2019/02/Kebijakan_Whistleblower_dan_Anti_Korupsi.pdf. |

# Penerapan atas Pedoman Tata Kelola Perusahaan Terbuka

Implementation of Public Company Governance Guidelines

| Aspek<br>Aspect | Prinsip<br>Principle | Rekomendasi<br>Recommendation | Pelaksanaan<br>Implementation |
|---|---|---|---|
| | | 7.6. Perusahaan Terbuka memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan.<br><br>A Public Company has a long-term incentives policy for the Board of Directors and the employees. | **Tidak Relevan**<br>Perseroan saat ini tidak memiliki program pemberian insentif untuk jangka panjang bagi Direksi dan Karyawan.<br><br>**Irrelevant**<br>The Company currently does not have a long-term incentive program for Directors and Employees. |
| E. Keterbukaan Informasi<br>Disclosure of Information | | | |
| | **Prinsip 8**<br>Meningkatkan Pelaksanaan Keterbukaan Informasi.<br><br>**Principle 8**<br>Improving the Implementation of Information Disclosure | 8.1. Perusahaan Terbuka memanfaatkan penggunaan teknologi informasi secara lebih luas selain situs web sebagai media keterbukaan informasi.<br><br>A Public Company uses information technology more broadly in addition to the website as a medium for disclosure of information. | **Terpenuhi**<br>Selain melalui situs web, Perseroan juga memanfaatkan teknologi informasi secara lebih luas dalam penyebaran informasi, termasuk situs web Bursa Efek Indonesia, dan media sosial.<br><br>**Comply**<br>In addition to its official website, the Company also utilizes a broader use of information technology for the information dissemination, including through IDX website, and social media. |
| | | 8.2. Laporan Tahunan Perusahaan Terbuka mengungkapkan kepemilikan saham Perusahaan Terbuka paling sedikit 5%, selain pengungkapan kepemilikan saham Perusahaan Terbuka melalui pemegang saham utama dan pengendali.<br><br>A Public Company's Annual Report discloses the Public Company's share ownership of at least 5%, in addition to the disclosure of the Public Company's share ownership through major and controlling shareholders. | **Terpenuhi**<br>Perseroan telah mengungkapkan informasi mengenai pemegang saham yang memiliki 5% (lima persen) atau lebih kepemilikan saham Perseroan di Laporan Tahunan dan situs web Perseroan. Selain itu, Perseroan juga menyampaikan Laporan Registrasi Pemegang Efek mengenai kepemilikan saham Perseroan setiap bulan melalui SPE OJK dan IDXnet. Pemegang saham pengendali Perseroan per 31 Desember 2023 adalah Garibaldi Thohir.<br><br>**Comply**<br>The Company has disclosed the information pertaining its shareholders with 5% (five percent) or more share ownership in the Company's Annual Report and website. In addition, the Company also submits a Monthly Report of Securities Holder Registration concerning shares ownership of the Company monthly through SPE OJK and IDXnet. The Company's controlling shareholder as of 31 December 2023 is Garibaldi Thohir. |




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KEBERLANJUTAN
SUSTAINABILITY

# 06 LONG POWER SHOTS



# Strategi Keberlanjutan
Sustainability Strategy

Tahun 2023 merupakan tahun keempat bagi Perseroan dalam menyusun Laporan Keberlanjutan. Bab Keberlanjutan dalam Laporan Tahunan ini memuat segala informasi terkait strategi, target, dan implementasi kegiatan yang sudah dilakukan Perseroan dalam upaya mendukung terwujudnya keuangan berkelanjutan *(sustainable finance)*.

Penyusunan Bab Tanggung Jawab Sosial dan Lingkungan (TJSL) dan/atau Laporan Keberlanjutan mengacu pada Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 – Lampiran II tentang Penerapan Keuangan Berkelanjutan Bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik ("POJK 51/2017"), dan Surat Edaran Otoritas Jasa Keuangan No. 16/SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten dan/atau Perusahaan Publik ("SEOJK 16/2021").

Seluruh informasi dalam Bab Keberlanjutan adalah kinerja keberlanjutan Perseroan yang mencakup aspek ekonomi, sosial, dan lingkungan untuk periode 1 Januari 2023 - 31 Desember 2023. Laporan Keberlanjutan dilaporkan sebagai satu kesatuan dalam buku yang sama dengan Laporan Tahunan. Dengan menerapkan pelaporan terintegrasi ini, semua informasi yang tercantum dalam kedua laporan tersebut saling melengkapi dan berkaitan satu sama lain sehingga tidak memerlukan pengungkapan data atau informasi yang berulang, baik pada bagian Laporan Tahunan maupun Laporan Keberlanjutan.

## Penjelasan Strategi Keberlanjutan
Untuk mendukung pengembangan keuangan berkelanjutan di pasar modal, Perseroan sebagai pelaku usaha di sektor jasa keuangan berkomitmen untuk menerapkan prinsip-prinsip keuangan berkelanjutan dalam operasionalnya sehari-hari. Komitmen Perseroan terhadap keuangan berkelanjutan diwujudkan dengan terus mengupayakan pertumbuhan bisnis yang inovatif, positif dan memberikan manfaat yang maksimal bagi seluruh pemangku kepentingan.

The year 2023 marked the fourth-year for the Company in preparing a Sustainability Report. The Sustainability chapter in this Annual Report contains all information related to strategies, targets, and implementation of activities that have been carried out by the Company in an effort to support the realization of sustainable finance.

The preparation of the CSR Chapter and/or the Sustainability Report refers to Financial Services Authority Regulation No. 51/POJK.03/2017 – Appendix II concerning Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies ("POJK 51/2017"), and Financial Services Authority Circular Letter No. 16/SEOJK.04/2021 concerning the Form and Content of the Annual Reports of Issuers and/or Public Companies ("SEOJK 16/2021").

All information in the Sustainability Chapter is the Company's sustainability performance which includes economic, social, and environmental aspects from January 1, 2023 to December 31, 2023. The Sustainability Report is included in the same book as the Annual Report. With this integrated reporting, all information in the two reports is complementary and related to one another, thereby eliminating the need for repeated disclosure of data or information in either the Annual Report or the Sustainability Report.

## Explanation on Sustainability Strategy
To support the development of sustainable finance in the capital market, the Company as a player in the financial services sector is committed to implementing sustainable finance principles in the daily operations. The Company's commitment to sustainable finance is realized by continuing to strive for innovative, positive business growth and providing maximum benefits for all stakeholders.

Untuk itu, Perseroan telah menerapkan strategi dan menjalankan sejumlah inisiatif keberlanjutan yang selaras dengan Tujuan Pembangunan Berkelanjutan (*Sustainable Development Goals*/ SDGs), antara lain dengan partisipasi dalam upaya peningkatan literasi dan inklusi pasar modal di tengah masyarakat. Inisiatif tersebut diharapkan dapat mendorong minat masyarakat dari semua kalangan untuk mulai berinvestasi di pasar modal. Hal ini pada gilirannya juga memberikan peluang bagi Perseroan untuk memperluas basis nasabah.

Dalam *framework* yang lebih luas, Perseroan juga memaknai keberlanjutan dengan menerapkan prinsip-prinsip tata kelola perusahaan yang baik dalam bisnisnya sehingga dapat meminimalisasi risiko inheren pada aktivitas usaha dan berkontribusi pada pertumbuhan yang berkelanjutan. Hal ini merupakan wujud salah satu Corporate Values Perseroan yaitu integritas.

For this purpose, the Company has implemented strategies and carried out several sustainability initiatives that are in line with the Sustainable Development Goals (SDGs), including participation in efforts to increase capital market literacy and inclusion in the society. These initiatives are expected to encourage the interest of the society from all segments to start investing in the capital market. This in turn also provides opportunities for the Company to expand the client base.

In a broader framework, the Company also defines sustainability by implementing the good corporate governance principles in its business so that it can minimize inherent risks in business activities, and contribute to sustainable growth. This is a manifestation of one of the Company's Corporate Values, namely integrity.

## Realisasi Aksi Keuangan Berkelanjutan Tahun 2023

Komitmen Perseroan untuk menjalankan praktik bisnis yang berkelanjutan tertuang lebih rinci dalam *roadmap* Rencana Aksi Keuangan Berkelanjutan (RAKB) Tahun 2020-2024.

Untuk mendukung pelaksanaannya, Perseroan menerapkan serangkaian program kerja termasuk meningkatkan kompetensi karyawan terkait keuangan berkelanjutan, melaksanakan edukasi kepada nasabah terkait produk dan/atau jasa keuangan berkelanjutan, memetakan produk keuangan berkelanjutan, merancang sistem pengawasan dan pelaporan penerapan keuangan berkelanjutan.

Tahun 2023 menjadi tahun keempat bagi Perseroan dan telah memasuki Tahap Implementasi Lanjutan dari Roadmap RAKB. Strategi keberlanjutan tahun ini berfokus pada pengembangan portofolio produk-produk keuangan berkelanjutan.

## Realization of Sustainable Finance Actions in 2023

The Company's commitment to implementing sustainable business practices is stated in more detail in the 2020-2024 Sustainable Finance Action Plan (RAKB) roadmap.

To support the implementation, the Company implemented a series of work programs including improving employee competencies related to sustainable finance practices, conducting education to clients about sustainable financial products and/or services, mapping sustainable financial products, and designing monitoring and reporting systems of implementation of sustainable finance.

The year 2023 was the fourth-year for the Company and the Company entered the Advanced Implementation Stage of the RAKB Roadmap. This year's sustainability strategy focused on the development of a portfolio of investment products tailored to sustainable finance.

# Strategi Keberlanjutan
## Sustainability Strategy

Perseroan berhasil mengembangkan portofolio produk keuangan berkelanjutan baik dalam jumlah produk maupun dalam volume produk tersebut. Hingga akhir Desember 2023, Perseroan telah memasarkan 6 produk terkait keuangan berkelanjutan, meningkat 4 produk dari tahun sebelumnya, dengan peningkatan dana kelolaan sebesar 296% dari dana kelolaan per akhir Desember 2022.

The Company has succeeded in developing a portfolio of sustainable financial products both in terms of number of products and in terms of product volume. By the end of December 2023, the Company has marketed 6 products related to sustainable finance, an increase of 4 products from the previous year, with an increase in asset under management of 296% from the asset under management as of the end of December 2022.

### Target dan Realisasi RAKB Tahun 2023
### RAKB Targets and Realization in 2023

| **Program Kerja**<br>Work Programs | **Indikator Keberhasilan**<br>Success Indicators | **Status Implementasi**<br>Implementation Status |
|---|---|---|
| Pengembangan portofolio produk dan/atau jasa Keuangan Berkelanjutan<br><br>Development of a portfolio of Sustainable Finance Products and/or Services | Pengembangan produk dan/atau jasa Keuangan Berkelanjutan dengan pertumbuhan volume sebesar 5%<br><br>Development of Sustainable Finance products and/or services with a 5% growth in volume. | Terlaksana<br><br>Done |



# Tata Kelola Keberlanjutan
Sustainability Governance

## Penanggung Jawab Penerapan Keuangan Berkelanjutan

Sebagaimana diatur dalam Undang-Undang Nomor 40 tahun 2007 tentang Perseroan Terbatas, struktur tata kelola Perseroan terdiri dari organ utama dan organ-organ pendukung lainnya yang masing-masing memiliki tugas serta kewenangan berbeda-beda.

Sebagai bagian penerapan keuangan berkelanjutan sebagaimana POJK 51/2017, Perseroan telah menerbitkan Surat Keputusan Direksi No. SK.001/SPR/BOD/I/2020.TRIM tentang Penerapan Aksi Keuangan Berkelanjutan, yang menetapkan Divisi Corporate Secretary, Human Capital, dan Corporate Strategy, serta divisi-divisi lain sebagai pihak yang bertanggung jawab atau *Unit in Charge* atas penerapan aksi keuangan berkelanjutan di Perseroan, serta bertugas menjalankan fungsi pengawasan terhadap realisasi program-program keuangan berkelanjutan.

Meskipun sudah menunjuk unit-unit kerja tersebut, Direksi sebagai organ utama dalam struktur GCG Perseroan tetap bertindak sebagai penanggung jawab utama dalam penerapan keuangan berkelanjutan dengan memberikan dukungan penuh terhadap perencanaan dan melakukan pengawasan langsung terhadap penerapan pilar-pilar keuangan berkelanjutan.

Secara keseluruhan, Aksi Keuangan Berkelanjutan Perseroan dikelola oleh organ-organ berikut ini:

## Unit in Charge of Sustainable Finance Implementation

As regulated in Law No. 40 of 2007 concerning Limited Liability Companies, the Company's corporate governance structure consists of main organs and other supporting organs, each with different duties and authorities.

As part of the implementation of sustainable finance mandated by POJK 51/2017, the Company has issued Decree of the Board of Directors No. SK.001/SPR/BOD/I/2020. TRIM concerning the Implementation of Sustainable Finance Actions, which determines the Corporate Secretary, Human Capital, and Corporate Strategy Divisions, as well as other divisions as the responsible parties or Unit in Charge for the implementation of sustainable financial actions in the Company, and is responsible for overseeing the implementation of sustainable financial programs.

Having appointing these work unit, the Board of Directors as the primary organ in the Company's GCG structure remains the key agent responsible in the implementation of sustainable finance by providing full support for planning and direct supervision on the implementation of sustainable finance pillars.

In general, the Company's Sustainable Financial Actions are managed by the following organs:

| **Pihak**<br>Parties | **Tugas dan Wewenang**<br>Duties and Authorities |
|---|---|
| Direksi<br><br>The Board of Directors | • Bertanggung jawab memastikan terlaksananya Program Aksi Keuangan Berkelanjutan di Perseroan secara keseluruhan<br>To be responsible for assuring the Company-wide implementation of the Sustainable Finance Action Program |

# Tata Kelola Keberlanjutan

Sustainability Governance

| Pihak<br>Parties | Tugas dan Wewenang<br>Duties and Authorities |
|---|---|
| Corporate Strategy | • Bertanggung jawab terhadap Direksi terkait pengelolaan Program Aksi Keuangan Berkelanjutan di Perseroan secara keseluruhan<br>To be responsible to the Board of Directors in relation to the management of the Sustainable Finance Action Program in the Company.<br>• Menyusun Rencana Aksi Keuangan Berkelanjutan Perseroan<br>To prepare the Sustainable Finance Action Plan of the Company.<br>• Memonitor pelaksanaan Aksi Keuangan Berkelanjutan Perseroan.<br>To monitor the implementation of the Sustainable Finance Action of the Company.<br>• Memproyeksikan pertumbuhan Produk dan/atau Jasa Keuangan Berkelanjutan.<br>To project the growth of Sustainable Financial Products and/or Services. |
| Corporate Secretary | • Mendukung penyusunan Rencana Aksi Keuangan Berkelanjutan Perseroan.<br>To support the formulation of the Sustainable Finance Action Plan of the Company.<br>• Menyusun Laporan Keberlanjutan Perseroan.<br>To prepare the Sustainability Report of the Company.<br>• Mengelola Program TJSL/CSR Perseroan.<br>To manage the CSR Program of the Company. |
| Corporate Risk Management & Compliance | • Melakukan review dan rekomendasi terkait aspek kepatuhan terhadap Program Aksi Keuangan Berkelanjutan.<br>To conduct reviews and recommendations regarding compliance aspects of the Sustainable Finance Action Program.<br>• Melakukan monitoring risiko terkait penerapan Aksi Keuangan Berkelanjutan.<br>To conduct risk monitoring related to the implementation of Sustainable Finance Actions. |
| Human Capital | • Menyusun Pedoman Perusahaan (SK Direksi) terkait Aksi Keuangan Berkelanjutan Perseroan.<br>To prepare Company Guidelines (Decree of the Board of Directors) related to the Sustainable Finance Actions of the Company.<br>• Melakukan pelatihan peningkatan awareness dan kompetensi terkait Program Keuangan Berkelanjutan.<br>To conduct training to increase awareness and competency related to Sustainable Finance Program.<br>• Melakukan edukasi internal.<br>To conduct internal education |
| Business Units | • Memasarkan Produk dan/atau Jasa Keuangan Berkelanjutan.<br>To promote of Sustainable Finance Products and/or Services |

## Pengembangan Kompetensi Penanggung Jawab Penerapan Keuangan Berkelanjutan

Perseroan mengupayakan keterlibatan aktif organ-organ tata kelola internal yang bertanggung jawab atas implementasi Keuangan Berkelanjutan dengan mengikuti berbagai pelatihan atau seminar. Hal ini selaras dengan upaya untuk menyempurnakan tata kelola berkelanjutan di Perseroan.

Berikut ini adalah daftar pelatihan ataupun seminar/ sosialisasi yang telah dihadiri oleh penanggung jawab penerapan Keuangan Berkelanjutan Perseroan selama 2023:

## Competency Development of Party in Charge of Sustainable Finance Implementation

The Company strives for an active involvement of internal governance organs responsible for the implementation of Sustainable Finance by participating in various trainings or seminars. This is in line with the efforts to improve sustainable governance in the Company.

The following is list of trainings or seminars/ socialization that have been attended by the persons in charge for implementing the Company's Sustainable Finance during 2023:

| **Peserta**<br>Participant | **Jenis Pendidikan dan Pelatihan**<br>Type of Education and Training | **Tanggal**<br>Date | **Penyelenggara**<br>Organizer |
|---|---|---|---|
| Corporate Strategy | IDX-PwC : Membuka Peluang melalui Peningkatan ESG Rating<br><br>IDX-PwC: Opening Opportunities through Improved ESG Ratings | 19 Januari 2023<br><br>January 19, 2023 | The Indonesia Stock Exchange & PwC Indonesia |
| Corporate Strategy, Corporate Risk Management & Compliance | Penyusunan Laporan Keberlanjutan bagi Anggota Bursa Efek<br><br>Preparation of Sustainability Reports for Stock Exchange Members | 20 & 27 Januari 2023<br>3, 10 & 17 Februari 2023<br><br>January 20 & 27, 2023<br>February 3, 10 & 17, 2023 | PT Bursa Efek Indonesia & Global Reporting Initiative (GRI)<br><br>The Indonesia Stock Exchange & Global Reporting Initiative (GRI) |
| Corporate Strategy | ESG Update: Sustainability Disclosure Introduction to ISSB | 16 Februari 2023<br><br>February 16, 2023 | Indonesia Corporate Secretary Association (ICSA) |
| Corporate Strategy | Unpacking CDP Disclosure for Financial Institutions | 30 Mei 2023<br><br>May 30, 2023 | CDP |

# Tata Kelola Keberlanjutan

Sustainability Governance

| **Peserta**<br>Participant | **Jenis Pendidikan dan Pelatihan**<br>Type of Education and Training | **Tanggal**<br>Date | **Penyelenggara**<br>Organizer |
|---|---|---|---|
| Corporate Secretary | Seminar "The Future of Sustainability Reporting: An Exclusive Forum for Regulators and Listed Companies in Indonesia" | 13 Juni 2023<br>June 13, 2023 | PT Bursa Efek Indonesia<br>The Indonesia Stock Exchange |
| Corporate Strategy | Workshop Clean Energy Finance and Investment (CEFI) | 19-23 Juni 2023<br>June 19-23, 2023 | Otoritas Jasa Keuangan<br>The Financial Services Authority |
| Accounting & Tax | ASEAN Capital Market Forum and International Sustainability Standards Board: Joint Conference and Technical Training on the IFRS Sustainability Disclosure Standards | 27-28 Juni 2023<br>June 27-28, 2023 | Otoritas Jasa Keuangan<br>The Financial Services Authority |
| Corporate Strategy | Focus Group Discussion Insentif dan Disinsentif Penerapan Keuangan Berkelanjutan<br>Focus Group Discussion on the Incentives and Disincentives for Implementing Sustainable Finance | 20 Juli 2023<br>July 20, 2023 | Otoritas Jasa Keuangan<br>The Financial Services Authority |
| Corporate Strategy | Conference Catalyzing Green andSustainable Finance Through Capital Market and Other Innovative Solutions | 8 Agustus 2023<br>August 8, 2023 | Asian Development Bank (ADB) & OJK |
| Corporate Strategy | Indonesia Sustainability Forum | 8 September 2023<br>September 8, 2023 | KADIN |

| **Peserta**<br>Participant | **Jenis Pendidikan dan Pelatihan**<br>Type of Education and Training | **Tanggal**<br>Date | **Penyelenggara**<br>Organizer |
|---|---|---|---|
| Corporate Secretary, Corporate Strategy, Corporate Risk Management & Compliance | Workshop Refreshment Penyusunan Rencana Aksi Keuangan Berkelanjutan (RAKB) kepada Anggota Bursa Efek | 15 September 2023 | PT Bursa Efek Indonesia |
| | Refreshment Workshop on Preparing a Sustainable Finance Action Plan (RAKB) for Stock Exchange Members | September 15, 2023 | The Indonesia Stock Exchange |
| Corporate Secretary | The 9th Indonesian Finance Association International Conference: "Sustainable Finance and Capital Market: Investing in a Greener Future" | 11-12 Oktober 2023 | PT Bursa Efek Indonesia, PT Kliring Penjaminan Efek Indonesia, PT Kustodian Sentral Efek Indonesia & The Indonesian Finance Association |
| | | October 11-12, 2023 | The Indonesia Stock Exchange, The Indonesia Clearing and Guarantee Corporation, The Indonesia Central Securities Depository & The Indonesian Finance Association |
| Accounting & Tax | ASEAN Capital Market Forum and International Sustainability Standards Board: Technical Training on IFRS Sustainability Disclosure Standards for Corporate Preparers | 16-18 Oktober 2023 | Otoritas Jasa Keuangan |
| | | October 16-18, 2023 | The Financial Services Authority |
| Corporate Secretary | Webinar "Managing Environmental, Social, and Governance Risks and Opportunities" | 19 Oktober 2023 | Otoritas Jasa Keuangan |
| | | October 19, 2023 | The Financial Services Authority |
| Corporate Secretary | Webinar "Aligning ESG Initiatives with Valuation Strategies" | 8 Desember 2023 | Asosiasi Emiten Indonesia |
| | | December 8, 2023 | Indonesian Public Listed Companies Association |

# Tata Kelola Keberlanjutan

Sustainability Governance

## Penilaian Risiko atas Penerapan Keuangan Berkelanjutan

Merespon dinamika di industri pasar modal, dan sejalan dengan penerapan prinsip Keuangan Berkelanjutan, Perseroan tidak lagi hanya berfokus pada risiko-risiko umum korporasi melainkan juga memasukkan risiko-risiko Lingkungan, Sosial dan Tata Kelola (LST) secara terintegrasi ke dalam pengelolaan risikonya.

Secara garis besar, berikut ini adalah daftar profil risiko LST yang relevan dengan kegiatan usaha Perseroan beserta upaya mitigasi yang sudah dilakukan, antara lain:

## Risk Assessment on the Implementation of Sustainable Finance

Responding to dynamics in the capital market industry, and in line with the implementation of Sustainable Finance principles, the Company no longer only focuses on general corporate risks but also incorporates Environmental, Social and Governance (ESG) risks in an integrated manner into its risk management.

In general, the following is a list of ESG risk profiles relevant to the Company's business activities along with the mitigation efforts that have been carried out, including:

| **Topik**<br>Topics | **Keterangan**<br>Description | **Mitigasi**<br>Mitigation |
|---|---|---|
| Lingkungan | Risiko kerusakan lingkungan akibat kegiatan operasional Perseroan termasuk di antaranya pencemaran lingkungan akibat limbah dari kegiatan operasional, maupun penggunaan energi secara berlebih. | • Memperkuat pemahaman karyawan terkait nilai-nilai keberlanjutan pada kegiatan operasi Perseroan;<br>• Menanamkan budaya keberlanjutan di lingkungan internal Perseroan seperti pemberian *customized tumbler* bagi setiap karyawan untuk mengurangi limbah botol plastik;<br>• Merumuskan dan mensosialisasikan pedoman internal yang mendukung iklim kerja berwawasan lingkungan (*green office*) seperti *paperless office system*, dan penghematan konsumsi listrik. |
| Environmental | Risks of environmental damage resulting from the Company's operational activity including, among others, environmental pollution due to waste generated from operational activities, as well as excessive use of energy. | • To strengthen employees' understanding in sustainability values in the Company's operational activity;<br>• To plant a sustainability culture in the Company's environment such as providing customized tumblers for all employee to reduce plastic bottle waste;<br>• To formulate and socialize internal guidelines that support an eco-friendly workplace (green office) such as a paperless office system, and electricity consumption saving. |

| **Topik**<br>Topics | **Keterangan**<br>Description | **Mitigasi**<br>Mitigation |
|---|---|---|
| Sosial | Risiko dampak negatif akibat bisnis Perseroan, termasuk di antaranya kerugian nasabah akibat ketidakpahaman atas risiko investasi. | • Memiliki kebijakan internal yang mengatur kewajiban karyawan untuk menjaga kerahasiaan informasi nasabah dan menetapkan sanksi tegas atas pelanggarannya;<br>• Mengadakan program literasi keuangan untuk meningkatkan pengetahuan nasabah dan masyarakat luas mengenai keunggulan dan risiko setiap produk dan/atau jasa Perseroan. |
| Social | The risk of negative impacts as a result of the Company's business, including client's losses due to lack of understanding about investment risks. | • To have an internal policy that regulates employee obligations to keep client information confidentiality, and impose strict sanctions for violations;<br>• To hold financial literacy education program to increase clients and public knowledge regarding the advantages and risks of each of the Company's products and/or services. |

Manajemen risiko di Perseroan melibatkan peran semua pihak termasuk Dewan Komisaris dibantu oleh Komite Audit memberikan arahan atas kebijakan manajemen risiko Perseroan.

Risk management in the Company involves the role of all parties including the Board of Commissioners, which is assisted by the Audit Committee, provides direction on the Company's risk management policy.

Agar pengelolaan risiko dapat berjalan efektif, Perseroan membangun budaya sadar risiko di seluruh lini usaha dan tingkatan organisasi.

In order for risk management to be effective, the Company builds a risk awareness culture at all business lines and organizational levels.

Penjelasan mengenai prosedur pengelolaan risiko umum Perseroan telah disajikan pada Sub Bab Manajemen Risiko, Bab 5 - Tata Kelola Perusahaan.

An explanation of the Company's general risk management procedures is presented in the Risk Management Sub Chapter, Chapter 5 - Corporate Governance.

# Tata Kelola Keberlanjutan

Sustainability Governance

## Hubungan dengan Pemangku Kepentingan

Salah satu strategi Perseroan dalam menjaga keberlanjutan usaha di masa depan adalah menjalin hubungan yang harmonis dengan para pemangku kepentingan. Untuk keperluan ini, Perseroan telah memetakan kelompok pemangku kepentingan utama yang dinilai memiliki peran signifikan bagi keberlanjutan usaha Perseroan. Perseroan juga telah menentukan metode komunikasi yang efektif dengan para pemangku kepentingan.

## Stakeholders Engagement

One of the Company's strategies in maintaining business sustainability in the future is to establish harmonious relationships with stakeholders. For this purpose, the Company has mapped the main stakeholder groups which are considered to have a significant role in the sustainability of the Company's business. The Company has also determined effective communication methods with stakeholders.

| Kelompok Pemangku Kepentingan<br>Stakeholders Group | Topik dan Isu Utama Kepentingan<br>Interest Topics and Main Issues | Metode Pelibatan dan Frekuensi<br>Engagement Method and Frequency |
|---|---|---|
| Pemegang Saham<br>Shareholders | • Informasi kinerja keuangan<br>Financial performance information<br>• Informasi atau fakta material<br>Material information or fact | • Informasi kinerja keuangan Perseroan secara berkala tersedia pada Laporan Keuangan yang dimuat pada situs web PT Bursa Efek Indonesia (BEI), situs web Perseroan, dan dilaporkan kepada pemegang saham dalam RUPS Tahunan<br>The Company's regular financial performance information is available in the Financial Statements published on the Indonesia Stock Exchange (IDX) website, the Company's website, and is presented to shareholders at the Annual GMS<br>• Keterbukaan atas informasi atau fakta material Perseroan dimuat pada situs web BEI dan Perseroan<br>The Company's disclosure of information of material information or fact is available on the IDX website, and the Company's website |
| Regulator<br>Regulator | • *Update* regulasi<br>Regulatory update<br>• Pemenuhan kepatuhan Perseroan<br>Fulfillment of the Company's compliance | • Menghadiri seminar sosialisasi regulasi baru atau pendalaman regulasi yang masih berlaku<br>Attending seminars on socialization of new regulations or deepening of existing regulations<br>• Konsultasi dengan regulator baik melalui *online meeting* atau email setiap dibutuhkan<br>Consultation with regulators through online meeting or email when needed |

| **Kelompok Pemangku Kepentingan**<br>Stakeholders Group | **Topik dan Isu Utama Kepentingan**<br>Interest Topics and Main Issues | **Metode Pelibatan dan Frekuensi**<br>Engagement Method and Frequency |
|---|---|---|
| Nasabah<br>Clients | • Informasi produk dan layanan<br>Product and service information<br>• Keluhan pelanggan<br>Client complaints<br>• Saran untuk peningkatan layanan<br>Suggestions for service improvement<br>• *Client appetite* terhadap produk & layanan Perseroan<br>Client appetite on the Company's products & services | • Layanan Call Centre, kantor cabang yang dapat dihubungi pada jam operasional Perseroan<br>Call center services, branch offices that can be contacted at the Company's operating hours<br>• Situs web, media sosial<br>Website, social media<br>• Kegiatan edukasi literasi keuangan<br>Financial literacy education<br>• *Event* dan pertemuan dengan nasabah<br>Event and meeting with clients |
| Karyawan<br>Employees | • *Update* tentang kinerja, rencana kerja dan strategi Perseroan<br>Update on the Company's performance, business plan and strategy<br>• *Update* tentang informasi penting seputar Perseroan<br>Update on important information about the Company<br>• Perencanaan dan evaluasi kompetensi serta kinerja karyawan<br>Competency planning and evaluation as well as employee performance<br>• Sosialisasi kesehatan dan keselamatan kerja<br>Health and work safety socialization | • Town hall meeting<br>• Budget meeting<br>• *E-mail blast*<br>• Intranet OneTrimegah<br>• Human Resources Information System yang dapat diakses setiap saat oleh karyawan<br>HR Information System that can be accessed at any time by the employee |

# Tata Kelola Keberlanjutan

Sustainability Governance

| Kelompok Pemangku Kepentingan<br>Stakeholders Group | Topik dan Isu Utama Kepentingan<br>Interest Topics and Main Issues | Metode Pelibatan dan Frekuensi<br>Engagement Method and Frequency |
|---|---|---|
| Vendor/Rekanan<br>Vendors/Partners | • Pengadaan barang dan jasa<br>Procurement of goods and services<br>• Pembayaran<br>Payment | • Kerja sama berbasis kontrak kerja<br>A contract-based engagement<br>• Pemilihan rekanan/vendor dilakukan melalui seleksi<br>Partner/vendor selection is carried out through selection<br>• Pembayaran dilakukan sesuai kontrak<br>Payment is made according to the contract |
| Media Massa<br>Mass Media | • *Update* tentang kegiatan Perseroan atau informasi penting tentang Perseroan<br>Update on the Company's activity or important information about the Company | • Materi Paparan Publik Tahunan<br>Annual Public Expose Material<br>• *Press Release*, Pengumuman dan Keterbukaan pada Website Perseroan<br>Press Release, Announcement and Disclosure on the Company's website |
| Masyarakat<br>Public | • *Update* tentang perkembangan atau kinerja Perseroan<br>Update on the Company's development or performance.<br>• Pengetahuan umum tentang pasar modal<br>General knowledge of capital market<br>• Pelaksanaan Program Tanggung Jawab Sosial dan Lingkungan (TJSL)<br>Implementation of the Social and Environmental Responsibility Program (CSR) | • Materi Paparan Publik Tahunan<br>Annual Public Expose Material<br>• Media sosial<br>Social media<br>• Kegiatan Edukasi Literasi Keuangan<br>Financial Literacy Education Activity<br>• Website |

## Permasalahan terhadap Penerapan Keuangan Berkelanjutan

Secara umum, pada pelaksanaan program dan inisiatif keuangan berkelanjutan yang dirancang dalam Rencana Aksi Keuangan Berkelanjutan (RAKB) 2023, Perseroan tidak menghadapi tantangan yang signifikan. Hal ini ditunjukan dengan tercapainya indikator keberhasilan pada target kegiatan prioritas tahun 2023 yaitu dilakukannya pengembangan terhadap produk dan/atau jasa Keuangan Berkelanjutan, dengan pertumbuhan volume produk Keuangan Berkelanjutan sebesar 5%.

Hingga Desember 2023, Perseroan melalui Tim Agen Penjual Efek Reksa Dana (APERD) telah berhasil menambahkan jumlah produk yang dipasarkan dari 2 produk pada tahun 2022, menjadi 6 produk, yang mana salah satu produknya baru efektif dipasarkan pada akhir Oktober 2023. Selain penambahan jumlah produk, Perseroan juga berhasil meningkatkan dana kelolaan untuk produk-produk tersebut sebesar 296% dari akhir tahun 2022.

Pada tahun 2023, tantangan eksternal yang dihadapi terutama berasal dari kondisi perekonomian domestik dan global yang masih diwarnai ketidakpastian akibat ketegangan geopolitik di beberapa negara sehingga menahan minat investor untuk masuk ke pasar modal secara umum. Sikap *wait and see* yang sebagian besar investor tentu mempengaruhi kinerja perusahaan efek secara keseluruhan, tidak hanya terkait dengan pengembangan produk berkelanjutan. Isu keberlanjutan sendiri merupakan isu yang cukup luas dan membutuhkan proses transisi yang cukup panjang dan membutuhkan peran aktif dari seluruh *stakholde*r untuk dapat sepenuhnya diterapkan.

Untuk itu, masih berlangsungnya proses transisi ini juga merupakan salah satu tantangan bagi Perseroan dalam menerapkan prinsip keuangan berkelanjutan dalam bisnis Perseroan. Selain itu, serupa dengan tahun 2022, Perseroan masih menghadapi tantangan terkait tingkat pemahaman dan kesadaran masyarakat maupun internal terkait produk keuangan berkelanjutan.

## Issues of Sustainable Finance Implementation

In general, in the implementation of sustainable finance programs and initiatives designed in the Sustainable Finance Action Plan (RAKB) 2023, the Company did not face significant challenges. This is demonstrated by the achievement of success indicators for the 2023 priority activity target, namely the development of Sustainable Finance products and/or services, with Sustainable Finance product volume growth of 5%.

Until December 2023, the Company through the Mutual Fund Selling Agent (APERD) Team has succeeded in increasing the number of products marketed from 2 products in 2022 to 6 products, one of which was effectively marketed by end of October 2023. Additionally, the Company also succeeded in increasing asset under management of these products by 296% from the end of 2022.

In 2023, the external challenges faced mainly came from the global and domestic economic conditions which were filled by uncertainty due to geopolitical tensions in several countries, thereby holding back investors' interest in entering the capital market in general. The wait-and-see stance by most investors certainly affects the performance of securities companies, not only those related to sustainable product development. The issue of sustainability itself is a fairly broad issue and requires a fairly long transition process and requires the active role of all stakeholders to be fully implemented.

For this reason, the ongoing transition process is also one of the challenges for the Company in implementing sustainable financial principles in the Company's business. In addition, similar to 2022, the Company still faced challenges related to the level of public and internal understanding and awareness regarding sustainable finance products.

# Tata Kelola Keberlanjutan
## Sustainability Governance

Untuk menyiasati hal tersebut, Perseroan secara aktif mengikutsertakan karyawan dalam berbagai kegiatan edukasi yang terkait keuangan berkelanjutan yang diselenggarakan oleh berbagai lembaga, tidak hanya mengenai penerapannya tetapi juga mengenai pelaporannya, seperti rangkaian acara *Workshop* Penyusunan RAKB dan Laporan Keberlanjutan untuk Anggota Bursa Efek yang diselenggarakan oleh BEI. Perseroan juga telah tergabung dalam *Task Force* Keuangan Berkelanjutan untuk secara aktif mengikuti perkembangan penerapan keuangan berkelanjutan di Indonesia, sekaligus berperan aktif dalam pengembangan penerapan keuangan berkelanjutan tersebut. Perseroan juga melakukan serangkaian program literasi dan inklusi keuangan dengan mengadakan event edukasi untuk nasabah yang dilakukan secara *online* maupun *offline*.

To manage this issue, the Company actively involves employees in various educational activities related to sustainable finance held by various institutions, not only regarding its implementation but also regarding its reporting, such as a series of Workshops on Preparing RAKB and Sustainability Reports for Stock Exchange Members organized by the IDX. The Company has also joined the Sustainable Finance Task Force in order to actively follow the developments of the implementation of sustainable finance in Indonesia, as well as playing an active role in developing the implementation of sustainable finance. The Company has also carried out a series of financial literacy and inclusion programs by holding education events for client conducted both online and offline.



# Kinerja Keberlanjutan
Sustainability Governance

## Kegiatan Membangun Budaya Keberlanjutan

Perseroan membangun dan menerapkan budaya berkelanjutan dalam berbagai aspek organisasi, di antaranya dengan membangun pemahaman dan komitmen terhadap penerapan keuangan berkelanjutan kepada karyawan. Meskipun karakteristik bisnis Perseroan yang tidak terlibat dalam kegiatan yang berpotensi membahayakan atau merusak lingkungan secara langsung, namun Perseroan tetap berusaha menerapkan pengelolaan bisnis yang ramah lingkungan secara internal di Perseroan, antara lain dengan menerapkan kebijakan *paperless system* untuk mengurangi konsumsi kertas, mengedukasi karyawan untuk mengurangi penggunaan air minum kemasan dan menyediakan gelas dan *dispenser* di ruang kantor sebagai gantinya, serta menjalankan inisiatif penghematan energi dalam kegiatan sehari-hari Perseroan.

Selain itu, untuk mengurangi jejak karbon dari sampah plastik di pembuangan akhir, Perseroan mengedukasi karyawan untuk menggunakan plastik secara bijak. Guna mendukung kampanye pengurangan material plastik dalam kehidupan sehari-hari, Perseroan memberikan *souvenir totebag* pada *event* karyawan akhir tahun.

Strategi membangun budaya keberlanjutan lainnya juga diwujudkan melalui penyelenggaraan kegiatan literasi dan inklusi keuangan untuk meningkatkan pengetahuan nasabah dan masyarakat mengenai manfaat dan risiko dari produk dan/atau layanan investasi yang ditawarkan Perseroan. Kegiatan tersebut dilakukan melalui aktivitas webinar ataupun *Instagram Live* (@trimegahsekuritas) serta juga berkolaborasi dengan pihak lainnya.

Untuk menumbuhkan semangat dalam penerapan budaya ramah lingkungan (*green lifestyle*) di tempat kerja, dalam program Tanggung Jawab Sosial dan Lingkungan (TJSL) yang dijalankan pada tahun 2023, Perseroan juga melibatkan karyawan dalam pelatihan *Waste Management and Sustainable Living* yang diselenggarakan bekerja sama dengan Yayasan Cinta Anak Bangsa (YCAB). Program ini dibahas lebih lanjut pada Sub Bab Kinerja Lingkungan Hidup – Bab Keberlanjutan pada laporan ini.

## Activities to Build Sustainability Culture

The Company builds and implements a sustainable culture in various aspects of the organization, including by building understanding and commitment to implementing sustainable finance among employees. Although the Company's business characteristics do not involve any activities that may directly harm or damage the environment, the Company still strives to implement eco-friendly business practices internally, among others by implementing a paperless system policy to reduce paper consumption, educating employees to reduce the use of bottled drinking water by providing glasses and dispensers in office spaces instead, and implementing energy saving initiatives in the Company's daily activities.

In addition, to reduce the carbon footprint from plastic waste generated in final disposal, the Company educates employees to use plastic wisely. To support the campaign to reduce plastic materials in daily life, the Company provides tote bag souvenirs at the employee year-end event.

Another strategy to build a culture of sustainability is also realized through holding financial literacy and inclusion activities to increase client and public knowledge regarding the benefits and risks of investment products and/or services offered by the Company. This activity is carried out through webinars or Instagram Live (@trimegahsekuritas) and also collaborates with other parties.

To foster enthusiasm for implementing an environment-friendly culture (green lifestyle) in the workplace, in the Social and Environmental Responsibility (TJSL) program which was executed in 2023, the Company also involved employees in Waste Management and Sustainable Living training held in collaboration with the Yayasan Cinta Anak Bangsa (YCAB). This program is discussed further in the Environmental Performance Sub Chapter - Sustainability Chapter in this report.

# Kinerja Keberlanjutan

## Sustainability Governance

Sementara itu, upaya Perseroan dalam memperkenalkan budaya keberlanjutan kepada pemangku kepentingan eksternal dilakukan melalui pengembangan *platform online trading* untuk mendukung penerapan prinsip inklusif sehingga produk dan/atau layanan yang ditawarkan Perseroan dapat diakses dengan mudah dan cepat oleh semua lapisan masyarakat di semua wilayah. Pada kuartal IV 2023, Perseroan berhasil meluncurkan aplikasi Trima+, dengan fitur dan tampilan yang lebih menarik untuk nasabah. Perseroan percaya bahwa inisiatif berkelanjutan, sekecil apapun, yang dilakukan secara konsisten akan memberikan manfaat dan menciptakan nilai tambah bagi para pemangku kepentingan.

Meanwhile, the Company's efforts to introduce a culture of sustainability to external stakeholders are carried out through the development of an online trading platform to support the implementation of inclusive principles so that the products and/or services offered by the Company can be accessed easily and quickly by all levels of society in all regions. In the fourth quarter of 2023, the Company successfully launched the Trima+ application, with more attractive features and interface for clients. The Company believes that sustainable initiatives, no matter how small, which are carried out consistently will certainly provide benefits and create added value for stakeholders.



## Kinerja Ekonomi
## Economic Performance

Pada tahun 2023, Perseroan berhasil mencatatkan kinerja ekonomi yang positif dengan pendapatan usaha hampir mencapai Rp713,0 miliar (terealisasi 121,8% dari target). Kinerja ekonomi Perseroan yang tercatat dalam Laporan Keuangan tahun 2023 telah diaudit oleh Kantor Akuntan Publik (KAP) Purwantono, Sungkoro & Surja dan mendapat opini wajar dalam Semua Hal yang Material.

In 2023, the Company succeeded in recording positive economic performance with total revenues nearly reaching Rp713.0 billion (realized 121.8% of the target). The Company's economic performance recorded in the 2023 Financial Report has been audited by the Public Accounting Firm (KAP) Purwantono, Sungkoro & Surja and received a Fair in all Material Aspect opinion.

Berikut ini adalah uraian kinerja ekonomi tahun 2023:

The following is a description of economic performance in 2023:

| **Keterangan** Descriptions | **Satuan** Unit | **2023** | | **2022** | | **2021** | |
|---|---|---|---|---|---|---|---|
| | | **Target** | **Realisasi** Realization | **Target** | **Realisasi** Realization | **Target** | **Realisasi** Realization |
| Jumlah Nasabah *Equity Brokerage*<br>Number of Equity Brokerage Clients | Orang<br>Person | 100.400 | 97.313* | 110.400 | 111.721 | 90.600 | 90.408 |
| Total Nilai Perdagangan *Equity Brokerage*<br>Total Trading Value of Equity Brokerage | Rp triliun<br>Rp trillion | 112,3 | 85,0 | 139,4 | 124,7 | 112,8 | 101,6 |
| Total Dana Kelolaan Bisnis Agen Penjual Efek Reksa Dana dari Produk Berkelanjutan<br>Total Asset Under Management Mutual Funds Selling Agent Business from Sustainable Product | Rp miliar<br>Rp billion | 111,1 | 418,4 | -** | 105,8 | -** | 25,6 |

Keterangan/Notes:

*) Terdapat penutupan akun inaktif di tahun 2023 sebanyak 21.300 akun.
There were 21,300 inactive account closures in 2023.

**) Sesuai dengan RAKB Perseroan, tahun 2022 dan 2021 masih merupakan tahap awal penerapan keuangan berkelanjutan, sehingga tidak ada target khusus terkait dana kelolaan APERD dari Produk Berkelanjutan.
In accordance with the Company's Sustainable Finance Action Plan (RAKB), 2022 and 2021 are still in the early stages of implementing sustainable finance, so there are no specific targets regarding APERD AUM from Sustainable Products.

# Kinerja Keberlanjutan
## Sustainability Governance

Perseroan telah mengungkapkan kinerja ekonomi secara lebih lengkap termasuk kontribusi per segmen usaha pada Bab Analisa dan Pembahasan Manajemen di dalam Laporan Tahunan 2023, halaman 112-116 dan 121, yang merupakan satu kesatuan dengan Laporan Keberlanjutan 2023.

The Company has disclosed its economic performance in more detail, including the contribution per business segment, in the Management Analysis and Discussion Chapter in the 2023 Annual Report, page 112-116 and 121, which is an integral part of the 2023 Sustainability Report.

## Kinerja Lingkungan Hidup
## Environmental Performance

### Biaya Lingkungan Hidup Tahun 2023

Pada tahun 2023, melalui kolaborasi dengan Yayasan Cinta Anak Bangsa (YCAB) Perseroan menyelenggarakan aktivitas CSR yang terkait dengan isu lingkungan hidup sebesar Rp275,2 juta yaitu program "Green Smart Leaders".

### Environmental Costs in 2023

By collaborating with Yayasan Cinta Anak Bangsa (YCAB), the Company organized CSR activities related to environmental issues amounting to Rp275.2 million in 2023, namely the "Green Smart Leaders" program.

### Green Smart Leader Program

Program yang diluncurkan oleh YCAB tersebut diwujudkan melalui pelatihan kepada 100 siswa/i Sekolah Menengah Kejuruan (SMK) Kelas 10 di Jakarta Barat yang dilaksanakan pada bulan Januari sampai dengan Maret 2023. Pelatihan Green Smart Leader bertujuan untuk mengedukasi dan meningkatkan kesadaran generasi muda akan isu lingkungan, secara khusus tentang pengelolaan sampah dan efek perubahan iklim.

### Green Smart Leader Program

YCAB launched its program by conducting training for 100 students of Class 10 at Vocational High School (SMK) in West Jakarta from January to March 2023. Green Smart Leaders training aims to educate and increase awareness among the younger generation about environmental issues, specifically waste management and climate change.



Dalam pelatihan tersebut, siswa/i diajarkan gaya hidup peduli lingkungan yang berkelanjutan seperti hemat penggunaan air, kertas dan listrik. Mereka juga diajarkan untuk menjadi wirausaha sosial dengan menggunakan pendekatan daur ulang, di mana mereka diarahkan untuk mendaur ulang sampah menjadi produk-produk yang bisa dipasarkan. Pelatihan yang berlangsung selama 3 bulan ini didampingi oleh 4 orang guru di 2 sekolah di Jakarta Barat. Selanjutnya, para siswa/i diberikan tugas proyek daur ulang dengan pendampingan oleh mentor. Pada akhir program, sebuah ekshibisi diadakan untuk memamerkan hasil-hasil karya siswa/i. Selain untuk mengedukasi isu lingkungan, para siswa/i diharapkan mampu mengembangkan kreativitas, mengasah kemampuan berpikir kritis dan penyelesaian masalah, serta memupuk kerja sama tim.

Through this training, students learn how to live an environmentally friendly lifestyle by conserving water, paper, and electricity. Moreover, they are also taught to become social entrepreneurs by using a recycling approach, where waste is recycled into marketable items. Two schools in West Jakarta were accompanied by 4 teachers during the 3-month training. Afterward, mentors assist the students with a recycling project assignment. At the end of the program, an exhibition was held to showcase the students' projects. Apart from educating students on environmental issues, this program also aims to foster creativity, critical thinking and problem-solving skills, and teamwork.

## Penggunaan Material Ramah Lingkungan

Meskipun keseharian operasional Perseroan tidak melibatkan kegiatan yang secara langsung berpotensi merusak lingkungan, Perseroan tetap berupaya untuk meningkatkan kesadaran karyawan terhadap isu-isu lingkungan.

Komitmen Perseroan dalam menjalankan kegiatan usaha yang berkelanjutan diwujudkan melalui penerapan kebijakan dan inisiatif yang mendorong karyawan untuk menerapkan budaya ramah lingkungan (*green lifestyle*) di tempat kerja, seperti menghemat penggunaan listrik dan air, mengurangi pemakaian material berbahan plastik dan kertas. Selain itu, sebagai rangkaian program Green Smart Leader, Perseroan juga mendapatkan 2 tempat sampah 4 warna – hijau, biru, kuning, abu yang ditempatkan pada setiap lantai di Kantor Pusat Perseroan. Dengan adanya tempat sampah tersebut, diharapkan dapat mengedukasi karyawan dalam pemilahan sampah organik, kertas, recycle dan residu secara benar. Dengan menjalankan seluruh inisiatif tersebut, Perseroan berharap dapat menciptakan perkantoran hijau yang lebih ramah lingkungan (*green office*).

## The Use of Eco-Friendly Materials

Despite the fact that the Company's daily operations do not involve activities that could directly damage the environment, the Company still strives to raise employee awareness of environmental issues.

The Company's commitment to conducting sustainable business activities is demonstrated through the implementation of policies and initiatives that encourage employees to adopt an environmentally friendly culture (green lifestyle) in the workplace, such as conserve electricity and water, as well as reducing the use of plastic and paper. Besides that, as part of the Green Smart Leader program, the Company also received 2 trash bins with 4 colors - green, blue, yellow, and grey, which were placed on each floor the Company's Head Office. It is hoped that these trash cans can educate employees on how to properly sort organic, paper, recycle, and residue waste. Through all of these initiatives, the Company hopes to create a more eco-friendly office (green office).

# Kinerja Keberlanjutan

## Sustainability Governance

Selain membangun landasan kebijakan internal yang kuat, Perseroan juga berupaya menjaga kelestarian lingkungan hidup melalui pengembangan *platform online trading* Trima yang dapat berkontribusi mengurangi jejak karbon di udara melalui pengurangan kebutuhan mobilitas nasabah menuju dan dari kantor cabang Perseroan.

Aside from developing an effective internal policy foundation, the Company also strives to preserve the environment by developing the Trima online trading platform which can help reduce the carbon footprint in the air along with the reduced need for client transportation to and from the Company's branch offices.

### Inisiatif Pengurangan Emisi

**Efisiensi Energi Listrik**

Perseroan membutuhkan energi listrik untuk menunjang kegiatan operasional kantor, baik untuk menghidupkan perangkat elektronik dan menjalankan sistem operasi dalam rangka memberikan pelayanan prima kepada para nasabah. Selain memerlukan listrik, Perseroan juga membutuhkan Bahan Bakar Minyak (BBM) sebagai sumber energi bagi kendaraan operasional. Sampai hari ini, Perseroan belum menggunakan sumber energi terbarukan untuk mendukung keberlangsungan operasionalnya.

### Emissions Reduction Initiatives

**Electrical Energy Efficiency**

The Company needs electrical energy to support office operational activities for both powering electronic devices and running operating systems in order to provide excellent client service. Aside from electricity, the Company also needs fuel oil (BBM) as a source of energy for its operational vehicles. Thus far, the Company has not utilized renewable energy sources in support of business continuity.

Menyadari bahwa penggunaan energi listrik dan BBM yang berasal dari sumber tidak terbarukan berpotensi memicu pemanasan global pada jangka panjang, maka Perseroan dengan penuh kesadaran menerapkan kebijakan efisiensi penggunaan listrik dan penghematan BBM untuk keperluan kantor.

With the knowledge that the use of electrical energy and fuel from non-renewable sources may lead to global warming in the long run, the Company consciously implements policies of electricity-saving and cutting down the use of fuel for office needs.

Sepanjang tahun 2023, Perseroan telah menerapkan sejumlah pendekatan dalam rangka menghemat listrik, di antaranya melakukan penggantian beberapa fasilitas kantor dengan peralatan dan penerangan yang lebih hemat energi dengan menggunakan lampu berjenis LED, menghimbau karyawan agar mematikan perangkat elektronik kantor jika sudah tidak digunakan, memasang timer pada neon sign di kantor-kantor cabang Perseroan.

In 2023, the Company has implemented a number of initiatives to save electricity, such as replacing several office facilities with energy-efficient equipment and lighting with LED lamps, enticing employees to turn off office electronic devices when they are not in use, putting timers on neon signs at the Company's branch offices.

Sementara untuk meningkatkan efisiensi penggunaan BBM, Perseroan telah mengoptimalisasikan pengaturan jadwal driver dengan rute-rute yang efisien untuk keperluan pengantaran dokumen dan kepentingan lainnya, serta melakukan uji emisi secara berkala pada seluruh kendaraan operasional untuk mengontrol gas buang kendaraan agar tidak menyumbang polusi udara.

Furthermore, the Company has also optimized drivers' schedules with efficient routes for document delivery and other purposes to increase fuel efficiency, as well as conducting regular emissions tests on all operating vehicles to ensure that exhaust gases from vehicles do not contribute to air pollution.

## Jumlah dan Intensitas Energi yang Digunakan

Pengungkapan jumlah dan intensitas energi yang digunakan berdasarkan jenis energi untuk tahun 2021 – 2023 disajikan dalam tabel berikut:

## Total and Intensity of Energy Used

Disclosure of the amount and intensity of energy used based on type of energy for 2021 – 2023 are presented in the table below:

| **Keterangan**<br>Descriptions | **Satuan**<br>Unit | **2023** | **2022** | **2021** |
|---|---|---|---|---|
| Energi Listrik<br>Electricity Energy | KwH | 122.097,48 | 139.826,68 | 128.035,45 |
| | GigaJoule (GJ)** | 439,55 | 503,38 | 460,93 |
| Energi Listrik *Overtime*<br>Overtime Electricity Energy | KwH | 2.199,19 | 3.175,19 | 1.392,13 |
| | GJ** | 7,92 | 5,01 | -** |
| Bahan Bakar***<br>Fuel | liter | 4.086,67 | 6.911,23 | 10.968,26 |
| | GJ** | 134,86 | 228,07 | 361,95 |

Faktor konversi menggunakan standar IPCC (UNEP) 2006, GHG Protocol (WBCSD, WRI), ISO 14064:
Conversion factors using IPCC (UNEP) 2006 standards, GHG Protocol (WBCSD, WRI), ISO 14064:

*) Semua perhitungan konsumsi listrik, air, dan kertas dibatasi untuk lingkup kantor pusat.
All electricity, water and paper consumption calculations are limited to the scope of the head office.

**) 1 kWh = 0,0036 GJ dan 1 liter bensin = 0,033 GJ

***) Bahan bakar minyak hanya untuk kendaraan operasional.
Fuel is only for operational vehicles.

# Kinerja Keberlanjutan

Sustainability Governance

## Penghematan Air

Sama halnya dengan energi listrik dan BBM yang tidak terbarukan, ketersediaan air bersih pun semakin hari semakin terbatas akibat menurunnya kualitas air sebagai dampak dari perubahan iklim. Oleh karenanya untuk menjaga ketersediaan sumber air bersih di area operasi, Perseroan menghimbau seluruh karyawan untuk bijak dalam memakai air.

Dalam Bab TJSL ini, Perseroan belum dapat mengungkapkan hal-hal lebih lanjut terkait pemakaian air mengingat posisi Perseroan sebagai penyewa di Gedung Artha Graha maupun kantor cabang sehingga segala bentuk pencatatan mengenai pemakaian air dan pengecekan atas kebocoran pipa dilakukan oleh pihak pengelola gedung. Perseroan hanya membayar biaya penggunaan air yang sudah termasuk dalam biaya sewa gedung.

## Water Saving

Similarly to non-renewable electricity and fuel energy, clean water is becoming increasingly scarce due to climate change-induced declines in water quality. To maintain the availability of clean water sources in the operational area, the Company suggests all employees to use water responsibly.

In this Sustainability Chapter, the Company has not been able to disclose further matters related to water use due to the Company's position as a lessee in the Artha Graha Building and branch offices, so it is the building management that is responsible for documenting the water usage and detecting leaks in pipes. The Company only pays the building rental fee which includes water cost.

## Menghargai Setiap Lembar Kertas

Semangat *go green* Perseroan untuk mewujudkan lingkungan kantor yang ramah lingkungan tidak hanya ditunjukkan melalui upaya pengelolaan energi secara optimal melainkan juga dengan menerapkan kebijakan pengurangan pemakaian material yang berdampak pada lingkungan, seperti kertas.

Sampai dengan hari ini, keberadaan kertas belum bisa dihilangkan sepenuhnya dari keperluan administrasi kantor sehari-hari. Perseroan masih membutuhkan kertas untuk keperluan surat-menyurat, mencetak dokumen, brosur, dan sebagainya. Namun dengan mempertimbangkan risiko lingkungan yang muncul dari proses produksi kertas, Perseroan berkomitmen untuk selalu bijak dalam menggunakan kertas dengan memulai budaya *paperless* (tidak menggunakan kertas), menggunakan kertas secara maksimal di kedua sisinya (bolak-balik) atau menggunakan kertas bekas (*used paper*), serta optimalisasi penggunaan media digital, seperti sosial media, aplikasi Trima, dan HRIS untuk urusan kepegawaian.

## Every Piece of Paper is Valuable

The Company's go green spirit extends beyond efforts to create an eco-friendly office environment is not only demonstrated through optimal energy management initiatives but also by implementing a policy of reducing the use of materials that have an impact on the environment, such as paper.

At the end of the day, paper cannot be completely eliminated from daily office administration purposes. The Company is still needed paper for correspondence, printing documents, brochures, and so on. While considering the environmental risks associated with paper production, the Company commits to always using paper wisely, starting with a paperless culture (limiting the use of paper), or using paper optimally on both sides (back and forth), as well as optimizing the use of digital media, including social media, Trima applications, and HRIS for employment matters.

| Keterangan<br>Descriptions | Satuan<br>Unit | 2023 | 2022 | 2021 |
|---|---|---|---|---|
| Pemakaian Kertas<br>Paper Usage | Rim | 510 | 440 | 715 |
| Biaya Belanja Kertas*<br>Paper Expenses* | Rp | 20.400.000 | 17.600.000 | 28.600.000 |

*Belum termasuk PPN/Excluding VAT

## Keanekaragaman Hayati

Kantor pusat dan cabang-cabang Perseroan berada di kota-kota besar sehingga tidak ada wilayah operasi yang termasuk maupun berdekatan dengan kawasan dilindungi dan/atau di dalam area konservasi yang memiliki keanekaragaman hayati tinggi. Dengan demikian, kegiatan yang dilaksanakan Perseroan tidak berdampak signifikan terhadap kawasan yang dilindungi maupun kawasan konservasi beserta ekosistem yang ada di dalamnya. Namun demikian, Perseroan tetap berupaya untuk menjaga kelestarian lingkungan sekitar dengan inisiatif sederhana seperti menjaga kebersihan lingkungan kantor, menempatkan beberapa tanaman di dalam ruangan kerja, efisiensi energi, dan lainnya.

## Biodiversity

Since the Company's head office and branches are located in big cities, none of its operational areas are located near or within protected areas and/or conservation areas with high biodiversity. Therefore, the Company's activities do not have a significant impact on protected areas or conservation areas and their ecosystems. Nevertheless, the Company is committed to preserving the environment through simple measures such as keeping the office environment clean, placing several plants in the workplace, using energy efficiently, and others.

## Pengelolaan Limbah

Pengelolaan limbah dan efluen yang dihasilkan dari kegiatan operasional bisnis Perseroan dikelola oleh pihak pengelola Gedung Artha Graha. Sesuai dengan karakteristik bisnisnya sebagai perusahaan efek, Perseroan tidak menghasilkan limbah Bahan Berbahaya dan Beracun (B3).

## Waste Management

Artha Graha Building management manages the waste and effluent generated by the Company's operations. Due to its business characteristics as a securities company, the Company does not produce Hazardous and Toxic Materials (B3 waste).

## Pengaduan Terkait Lingkungan Hidup

Sepanjang tahun 2023, Perseroan tidak menerima adanya pengaduan dari masyarakat atau menerima sanksi dari regulator terkait pelanggaran lingkungan.

## Complaints Related to the Environment

Throughout 2023, the Company did not receive any complaints from the public or got sanctions from regulators regarding environmental violations.

# Kinerja Keberlanjutan
Sustainability Governance

## Kinerja Sosial
## Social Performance

### Komitmen untuk Memberikan Layanan yang Setara atas Produk dan/atau Jasa kepada Nasabah

Dalam menjaga keberlangsungan usahanya, Perseroan berkomitmen untuk terus berupaya meningkatkan kualitas pelayanan kepada nasabah. Selaras dengan hal tersebut pada saat ini seluruh nasabah memiliki akses yang setara terhadap seluruh produk dan layanan Perseroan tanpa membeda-bedakan *gender*, suku, agama, ras, pandangan politik, dan hal-hal lain yang tidak relevan dalam konteks *service excellence*. Informasi lengkap mengenai produk dan/atau layanan Perseroan telah tersedia pada website resmi Perseroan: https://www.trimegah.com/id.

Sementara itu dalam rangka memberikan *customer experience* terbaik kepada nasabah, Perseroan telah menyediakan *online trading platform* pada aplikasi Trima yang pada tahun 2023 telah diperbaharui menjadi Trima+. Aplikasi ini dirancang mengikuti perkembangan teknologi sehingga para nasabah dapat melakukan transaksi efek dengan mudah, aman, dan dapat diakses dimanapun dengan tampilan yang *user-friendly* baik bagi investor pemula maupun investor yang telah memiliki pengalaman berinvestasi di pasar modal.

Dengan adanya Trima+, Perseroan memberikan kesempatan kepada nasabah untuk dapat melakukan berbagai macam transaksi investasi (saham, reksa dana dan obligasi) dalam satu aplikasi terpadu. Melalui *online platform* Trima+ ataupun *online channel* lainnya, semua nasabah juga berkesempatan yang sama untuk dapat memanfaatkan momentum atau peluang investasi dengan sebaik-baiknya.

### Commitment to Providing Equal Services for Products and/or Services to Clients

In order to maintain business continuity, the Company is committed to continually improving the quality of service to clients. Accordingly, all clients have equal access to all of the Company's products and services without discriminating against gender, ethnicity, religion, race, political beliefs, or anything else irrelevant to service excellence. Detailed information about the Company's products and/or services can be found on the Company's official website: https://www.trimegah.com/id.

At this time, in order to provide the best customer experience for its clients, the Company established an online trading platform on the Trima application, which was updated in 2023 to Trima+. This application is designed to follow technological developments so that clients can perform securities transactions easily, safely, and can be accessed anywhere with a user-friendly interface for both beginner investors and experienced investors in the capital market.

Through Trima+, the Company provides its clients with the widest range of investment options (shares, mutual funds, bonds) in a single integrated application. Through the Trima+ online platform or other online channels, all clients also have the same opportunity to capitalize on momentum or investment opportunities.

# Aspek Ketenagakerjaan
# Employment Aspects

## Kesetaraan Gender dan Kesempatan Kerja

Perseroan memastikan pengelolaan bisnisnya senantiasa berlandaskan pada peraturan perundangan yang berlaku, termasuk terkait ketenagakerjaan. Perseroan juga terus mengupayakan terciptanya lingkungan kerja yang lebih adil dan inklusif bagi seluruh karyawan.

Komitmen Perseroan dalam menghargai keberagaman dan perbedaan yang ada sudah diterapkan sejak tahap rekrutmen calon karyawan. Dalam mencari talenta-talenta terbaik dari luar perusahaan, Perseroan memberikan kesempatan bekerja yang seluas-luasnya kepada siapapun untuk dapat mengikuti proses seleksi karyawan secara terbuka. Adapun keputusan menerima atau menolak kandidat karyawan dilakukan berdasarkan hasil uji kompetensi melalui proses seleksi karyawan dan kesesuaiannya dengan kualifikasi jabatan yang tersedia, tidak diskriminatif terhadap agama, golongan, etnis, budaya, jenis kelamin dan penyandang disabilitas atau difabel.

Prinsip kesetaraan yang sama juga berlaku pada proses promosi karyawan berprestasi. Perseroan memberikan peluang pengembangan karier yang sama baik kepada karyawan laki-laki ataupun perempuan untuk dapat terlibat di berbagai proyek strategis dan menduduki posisi yang lebih tinggi di Perseroan sesuai kompetensi masing-masing.

Per 31 Desember 2023, Perseroan mengelola sebanyak 240 karyawan yang berasal dari latar belakang yang beragam, mencakup keberagaman tingkat pendidikan, golongan, usia, pengalaman kerja, jenis kelamin, ras, suku dan agama. Sepanjang tahun ini tidak ada laporan pengaduan mengenai tindakan diskriminasi dialami karyawan.

## Gender Equality and Employment Opportunity

The Company ensure that our business management adheres to all applicable laws and regulations, including those regarding employment. The Company also strives to create a more inclusive and fair work environment for all employees.

We at the Company take pride in respecting diversity and differences from the start of the recruitment process. Whenever possible, the Company provides the widest possible employment opportunities for anyone to take part in the open employee selection process in order to attract the best potential employees from outside the company. The decision to accept or reject employee candidates is made based on the results of competency tests through the employee selection process and their suitability to the available job qualifications, without discriminating against people with disabilities, religion, class, ethnicity, culture, or gender.

A similar principle of equality applies to the promotion process for high-achieving employees. The Company provide equal career development opportunities to both male and female employees, who can take part in various strategic projects and occupy higher positions in the Company based on their respective competencies.

As of December 31, 2023, the Company managed 240 employees who came from various backgrounds, including various levels of education, class, age, work experience, gender, race, ethnicity and religion. Throughout the year there were no reports of complaints regarding acts of discrimination experienced by employees.

# Kinerja Keberlanjutan

Sustainability Governance

## Tidak Mempekerjakan Tenaga Kerja Anak dan Tenaga Kerja Paksa

Sejak pertama kali berdiri sampai dengan hari ini, Perseroan senantiasa menjunjung tinggi praktik pengelolaan SDM yang menghargai dan melindungi hak-hak asasi karyawan dimana komitmen tersebut telah dituangkan di dalam Peraturan Perusahaan PT Trimegah Sekuritas Indonesia Tbk. Perseroan memastikan bahwa Peraturan Perusahaan sudah mengakomodir dengan jelas batasan lingkup hak-hak dan kewajiban antara karyawan dan Perseroan sebagai pihak pemberi kerja.

Sejalan dengan komitmen Perseroan untuk ikut mengentaskan praktik tenaga kerja anak, Perseroan mensyaratkan usia pelamar minimal adalah 18 tahun sehingga tidak terhitung sebagai pekerja anak. Usia minimal tersebut berlaku untuk seluruh karyawan yang bekerja di Perseroan.

Selama tahun pelaporan 2023, tidak ditemukan adanya temuan kasus tenaga kerja anak dan tenaga kerja paksa di lingkungan Perseroan.

## Not Employing Child Labor and Forced Labor

As far back as it was established until today, the Company has always strived to make sure that the HR management practices applied always respect and protect the employees' human rights, as this commitment is set forth in the Company Regulations of PT Trimegah Sekuritas Indonesia Tbk. The Company ensures that the Company Regulations clearly define the boundaries of rights and obligations between employees and the Company as the employer.

In line with the Company's commitment to participate in eradicating child labor practices, the Company requires that the minimum age limitfor applicants is 18 years so that they are not counted as child labour. This minimum age applies to all employees working in the Company.

During the 2023 reporting year, there were no cases of child labor and forced labor within the Company.

## Pemberian Remunerasi di Atas Upah Minimum Regional

Perseroan merancang skema remunerasi tanpa membeda-bedakan gender atau suku atau agama tertentu, melainkan dengan mempertimbangkan bobot pekerjaan (*job value*), masa jabatan serta kinerja dari tiap karyawan. Setiap tahun, Perseroan melakukan kaji ulang terkait gaji karyawan dengan memperhatikan kondisi perekonomian seperti kebijakan Upah Minimum Regional (UMR) yang ditetapkan oleh Pemerintah, inflasi, dan kondisi keuangan Perseroan.

Besaran remunerasi yang diterima karyawan *entry level* baik di kantor pusat maupun di kantor cabang dipastikan sudah memenuhi ketentuan Upah Minimum Regional (UMR) yang berlaku di wilayah operasi masing-masing. Hal ini menunjukkan bahwa kebijakan remunerasi karyawan yang diterapkan Perseroan sudah memenuhi ketentuan Peraturan Menteri Ketenagakerjaan Republik Indonesia Nomor 18 Tahun 2022 Tentang Penetapan Upah Minimum Tahun 2023.

## Providing Remuneration Above the Regional Minimum Wage

The Company designed a remuneration scheme without discriminating against certain gender or ethnicity or religion, but rather taking into account the weight of work (job value), the term of office and performance of each employee. The Company conducts an annual review of employee salaries policy by taking into account economic conditions such as the Regional Minimum Wage (UMR) enacted by the Government, inflation, and the Company's financial condition.

The remuneration received by entry-level employees, both at the head office and at branch offices has complied with the Regional Minimum Wage (UMR) provisions that apply in the respective operating areas. This shows that the employee remuneration policy implemented by the Company complies with the provisions of the Regulation of Minister of Manpower of the Republic Indonesia Number 18 of 2022 Concerning Minimum Wage in 2023.

## Perbandingan Gaji Karyawan dengan Golongan Terendah terhadap UMP
## Comparison of Salaries of Employees with the Lowest Group against UMP

| Wilayah Operasional<br>Operational Area | UMP 2023<br>Regional Minimum Wage 2023 | Gaji Karyawan Golongan Terendah<br>Employee Salary at the Lowest Level | Persentase<br>Percentage |
|---|---|---|---|
| Jakarta | Rp4.901.798 | Rp4.938.000 | 0,5% |
| Bandung | Rp4.048.463 | Rp4.598.000 | 16,7% |
| Cirebon | Rp2.456.517 | Rp4.326.000 | 25,0% |
| Semarang | Rp3.060.349 | Rp4.500.000 | 16,7% |
| Solo | Rp2.174.169 | Rp4.000.000 | 33,3% |
| Surabaya | Rp4.525.479 | Rp4.613.000 | 11,1% |
| Malang* | - | - | - |
| Denpasar | Rp2.994.646 | Rp3.078.947 | 16,7% |
| Makassar | Rp3.523.181 | Rp4.878.000 | 25,0% |
| Medan | Rp3.624.117 | Rp5.350.000 | 12,5% |

*) per tanggal 30 Juni 2023, layanan di Kantor Cabang Malang direlokasi ke Kantor Cabang Surabaya
as of June 30, 2023, the service at the Malang Branch Office was relocated to the Surabaya Branch Office

Di luar remunerasi dalam bentuk gaji pokok dan tunjangan lainnya, Perseroan juga memberikan manfaat non-tunai untuk mendukung kesejahteraan hidup karyawan beserta keluarganya, di antaranya berupa asuransi kesehatan, kompensasi bagi karyawan lembur, dana pensiun, dan cuti.

Besides providing remuneration in the form of basic salaries and allowances to employees, the Company also provides non-cash benefits to support the well-being of employees and their families, such as health insurance, overtime compensation, pension funds, and leaves.

# Kinerja Keberlanjutan

Sustainability Governance

## Lingkungan Kerja yang Aman dan Nyaman

Dalam menjalankan kegiatan usaha sebagai perusahaan efek yang bergerak di sektor jasa pasar modal, Perseroan menyadari bahwa bisnisnya tidak memiliki eksposur risiko kecelakaan kerja yang tinggi. Kendati demikian, Perseroan tetap berkomitmen untuk menghadirkan lingkungan kerja yang layak, aman, dan nyaman bagi setiap karyawan sesuai dengan Surat Keputusan Direksi No. Kep: SK/439/HC-DIR/VII/2016.TRIM tentang Kenyamanan & Kebersihan Ruang Kerja. Perseroan meyakini suasana lingkungan kerja yang sehat dan nyaman adalah salah satu kunci untuk mendorong produktivitas kerja karyawan.

Perseroan juga telah memiliki *Business Continuity Plan* (BCP) sebagai salah satu upaya untuk meminimalkan risiko dalam operasional Perseroan. BCP dirancang sebagai rangkaian langkah yang terencana untuk mengamankan operasi Perseroan dalam kondisi darurat dengan melindungi area-area bisnis kritikal.

Guna menciptakan lingkungan kerja yang kondusif, Perseroan telah menyediakan sarana dan prasarana untuk menunjang aktivitas sehari-hari karyawan, antara lain:

1. Ruang Laktasi di Kantor Pusat
   Penyediaan fasilitas ini bertujuan untuk mendukung program pemerintah sebagaimana diatur dalam Peraturan Pemerintah No. 33 Tahun 2012 tentang Pemberian ASI Eksklusif. Perseroan memberikan hak kepada semua karyawan wanita yang masih memiliki anak berusia 0-6 bulan untuk tetap dapat memberikan nutrisi terbaik bagi anaknya. Ruangan tersebut dilengkapi dengan freezer untuk penyimpanan ASI.

2. *Employee Pantry*
   Merupakan fasilitas ruang makan yang juga dapat dimanfaatkan sebagai tempat beristirahat atau bersosialisasi antar karyawan dengan suasana yang santai. Area ini juga dilengkapi dengan mesin kopi untuk karyawan.

## A Safe and Comfortable Work Environment

In conducting business activities as a securities company engaged in the capital market sector, the Company recognizes that its business does not have a high risk of work accidents. Nevertheless, the Company remains committed to providing a decent, safe, and comfortable work environment for every employee in accordance with the Decree of the Board of Directors No. Kep: SK/439/HC-DIR/VII/2016.TRIM regarding The Comfort & Cleanliness of Workplace. The Company believes that one of the keys to encouraging employee productivity is a healthy and comfortable work environment.

The Company also has a Business Continuity Plan (BCP) in order to minimize the Company's operational risks. It is designed as a series of planned steps that protect the Company's critical business areas in the event of an emergency.

In order to provide a conducive work environment, the Company has provided facilities and infrastructure that support employees' daily activities, including:

1. Lactation Room at the Head Office
   The purpose of providing this facility is to support government programs as regulated in Government Regulation No. 33 of 2012 regarding Exclusive Breastfeeding. The Company allows all female employees who have children aged 0-6 months to continue to provide the best nutrition for their children. The room is equipped with a freezer for storing milk.

2. Employee Pantry
   It is a dining room facility which can also be used as a place to rest or socialize among employees in a relaxed atmosphere. This area is also equipped with a coffee machine for employees.

Selain itu, Perseroan juga memberikan program perlindungan kesehatan bagi karyawan keluarganya sebagaimana tercantum dalam Surat Keputusan Direksi No. SK.003/BOD/STU-ADI/V/2018.TRIM tentang Program Jaminan Pemeliharaan Kesehatan bagi Karyawan yang mencakup manfaat rawat jalan, rawat inap & rawat gigi yang dikelola oleh provider asuransi kesehatan rekanan, serta bantuan pemeliharaan kesehatan yang dikelola sendiri oleh Perseroan yang terdiri dari penggantian biaya kacamata korektif, penggantian biaya melahirkan dan penggantian biaya pemeriksaan kesehatan (*medical check-up*) Selain bantuan kesehatan tersebut, Perseroan juga mengikutsertakan seluruh karyawan dalam program BPJS Kesehatan dan BPJS Ketenagakerjaan.

Besides that, the Company also offers a health protection program for its family employees as stated in the Decree of the Board of Directors No. SK.003/BOD/STU-ADI/V/2018.TRIM concerning Health Protection Program for Employees, which includes outpatient, inpatient & dental care benefits managed by health insurance partners, as well as health care assistance managed by the Company itself, which includes reimbursement for corrective glasses, reimbursement for childbirth expenses, and reimbursement for medical checkups. In addition to these health benefits, the Company also registers all employees in the Social Security Agency of Health (BPJS Kesehatan) and Social Security Agency for Employment (BPJS Ketenagakerjaan).

## Keamanan dan Perlindungan Karyawan dari Risiko *Verbal Abuse/Fraud/Legal Criminal Activities*

Sebagai perlindungan karyawan dari risiko abuse baik verbal maupun non verbal, fraud, dan aktivitas criminal, Perseroan melengkapi tata kelola Perusahaan dengan menerbitkan Kode Etik bagi karyawan dan manajemen Perseroan sebagaimana yang dimuat dalam Surat Keputusan No. Kep: 099/CorSec/BoC-BoD/XII/2022.TRIM yang efektif per tanggal 14 Desember 2022. Pada praktiknya, Kode Etik Perseroan berfungsi sebagai pedoman yang mengatur kesesuaian tingkah laku segenap karyawan. Selain itu, pada tahun 2023, Perseroan juga telah membentuk LKS Bipartit yang berfungsi menjadi forum komunikasi antara perwakilan karyawan dan manajemen untuk menyampaikan saran, aspirasi dan pendapatnya sehingga dapat terbentuk hubungan yang lebih harmonis.

## Security and Protection of Employees from the Risk of Verbal Abuse/Fraud/ Legal Criminal Activities

To protect all employees from abuse, both verbal and non-verbal, fraud, and criminal activity, the Company bolsters its corporate governance with a Code of Ethics for employees and management of the Company as contained in Decree No. Kep: 099/CorSec/BoC-BoD/XII/2022.TRIM which is effective as of December 14, 2022. In practice, the Company's Code of Ethics functions as a guideline to ensure that all employees behave appropriately. Furthermore, the Company established a Bipartite LKS in 2023, which serves as a communication forum between employee representatives and management to exchange suggestions, aspirations, and opinions, thereby fostering a more harmonious relationship can be formed.

## Pelatihan dan Pengembangan Kemampuan Karyawan

Informasi mengenai kegiatan pelatihan dan pengembangan kompetensi karyawan selama tahun 2023 sudah diungkapkan Bab Sumber Daya Manusia, halaman 107-111.

## Training and Development of Employee Capabilities

Information about training activities and development of employee competencies in 2023 has been disclosed in Human Resources, page 107-111.

# Kinerja Keberlanjutan

Sustainability Governance

## Dampak Kegiatan Usaha Perseroan bagi Masyarakat

Dalam menjalankan kegiatan usahanya, Perseroan selalu berupaya untuk memberikan dampak positif bagi masyarakat dan perekonomian melalui semua produk dan layanannya, baik bagi nasabah ritel maupun institusional. Hal ini sejalan dengan misi Perseroan *"Educate and Create Wealth for the Community Through Unique and Professional Investment Experience"*.

Dari segi ekonomi, kehadiran Perseroan di suatu wilayah operasi juga diyakini berkontribusi dalam melalui pembukaan lapangan kerja. Tidak hanya menyerap tenaga kerja lokal, keberadaan operasional Perseroan juga membuka peluang usaha yang lebih besar bagi para pelaku usaha lokal untuk dapat menjadi pemasok atau vendor barang dan jasa yang dibutuhkan Perseroan. Perseroan juga menyelenggarakan program Tanggung Jawab Sosial dan Lingkungan (TJSL) yang dilaksanakan setiap tahun. Selain itu, Perseroan juga aktif melakukan edukasi literasi keuangan kepada nasabah dan masyarakat luas, baik mengenai manfaat maupun risiko berinvestasi di pasar modal.

Sehubungan kegiatan usaha Perseroan di sektor jasa keuangan tidak berdampak langsung terhadap lingkungan, maka kegiatan usaha Perseroan mempunyai dampak yang minimal terhadap lingkungan. Sementara itu, limbah di gedung kantor Perseroan ditangani oleh pengelola gedung.

## Kontribusi Trimegah dalam Mendorong Literasi Keuangan

Sebagai bagian dari Industri Jasa Keuangan, Perseroan berkomitmen terus berkontribusi dalam edukasi literasi keuangan sebagaimana ditetapkan dalam Peraturan OJK No. 76/POJK.07/2017 ("POJK 76/2017") tentang Peningkatan Literasi dan Inklusi Keuangan di Sektor Jasa Keuangan bagi Konsumen dan/atau Masyarakat.

## The Impact of the Company's Business Activities for the Community

Throughout our business activities, the Company strives to impact society and the economy positively, both through its retail and institutional products and services. This is in line with the Company's mission of "Educate and Create Wealth for the Community Through Unique and Professional Investment Experience".

From an economic perspective, the Company's presence in a particular operational area is also believed can lead to job creation as well. The Company's presence not only absorbs local workers but also opens up greater business opportunities for local business actors to become suppliers or vendors of goods and services that are needed by the Company. Every year, the Company also conducts a Social and Environmental Responsibility (CSR) program. Aside from that, the Company actively provides financial literacy education to its clients and the broader community, regarding the benefits and risks of investing in capital markets.

Since the Company's business activities in the financial services sector do not directly affect the environment, the Company's business activities have minimal impact on the environment. As for waste management in the Company's offices, it is handled by the building management.

## Trimegah's Contribution in Encouraging Financial Literacy

As part of the Financial Services Industry, the Company is committed to continuing to contribute to financial literacy education as stipulated in OJK Regulation No. 76/POJK.07/2017 ("POJK 76/2017") concerning Increasing Financial Literacy and Inclusion in the Financial Services Sector for Consumers and/or the Public.

Perseroan aktif melakukan edukasi literasi keuangan, baik kepada nasabah maupun masyarakat, melalui berbagai program dan/atau aktivitas, seperti webinar, Instagram Live, dan Sekolah Pasar Modal (SPM). Kegiatan-kegiatan tersebut dilakukan agar nasabah dan masyarakat dapat lebih memahami produk dan/atau layanan yang sesuai dengan kebutuhan mereka.

The Company actively conducts financial literacy education, both to clients and the public, through various programs and/or activities, such as webinars, Instagram Live and Capital Market School (SPM). These activities are carried out in order that clients and the public can better understand the products and/or services that suit their needs.

## Partisipasi Trimegah di Sekolah Pasar Modal

Sekolah Pasar Modal (SPM) adalah program edukasi dan sosialisasi pasar modal yang diselenggarakan secara berkala oleh PT Bursa Efek Indonesia (BEI). Program SPM secara garis besar berfokus untuk memberikan edukasi tentang investasi kepada para peserta dan mendorong mereka untuk mulai berinvestasi di pasar modal.

## Trimegah's Participation in the Capital Market School

Sekolah Pasar Modal (SPM) is a capital market education and outreach program held regularly by the Indonesia Stock Exchange (IDX). In general, the SPM Program aims to educate participants on investment and encourage them to start investing in the capital market.

Perseroan telah berpartisipasi dalam program SPM sejak tahun 2016. Atas kontribusi dan peran aktif Perseroan dalam program-program SPM, BEI memberikan apresiasi berupa "Penghargaan atas Keikutsertaan Perseroan dalam Pengembangan Literasi dan Inklusi Keuangan di Pasar Modal Indonesia melalui Program Sekolah Pasar Modal Tahun 2016-2019".

The Company has been participating in the SPM program since 2016. The IDX expressed appreciation for the Company's contribution and active participation in SPM programs by presenting the "Award for the Company's Participation in Development of Financial Literacy and Inclusion in the Indonesian Capital Market through the Capital Market School Program for 2016- 2019".

Pada tahun 2023, Perseroan berpartisipasi dalam 4 program SPM, yaitu di Solo pada bulan Februari dan September, SPM di Jakarta pada Februari dan SPM Learn & Earn yang diselenggarakan oleh BEI pada bulan Agustus.

In 2023, the Company participates in 4 SPM programs, i.e. Solo in February and September, SPM in Jakarta in February and SPM Learn & Earn organized by BEI in August.

## Edukasi Pasar Modal secara *Online* melalui Webinar dan Instagram Live

Pandemi COVID-19 yang melanda dunia sejak awal 2020 telah mengubah tatanan kehidupan dan gaya hidup sehari-hari. Terbatasnya ruang gerak manusia secara fisik akibat pandemi menjadi momentum yang menjadikan literasi keuangan digital sebagai lifestyle baru.

## Online Capital Market Education through Webinar and Instagram Live

The COVID-19 pandemic that has hit the world since early 2020 has changed the order of life and daily lifestyle. The limited space for physical human movement due to the pandemic became the momentum that made digital financial literacy education a new lifestyle.

Sejak pandemi terjadi sampai dengan saat ini, Perseroan telah menerapkan edukasi literasi keuangan digital dengan memanfaatkan media sosial ataupun melalui kegiatan webinar. Kegiatan edukasi literasi keuangan secara online dipandang sebagai cara yang paling efektif untuk menjangkau peserta dari berbagai kalangan dan lokasi.

Since the pandemic took place until now, the Company has implemented digital financial literacy education by utilizing social media or through webinar activities. Online financial literacy education activities are seen as the most effective way to reach participants from various backgrounds and locations.

# Kinerja Keberlanjutan

## Sustainability Governance

Seperti tahun-tahun sebelumnya, pada tahun 2023 Perseroan secara berkala menyelenggarakan acara webinar dan Instagram Live dengan berbagai tema, dan menghadirkan expert di bidangnya sebagai narasumber. Hingga akhir tahun 2023, Perseroan berhasil menyelenggarakan lebih dari 150x kegiatan webinar dan IG live. Perseroan juga berkolaborasi dengan manajer investasi, emiten/perusahaan publik, dan lembaga keuangan lain untuk mengisi edukasi literasi dan inklusi keuangan melalui webinar dan Instagram Live.

As in previous years, in 2023 the Company regularly organized webinars and Instagram Live events with various themes, and presented experts in their fields as resource persons. Until the end of 2023, the Company has successfully held more than 150 webinars and IG live activities. The Company also collaborated with investment managers, issuers/public companies, and other financial institutions to provide financial literacy education and inclusion activities through webinars and Instagram Live.

### Kegiatan Tanggung Jawab Sosial dan Lingkungan Tahun 2023

Perseroan selalu berupaya menciptakan pertumbuhan yang positif dengan tetap memberikan manfaat bagi semua pemangku kepentingan demi tercapainya Tujuan Pembangunan Berkelanjutan. Komitmen Perseroan akan hal ini diwujudkan antara lain melalui program Tanggung Jawab Sosial dan Lingkungan Hidup (TJSL) yang diharapkan dapat memberikan manfaat berkelanjutan kepada para pemangku kepentingan.

### Environmental and Social Responsibility Activities in 2023

The Company always strives to create positive growth while still presenting benefits for all stakeholders in order to achieve the Sustainable Development Goals. The Company's commitment to this is realized, among others, through the Environmental and Social Responsibility (CSR) program which is expected to be able to provide continuous benefits to stakeholders.

Pada tahun 2023, kegiatan TJSL yang dilaksanakan oleh Perseroan adalah sebagai berikut:

In 2023, CSR activities carried out by the Company are as follows:

**1. Green Smart Leaders: YCAB X Trimegah Sekuritas**




Program yang diluncurkan oleh YCAB tersebut diwujudkan melalui pelatihan kepada 100 siswa/i Sekolah Menengah Kejuruan (SMK) Kelas 10 di Jakarta Barat yang dilaksanakan pada bulan Januari sampai dengan Maret 2023. Pelatihan Green Smart Leader bertujuan untuk mengedukasi dan meningkatkan kesadaran generasi muda akan isu lingkungan, secara khusus tentang pengelolaan sampah dan efek perubahan iklim.

As part of the program launched by YCAB, 100 Vocational High School (SMK) students of Class 10 in West Jakarta were trained from January to March 2023. The Green Smart Leader training is aimed at educating and raising awareness among the younger generation about environmental issues, specifically about waste management and climate change effect concerns.

Dalam pelatihan tersebut, siswa/i diajarkan gaya hidup peduli lingkungan yang berkelanjutan seperti hemat penggunaan air, kertas, dan listrik. Mereka juga diajarkan bagaimana menjadi wirausaha sosial dengan mendaur ulang sampah menjadi produk yang

Through this training, students learn how to live an environmentally friendly lifestyle by conserving water, paper, and electricity. They are also taught how to become social entrepreneurs by recycling waste into marketable products. Two schools in West

dapat dipasarkan. Pelatihan yang berlangsung selama 3 bulan ini didampingi oleh 4 orang guru di 2 sekolah di Jakarta Barat.

Jakarta were accompanied by four teachers during the 3-month training.

Sebagai bagian dari rangkaian program, karyawan Perseroan juga berpartisipasi mengikuti pelatihan Waste Management and Sustainable Living yang diharapkan dapat meningkatkan kesadaran untuk ikut peduli menjaga lingkungan dan berkontribusi dalam mengatasi isu perubahan iklim dan pemanasan global. Perseroan telah merealisasikan anggaran TJSL sebesar Rp275,2 juta untuk mendukung terlaksananya acara ini.

As part of a series of training programs, employees of the Company are also trained in Waste Management and Sustainable Living, which is intended to raise awareness about protecting the environment and help combat the global warming and climate change problem. The Company has spent a CSR program budget of Rp275.2 million to support the implementation of this event.

2. **Partisipasi dalam Dukungan Peningkatan Prestasi dan Kesejahteraan Atlet dan Mantan Atlet Indonesia**
   **Participation in Supporting the Improvement of Achievement and Well-Being of Indonesian Athletes and Former Athletes**



Dalam rangka 45 Tahun Diaktifkannya Kembali Pasar Modal Indonesia, bersama dengan BEI, KPEI dan KSEI, Perseroan memberikan dukungan dana untuk peningkatan prestasi olahraga dan kesejahteraan atlet sepakbola Indonesia melalui Yayasan Bakti Sepakbola Indonesia.

As part of the 45th Anniversary of Indonesian Capital Market Reactivation, the Company provides financial support through Yayasan Bakti Sepakbola Indonesia to improve the sports performance and welfare of Indonesian football athletes. This partnership is also supported by BEI, KPEI, and KSEI.

Atlet olahraga yang telah berjuang untuk mengharumkan nama Indonesia, seharusnya mendapatkan perlindungan sosial yang layak. Usia produktif profesi atlet tidaklah panjang, sehingga jaminan kesejahteraan mantan atlet perlu mendapatkan perhatian khusus.

Athletes who have struggled to make Indonesia proud should receive proper social protection. Athletes' productive lifespan is short, so it is essential to ensure former athletes' welfare.

Perseroan menyumbangkan dana sebesar Rp500 juta untuk berpartisipasi dalam dukungan tersebut. Dana yang terkumpul akan digunakan untuk peningkatan prestasi dan kesejahteraan kepada para atlet, serta mantan atlet Indonesia.

The Company funds totaling Rp500 million were donated for this support. It will be used to improve the performance and well-being of all Indonesian athletes and former athletes.

# Kinerja Keberlanjutan

## Sustainability Governance

3. **Partisipasi dalam Gerakan Nasional Peduli Perlindungan Pekerja Rentan (GN Lingkaran)**
   **Participation in the National Movement for the Protection of Vulnerable Workers (GN Lingkaran)**



Tingginya risiko sosial yang dihadapi oleh pekerja rentan, kondisi kerja yang berisiko tinggi, dan penghasilan yang minim, mendorong Pemerintah untuk mencanangkan Gerakan Nasional Perlindungan Pekerja Rentan. Melalui BPJS Ketenagakerjaan Perseroan ikut berpartisipasi untuk membantu Pemerintah dalam program pencegahan kemiskinan ekstrim dan meningkatkan kualitas hidup masyarakat. Perseroan menyumbangkan dana sejumlah Rp50,4 juta untuk berpartisipasi dalam program tersebut.

As a result of high social risks, high-risk working conditions, and low incomes faced by vulnerable workers, the government has launched the National Movement for the Protection of Vulnerable Workers. Through BPJS Ketenagakerjaan, the Company assisted the Government in preventing extreme poverty and improving the quality of life for the community. A donation amounting to Rp50.4 million was made by the Company to participate in the program.

### Perseroan Terpilih Sebagai Salah Satu Konstituen ESG Sector Leaders IDX KEHATI

Sesuai pengumuman PT Bursa Efek Indonesia No. Peng-00265/BEI.POP/11-2023 tanggal 24 November 2023, PT Trimegah Sekuritas Indonesia Tbk ("Trimegah Sekuritas") terpilih untuk masuk sebagai konstituen dalam Indeks ESG Sector Leaders IDX KEHATI periode Desember 2023 – Mei 2024. Terpilihnya Perseroan sebagai konstituen dalam Indeks ESG Sector Leaders IDX KEHATI mencerminkan bahwa Perseroan memiliki komitmen untuk melakukan upaya pengelolaan manajemen berkelanjutan yang peduli terhadap lingkungan hidup, sosial dan tata kelola perusahaan yang baik. Hal ini menjadi momentum dan semangat bagi Perseroan untuk mempertahankan dan meningkatkan komitmen tersebut.

### The Company was Selected as One of the ESG Sector Leaders IDX KEHATI Constituents

In accordance with the announcement of PT Bursa Efek Indonesia No. Peng-00265/BEI.POP/11-2023 dated 24 November 2023, PT Trimegah Sekuritas Indonesia Tbk ("Trimegah Sekuritas") was selected to be included as a constituent in the ESG Sector Leaders IDX KEHATI from December 2023 – May 2024. The Company's election as a constituent in the ESG Sector Leaders IDX KEHATI index reflects that the Company is putting high commitment to making sustainable management efforts that care about the environment, social concerns and good corporate governance. Thus, it provides the Company with momentum to maintain and increase its commitment.

### Mekanisme Pengaduan Masyarakat

Perseroan bersikap terbuka dan menerima segala bentuk saran maupun pengaduan dari masyarakat. Bagi Perseroan, masukan dari masyarakat bermanfaat untuk meningkatkan kualitas produk dan layanan Perseroan ke depannya. Untuk itu, Perseroan telah menyediakan saluran penyampaian saran maupun pengaduan yaitu:

a) Situs resmi Perseroan: www.trimegah.com
b) *Call Center:* +62-21-2924-9000
c) *E-mail:* callcenter@trimegah.com
d) Media sosial:
   - Instagram (@trimegahsekuritas)
   - Facebook (Trimegah Sekuritas)
   - Youtube (Trimegah Sekuritas)
   - Clubhouse (@trim.sekuritas)
   - Telegram Channel (TRIMA)
   - TikTok (@trimegahsekuritas)

Perseroan berkomitmen untuk menindaklanjuti semua pengaduan yang masuk sesegera mungkin. Di tahun 2023, tidak terdapat pengaduan yang signifikan dari nasabah maupun masyarakat.

### Community Grievance Mechanism

The Company is open and accepts all forms of suggestions and complaints from the public. For the Company, input from the public is beneficial to improve the quality of the Company's products and services in the future. For this reason, the Company has provided channels for submitting suggestions and complaints as follows:

a) The Company's official website: www.trimegah.com
b) Call Center: +62-21-2924-9000
c) E-mail: callcenter@trimegah.com
d) Social Media:
   - Instagram (@trimegahsekuritas)
   - Facebook (Trimegah Sekuritas)
   - Youtube (Trimegah Sekuritas)
   - Clubhouse (@trim.sekuritas)
   - Telegram Channel (TRIMA)
   - TikTok (@trimegahsekuritas)

The Company is committed to following up on all incoming complaints as soon as possible. In 2023, there were no significant complaints from clients or the public.

## Tanggungjawab Pengembangan Produk/Layanan Keuangan Berkelanjutan
## Responsibility for Sustainable Product/Service Development

### Inovasi dan Pengembangan Produk dan Layanan Keuangan Berkelanjutan

Demi memastikan posisi Perseroan tetap kompetitif di tengah persaingan di pasar modal, Perseroan secara konsisten melakukan inovasi serta peningkatan layanan berbasis teknologi dalam rangka menyajikan solusi investasi yang mudah, cepat, dan aman melalui layanan investasi digital.

Untuk menjawab kebutuhan itu, Perseroan hadir dengan solusi investasi berbasis digital melalui aplikasi *Online Trading Platform* Trima yang memungkinkan nasabah untuk dapat melakukan investasi saham, reksa dana, dan obligasi dalam satu aplikasi terintegrasi. Aplikasi Trima juga dirancang dengan tampilan yang *user-friendly* baik bagi investor pemula maupun investor yang telah memiliki pengalaman berinvestasi di pasar modal.

### Innovation and Development of Sustainable Finance Products and Services

In the midst of increasing competition in the capital markets, the Company consistently innovates and improves technology-based services to provide easy, fast and safe investment solutions through digital investment services in order to maintain its competitive position.

In response to this need, the Company has developed a digital-based investment solution through the Trima Online Trading Platform application, which enables customers to invest in shares, mutual funds, and bonds all in one integrated application. The Trima application is also designed with a user-friendly interface for beginner investors and investors with experience investing in the capital market.

# Kinerja Keberlanjutan

## Sustainability Governance

Komitmen Perseroan adalah untuk terus berinovasi dan mengembangkan fitur-fitur yang terdapat pada aplikasi Trima dengan tujuan agar tetap relevan dengan perkembangan bisnis dan sesuai dengan tuntutan kebutuhan investor yang semakin dinamis. Hal tersebut berhasil diwujudkan melalui *soft-launching* aplikasi Trima+ pada kuartal 4 tahun 2023. Trima+ hadir dengan beberapa tampilan yang lebih menarik dan user friendly serta telah dilengkapi oleh beberapa fitur tambahan.

Perseroan meyakini keberadaan online *trading platform* Trima ini tidak hanya bermanfaat bagi nasabah, tetapi juga turut mendukung penerapan prinsip inklusif dan prinsip investasi yang bertanggung jawab.

Sebagaimana yang telah dirancang dalam RAKB tahun 2023, target kegiatan prioritas pada tahun 2023 adalah pengembangan portofolio produk dan/atau jasa Keuangan Berkelanjutan. Hingga akhir 2023, Perseroan melalui Divisi Agen Penjual Efek Reksa Dana (APERD) telah berhasil menambahkan jumlah produk keuangan berkelanjutan yang dipasarkan dari 2 produk menjadi 6 produk, yang mana salah satu produknya baru efektif dipasarkan pada akhir Oktober 2023.

Keenam produk tersebut adalah Reksa Dana Balanced Fund Sucorinvest Anak Pintar dari Sucor Asset Management, serta Reksa Dana Haji Syariah I Hajj, Reksa Dana Insight Money, Reksa Dana Insight Money Syariah, Reksa Dana Insight Renewable Energy Fund, dan Reksa Dana Sri Kehati Likuid - I Sri Likuid dari PT Insight Investment Management. Selain itu, di tahun 2023 Perseroan juga terlibat aktif dalam *underwriting Green Bond* beberapa emiten seperti Bank Mandiri, Oki Pulp and Paper Mills, BRI, serta *underwriting* obligasi berwawasan sosial untuk emiten SMF.

### Evaluasi Keamanan Produk dan/atau Jasa

Perseroan memastikan seluruh produk dan layanan yang dipasarkan telah sesuai dengan peraturan. Untuk meminimalkan risiko kepada nasabah dari produk dan/atau layanan yang ditawarkan, Perseroan selalu menyampaikan informasi yang berimbang mengenai manfaat dan risiko yang melekat pada setiap produk dan layanan yang ditawarkan.

It is the Company's commitment to continue innovating and developing the features contained in the Trima application in order to remain relevant with business developments and to keep up with the increasingly dynamic demands of investor needs. It was successfully realized with the soft launch of Trima+ in the 4th quarter of 2023. The Trima+ has several more attractive and user-friendly displays as well as is equipped with a variety of additional features.

The Company believes that the existence of the Trima online trading platform benefits not only its customers but also supports the application of inclusive principles and responsible investment practices.

According to the 2023 RAKB, the priority activity target for 2023 is to develop a portfolio of sustainable financial products and/or services. By the end of 2023, the Company has successfully increased the number of sustainable financial products being marketed from 2 products to 6 products through the Mutual Fund Selling Agent (APERD), one of these products taking effect only in October 2023.

Those 6 products are the Sucorinvest Anak Pintar's Balanced Fund from Sucor Asset Management, as well as the I-Hajj Syariah Fund, Insight Money Mutual Fund, Insight Money Syariah Mutual Fund, Insight Renewable Energy Fund Mutual Fund, and Insight Sri Kehati Likuid - I Sri Likuid Mutual Fund from PT Insight Investment Management. Aside from that, in 2023, the Company has also involved in underwriting Green Bonds for several issuers such as Bank Mandiri, Oki Pulp and Paper Mills, BRI, as well as underwriting social bonds for SMF.

### Evaluation of Product and/or Service Security

The Company ensures that all products and services offered have complied with regulations. To minimize the risk to clients from products and/or services offered, the Company always provides balanced information about the benefits and risks of each product and service offered.

Upaya tersebut merupakan bentuk komitmen dan tanggung jawab Perseroan dalam melindungi hak-hak nasabah sebagaimana diatur dalam UU No. 8 tahun 1999 tentang Perlindungan Konsumen, Peraturan OJK No. 6/POJK.07/2022 tentang Perlindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan, dan Peraturan OJK No. 18/POJK.07/2018 tentang Layanan Pengaduan Konsumen di Sektor Jasa Keuangan.

## Dampak Produk dan Layanan

Perseroan selalu menyampaikan informasi tentang produk dan layanannya secara lengkap dan jelas, termasuk risiko investasi. Penyebaran informasi tersebut merupakan bagian dari penerapan dan dukungan terhadap edukasi literasi dan inklusi keuangan kepada Masyarakat.

Perseroan berkomitmen untuk memprioritaskan kepentingan nasabah sesuai Peraturan OJK No.6/POJK.07/2022 tentang Perlindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan. Sebagai salah satu upaya Perseroan untuk penerapan perlindungan kepada nasabah, diwujudkan Perseroan dengan telah memiliki sertifikasi ISO/IEC 27001:2013 Sistem Manajemen Keamanan Informasi.

## Jumlah Produk yang Ditarik Kembali

Pada tahun 2023, tidak terdapat penarikan produk dan/atau layanan investasi Perseroan karena alasan apapun.

This effort is a form of the Company's commitment and responsibility in protecting client's rights as stipulated in Law No. 8 of 1999 concerning Consumer Protection, OJK Regulation No. 6/POJK.07/2022 concerning Consumer and Community Protection in the Financial Services Sector, and OJK Regulation No. 18/POJK.07/2018 concerning Consumer Complaint Services in the Financial Services Sector.

## Impact of Products and Services

The Company always delivers complete and clear information about the products and services, including the investment risks. This information dissemination is part of the implementation and support of financial literacy and inclusion education for the community.

The Company is committed to prioritizing client interests in accordance with OJK Regulation No.6/POJK.07/2022 concerning Consumer and Community Protection in the Financial Services Sector. As one of the Company's efforts to protect customers, the Company has achieved ISO/IEC 27001:2013 Information Security Management System certification.

## Total Products Recall

In 2023, there were no recalls of investment products and/or services of the Company for any reason.



# Kinerja Keberlanjutan

## Sustainability Governance

### Saluran Pengaduan Pelanggan

Perseroan berkomitmen untuk selalu memberikan layanan terbaik kepada nasabah sebagai salah satu upaya menjaga loyalitas nasabah. Untuk itu Perseroan berupaya untuk selalu merespons dengan baik setiap pengaduan, kritik, dan saran dari nasabah demi penyempurnaan kualitas layanan yang terus-menerus ke depannya.

Perseroan akan menindaklanjuti pengaduan yang masuk sesuai kebijakan Perseroan melalui berbagai saluran komunikasi, antara lain:

- Situs resmi: www.trimegah.com
- *Call Center* +62-21-2924-9000
- *E-mail*: callcenter@trimegah.com

### Survei Kepuasan Nasabah

Selama tahun 2023, Perseroan tidak menyelenggarakan survei kepuasan nasabah.

### Client Complaints Channel

The Company is committed to always providing the best service to clients as an effort to maintain client loyalty. For this reason, the Company strives to always respond well to every complaint, criticism and suggestion from client for continuous improvement of service quality in the future.

The Company will follow up on incoming complaints according to the Company's policy through various communication channels, including:

- Website: www.trimegah.com
- Call Center +62-21-2924-9000
- E-mail: callcenter@trimegah.com

### Client Satisfaction Survey

During 2023, the Company did not conduct any client satisfaction survey.







LAPORAN KEUANGAN
FINANCIAL STATEMENTS

# 07 SCORING THE OPPORTUNITY

# Laporan Keuangan
Financial Statements

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

Laporan keuangan konsolidasian tanggal 31 Desember 2023 dan
untuk tahun yang berakhir pada tanggal tersebut
beserta laporan auditor independen/
*Consolidated financial statements as of December 31, 2023 and*
*for the year then ended with independent auditor's report*

**SURAT PERNYATAAN DIREKSI DAN DEWAN KOMISARIS TENTANG TANGGUNG JAWAB ATAS LAPORAN KEUANGAN KONSOLIDASIAN TANGGAL 31 DESEMBER 2023 DAN UNTUK TAHUN YANG BERAKHIR PADA TANGGAL TERSEBUT PT TRIMEGAH SEKURITAS INDONESIA TBK DAN ENTITAS ANAKNYA**

***BOARD OF DIRECTORS' AND BOARD OF COMMISSIONERS' STATEMENT LETTER REGARDING RESPONSIBILITY FOR THE CONSOLIDATED FINANCIAL STATEMENTS AS OF DECEMBER 31, 2023 AND FOR THE YEAR THEN ENDED PT TRIMEGAH SEKURITAS INDONESIA TBK AND ITS SUBSIDIARIES***

| | | | | |
|---|---|---|---|---|
| Kami yang bertanda tangan di bawah ini : | | | : | *We, the undersigned below* |
| Nama | : | Philmon Samuel Tanari | : | *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, Digital Team, Corporate Strategy, Accounting & Tax, Operations, Human Capital & General Affairs, Finance, Corporate Risk Management & Compliance / *Research, Internal Audit, Legal, Digital Team, Corporate Strategy, Accounting & Tax, Operations, Human Capital & General Affairs, Finance, Corporate Risk Management & Compliance* | : | *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, Fixed Income Market, Sekretaris Perusahaan, Investor Relations, Marketing Communications / *Investment Banking, Equity Trading, Fixed Income Market, Corporate Secretary, Investor Relations, Marketing Communications* | : | *Scope of Responsibility* |
| Nama | : | Edy Sugito | : | *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. Jenur Elok VI, QD.8/10, RT/RW 009/006<br>Kel. Kelapa Gading Barat, Kec. Kelapa Gading,<br>Jakarta Utara | : | *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;

*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. 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.

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.*

Demikian pernyataan ini dibuat dengan sebenarnya.

*This statement is made truthfully.*

Jakarta, 8 Maret 2024 / *March 8, 2024*
PT Trimegah Sekuritas Indonesia Tbk

Direksi / *Board of Directors*




Philmon Samuel Tanuri
Direktur Utama / *President Director*

David Agus
Direktur /*Director*

Dewan Komisaris / *Board of Commissioners*



Edy Sugito
Komisaris Utama/ Komisaris Independen
*President Commissioner/ Independent Commissioner*

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

**PT TRIMEGAH SEKURITAS INDONESIA TBK**
**DAN ENTITAS ANAKNYA**
**LAPORAN KEUANGAN KONSOLIDASIAN**
**TANGGAL 31 DESEMBER 2023 DAN UNTUK TAHUN YANG BERAKHIR PADA TANGGAL TERSEBUT**
**BESERTA LAPORAN AUDITOR INDEPENDEN**

***PT TRIMEGAH SEKURITAS INDONESIA TBK***
***AND ITS SUBSIDIARIES***
***CONSOLIDATED FINANCIAL STATEMENTS***
***AS OF DECEMBER 31, 2023 AND***
***FOR THE YEAR THEN ENDED***
***WITH INDEPENDENT AUDITOR'S REPORT***

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**********

Purwantono, Sungkoro & Surja

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*The original report included herein is in the Indonesian language.*

Laporan Auditor Independen

Laporan No. 00179/2.1032/AU.1/09/0242-2/1/III/2024

Pemegang Saham, Dewan Komisaris, dan Direksi
PT Trimegah Sekuritas Indonesia Tbk

Opini

Kami telah mengaudit laporan keuangan konsolidasian PT Trimegah Sekuritas Indonesia Tbk ("Perusahaan") dan entitas anaknya (secara kolektif disebut sebagai "Grup") terlampir, yang terdiri dari laporan posisi keuangan konsolidasian tanggal 31 Desember 2023, serta laporan laba rugi dan penghasilan komprehensif lain konsolidasian, laporan perubahan ekuitas konsolidasian, dan laporan arus kas konsolidasian untuk tahun yang berakhir pada tanggal tersebut, serta catatan atas laporan keuangan konsolidasian, termasuk informasi kebijakan akuntansi material.

Menurut opini kami, laporan keuangan konsolidasian terlampir menyajikan secara wajar, dalam semua hal yang material, posisi keuangan konsolidasian Grup tanggal 31 Desember 2023, serta kinerja keuangan dan arus kas konsolidasiannya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

*Independent Auditor's Report*

*Report No. 00179/2.1032/AU.1/09/0242-2/1/III/2024*

*The Shareholders and the Boards of Commissioners and Directors*
*PT Trimegah Sekuritas Indonesia Tbk*

*Opinion*

*We have audited the accompanying consolidated financial statements of PT Trimegah Sekuritas Indonesia Tbk (the "Company") and its subsidiaries (collectively referred to as the "Group"), which comprise the consolidated statement of financial position as of December 31, 2023, and the consolidated statement of profit or loss and other comprehensive income, consolidated statement of changes in equity, and statement of cash flows for the year then ended, and notes to the consolidated financial statements, including material accounting policy information.*

*In our opinion, the accompanying consolidated financial statements present fairly, in all material respects, the consolidated financial position of the Group as of December 31, 2023, and its consolidated financial performance and cash flows for the year then ended, in accordance with Indonesian Financial Accounting Standards.*



Purwantono, Sungkoro & Surja
Registered Public Accountants KMK No. 603/KM.1/2015
A member firm of Ernst & Young Global Limited

*The original report included herein is in the Indonesian language.*

Laporan Auditor Independen (lanjutan)

Laporan No. 00179/2.1032/AU.1/09/0242-2/1/III/2024 (lanjutan)

*Independent Auditor's Report (continued)*

*Report No. 00179/2.1032/AU.1/09/0242-2/1/III/2024 (continued)*

Basis opini

Kami melaksanakan audit kami berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia ("IAPI"). Tanggung jawab kami menurut standar tersebut diuraikan lebih lanjut dalam paragraf Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan Konsolidasian pada laporan kami. Kami independen terhadap Grup berdasarkan ketentuan etika yang relevan dalam audit kami atas laporan keuangan konsolidasian di Indonesia, dan kami telah memenuhi tanggung jawab etika lainnya berdasarkan ketentuan tersebut. Kami yakin bahwa bukti audit yang telah kami peroleh adalah cukup dan tepat untuk menyediakan suatu basis bagi opini kami.

*Basis for opinion*

*We conducted our audit in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants ("IICPA"). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Consolidated Financial Statements paragraph of our report. We are independent of the Group in accordance with the ethical requirements relevant to our audit of the consolidated financial statements in Indonesia, and we have fulfilled our other ethical responsibilities in accordance with such requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.*

Hal audit utama

Hal audit utama adalah hal-hal yang, menurut pertimbangan profesional kami, merupakan hal yang paling signifikan dalam audit kami atas laporan keuangan konsolidasian periode kini. Hal audit utama tersebut disampaikan dalam konteks audit kami atas laporan keuangan konsolidasian secara keseluruhan, dan dalam merumuskan opini kami atas laporan keuangan konsolidasian terkait, dan kami tidak menyatakan suatu opini audit terpisah atas hal audit utama tersebut. Untuk hal audit utama di bawah ini, penjelasan kami tentang bagaimana audit kami merespons hal tersebut disampaikan dalam konteks tersebut.

*Key audit matters*

*Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the consolidated financial statements of the current period. Such key audit matters were addressed in the context of our audit of the consolidated financial statements taken as a whole, and in forming our opinion thereon, and we do not provide a separate audit opinion on such key audit matters. For the key audit matter below, our description of how our audit addressed such key audit matter is provided in such context.*

*The original report included herein is in the Indonesian language.*

Laporan Auditor Independen (lanjutan)

Laporan No. 00179/2.1032/AU.1/09/0242-2/1/III/2024 (lanjutan)

Hal audit utama (lanjutan)

Kami telah memenuhi tanggung jawab yang dijelaskan dalam paragraf Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan Konsolidasian pada laporan kami, termasuk sehubungan dengan hal audit utama yang dikomunikasikan di bawah ini. Oleh karena itu, audit kami mencakup pelaksanaan prosedur yang didesain untuk merespons penilaian kami atas risiko kesalahan penyajian material dalam laporan keuangan konsolidasian terlampir. Hasil prosedur audit kami, termasuk prosedur yang dilakukan untuk merespons hal audit utama di bawah ini, memberikan dasar bagi opini audit kami atas laporan keuangan konsolidasian terlampir.

Evaluasi penurunan nilai atas piutang nasabah dan piutang transaksi repo

Seperti diuraikan dalam Catatan 7 dan 8 atas laporan keuangan konsolidasian terlampir, pada tanggal 31 Desember 2023, Grup mencatat piutang transaksi perantara pedagang efek, yang terdiri dari piutang reguler dan piutang marjin, dan piutang transaksi repo sebesar total Rp1.812 miliar (sebelum dikurangi penyisihan kerugian penurunan nilai) atau sekitar 63% dari total aset konsolidasian, dan diklasifikasikan sebagai aset keuangan pada biaya perolehan diamortisasi.

*Independent Auditor's Report (continued)*

*Report No. 00179/2.1032/AU.1/09/0242-2/1/III/2024 (continued)*

*Key audit matters (continued)*

*We have fulfilled the responsibilities described in the Auditor's Responsibilities for the Audit of the Consolidated Financial Statements paragraph of our report, including in relation to the key audit matter communicated below. Accordingly, our audit included the performance of procedures designed to respond to our assessment of the risks of material misstatement of the accompanying consolidated financial statements. The results of our audit procedures, including the procedures performed to address the key audit matter below, provide the basis for our opinion on the accompanying consolidated financial statements.*

*Evaluation of impairment for receivables from customers and receivables from repo transactions*

*As described in Notes 7 and 8 to the consolidated financial statements, as of December 31, 2023, the Group recognized receivables from brokerage activities, which consist of regular receivables and margin receivables, and receivables from repo transactions totaling Rp1,812 billion (before allowance for impairment losses) or around 63% from consolidated total assets, and classified as financial assets at amortized cost.*

*The original report included herein is in the Indonesian language.*

Laporan Auditor Independen (lanjutan)

Laporan No. 00179/2.1032/AU.1/09/0242-2/1/III/2024 (lanjutan)

*Independent Auditor's Report (continued)*

*Report No. 00179/2.1032/AU.1/09/0242-2/1/III/2024 (continued)*

Hal audit utama (lanjutan)

*Key audit matters (continued)*

Evaluasi penurunan nilai atas piutang nasabah dan piutang transaksi repo (lanjutan)

*Evaluation of impairment for receivables from customers and receivables from repo transactions (continued)*

Proses evaluasi penurunan nilai piutang-piutang tersebut melibatkan pertimbangan dan estimasi signifikan dari manajemen dalam menentukan model untuk menghitung penurunan nilai, mengidentifikasi penurunan kualitas kredit yang signifikan, menentukan asumsi paling layak digunakan dalam model tersebut, termasuk faktor makroekonomi yang bersifat perkiraan masa depan *(forward-looking)*. Proses evaluasi penurunan nilai piutang-piutang ini adalah hal audit utama bagi kami karena nilai tercatat piutang-piutang ini memiliki saldo yang signifikan seperti disebutkan di atas serta proses estimasi penurunan nilai piutang-piutang tersebut mensyaratkan pertimbangan dan estimasi signifikan dari manajemen.

*Evaluation process for impairment of these receivables required significant judgement and estimation from the management to determine the model to calculate impairment, identify significant deterioration in credit quality, and determine the most reasonable assumptions in the model, including forward-looking macroeconomic factors. The evaluation process for impairment of these receivables is a key audit matter to us because the carrying amount of these receivables is significant as described above and such evaluation process for impairment of these receivables required significant judgment and estimation from the management.*

Laporan Auditor Independen (lanjutan)

Laporan No. 00179/2.1032/AU.1/09/0242-2/1/III/2024 (lanjutan)

*Independent Auditor's Report (continued)*

*Report No. 00179/2.1032/AU.1/09/0242-2/1/III/2024 (continued)*

Hal audit utama (lanjutan)

*Key audit matters (continued)*

Evaluasi penurunan nilai atas piutang nasabah dan piutang transaksi repo (lanjutan)

*Evaluation of impairment for receivables from customers and receivables from repo transactions (continued)*

Respons audit:

Kami mengevaluasi dan menguji rancangan dan efektivitas pengendalian utama atas proses evaluasi penurunan nilai piutang-piutang tersebut. Kami melakukan pengujian atas pencatatan klasifikasi umur piutang reguler dan rasio nilai piutang terhadap saldo jaminan saham untuk piutang marjin, dan rasio jaminan saham terhadap saldo piutang transaksi repo untuk piutang transaksi repo. Kami melakukan validasi atas data dan asumsi utama yang digunakan dalam mengestimasi penurunan nilai dari piutang-piutang tersebut. Kami menguji asumsi informasi makroekonomi bersifat perkiraan masa depan (forward-looking) yang digunakan dalam perhitungan melalui uji statistik dan mendapatkan bukti yang menguatkan dengan menggunakan data yang tersedia bagi publik.

*Audit response:*

*We evaluated and assessed the design and operating effectiveness of key controls over the process of impairment assessment of these receivables. We tested the recording over classification of aging receivables from regular receivables and margin ratio receivables over the shares collateral from margin receivables, and shares collateral ratio over repo transactions from receivable from repo transactions. We validated data and key assumptions used in estimating the impairment for these receivables. We tested the forward-looking macroeconomic information assumption used in the calculations, through statistical tests and collected corroborating evidence using publicly available data.*

Kami juga melakukan pengujian atas tiga tahapan kualitas portofolio piutang sesuai dengan kriteria tingkatan *(staging)* yang disusun oleh Grup. Kami memeriksa akurasi matematis perhitungan penurunan nilai piutang-piutang tersebut dan juga mengevaluasi kecukupan pengungkapan terkait pada catatan atas laporan keuangan konsolidasian terlampir. Kami melibatkan pakar auditor kami untuk membantu dalam melakukan prosedur-prosedur di atas sesuai dengan keahlian spesifiknya.

*We also tested the classification into three-stage credit quality of receivable portfolios in accordance with the staging criteria developed by the Group. We tested mathematical accuracy of the calculation of impairment for these receivables and also evaluated sufficiency of the related disclosures made in the notes to the accompanying consolidated financial statements. We involved our auditor's expert in the performance of the above-mentioned procedures in accordance with their specific expertise.*

Laporan Auditor Independen (lanjutan)

Laporan No. 00179/2.1032/AU.1/09/0242-2/1/III/2024 (lanjutan)

*Independent Auditor's Report (continued)*

*Report No. 00179/2.1032/AU.1/09/0242-2/1/III/2024 (continued)*

Informasi lain

Manajemen bertanggung jawab atas informasi lain. Informasi lain terdiri dari informasi yang tercantum dalam Laporan Tahunan Tahun 2023 ("Laporan Tahunan") selain laporan keuangan konsolidasian terlampir dan laporan auditor independen kami. Laporan Tahunan diharapkan akan tersedia bagi kami setelah tanggal laporan auditor independen ini.

*Other information*

*Management is responsible for the other information. Other information comprises the information included in the Annual Report Year 2023 ("The Annual Report") other than the accompanying consolidated financial statements and our independent auditor's report thereon. The Annual Report is expected to be made available to us after the date of this independent auditor's report.*

Opini kami atas laporan keuangan konsolidasian terlampir tidak mencakup Laporan Tahunan, dan oleh karena itu, kami tidak menyatakan bentuk keyakinan apapun atas Laporan Tahunan tersebut.

*Our opinion on the accompanying consolidated financial statements does not cover the Annual Report, and accordingly, we do not express any form of assurance on the Annual Report.*

Sehubungan dengan audit kami atas laporan keuangan konsolidasian terlampir, tanggung jawab kami adalah untuk membaca Laporan Tahunan ketika tersedia dan, dalam melaksanakannya, mempertimbangkan apakah Laporan Tahunan mengandung ketidakkonsistensian material dengan laporan keuangan konsolidasian terlampir atau pemahaman yang kami peroleh selama audit, atau mengandung kesalahan penyajian material.

*In connection with our audit of the accompanying consolidated financial statements, our responsibility is to read the Annual Report when it becomes available and, in doing so, consider whether the Annual Report is materially inconsistent with the accompanying consolidated financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.*

Ketika kami membaca Laporan Tahunan, jika kami menyimpulkan bahwa terdapat suatu kesalahan penyajian material di dalamnya, kami diharuskan untuk mengomunikasikan hal tersebut kepada pihak yang bertanggung jawab atas tata kelola dan melakukan tindakan yang tepat berdasarkan peraturan perundang-undangan yang berlaku.

*When we read the Annual Report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance and take appropriate actions based on the applicable laws and regulations.*

Laporan Auditor Independen (lanjutan)

Laporan No. 00179/2.1032/AU.1/09/0242-2/1/III/2024 (lanjutan)

*Independent Auditor's Report (continued)*

*Report No. 00179/2.1032/AU.1/09/0242-2/1/III/2024 (continued)*

Tanggung jawab manajemen dan pihak yang bertanggung jawab atas tata kelola terhadap laporan keuangan konsolidasian

Manajemen bertanggung jawab atas penyusunan dan penyajian wajar laporan keuangan konsolidasian tersebut sesuai dengan Standar Akuntansi Keuangan di Indonesia, dan atas pengendalian internal yang dianggap perlu oleh manajemen untuk memungkinkan penyusunan laporan keuangan konsolidasian yang bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan.

Dalam penyusunan laporan keuangan konsolidasian, manajemen bertanggung jawab untuk menilai kemampuan Grup dalam mempertahankan kelangsungan usahanya, mengungkapkan, sesuai dengan kondisinya, hal-hal yang berkaitan dengan kelangsungan usaha, dan menggunakan basis akuntansi kelangsungan usaha, kecuali manajemen memiliki intensi untuk melikuidasi Grup atau menghentikan operasi, atau tidak memiliki alternatif yang realistis selain melaksanakannya.

Pihak yang bertanggung jawab atas tata kelola bertanggung jawab untuk mengawasi proses pelaporan keuangan Grup.

*Responsibilities of management and those charged with governance for the consolidated financial statements*

*Management is responsible for the preparation and fair presentation of the consolidated financial statements in accordance with Indonesian Financial Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.*

*In preparing the consolidated financial statements, management is responsible for assessing the Group's ability to continue as a going concern, disclosing, as applicable, matters related to going concern, and using the going concern basis of accounting, unless management either intends to liquidate the Group or to cease its operations, or has no realistic alternative but to do so.*

*Those charged with governance are responsible for overseeing the Group's financial reporting process.*

Laporan Auditor Independen (lanjutan)

Laporan No. 00179/2.1032/AU.1/09/0242-2/1/III/2024 (lanjutan)

*Independent Auditor's Report (continued)*

*Report No. 00179/2.1032/AU.1/09/0242-2/1/III/2024 (continued)*

Tanggung jawab auditor terhadap audit atas laporan keuangan konsolidasian

Tujuan kami adalah untuk memeroleh keyakinan memadai tentang apakah laporan keuangan konsolidasian secara keseluruhan bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan, dan untuk menerbitkan laporan auditor independen yang mencakup opini kami. Keyakinan memadai merupakan suatu tingkat keyakinan tinggi, namun bukan merupakan suatu jaminan bahwa audit yang dilaksanakan berdasarkan Standar Audit yang ditetapkan oleh IAPI akan selalu mendeteksi kesalahan penyajian material ketika hal tersebut ada. Kesalahan penyajian dapat disebabkan oleh kecurangan maupun kesalahan dan dianggap material jika, baik secara individual maupun agregat, dapat diekspektasikan secara wajar akan memengaruhi keputusan ekonomi yang diambil oleh pengguna berdasarkan laporan keuangan konsolidasian tersebut.

*Auditor's responsibilities for the audit of the consolidated financial statements*

*Our objectives are to obtain reasonable assurance about whether the consolidated financial statements taken as a whole are free from material misstatement, whether due to fraud or error, and to issue an independent auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Standards on Auditing established by the IICPA will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated financial statements.*

Sebagai bagian dari suatu audit berdasarkan Standar Audit yang ditetapkan oleh IAPI, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga:

*As part of an audit in accordance with Standards on Auditing established by the IICPA, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:*

- Mengidentifikasi dan menilai risiko kesalahan penyajian material dalam laporan keuangan konsolidasian, baik yang disebabkan oleh kecurangan maupun kesalahan, mendesain dan melaksanakan prosedur audit yang responsif terhadap risiko tersebut, serta memeroleh bukti audit yang cukup dan tepat untuk menyediakan basis bagi opini kami. Risiko tidak terdeteksinya suatu kesalahan penyajian material yang disebabkan oleh kecurangan lebih tinggi dari yang disebabkan oleh kesalahan, karena kecurangan dapat melibatkan kolusi, pemalsuan, penghilangan secara sengaja, pernyataan salah, atau pengabaian atas pengendalian internal.

- *Identify and assess the risks of material misstatement of the consolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to such risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or override of internal control.*

*The original report included herein is in the Indonesian language.*

Laporan Auditor Independen (lanjutan)

Laporan No. 00179/2.1032/AU.1/09/0242-2/1/III/2024 (lanjutan)

*Independent Auditor's Report (continued)*

*Report No. 00179/2.1032/AU.1/09/0242-2/1/III/2024 (continued)*

Tanggung jawab auditor terhadap audit atas laporan keuangan konsolidasian (lanjutan)

Sebagai bagian dari suatu audit berdasarkan Standar Audit yang ditetapkan oleh IAPI, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga: (lanjutan)

- Memeroleh suatu pemahaman tentang pengendalian internal yang relevan dengan audit untuk mendesain prosedur audit yang tepat sesuai dengan kondisinya, tetapi bukan untuk tujuan menyatakan opini atas keefektivitasan pengendalian internal Grup.

- Mengevaluasi ketepatan kebijakan akuntansi yang digunakan serta kewajaran estimasi akuntansi dan pengungkapan terkait yang dibuat oleh manajemen.

- Menyimpulkan ketepatan penggunaan basis akuntansi kelangsungan usaha oleh manajemen dan, berdasarkan bukti audit yang diperoleh, apakah terdapat suatu ketidakpastian material yang terkait dengan peristiwa atau kondisi yang dapat menyebabkan keraguan signifikan atas kemampuan Grup untuk mempertahankan kelangsungan usahanya. Ketika kami menyimpulkan bahwa terdapat suatu ketidakpastian material, kami diharuskan untuk menarik perhatian dalam laporan auditor independen kami ke pengungkapan terkait dalam laporan keuangan konsolidasian atau, jika pengungkapan tersebut tidak memadai, memodifikasi opini kami. Kesimpulan kami didasarkan pada bukti audit yang diperoleh hingga tanggal laporan auditor independen kami. Namun, peristiwa atau kondisi masa depan dapat menyebabkan Grup tidak dapat mempertahankan kelangsungan usaha.

*Auditor's responsibilities for the audit of the consolidated financial statements (continued)*

*As part of an audit in accordance with Standards on Auditing established by the IICPA, we exercise professional judgment and maintain professional skepticism throughout the audit. We also: (continued)*

- *Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Group's internal control.*

- *Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.*

- *Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our independent auditor's report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusion is based on the audit evidence obtained up to the date of our independent auditor's report. However, future events or conditions may cause the Group to cease to continue as a going concern.*

*The original report included herein is in the Indonesian language.*

Laporan Auditor Independen (lanjutan)

Laporan No. 00179/2.1032/AU.1/09/0242-2/1/III/2024 (lanjutan)

*Independent Auditor's Report (continued)*

*Report No. 00179/2.1032/AU.1/09/0242-2/1/III/2024 (continued)*

Tanggung jawab auditor terhadap audit atas laporan keuangan konsolidasian (lanjutan)

Sebagai bagian dari suatu audit berdasarkan Standar Audit yang ditetapkan oleh IAPI, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga: (lanjutan)

- Mengevaluasi penyajian, struktur, dan isi laporan keuangan konsolidasian secara keseluruhan, termasuk pengungkapannya, dan apakah laporan keuangan konsolidasian mencerminkan transaksi dan peristiwa yang mendasarinya dengan suatu cara yang mencapai penyajian wajar.

- Memeroleh bukti audit yang cukup dan tepat terkait informasi keuangan entitas atau aktivitas bisnis dalam Grup untuk menyatakan opini atas laporan keuangan konsolidasian. Kami bertanggung jawab atas arahan, supervisi, dan pelaksanaan audit grup. Kami tetap bertanggung jawab sepenuhnya atas opini audit kami.

Kami mengomunikasikan kepada pihak yang bertanggung jawab atas tata kelola mengenai, antara lain, ruang lingkup dan saat yang direncanakan atas audit serta temuan audit signifikan, termasuk setiap defisiensi signifikan dalam pengendalian internal yang teridentifikasi oleh kami selama audit.

Kami juga memberikan suatu pernyataan kepada pihak yang bertanggung jawab atas tata kelola bahwa kami telah mematuhi ketentuan etika yang relevan mengenai independensi, dan mengomunikasikan kepada pihak tersebut seluruh hubungan, serta hal-hal lain yang dianggap secara wajar berpengaruh terhadap independensi kami, dan, jika relevan, pengamanan terkait.

*Auditor's responsibilities for the audit of the consolidated financial statements (continued)*

*As part of an audit in accordance with Standards on Auditing established by the IICPA, we exercise professional judgment and maintain professional skepticism throughout the audit. We also: (continued)*

- *Evaluate the overall presentation, structure, and content of the consolidated financial statements, including the disclosures, and whether the consolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.*

- *Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Group to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision, and performance of the group audit. We remain solely responsible for our audit opinion.*

*We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.*

*We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.*

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*The original report included herein is in the Indonesian language.*

**Laporan Auditor Independen (lanjutan)**

Laporan No. 00179/2.1032/AU.1/09/0242-2/1/III/2024 (lanjutan)

**Tanggung jawab auditor terhadap audit atas laporan keuangan konsolidasian (lanjutan)**

Dari hal-hal yang dikomunikasikan kepada pihak yang bertanggung jawab atas tata kelola, kami menentukan hal-hal tersebut yang paling signifikan dalam audit atas laporan keuangan konsolidasian periode kini dan oleh karenanya menjadi hal audit utama. Kami menguraikan hal audit utama tersebut dalam laporan auditor independen kami kecuali peraturan perundang-undangan melarang pengungkapan publik tentang hal audit utama tersebut atau ketika, dalam kondisi yang sangat jarang terjadi, kami menentukan bahwa suatu hal audit utama tidak boleh dikomunikasikan dalam laporan auditor independen kami karena konsekuensi yang merugikan dari mengomunikasikan hal tersebut akan diekspektasikan secara wajar melebihi manfaat kepentingan publik atas komunikasi tersebut.

***Independent Auditor's Report (continued)***

*Report No. 00179/2.1032/AU.1/09/0242-2/1/III/2024 (continued)*

***Auditor's responsibilities for the audit of the consolidated financial statements (continued)***

*From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the consolidated financial statements of the current period and are therefore the key audit matters. We describe such key audit matters in our independent auditor's report unless laws or regulations preclude public disclosure about such key audit matters or when, in extremely rare circumstances, we determine that a key audit matter should not be communicated in our independent auditor's report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.*

**KAP Purwantono, Sungkoro & Surja**

**Yovita**
Registrasi Akuntan Publik No. AP. 0242/*Public Accountant Registration No. AP. 0242*

8 Maret 2024/*March 8, 2024*

**PT TRIMEGAH SEKURITAS INDONESIA TBK**
**DAN ENTITAS ANAKNYA**
**LAPORAN POSISI KEUANGAN**
**KONSOLIDASIAN**
**Tanggal 31 Desember 2023**
**(Disajikan dalam ribuan Rupiah,**
**kecuali dinyatakan lain)**

***PT TRIMEGAH SEKURITAS INDONESIA TBK***
***AND ITS SUBSIDIARIES***
***CONSOLIDATED STATEMENT OF***
***FINANCIAL POSITION***
***As of December 31, 2023***
***(Expressed in thousands of Rupiah,***
***unless otherwise stated)***

| | Tahun yang berakhir pada tanggal 31 Desember/ *Year ended December 31,* | | | |
|---|---|---|---|---|
| | **2023** | **Catatan/ *Notes*** | **2022** | |
| **ASET** | | | | ***ASSETS*** |
| Kas dan setara kas | 200.021.445 | 2f,2g,4a | 574.343.048 | *Cash and cash equivalents* |
| Kas dan setara kas yang dibatasi penggunaanya | - | 2f,2g,4b | 30.000.000 | *Restricted cash and cash equivalents* |
| Portofolio efek - neto | 512.352.217 | 2f,2h,5,39,40 | 374.742.638 | *Marketable securities - net* |
| Piutang usaha - neto | | | | *Account receivables - net* |
| Pihak berelasi | 30.541.375 | 2d,2f,2l | 16.898.787 | *Related parties* |
| Pihak ketiga | 742.939 | 6,35,39,40 | 130.632 | *Third parties* |
| Total piutang usaha - neto | 31.284.314 | | 17.029.419 | *Total account receivables - net* |
| Piutang transaksi perantara pedagang efek - neto | | 2f,2i,2l | | *Receivables from brokerage activities - net* |
| Pihak ketiga | 830.140.997 | 7,39,40 | 445.740.218 | *Third parties* |
| Piutang transaksi repo - neto | 1.138.690.760 | 2f,2l,8,39,40 | 511.091.059 | *Receivables from repo transactions - net* |
| Piutang lain-lain - neto | 10.988.365 | 2f,2l,9,39,40 | 4.126.831 | *Other receivables - net* |
| Biaya dibayar di muka | 49.918.866 | 2m,2p,10 | 44.520.125 | *Prepaid expenses* |
| Pajak dibayar di muka | 2.178.900 | 2q,22a | 2.373.087 | *Prepaid taxes* |
| Aset tak berwujud - setelah dikurangi akumulasi amortisasi masing-masing sebesar Rp40.303.192 dan Rp33.932.168 per 31 Desember 2023 dan 2022 | 25.932.961 | 2k,11 | 22.521.760 | *Intangible assets - net of accumulated amortized of Rp40,303,192 and Rp33,932,168 as of December 31, 2023 and 2022, respectively* |
| Aset hak guna - setelah dikurangi akumulasi penyusutan masing-masing sebesar Rp30.703.485 dan Rp25.109.624 per 31 Desember 2023 dan 2022 | 25.933.177 | 2m,12 | 30.731.280 | *Right-of-use assets - net of accumulated depreciation of Rp30,703,485 and Rp25,109,624 as of December 31, 2023 and 2022, respectively* |
| Aset tetap - setelah dikurangi akumulasi penyusutan masing-masing sebesar Rp75.887.704 dan Rp73.766.982 per 31 Desember 2023 dan 2022 | 9.994.579 | 2j,13 | 9.942.646 | *Fixed asets - net of accumulated depreciation of Rp75,887,704 and Rp73,766,982 as of December 31, 2023 and 2022, respectively* |
| Aset pajak tangguhan | 32.953.483 | 2q,22d | 36.004.476 | *Deferred tax assets* |
| Aset lain-lain | 2.856.427 | 2f,2l,14,39,40 | 6.666.957 | *Other assets* |
| **TOTAL ASET** | **2.873.246.491** | | **2.109.833.544** | ***TOTAL ASSETS*** |

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

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

**PT TRIMEGAH SEKURITAS INDONESIA TBK
DAN ENTITAS ANAKNYA
LAPORAN POSISI KEUANGAN
KONSOLIDASIAN (lanjutan)
Tanggal 31 Desember 2023
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)**

***PT TRIMEGAH SEKURITAS INDONESIA TBK
AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENT OF
FINANCIAL POSITION (continued)
As of December 31, 2023
(Expressed in thousands of Rupiah,
unless otherwise stated)***

| | Tahun yang berakhir pada tanggal 31 Desember/ *Year ended December 31,* | | | |
|---|---|---|---|---|
| | **2023** | **Catatan/ *Notes*** | **2022*)** | |
| **LIABILITAS DAN EKUITAS** | | | | ***LIABILITIES AND EQUITY*** |
| **LIABILITAS** | | | | ***LIABILITIES*** |
| Utang usaha | | | | *Account payables* |
| Pihak ketiga | 9.418.889 | 2f,15,39,40 | 8.290.912 | *Third parties* |
| Utang transaksi perantara pedagang efek | | | | *Payables from brokerage activities* |
| Pihak berelasi | 5.047.996 | 2d,2f,2i,16 | 189.856 | *Related parties* |
| Pihak ketiga | 636.149.727 | 35,39,40 | 129.552.761 | *Third parties* |
| Utang pajak | 17.190.402 | 2q,22b | 8.293.953 | *Taxes payable* |
| Beban akrual | 76.143.960 | 2f,17,39,40 | 63.694.487 | *Accrued expenses* |
| Utang jangka pendek | 300.000.000 | 2f,18,39,40 | 635.000.000 | *Short-term liabilities* |
| Surat utang jangka panjang | 529.173.843 | 2f,19,39,40 | 122.221.627 | *Long-term notes payable* |
| Liabilitas sewa | 28.915.979 | 2m,20 | 33.488.097 | *Lease liabilities* |
| Liabilitas imbalan kerja | 42.513.513 | 2n,23 | 37.388.092 | *Employee benefits liabilities* |
| Utang lain-lain | 10.855.112 | 2f,21,39,40 | 15.939.840 | *Other payables* |
| **Total Liabilitas** | **1.655.409.421** | | **1.054.059.625** | ***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 | 1,24 | 355.465.000 | *Issued and fully paid capital - 7,109,300,000 shares* |
| Tambahan modal disetor | 123.828.834 | 1,25 | 123.828.834 | *Additional paid-in capital* |
| Saldo laba | | | | *Retained earnings* |
| Telah ditentukan penggunaannya | 10.575.000 | 26 | 9.575.000 | *Appropriated* |
| Belum ditentukan penggunaanya | 700.525.185 | | 539.062.582 | *Unappropriated* |
| Penghasilan komprehensif lain yang tidak akan direklasifikasi lebih lanjut ke laba rugi | 27.233.466 | | 27.605.446 | *Other comprehensive income which will not be further reclassified to profit or loss* |
| Ekuitas yang dapat diatribusikan kepada pemilik entitas induk | 1.217.627.485 | | 1.055.536.862 | *Equity attributable to owners of the Parent Company* |
| Kepentingan non-pengendali | 209.585 | 27 | 237.057 | *Non-controlling interests* |
| **Total Ekuitas** | **1.217.837.070** | | **1.055.773.919** | ***Total Equity*** |
| **TOTAL LIABILITAS DAN EKUITAS** | **2.873.246.491** | | **2.109.833.544** | ***TOTAL LIABILITIES AND EQUITY*** |

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

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

**PT TRIMEGAH SEKURITAS INDONESIA TBK DAN ENTITAS ANAKNYA**
**LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN KONSOLIDASIAN**
**Untuk Tahun yang Berakhir pada Tanggal 31 Desember 2023**
**(Disajikan dalam ribuan Rupiah, kecuali dinyatakan lain)**

***PT TRIMEGAH SEKURITAS INDONESIA TBK AND ITS SUBSIDIARIES***
***CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME***
***For the Year Ended December 31, 2023***
***(Expressed in thousands of Rupiah, unless otherwise stated)***

| | Tahun yang berakhir pada tanggal 31 Desember/ *Year ended December 31,* | | | |
|---|---|---|---|---|
| | **2023** | **Catatan/ *Notes*** | **2022** | |
| **PENDAPATAN USAHA** | | | | ***REVENUES*** |
| Pendapatan dari kontrak dengan pelanggan: | | 2p,28,36 | | *Income from contract with customers:* |
| Jasa kegiatan manajer investasi | 272.562.168 | | 182.900.015 | *Investment manager fees* |
| Komisi perantara efek | 98.163.111 | | 143.345.126 | *Brokerage commisions* |
| Jasa penjamin emisi efek | 85.394.231 | | 108.432.300 | *Underwriting fees* |
| Jasa penasihat keuangan | 6.900.692 | | 25.430.990 | *Financial advisory fees* |
| Lain-lain | 5.682.376 | | 6.900.906 | *Others* |
| Pendapatan dari hasil investasi: | | 2p,29,36 | | *Income from investments:* |
| Pendapatan dividen dan bunga | 215.891.802 | | 84.396.509 | *Dividend and interest income* |
| Keuntungan dari efek - neto | 28.361.699 | | 153.367.147 | *Gain from marketable securities - net* |
| Total Pendapatan Usaha | 712.956.079 | | 704.772.993 | *Total Revenues* |
| **BEBAN USAHA** | | | | ***OPERATING EXPENSES*** |
| Gaji dan tunjangan karyawan | (192.747.286) | 2p,2o,30 | (208.562.273) | *Employee salaries and benefits* |
| Beban pemasaran | (98.848.357) | | (55.303.732) | *Marketing expenses* |
| Pembentukan cadangan kerugian penurunan nilai | (32.658.135) | 31 | (38.200.887) | *Provision for impairment losses* |
| Iuran Otoritas Jasa Keuangan (OJK) | (21.216.145) | | (20.497.408) | *Financial Service Authority (OJK) levy* |
| Penyusutan dan amortisasi | (16.893.279) | 2j,11,12,13 | (19.548.834) | *Depreciation and amortization* |
| Pemeliharaan gedung dan peralatan kantor | (14.013.860) | | (28.283.216) | *Office building and equipment maintenance* |
| Umum dan administrasi | (12.960.187) | | (10.077.548) | *General and administration* |
| Iklan dan promosi | (11.850.012) | | (12.423.906) | *Advertising and promotions* |
| Telekomunikasi | (11.621.974) | | (11.015.162) | *Telecommunication* |
| Kustodian dan transaksi | (7.723.984) | | (9.628.832) | *Custodian and transaction* |
| Jasa professional | (6.335.980) | | (14.841.667) | *Professional fees* |
| Jamuan dan sumbangan | (7.109.555) | | (6.678.594) | *Representation and donation* |
| Sewa kantor | (4.016.299) | 2q | (3.798.065) | *Office rental* |
| Beban pajak final | (3.388.159) | 2p,22 | (4.060.883) | *Final tax expense* |
| Pelatihan dan seminar | (1.664.830) | | (1.647.437) | *Training and seminar* |
| Perjalanan dinas | (1.322.598) | | (1.219.051) | *Business trip* |
| Beban lain-lain | (2.522.104) | | (2.284.161) | *Other expenses* |
| Total Beban Usaha | (446.892.744) | | (448.071.656) | *Total Operating Expenses* |
| **LABA USAHA** | **266.063.335** | | **256.701.337** | ***INCOME FROM OPERATION*** |
| **PENDAPATAN (BEBAN) LAIN-LAIN** | | | | ***OTHER INCOME (EXPENSES)*** |
| Pendapatan lainnya | 16.792.797 | 32 | 15.196.033 | *Other income* |
| Beban lainnya | (1.350.024) | | (11.746.501) | *Others expense* |
| Biaya keuangan | (73.540.913) | 33 | (54.390.316) | *Finance cost* |
| Beban lain-lain - neto | (58.098.140) | | (50.940.784) | *Other expenses - net* |
| **LABA SEBELUM BEBAN PAJAK PENGHASILAN** | **207.965.195** | | **205.760.553** | ***PROFIT BEFORE INCOME TAX EXPENSE*** |

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

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

**PT TRIMEGAH SEKURITAS INDONESIA TBK DAN ENTITAS ANAKNYA**
**LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN KONSOLIDASIAN (lanjutan)**
**Tahun yang Berakhir pada Tanggal 31 Desember 2023**
**(Disajikan dalam ribuan Rupiah, kecuali dinyatakan lain)**

***PT TRIMEGAH SEKURITAS INDONESIA TBK AND ITS SUBSIDIARIES***
***CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME (continued)***
***For the Year Ended December 31, 2023***
***(Expressed in thousands of Rupiah, unless otherwise stated)***

| | Tahun yang berakhir pada tanggal 31 Desember/ *Year ended December 31,* | | | |
|---|---|---|---|---|
| | **2023** | **Catatan/ *Notes*** | **2022** | |
| **LABA SEBELUM BEBAN PAJAK PENGHASILAN** | **207.965.195** | | **205.760.553** | ***PROFIT BEFORE INCOME TAX EXPENSE*** |
| **BEBAN PAJAK PENGHASILAN** | **(45.451.027)** | 2q,22 | **(28.226.392)** | ***INCOME TAX EXPENSE*** |
| **LABA TAHUN BERJALAN** | **162.514.168** | | **177.534.161** | ***PROFIT FOR THE YEAR*** |
| **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, setelah pajak tangguhan | (461.042) | | 387.415 | *Remeasurement of employee benefit liabilities, after deferred of tax* |
| Pajak penghasilan yang terkait | 89.025 | 22 | 720.872 | *Related income tax* |
| **(BEBAN)/PENGHASILAN KOMPREHENSIF LAIN - SETELAH PAJAK** | **(372.017)** | | **1.108.287** | ***OTHER COMPREHENSIVE (LOSS)/INCOME - AFTER TAX*** |
| **TOTAL PENGHASILAN KOMPREHENSIF TAHUN BERJALAN** | **162.142.151** | | **178.642.448** | ***TOTAL COMPREHENSIVE INCOME FOR THE YEAR*** |
| **LABA YANG DAPAT DIATRIBUSIKAN KEPADA:** | | | | ***PROFIT ATTRIBUTABLE TO:*** |
| Pemilik Entitas Induk | 162.462.603 | | 177.500.956 | *Equity holders of the Parent Company* |
| Kepentingan non-pengendali | 51.565 | 27 | 33.205 | *Non-controlling interests* |
| **Total** | **162.514.168** | | **177.534.161** | ***Total*** |
| **TOTAL LABA KOMPREHENSIF YANG DAPAT DIATRIBUSIKAN KEPADA:** | | | | ***TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE TO:*** |
| Pemilik Entitas Induk | 162.090.622 | | 178.608.922 | *Equity holders of the Parent Company* |
| Kepentingan non-pengendali | 51.529 | | 33.526 | *Non-controlling interests* |
| **Total** | **162.142.151** | | **178.642.448** | ***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 | 22,85 | 2r,34 | 24,97 | *Basic* |

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

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

**PT TRIMEGAH SEKURITAS INDONESIA TBK**
**DAN ENTITAS ANAKNYA**
**LAPORAN PERUBAHAN EKUITAS KONSOLIDASIAN**
**Untuk Tahun yang Berakhir pada Tanggal 31 Desember 2023**
**(Disajikan dalam ribuan Rupiah, kecuali dinyatakan lain)**

***PT TRIMEGAH SEKURITAS INDONESIA TBK***
***AND ITS SUBSIDIARIES***
***CONSOLIDATED STATEMENT OF CHANGES IN EQUITY***
***For the Year Ended December 31, 2023***
***(Expressed in thousands of Rupiah, unless otherwise stated)***

| | Catatan/ *Notes* | Modal saham/ *Capital stock* | Tambahan modal disetor/ *Additional paid-in capital* | Saldo laba ditentukan kegunaannya/ *Appropriated retained earnings* | Saldo laba tidak ditentukan kegunaannya/ *Unappropriated retained earnings* | Penghasilan komprehensif lain/ *Other comprehensive income* | 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 2021** | | **355.465.000** | **123.828.834** | **8.475.000** | **362.661.626** | **26.497.480** | **876.927.940** | **243.531** | **877.171.471** | ***Balance as of December 31, 2021*** |
| Pembentukan cadangan umum | 26 | - | - | 1.100.000 | (1.100.000) | - | - | - | - | *General reserved appropriation* |
| Pembagian dividen kepada kepentingan non-pengendali | | - | - | - | - | - | - | (40.000) | (40.000) | *Declaration of dividends to non controlling interest* |
| Pengukuran kembali liabilitas imbalan kerja, setelah pajak tangguhan | 27 | - | - | - | - | 1.107.966 | 1.107.966 | 321 | 1.108.287 | *Remeasurement of employee benefits liabilities, net of deferred tax* |
| Laba tahun berjalan 2022 | | - | - | - | 177.500.956 | - | 177.500.956 | 33.205 | 177.534.161 | *Income for the year 2022* |
| **Saldo per 31 Desember 2022** | | **355.465.000** | **123.828.834** | **9.575.000** | **539.062.582** | **27.605.446** | **1.055.536.862** | **237.057** | **1.055.773.919** | ***Balance as of December 31, 2022*** |
| Pembentukan cadangan umum | 26 | - | - | 1.000.000 | (1.000.000) | - | - | - | - | *General reserved appropriation* |
| Setoran modal kepentingan non-pengendali entitas anak | | - | - | - | - | - | - | 1.000 | 1.000 | *Paid-in capital of non-controlling interest of subsidiary* |
| Pembagian dividen kepada kepentingan non-pengendali | | - | - | - | - | - | - | (80.000) | (80.000) | *Declaration of dividends to non controlling interest* |
| Pengukuran kembali liabilitas imbalan kerja, setelah pajak tangguhan | 27 | - | - | - | - | (371.980) | (371.980) | (37) | (372.017) | *Remeasurement of employee benefits liabilities, net of deferred tax* |
| Laba tahun berjalan 2023 | | - | - | - | 162.462.603 | - | 162.462.603 | 51.565 | 162.514.168 | *Income for the year 2023* |
| **Saldo per 31 Desember 2023** | | **355.465.000** | **123.828.834** | **10.575.000** | **700.525.185** | **27.233.466** | **1.217.627.485** | **209.585** | **1.217.837.070** | ***Balance as of December 31, 2023*** |

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

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

**PT TRIMEGAH SEKURITAS INDONESIA TBK**
**DAN ENTITAS ANAKNYA**
**LAPORAN ARUS KAS KONSOLIDASIAN**
**Untuk Tahun yang Berakhir pada**
**Tanggal 31 Desember 2023**
**(Disajikan dalam ribuan Rupiah,**
**kecuali dinyatakan lain)**

***PT TRIMEGAH SEKURITAS INDONESIA TBK***
***AND ITS SUBSIDIARIES***
***CONSOLIDATED STATEMENT OF CASH FLOWS***
***For the Year Ended December 31, 2023***
***(Expressed in thousands of Rupiah,***
***unless otherwise stated)***

| | Tahun yang berakhir pada tanggal 31 Desember/ *Year ended December 31,* | | | |
|---|---|---|---|---|
| | **2023** | **Catatan/ *Notes*** | **2022** | |
| **ARUS KAS DARI AKTIVITAS OPERASI** | | | | ***CASH FLOWS FROM OPERATING ACTIVITIES*** |
| Penerimaan jasa penasihat keuangan, penjaminan emisi dan penjualan efek dan manajer investasi | 350.602.196 | | 312.748.249 | *Receipts from financial advisory, underwriting, selling and investment manager fees* |
| Penerimaan pendapatan dividen dan bunga | 198.148.609 | | 78.267.579 | *Receipts from dividends and interest income* |
| Penerimaan dari/(pembayaran kepada) nasabah - neto | 183.162.587 | | (90.297.986) | *Receipts from/(payments to) customers - net* |
| Penerimaan komisi perantara perdagangan efek | 98.163.111 | 28 | 143.345.127 | *Receipts from brokerage commissions* |
| Penerimaan dari piutang transaksi repo | 55.115.744 | 8 | 315.766.758 | *Receipts from receivables from repo transactions* |
| Penerimaan dari perusahaan efek - neto | 7.975.378 | | 33.309.518 | *Receipts from securities company - net* |
| Pemberian piutang transaksi repo | (686.754.759) | 8 | (463.314.161) | *Granting of receivables from repo transaction* |
| Pembayaran kepada pemasok - neto | (230.364.607) | | (201.380.995) | *Payments to suppliers - net* |
| Pembayaran kepada karyawan | (164.438.626) | | (206.947.153) | *Payments to employees* |
| (Pembelian)/penjualan aset keuangan pada nilai wajar melalui laporan laba rugi - neto | (109.891.188) | | 65.470.502 | *(Purchase)/sale of financial assets at fair value through profit or loss - net* |
| (Pembayaran kepada)/penerimaan dari lembaga kliring dan penjaminan - neto | (88.498.544) | | 27.111.747 | *(Payments to)/receipts from clearing guarantee institution - net* |
| Pembayaran pajak penghasilan | (40.536.164) | | (31.307.036) | *Payments of corporate income tax* |
| Penerimaan/(pembayaran) lainnya - neto | 5.244.846 | | (20.118.983) | *Other receipts/(payments) - net* |
| **Kas neto digunakan untuk aktivitas operasi** | **(422.071.417)** | | **(37.346.834)** | ***Net cash used in operating activities*** |
| **ARUS KAS DARI AKTIVITAS INVESTASI** | | | | ***CASH FLOWS FROM INVESTING ACTIVITIES*** |
| Penerimaan bunga | 17.798.979 | | 14.987.869 | *Interest received* |
| Hasil penjualan aset tetap | 60.921 | 13 | 86.888 | *Proceeds from sale of fixed assets* |
| Perolehan aset tetap | (2.697.585) | 13 | (2.375.481) | *Acquisition of fixed assets* |
| Uang muka pembelian aset tak berwujud | (1.753.250) | | (2.160.041) | *Advanced for purchase of intangible assets* |
| Perolehan aset tak berwujud | (1.367.951) | 11 | (1.099.065) | *Acquisition of intangible assets* |
| Uang muka pembelian aset tetap | - | 14 | (2.936.110) | *Advances for purchase of fixed assets* |
| **Kas neto diperoleh dari aktivitas investasi** | **12.041.114** | | **6.504.060** | ***Net cash provided by investing activities*** |

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

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

**PT TRIMEGAH SEKURITAS INDONESIA TBK
DAN ENTITAS ANAKNYA
LAPORAN ARUS KAS KONSOLIDASIAN (lanjutan)
Untuk Tahun yang Berakhir pada
Tanggal 31 Desember 2023
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)**

***PT TRIMEGAH SEKURITAS INDONESIA TBK
AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENT
OF CASH FLOWS (continued)
For the Year Ended December 31, 2023
(Expressed in thousands of Rupiah,
unless otherwise stated)***

| | Tahun yang berakhir pada tanggal 31 Desember/ *Year ended December 31,* | | | |
|---|---|---|---|---|
| | **2023** | **Catatan/ *Notes*** | **2022** | |
| **ARUS KAS DARI AKTIVITAS PENDANAAN** | | | | ***CASH FLOWS FROM FINANCING ACTIVITIES*** |
| Penerimaan dari utang bank | 7.244.000.000 | 18 | 3.195.000.000 | *Proceeds from bank loans* |
| Penerimaan dari penerbitan obligasi | 408.800.000 | | - | *Proceeds from bonds payable* |
| Setoran modal kepentingan non-pengendali entitas anak | 1.000 | | - | *Paid-in capital of non-controlling interest of subsidiary* |
| Pembayaran utang bank | (7.579.000.000) | 18 | (2.760.000.000) | *Payments of bank loans* |
| Pembayaran bunga | (60.358.227) | | (46.870.708) | *Interest payments* |
| Pembayaran liabilitas sewa | (7.654.036) | | (4.738.874) | *Payment of lease liabilities* |
| Pembayaran dividen | (80.037) | | (40.000) | *Payment of dividend* |
| Penerbitan surat utang jangka pendek | - | | 50.300.000 | *Short-term promissory notes issuance* |
| Pembayaran surat utang jangka pendek | - | | (242.700.000) | *Payments of short-term promissory notes* |
| **Kas neto diperoleh dari aktivitas pendanaan** | **5.708.700** | | **190.950.418** | ***Net cash provided by financing activities*** |
| **(PENURUNAN)/KENAIKAN BERSIH KAS DAN SETARA KAS** | **(404.321.603)** | | **160.107.644** | ***NET (DECREASE)/INCREASE IN CASH AND CASH EQUIVALENTS*** |
| **KAS DAN SETARA KAS AWAL TAHUN** | **604.343.048** | | **444.235.404** | ***CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR*** |
| **KAS DAN SETARA KAS AKHIR TAHUN** | **200.021.445** | | **604.343.048** | ***CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR*** |

Catatan atas laporan keuangan konsolidasian terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian secara keseluruhan.

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

**PT TRIMEGAH SEKURITAS INDONESIA TBK
DAN ENTITAS ANAKNYA
CATATAN ATAS LAPORAN
KEUANGAN KONSOLIDASIAN
Tanggal 31 Desember 2023 dan untuk
Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)**

***PT TRIMEGAH SEKURITAS INDONESIA TBK
AND ITS SUBSIDIARIES
NOTES TO THE CONSOLIDATED
FINANCIAL STATEMENTS
As of December 31, 2023 and
for the Year 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.

## *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.*

## 1. UMUM (lanjutan)

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

Susunan Direksi dan Dewan Komisaris terakhir telah diubah dengan akta No. 168 tanggal 27 Juli 2022, yang dibuat di hadapan Bpk. Muhammad Muazzir, S.H., M.Kn., (berdasarkan Surat Keputusan Majelis Pengawas Daerah Notaris Kota Administrasi Jakarta Selatan tanggal 27 September 2022, No. 20/MPDN.JAK-SEL/CT/VI/2022) sebagai pengganti dari 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.01.09-0038636 tanggal 29 Juli 2022.

Pada tanggal 31 Desember 2023 dan 2022, 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, 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, Malang - Jawa Timur 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).

## *1. GENERAL (continued)*

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

*The latest change in the composition of the Board of Directors and Board of Commissioners was amended by notarial deed No. 168 dated July 27, 2022 made before Mr. Muhammad Muazzir, S.H., M.Kn., (based on the Decree of the South Jakarta Notary Regional Supervisory Council dated September 27, 2022, No. 20/MPDN.JAK-SEL/CT/VI/2022) as a replacement of 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.01.09-0038636 dated July 29, 2022.*

*As of December 31, 2023 and 2022, 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, 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, Malang - Jawa Timur 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).*

## 1. UMUM (lanjutan)

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

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.

Susunan Dewan Komisaris dan Direksi Perusahaan pada tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

| | 31 Desember/ *December 31,* 2023 | 31 Desember/ *December 31,* 2022 | |
|---|---|---|---|
| **Dewan Komisaris** | | | ***Board of Commisioners*** |
| Komisaris Utama | Edy Sugito*) | Edy Sugito*) | *President Commisioner* |
| Komisaris Independen | Sunata Tjiterosampurno | Sunata Tjiterosampurno | *Independent Commisioner* |
| **Dewan Direksi** | | | ***Board of Director*** |
| Direktur Utama | Philmon Samuel Tanuri | Philmon Samuel Tanuri | *President Director* |
| Direktur | David Agus | David Agus | *Director* |

*) Merangkap sebagai komisaris independen.

Susunan Komite Audit Perusahaan pada tanggal-tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

| | 31 Desember/ *December 31,* 2023 | 31 Desember/ *December 31,* 2022 | |
|---|---|---|---|
| Ketua | Edy Sugito | Edy Sugito | *Chairman* |
| Anggota | Ariefudin Amas | Ariefudin Amas | *Member* |
| Anggota | Ida Bagus Oka Nila | Ida Bagus Oka Nila | *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. Perusahaan mempunyai kepemilikan saham sebesar 99,90% pada TRIM AM dan karena itu, sejak tanggal pendirian, laporan keuangan TRIM AM dikonsolidasikan dengan Perusahaan. TRIM

## *1. GENERAL (continued)*

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

*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.*

*The composition of the Boards of Commissioners and Directors of the Company as of December 31, 2023 and 2022, are as follows:*

*) *Act as an independent commissioner.*

*The composition of the Audit Committee of the Company as of December 31, 2023 and 2022, are as follows:*

### *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. 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. TRIM AM started*

**1. UMUM (lanjutan)**

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

AM memulai operasi komersilnya pada bulan Maret 2011. Nilai aset TRIM AM sebelum eliminasi masing-masing sebesar Rp307.685.347 dan Rp272.879.100 per 31 Desember 2023 dan 2022.

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. Total aset APN sebelum eliminasi masing-masing sebesar Rp53.592 dan Rp53.867 per 31 Desember 2023 dan 2022.

Pada tanggal 31 Desember 2023, TRIM AM memiliki kendali dan/atau secara langsung memiliki Trimegah Fixed Income Plan Syariah dengan persentasi kepemilikan aset sebesar 97,00%, Reksadana Trimegah Pendapatan Tetap Hijau Inklusif dengan persentase kepemilikan efektif sebesar 99,99% dan Reksadana Trimegah Dana Obligasi Nusantara dengan persentase kepemilikan efektif sebesar 100%.

Pada tanggal 31 Desember 2022, TRIM AM sudah tidak memiliki kendali atas Reksadana Trimegah Dana Kas 1 maupun Reksadana Trimegah Dana Tetap Syariah.

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. Nilai aset TS sebelum eliminasi sebesar Rp1.000.517 per 31 Desember 2023.

Perusahaan bersama-sama dengan entitas anaknya memiliki 275 karyawan tetap per 31 Desember 2023 (2022: 268 karyawan tetap dan) (tidak diaudit).

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

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

*its commercial operations in March 2011. Total assets of TRIM AM before elimination amounted to Rp307,685,347 and Rp272,879,100 as of December 31, 2023 and 2022, respectively.*

*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. Total assets of APN before elimination amounted to Rp53,592 and Rp53,867 as of December 31, 2023 and 2022, respectively.*

*On December 31, 2023, TRIM AM has control and/or directly owns Trimegah Fixed Income Plan Syariah with effective ownership of 97.00%, Reksadana Trimegah Pendapatan Tetap Hijau Inklusif with effective ownership of 99.99% and Reksadana Trimegah Dana Obligasi Nusantara with effective ownership of 100%.*

*As of December 31, 2022, TRIM AM no longer has control over Trimegah Dana Kas 1 Mutual Fund or the Trimegah Dana Fixed Syariah Mutual Fund.*

*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. Total assets of TS before elimination amounted to Rp1,000,517 as of December 31, 2023.*

*The Company and its subsidiaries have a total of 275 permanent as of December 31, 2023 (2022: 268 permanent) (unaudited).*

**1. UMUM (lanjutan)**

**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.

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.

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

***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.*

*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.*

**1. UMUM (lanjutan)**

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

**Penawaran umum saham Perusahaan (lanjutan)**

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.

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 30 Juni 2004, Perusahaan memperoleh pernyataan efektif dari BAPEPAM-LK berdasarkan Surat No. S-1980/PM/2004 untuk melakukan penawaran umum atas Obligasi I PT Trimegah Securities Tbk Tahun 2004 dengan suku bunga tetap sebesar Rp300 miliar. Obligasi ini telah dilunasi.

Pada tanggal 29 Juni 2007, Perusahaan memperoleh pernyataan efektif dari Ketua BAPEPAM-LK sesuai surat No. S-3239/BL/2007 untuk melakukan penawaran umum atas Obligasi II PT Trimegah Securities Tbk Tahun 2007 dengan suku bunga tetap sebesar Rp300 miliar. Pada tahun 2010, obligasi ini telah dilunasi.

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

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

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

*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.*

*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 30, 2004, the Company obtained the notice of effectivity from BAPEPAM-LK through decision letter No. S-1980/PM/2004 to conduct bond offering of Rp300 billion of PT Trimegah Securities Tbk Bonds I year 2004 with a fixed interest rate. This bond has been fully paid.*

*On June 29, 2007, the Chairman of BAPEPAM-LK through decision letter No. S-3239/BL/2007 approved the Company's bond offering of Rp300 billion PT Trimegah Securities Tbk Bonds II year 2007 with a fixed interest rate. In 2010, these bonds have been fully paid.*

**1. UMUM (lanjutan)**

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

**Penawaran umum obligasi Perusahaan (lanjutan)**

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 19).

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

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

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

*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 (Note 19).*

**2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL**

**a. Dasar penyusunan laporan keuangan konsolidasian**

**Pernyataan kepatuhan**

Laporan keuangan konsolidasian 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.

Laporan keuangan konsolidasian 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 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 ini, kecuali dinyatakan secara khusus, adalah dibulatkan menjadi dan disajikan dalam ribuan Rupiah ("Rp").

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

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

***Statement of compliance***

*The 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.*

*The 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 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 consolidated financial statements are rounded to the nearest thousands Rupiah ("Rp"), unless otherwise stated.*

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

**b. Prinsip-prinsip konsolidasian**

Perusahaan dan entitas anaknya menerapkan Pernyataan Standar Akuntansi Keuangan ("PSAK") No. 65, "Laporan Keuangan Konsolidasi", yang diadopsi dari IFRS 10, menggantikan porsi PSAK No. 4 (Revisi 2009) mengenai pengaturan akuntansi untuk laporan keuangan konsolidasian, menetapkan prinsip penyusunan dan penyajian laporan keuangan konsolidasian ketika entitas mengendalikan satu atau lebih entitas lain.

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

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

***b. Principles of consolidation***

*The consolidated financial statements are prepared in accordance with the Statement of Financial Accounting Standards ("SFAS") No. 65, "Consolidated Financial Statements", adopted from IFRS 10, which replaces part of SFAS No. 4 (Revised 2009) 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.*

*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*

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

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

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.

Laporan keuangan konsolidasian 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 Perusahaan pada entitas anaknya yang tidak mengakibatkan hilangnya pengendalian Perusahaan pada entitas anaknya 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.

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

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

*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.*

*The 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 ownership interest of its subsidiaries, 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.*

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

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

Informasi mengenai entitas anaknya yang dikonsolidasi pada tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

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

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

*Information of subsidiaries which is consolidated as of December 31, 2023 and 2022, as follows:*

| Perusahaan/ *Company* | Domisili/ *Domicile* | Tahun pendirian/ *Year of incorporation* | Kegiatan usaha/ *Nature of business* | Persentase kepemilikan/ *Percentage of ownership* | | Total aset/ *Total assets* | |
|---|---|---|---|---|---|---|---|
| | | | | 2023 | 2022 | 2023 | 2022 |
| Dimiliki langsung oleh Perusahaan/ *Held directly by the Company* | | | | | | | |
| PT Trimegah Asset Management | Jakarta | 2010 | Manajer investasi dan penasihat keuangan/ *Investment manager and financial advisory* penasihat keuangan/ | 99,90% | 99,90% | Rp276.281.818 | Rp272.879.100 |
| PT Trimegah Sekuritas | Jakarta | 2022 | Perantara pedagang efek/ *Broker dealer* | 99,90% | - | Rp1.000.517 | - |
| Dimiliki melalui PT Trimegah Asset Management/*Held through PT Trimegah Asset Management* | | | | | | | |
| PT Andika Properti Nusantara | Jakarta | 2017 | *Real estate* yang dimiliki sendiri atau disewa/ *Real estate owned or rented* | 98,18% | 98,18% | Rp53.867 | Rp53.867 |
| Reksadana Trimegah Fixed Income Plan Syariah | Jakarta | 2023 | *Reksa Dana*/ *Mutual Funds* | 97,00% | - | Rp15.349.555 | - |
| Reksadana Trimegah Pendapatan Tetap Hijau Inklusif | Jakarta | 2023 | *Reksa Dana*/ *Mutual Funds* | 99,99% | - | Rp15.155.628 | - |
| Reksadana Trimegah Dana Obligasi Nusantara | Jakarta | 2020 | *Reksa Dana*/ *Mutual Funds* | 100,00% | - | Rp10.054.067 | - |

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.

*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. 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, 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.

***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 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.*

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

**c. Transaksi dan saldo dalam mata uang asing (lanjutan)**

Pada tanggal 31 Desember 2023 dan 2022, kurs yang digunakan adalah sebagai berikut (dalam nilai Rupiah penuh):

| | **31 Desember/ *December 31,* 2023** | **31 Desember/ *December 31,* 2022** | |
|---|---|---|---|
| 1 Dolar Amerika Serikat | 15.416 | 15.731 | *1 United States Dollar* |
| 1 Dolar Singapura | 11.712 | 11.659 | *1 Singapore Dollar* |
| 1 Euro Eropa | 17.140 | 16.713 | *1 European Euro* |

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

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

a. 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 35.

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

***c. Foreign currency transactions and balances (continued)***

*As of December 31, 2023 and 2022, the exchange rates used are as follows (in full Rupiah amount):*

***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 35.*

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

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

Pada tanggal 1 Januari 2023, terdapat standar baru dan penyesuaian atau amendemen terhadap beberapa standar yang masih berlaku dan berlaku efektif sejak tanggal tersebut yaitu sebagai berikut:

(i) Amandemen PSAK 16: Aset Tetap - Hasil sebelum Penggunaan yang Diintensikan
(ii) Amandemen PSAK 1: Penyajian Laporan Keuangan Tentang Klasifikasi Liabilitas sebagai Jangka Pendek atau Jangka Panjang
(iii) Amandemen PSAK 1: Penyajian laporan keuangan tentang Pengungkapan Kebijakan Akuntansi
(iv) Amandemen PSAK 25: Kebijakan Akuntansi, Perubahan Estimasi Akuntansi dan Kesalahan terkait Definisi Estimasi Akuntansi
(v) Amandemen PSAK 46: Pajak Penghasilan tentang Pajak Tangguhan Terkait Aset dan Liabilitas Yang Timbul Dari Transaksi Tunggal

Implementasi dari standar-standar tersebut, tidak menghasilkan perubahan substansial terhadap kebijakan akuntansi Perusahaan dan entitas anaknya.

**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.

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

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

*On January 1, 2023, there were new standards and adjustments or amendments for several prevailing standards and effective since that date, as follows:*

*(i) Amendment to PSAK 16: Fixed Assets - Proceeds before Intended Use*
*(ii) Amendment to PSAK 1: Presentation of Financial Statements - Classification of a Liability as Current or Non-current*
*(iii) Amendment of PSAK 1: Presentation of financial statement - Disclosure of Accounting Policies*
*(iv) Amendment of PSAK 25: Accounting Policies, Changes in Accounting Estimates and Errors - Definition of Accounting Estimates*
*(v) Amendment of PSAK 46: Income Taxes - Deferred Tax related to Assets and Liabilities arising from a Single Transaction*

*The implementation of the above standards did not result in substantial changes to the Company and its subsidiaries accounting policies.*

***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.*

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

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

(i) Klasifikasi (lanjutan)

Aset keuangan (lanjutan)

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.

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*").

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

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

*(i) Classification (continued)*

*Financial assets (continued)*

*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.*

*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").*

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

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

(i) Klasifikasi (lanjutan)

Aset keuangan (lanjutan)

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).

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.

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

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

*(i) Classification (continued)*

*Financial assets (continued)*

*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).*

*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).*

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

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

(i) Klasifikasi (lanjutan)

Aset keuangan (lanjutan)

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
- 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.

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

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

*(i) Classification (continued)*

*Financial assets (continued)*

*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*
- *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.*

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

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

(i) Klasifikasi (lanjutan)

Aset keuangan (lanjutan)

Penilaian model bisnis (lanjutan)

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.

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 71 terpenuhi.

***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)*

*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.*

*Financial liabilities at fair value through profit or loss include financial liabilities held for trading and financial liabilities designated upon initial recognition as at 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 PSAK 71 are satisfied.*

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

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

(i) Klasifikasi (lanjutan)

Liabilitas keuangan (lanjutan)

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.

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)*

*Financial liabilities (continued)*

*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.*

*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* | |
| | | Kas dan setara kas yang dibatasi penggunaanya/*Restricted 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* |

**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: (lanjutan)

***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: (continued)*

| **Kategori aset dan liabilitas keuangan/*Categories of financial assets and liabilities*** | | **Golongan/ *Classes*** | **Subgolongan/ *Subclasses*** |
|---|---|---|---|
| Aset keuangan/ *Financial assets* | Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain/ *Financial assets at fair value through other comprehensive income* | Aset tak berwujud/*Intangible assets* | Penyertaan saham di Kustodian Sentral Efek Indonesia/ *Investment in share in Indonesia Central Securities Depository* |
| | | | Penyertaan saham di Bursa Efek Indonesia/ *Investment in share in Indonesia Stock Exchange* |
| 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* | | |

(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.

*(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.*

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

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

(ii) Pengakuan awal (lanjutan)

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.

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:

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

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

*(ii) Initial recognition (continued)*

*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.*

*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:*

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

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

(ii) Pengakuan awal (lanjutan)

- 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.

(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

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

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

*(ii) Initial recognition (continued)*

- *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.*

*(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*

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

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

(iv) Penghentian pengakuan (lanjutan)

a. Aset keuangan dihentikan pengakuannya jika (lanjutan):

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 (continued)*

*a. Financial assets are derecognized when (continued):*

*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 circumtances:*
   - *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, has 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 1 (satu) hari

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 serta kas dan setara kas yang dibatasi penggunaannya**

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. Kas dan setara kas yang dijaminkan diklasifikasikan terpisah sebagai kas dan setara kas yang 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.

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

***g. Cash and cash equivalents and restricted cash equivalent***

*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. Cash and cash equivalent which used as collateral is classified separately as restricted cash and cash equivalent.*

***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.*

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

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

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.

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.

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

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

*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.*

*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.*

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

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

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.

**j. 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)***

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

*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.*

***j. 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.*

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

**k. Aset Tak Berwujud**

Aset tak berwujud terdiri dari perangkat lunak komputer dan penyertaan saham.

Perangkat lunak komputer

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.

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.

Penyertaan saham

Investasi dengan persentase kepemilikan di bawah 20% dan tidak memiliki pengaruh signifikan yang diklasifikasikan sebagai aset keuangan yang dimiliki untuk dijual dicatat pada nilai wajar melalui laba rugi. Penyertaan saham di Kustodian Sentral Efek Indonesia (KSEI) dan Bursa Efek Indonesia (BEI) memiliki umur tidak terbatas dan nilai perolehan merupakan nilai yang dianggap mendekati nilai wajar.

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

***k. Intangible assets***

*Intangible assets pertain to computer software and investment in shares.*

*Computer software*

*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.*

*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.*

*Investment in shares*

*Investments with an ownership interest below 20% and have no significant influence classified as financial asset which held for sale is measured at fair value through profit or loss. Investment in shares of Indonesia Central Securities Depository (ICSD) and Indonesia Stock Exchange (IDX) have unlimited useful life and its acquisition costs are deemed proximately the fair value.*

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

**k. Aset Tak Berwujud (lanjutan)**

Penyertaan saham (lanjutan)

Investasi dengan persentase kepemilikan di bawah 20% dan tidak memiliki pengaruh signifikan yang diklasifikasikan sebagai aset keuangan yang dimiliki tidak untuk dijual dicatat pada nilai wajar melalui penghasilan komprehensif lain.

Penyertaan saham dengan kepemilikan 20% sampai dengan 50%, baik dimiliki secara langsung maupun tidak langsung dinyatakan sebesar biaya perolehan, ditambah atau dikurangi dengan bagian laba atau rugi entitas asosiasi sejak perolehan sebesar persentase pemilikan, dikurangi dengan dividen yang diterima (metode ekuitas). Bila terjadi penurunan nilai yang bersifat permanen, maka nilai tercatatnya dikurangi untuk mengakui penurunan tersebut yang ditentukan untuk setiap investasi secara individu dan kerugiannya dibebankan pada laporan laba rugi komprehensif konsolidasian tahun berjalan.

**l. 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 71.

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)***

***k. Intangible assets (continued)***

*Investment in shares (continued)*

*Investments with an ownership interest below 20% and have no significant influence classified as financial asset which are not held for sale are measured at fair value through other comprehensive income.*

*Investments in shares with ownership interest of 20% to 50%, directly or indirectly owned, are accounted for using the equity method whereby the Company and its subsidiaries proportionate share in the net income or loss of the associated company after the date of acquisition is added to or deducted from, and dividends subsequently received are deducted from, the acquisition cost of the investments. The carrying amount of the investments is written-down to recognize any permanent decline in value of the individual investments. Any such write-down is charged directly to the current year's consolidated statement of comprehensive income.*

***l. 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 71.*

*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)**

**l. 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.

  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.

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

***l. 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.*

  *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.*

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

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

Penurunan nilai atas aset keuangan (lanjutan)

- *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.

  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).

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

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

*Impairment on financial assets (continued)*

- *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.*

  *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 input(s), which is Indonesia Stock Exchange (IDX) Composite Stock Price Index.*

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

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

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.

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 71 dan klasifikasi *Stage* PSAK 71 atas eksposur.

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

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

*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.*

*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 71 expected credit loss calculations and the SFAS 71 Stage classification of the exposure.*

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

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

*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.

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.

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

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

*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.*

*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.*

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

**m. 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)***

***m. 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)**

**m. 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)***

***m. 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)**

**n. 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. 11/2020 dan peraturan ketenagakerjaan Perusahaan.

Perusahaan dan entitas anaknya menerapkan PSAK No. 24, "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)***

***n. 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. 11/2020 and the Company's employment regulations.*

*The Company and its subsidiaries adopted SFAS No. 24, "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)**

**l. Liabilitas imbalan kerja (lanjutan)**

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. 24 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.

**o. 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)***

***l. Employee benefits liabilities (continued)***

*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. 24 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.*

***o. 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)**

**o. 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.

**p. 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 penjaminan 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)***

***o. 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.*

***p. 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)**

**p. 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 timbul sehubungan dengan proses penjaminan emisi diakumulasikan dan dibebankan pada saat pendapatan penjaminan emisi diakui. Dalam hal kegiatan penjaminan emisi tidak diselesaikan dan emisi portofolio efek dibatalkan, maka beban penjaminan emisi tersebut dibebankan langsung sebagai laba rugi tahun berjalan.

Beban lainnya diakui atas dasar akrual.

**q. Perpajakan**

Perusahaan dan entitas anaknya menerapkan PSAK No. 46 (Revisi 2014), "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 No. 46 yang disebutkan di atas, pajak final tersebut tidak termasuk dalam lingkup yang diatur oleh PSAK No. 46. 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)***

***p. 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 incurred relating to underwriting activities are accumulated and charged against income when underwriting fees are recognized. When the underwriting activities are not completed and shares issuance is cancelled, the underwriting expenses are charged to the current year's profit or loss.*

*Other expenses are recognized on an accrual basis.*

***q. Taxation***

*The Company and its subsidiaries applied SFAS No. 46 (Revised 2014), "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 No. 46 as mentioned above, final tax is no longer governed by SFAS No. 46. 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)**

**q. 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.

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

***q. 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.*

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

**q. Perpajakan (lanjutan)**

Pajak Tangguhan (lanjutan)

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.

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.

**r. 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.

**s. 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.

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

***q. Taxation (continued)***

*Deferred Tax (continued)*

*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.*

*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.*

***r. 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.*

***s. 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.*

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

**s. Informasi segmen (lanjutan)**

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.

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

**t. 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.

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

***s. Segment information (continued)***

*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.*

*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.*

***t. 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.*

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

**u. 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.

**v. 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)***

***u. 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.*

***v. 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 No. 68 "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.

**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.

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

***Significant judgments (continued)***

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

*Upon the adoption of SFAS No. 68, 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.*

***Significant accounting estimates and assumptions***

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

*The Company and its subsidiaries reviews 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.*

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

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

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

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.

**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.

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

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

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

*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.*

***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.*

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

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

**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.

**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.

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

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

***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.*

***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.*

**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* (lanjutan)**

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 (continued)***

*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**

**a. Kas dan setara kas**

***4. CASH AND CASH EQUIVALENTS***

***a. Cash and cash equivalents***

| | **31 Desember/ *December 31,* 2023** | **31 Desember/ *December 31,* 2022** | |
|---|---|---|---|
| **Kas kecil** | | | ***Petty cash*** |
| **Rupiah** | 117.966 | 116.965 | ***Rupiah*** |
| **Kas di bank** | | | ***Cash in banks*** |
| **Rupiah** | | | ***Rupiah*** |
| PT Bank Mandiri (Persero) Tbk | 74.485.391 | 342.130.831 | *PT Bank Mandiri (Persero) Tbk* |
| PT Bank Permata Tbk | 34.866.825 | 6.726.181 | *PT Bank Permata Tbk* |
| PT Bank Central Asia Tbk | 21.716.763 | 31.549.648 | *PT Bank Central Asia Tbk* |
| PT Bank CIMB Niaga Tbk | 4.346.513 | 26.378.136 | *PT Bank CIMB Niaga Tbk* |
| PT Bank Rakyat Indonesia (Persero) Tbk | 1.492.402 | 109.543.535 | *PT Bank Rakyat Indonesia (Persero) Tbk* |
| PT Bank Jago Tbk | 916.232 | 14.317.404 | *PT Bank Jago Tbk* |
| Lain-lain (masing-masing di bawah 5% dari total) | 1.593.389 | 10.738.839 | *Others (each below 5% of total)* |
| | 139.417.515 | 541.384.574 | |

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

### a. Kas dan setara kas (lanjutan) / *a. Cash and cash equivalents (continued)*

| | 31 Desember/ *December 31,* 2023 | 31 Desember/ *December 31,* 2022 | |
|---|---|---|---|
| **Kas di bank (lanjutan)** | | | ***Cash in banks (continued)*** |
| **Dolar Amerika Serikat** | | | ***United States Dollar*** |
| PT Bank Mandiri (Persero) Tbk (USD90.127,56 dan USD564.393,23 per 31 Desember 2023 dan 2022 - angka penuh) | 1.389.406 | 8.595.312 | *PT Bank Mandiri (Persero) Tbk (USD90,127.56 and USD564,393.23 as of December 31, 2023 and 2022, respectively - full amount)* |
| PT Bank Permata Tbk (USD3.121,13 dan USD3.121,13 per 31 Desember 2023 dan 2022 - angka penuh) | 48.115 | 49.098 | *PT Bank Permata Tbk (USD3,121.13 and USD3,121.13 as of December 31, 2023 and 2022, respectively - full amount)* |
| PT Bank CIMB Niaga Tbk (USD595,79 dan USD844,90 per 31 Desember 2023 dan 2022 - angka penuh) | 9.108 | 13.291 | *PT Bank CIMB Niaga Tbk (USD595.79 and USD844.90 as of December 31, 2023 and 2022, respectively - full amount)* |
| PT Bank Central Asia Tbk (USD456,92 dan USD536,92 per 31 Desember 2023 dan 2022 - angka penuh) | 7.044 | 8.446 | *PT Bank Central Asia Tbk (USD456.92 and USD536.92 as of December 31, 2023 and 2022, respectively - full amount)* |
| | 1.453.673 | 8.666.147 | |
| **Dolar Singapura** | | | ***Singapore Dollar*** |
| PT Bank Permata Tbk (SGD12.143,84 dan SGD12.248,76 per 31 Desember 2023 dan 2022 - angka penuh) | 142.222 | 142.809 | *PT Bank Permata Tbk (SGD12,143.84 and SGD12,248.76 as of December 31, 2023 and 2022, respectively - full amount)* |
| **Euro Eropa** | | | ***European Euro*** |
| PT Bank Mandiri (Persero) Tbk (EUR5.255,06 dan EUR121.618 per 31 Desember 2023 dan 2022 - angka penuh) | 90.069 | 2.032.553 | *PT Bank Mandiri (Persero) Tbk (EUR5,255.06 and EUR121,618 as of December 31, 2023 and 2022, respectively - full amount)* |
| Total kas di bank | 141.103.479 | 552.226.083 | *Total cash in banks* |
| **Deposito berjangka** | | | ***Time deposits*** |
| **Rupiah** | | | ***Rupiah*** |
| PT Bank Negara Indonesia (Persero) Tbk | 50.000.000 | - | *PT Bank Negara Indonesia (Persero) Tbk* |
| PT Bank Rakyat Indonesia (Persero) Tbk | 2.000.000 | 7.000.000 | *PT Bank Rakyat Indonesia (Persero) Tbk* |
| PT Bank Tabungan Negara (Persero) Tbk | 2.000.000 | 2.000.000 | *PT Bank Tabungan Negara (Persero) Tbk* |
| PT Bank KB Bukopin Tbk | 1.800.000 | 13.000.000 | *PT Bank KB Bukopin Tbk* |
| PT Bank Muamalat Tbk | 1.000.000 | - | *PT Bank Muamalat Tbk* |
| PT Bank Victoria International Tbk | 1.000.000 | - | *PT Bank Victoria International Tbk* |
| PT Bank Syariah Bukopin | 500.000 | - | *PT Bank Syariah Bukopin* |
| PT Bank Panin Syariah | 500.000 | - | *PT Bank Panin Syariah* |
| Total deposito berjangka | 58.800.000 | 22.000.000 | *Total time deposits* |
| **Total** | **200.021.445** | **574.343.048** | ***Total*** |

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

### a. Kas dan setara kas (lanjutan) / *a. Cash and cash equivalents (continued)*

Kisaran tingkat bunga untuk tahun yang berakhir pada tanggal 31 Desember 2023 dan 2022:

*Range on interest rates per annum for the years ended December 31, 2023 and 2022:*

| | Tahun yang berakhir pada tanggal 31 Desember/ *Year ended December 31,* | | |
|---|---|---|---|
| | **2023** | **2022** | |
| Deposito | 2,25% - 8,00% | 1,25% - 4,50% | *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.*

### b. Kas dan setara kas yang dibatasi penggunaannya / *b. Restricted cash and cash equivalents*

Pada tanggal 31 Desember 2022, Perusahaan memiliki deposito berjangka masing sebesar Rp30.000.000 pada PT Bank Rakyat Indonesia (Persero) Tbk yang digunakan sebagai jaminan tambahan kepada PT Kliring Penjaminan Efek Indonesia (KPEI) terkait dengan transaksi efek.

*As of December 31, 2022, the Company had time deposits amounting to Rp30,000,000 in PT Bank Rakyat Indonesia (Persero) Tbk which used as additional collateral to PT Kliring Penjaminan Efek Indonesia (KPEI) related to securities transactions.*

Jangka waktu deposito berjangka yang dibatasi penggunaannya adalah tiga bulan.

*Period of time restricted deposits is three months.*

Kisaran tingkat bunga untuk tahun yang berakhir pada tanggal 31 Desember 2023 dan 2022:

*Range on interest rates per annum for the years ended December 31, 2023 and 2022:*

| | Tahun yang berakhir pada tanggal 31 Desember/ *Year ended December 31,* | | |
|---|---|---|---|
| | **2023** | **2022** | |
| Deposito yang dibatasi penggunaannya | - | 2,50% | *Restricted time deposits* |

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

| | **31 Desember/ *December 31,* 2023** | **31 Desember/ *December 31,* 2022** | |
|---|---|---|---|
| Aset keuangan yang diukur pada nilai wajar melalui laba rugi | 512.352.217 | 374.099.330 | *Financial assets measured at fair value through profit or loss* |
| Aset keuangan yang diukur pada biaya perolehan diamortisasi | - | 643.308 | *Financial assets measured at amortized costs* |
| **Total** | **512.352.217** | **374.742.638** | ***Total*** |

## 5. PORTOFOLIO EFEK - NETO (lanjutan) / *5. MARKETABLE SECURITIES - NET (continued)*

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

| | 31 Desember/ *December 31,* 2023 | 31 Desember/ *December 31,* 2022 | |
|---|---|---|---|
| Efek-efek kuotasian | | | *Quoted securities* |
| Reksadana - pihak berelasi (Catatan 35) | 32.321.453 | 145.003.924 | *Mutual funds - related parties (Note 35)* |
| Obligasi | 410.198.256 | 10.878.913 | *Bonds* |
| Ekuitas | 69.832.508 | 218.216.493 | *Equity* |
| **Nilai wajar** | **512.352.217** | **374.099.330** | ***Fair value*** |

Rincian berdasarkan tipe portofolio efek adalah sebagai berikut:

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

| | 31 Desember/ *December 31,* 2023 | 31 Desember/ *December 31,* 2022 | |
|---|---|---|---|
| Reksadana | | | *Mutual funds* |
| Pihak berelasi (Catatan 35): | | | *Related parties (Note 35):* |
| TRAM Balanced Absolute Strategy LV | 20.000.000 | - | *TRAM Balanced Absolute Strategy LV* |
| TRAM Balanced Absolute Strategy | 5.644.461 | 10.000.000 | *TRAM Balanced Absolute Strategy* |
| TRIM FTSE Indonesia Low Volatility | 750.000 | 750.000 | *TRIM FTSE Indonesia Low Volatility* |
| TRAM Pendapatan Tetap USD | 501.600 | - | *TRAM Pendapatan Tetap USD* |
| TRIM Kas 2 | 100.137 | 65.000.000 | *TRIM Kas 2* |
| TRAM Fixed Income Plan | - | 35.301.867 | *TRAM Fixed Income Plan* |
| TRIM Terproteksi 11 | - | 18.634.000 | *TRIM Terproteksi 11* |
| TRIM Dana Tetap Syariah | - | 4.781.444 | *TRIM Dana Tetap Syariah* |
| TRAM Consumption Plus | - | 1.711.477 | *TRAM Consumption Plus* |
| Ditambah: | | | *Add:* |
| Kenaikan nilai aset - neto | 5.325.255 | 8.825.136 | *Increase in net assets value* |
| Sub-total | 32.321.453 | 145.003.924 | *Sub-total* |
| Obligasi | | | *Bonds* |
| Pihak ketiga: | | | *Third parties:* |
| Obligasi pemerintah - Rupiah | | | *Government bonds - Rupiah* |
| PBSG001 Tahun 2022 | 12.340.000 | - | *PBSG001 Year 2022* |
| ORI023T3 Tahun 2023 | 7.452.490 | - | *ORI023T3 Year 2023* |
| PBS036 Tahun 2023 | 4.941.977 | - | *PBS036 Year 2023* |
| ORI020 Tahun 2021 | 235.720 | 129.870 | *ORI020 Year 2021* |
| SR015 Tahun 2021 | 213.673 | 53.908 | *SR015 Year 2021* |
| ORI022 Tahun 2022 | 211.050 | 116.650 | *ORI022 Year 2022* |
| SR018T3 Tahun 2023 | 174.152 | - | *SR018T3 Year 2023* |
| SR016 Tahun 2022 | 172.674 | 18.947 | *SR016 Year 2022* |
| SR014 Tahun 2021 | 123.725 | - | *SR014 Year 2021* |
| ORI021 Tahun 2022 | 33.917 | - | *ORI021 Year 2022* |
| SR018T5 Tahun 2023 | 27.727 | - | *SR018T5 Year 2023* |
| SR017 Tahun 2022 | - | 1.164.600 | *SR017 Year 2022* |
| ORI017 Tahun 2020 | - | 297.600 | *ORI017 Year 2020* |
| ORI018 Tahun 2020 | - | 49.125 | *ORI018 Year 2020* |

## 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)*

| | **31 Desember/ *December 31,* 2023** | **31 Desember/ *December 31,* 2022** | |
|---|---|---|---|
| Obligasi (lanjutan) | | | *Bonds (continued)* |
| Pihak ketiga: (lanjutan) | | | *Third parties: (continued)* |
| Obligasi korporasi - Rupiah | | | *Corporate bonds - Rupiah* |
| PT OKI Pulp & Paper Mills | 177.022.225 | - | *PT OKI Pulp & Paper Mills* |
| PT Lontar Papyrus Pulp & Paper Industry | 69.317.063 | - | *PT Lontar Papyrus Pulp & Paper Industry* |
| PT Indah Kiat Pulp & Paper Tbk | 65.369.928 | 7.300.000 | *PT Indah Kiat Pulp & Paper Tbk* |
| PT Merdeka Copper Gold Tbk | 60.912.645 | - | *PT Merdeka Copper Gold Tbk* |
| PT Samator Indo Gas Tbk | 3.602.115 | - | *PT Samator Indo Gas Tbk* |
| PT SMART Tbk | 1.630.978 | 1.630.978 | *PT SMART Tbk* |
| PT Arkora Hydro | 1.000.000 | - | *PT Arkora Hydro* |
| PT Medco Power Indonesia Tbk | 927.945 | - | *PT Medco Power Indonesia Tbk* |
| PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk | 909.029 | - | *PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk* |
| PT Trimegah Sekuritas Indonesia Tbk | 906.435 | - | *PT Trimegah Sekuritas Indonesia Tbk* |
| PT Provident Investasi Bersama Tbk | 900.675 | - | *PT Provident Investasi Bersama Tbk* |
| PT Astra Sedaya Finance | 4.915 | - | *PT Astra Sedaya Finance* |
| Ditambah: | | | *Add:* |
| Kenaikan nilai aset - neto | 1.767.198 | 117.235 | *Net increase in asset net value* |
| Sub-total | 410.198.256 | 10.878.913 | *Sub-total* |
| Ekuitas | | | *Equity* |
| Pihak ketiga: | | | *Third parties:* |
| Saham | | | *Shares* |
| PT Asuransi Tugu Pratama Indonesia Tbk (TUGU) | 24.000.095 | 24.800.100 | *PT Asuransi Tugu Pratama Indonesia Tbk (TUGU)* |
| PT Visi Telekomunikasi Infrastruktur Tbk (GOLD) | 21.147.945 | 21.147.945 | *PT Visi Telekomunikasi Infrastruktur Tbk (GOLD)* |
| PT Impack Pratama Industri Tbk (IMPC) | 16.250.000 | 16.250.000 | *PT Impack Pratama Industri Tbk (IMPC)* |
| PT Bintraco Dharma Tbk (CARS) | - | 58.883.656 | *PT Bintraco Dharma Tbk (CARS)* |
| Lain-lain (masing-masing di bawah 5% dari total) | 248.377 | 858.201 | *Others (each below 5% of total)* |
| Ditambah: | | | *Add:* |
| Kenaikan nilai aset - neto | 8.186.091 | 96.276.591 | *Net increase in asset net value* |
| Sub-total | 69.832.508 | 218.216.493 | *Sub-total* |
| **Total** | **512.352.217** | **374.099.330** | ***Total*** |

Perubahan nilai wajar aset keuangan FVTPL sebesar (Rp82.498.445) dan Rp91.022.447 masing-masing untuk tahun yang berakhir pada tanggal 31 Desember 2023 dan 2022 yang disajikan sebagai keuntungan dari efek - neto (Catatan 29).

*Changes in fair value of financial assets at FVTPL of (Rp82,498,445) and Rp91,022,447 for the years ended December 31, 2023 and 2022, respectively, are presented as gain on held for marketable securities - net (Note 29).*

## 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 portofolio efek obligasi berdasarkan jatuh tempo: / *Details of marketable securities bonds based on its maturity date:*

| | 31 Desember/ *December 31,* 2023 | 31 Desember/ *December 31,* 2022 | |
|---|---|---|---|
| Jatuh tempo kurang dari 7 tahun | 408.431.058 | 10.761.678 | *Maturity of less than 7 years* |
| Ditambah: kenaikan nilai aset - neto | 1.767.198 | 117.235 | *Add: increase in net assets value* |
| **Total** | **410.198.256** | **10.878.913** | ***Total*** |

### b. Aset keuangan yang diukur pada biaya perolehan diamortisasi / *b. Financial assets measured at amortized cost*

| | 31 Desember/ *December 31,* 2023 | 31 Desember/ *December 31,* 2022 | |
|---|---|---|---|
| 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) | (9.818.692) | *Allowance for impairment losses* |
| **Nilai tercatat** | **-** | **643.308** | ***Carrying value*** |

### c. Peringkat portfolio efek / *c. Rating of marketable securities*

| | Peringkat/ *Rating* | 31 Desember/ *December 31,* 2023 | Pemeringkat/ *Rating Company* |
|---|---|---|---|
| Pada nilai wajar melalui laba rugi/ *At fair value through profit or loss* | | | |
| Obligasi korporasi/*corporate bonds* | | | |
| PT OKI Pulp & Paper Mills | idA+ | 177.236.620 | Pefindo |
| PT Lontar Papyrus Pulp & Paper Industry | idA | 69.406.801 | Pefindo |
| PT Indah Kiat Pulp & Paper Tbk | idA+(sy) | 67.289.634 | Pefindo |
| PT Merdeka Copper Gold Tbk | idA+ | 60.962.259 | Pefindo |
| PT Samator Indo Gas Tbk | idA(idn) | 3.497.283 | Pefindo |
| PT SMART Tbk | idAA- | 1.616.182 | Pefindo |
| PT Arkora Hydro Tbk | idA(pg) | 1.012.500 | Pefindo |
| PT Medco Power Indonesia Tbk | idA(sy) | 927.182 | Pefindo |
| PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk | idA+ | 908.377 | Pefindo |
| PT Trimegah Sekuritas Indonesia Tbk | idA | 906.185 | Pefindo |
| PT Provident Investasi Bersama Tbk | idA | 891.960 | Pefindo |
| PT Astra Sedaya Finance | idAAA | 4.936 | Pefindo |
| Obligasi pemerintah/*government bonds* | | | Tidak diperingkat/ |
| Tidak diperingkat/*unrated* | - | 25.538.337 | *unrated* |
| **Total** | | **410.198.256** | |
| Pada biaya perolehan diamortisasi/ *At amortized cost* | | | |
| Obligasi korporasi/*corporate bonds* | | | |
| PT Waskita Beton Precast Tbk | idD | - | Pefindo |
| **Total** | | **-** | |

## 5. PORTOFOLIO EFEK - NETO (lanjutan)

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

### c. Peringkat portfolio efek (lanjutan)

### *c. Rating of marketable securities (continued)*

| | Peringkat/ *Rating* | 31 Desember/ *December 31,* 2022 | Pemeringkat/ *Rating Company* |
|---|---|---|---|
| Pada nilai wajar melalui laba rugi/ *At fair value through profit or loss* | | | |
| Obligasi korporasi/*corporate bonds* | | | |
| PT Indah Kiat Pulp & Paper Tbk | idA+ | 7.359.860 | Pefindo |
| PT SMART Tbk | idAA- | 1.650.681 | Pefindo |
| Obligasi pemerintah/*government bonds* | | | |
| Tidak diperingkat/*unrated* | - | 1.868.372 | Tidak diperingkat/ *unrated* |
| Sub-total | | 10.878.913 | |
| Pada biaya perolehan diamortisasi/ *At amortized cost* | | | |
| Obligasi korporasi/*corporate bonds* | | | |
| PT Waskita Beton Precast Tbk | idD | 643.308 | Pefindo |
| **Total** | | **11.522.221** | |

**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.

***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:*

| | 31 Desember/*December 31*, 2023 | | | | | |
|---|---|---|---|---|---|---|
| | 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 2022** | **374.099.330** | **-** | **10.462.000** | **-** | **384.561.330** | ***Gross carrying amount as at December 31, 2022*** |
| 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 | 421.332.267 | - | - | - | 421.332.267 | *New financial assets originated or purchased* |
| Pembayaran kembali | (283.079.381) | - | - | - | (283.079.381) | *Repayment* |
| Penghapusbukuan | - | - | - | - | - | *Write-offs* |
| Valuta asing dan perubahan lain | - | - | - | - | - | *Foreign exchange and other movements* |
| **Nilai tercatat bruto 31 Desember 2023** | **512.352.216** | **-** | **10.462.000** | **-** | **522.814.216** | ***Gross carrying amount as at December 31, 2023*** |
| **Penyisihan atas *ECL* 31 Desember 2022** | **-** | **-** | **9.818.692** | **-** | **9.818.692** | ***ECL allowance as at December 31, 2022*** |
| 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 | - | - | 643.308 | - | 643.308 | *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 2023** | **-** | **-** | **10.462.000** | **-** | **10.462.000** | ***ECL allowance as at December 31, 2023*** |

## 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*, 2022 | | | | | |
|---|---|---|---|---|---|---|
| | 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 2021** | **294.277.858** | **-** | **24.393.603** | **-** | **318.671.461** | ***Gross carrying amount as at December 31, 2021*** |
| 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 | 210.488.242 | - | 10.462.000 | - | 220.950.242 | *New financial assets originated or purchased* |
| Pembayaran kembali | (130.666.770) | - | (24.393.603) | - | (155.060.373) | *Repayment* |
| Penghapusbukuan | - | - | - | - | - | *Write-offs* |
| Valuta asing dan perubahan lain | - | - | - | - | - | *Foreign exchange and other movements* |
| **Nilai tercatat bruto 31 Desember 2022** | **374.099.330** | **-** | **10.462.000** | **-** | **384.561.330** | ***Gross carrying amount as at December 31, 2022*** |
| **Penyisihan atas *ECL* 31 Desember 2021** | **-** | **-** | **22.006.778** | **-** | **22.006.778** | ***ECL allowance as at December 31, 2021*** |
| 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 | - | - | (22.006.778) | - | (22.006.778) | *Repayment* |
| Penghapusbukuan | - | - | - | - | - | *Write-offs* |
| Aset keuangan baru yang diterbitkan atau dibeli | - | - | 9.818.692 | - | 9.818.692 | *New financial assets originated or purchased* |
| **Penyisihan atas *ECL* 31 Desember 2022** | **-** | **-** | **9.818.692** | **-** | **9.818.692** | ***ECL allowance as at December 31, 2022*** |

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 31 Desember 2023 dan 2022.

*There are no marketable securities pledged as collateral as of December 31, 2023 and 2022.*

## 6. PIUTANG USAHA - NETO / *6. ACCOUNT RECEIVABLES - NET*

| | 31 Desember/ *December 31,* 2023 | 31 Desember/ *December 31,* 2022 | |
|---|---|---|---|
| Piutang jasa manajemen investasi | 30.541.375 | 16.898.787 | *Receivables from investment management fee* |
| Piutang jasa penjaminan emisi | 742.939 | 130.632 | *Receivables from underwriting* |
| **Neto** | **31.284.314** | **17.029.419** | ***Net*** |

Piutang pihak berelasi adalah piutang kegiatan manajemen investasi kepada reksadana, sebagai berikut:

*Receivable from related parties are receivables from investment management activities to mutual fund, as follows:*

| | 31 Desember/ *December 31,* 2023 | 31 Desember/ *December 31,* 2022 | |
|---|---|---|---|
| Berdasarkan reksadana | | | *By mutual fund* |
| TRAM Fixed Income Plan | 8.382.563 | 1.942.786 | *TRAM Fixed Income Plan* |
| TRAM Terproteksi Lestari 25 | 4.017.660 | 5.849 | *TRAM Terproteksi Lestari 25* |
| TRIM Kas 2 | 2.389.082 | 2.324.052 | *TRIM Kas 2* |
| TRIM Kapital | 2.384.242 | 1.116.778 | *TRIM Kapital* |
| TRAM Saham Nusantara | 1.809.842 | 1.797.155 | *TRAM Saham Nusantara* |
| TRAM Balanced Absolute Strategy | 788.185 | 869.650 | *TRAM Balanced Absolute Strategy* |
| TRIM Dana Obligasi Nusantara | 2.946 | 899.425 | *TRIM Dana Obligasi Nusantara* |
| Lain-lain (masing-masing di bawah 5% dari total) | 10.766.855 | 7.943.092 | *Others (each below 5% of total)* |
| **Total** | **30.541.375** | **16.898.787** | ***Total*** |

Manajemen berkeyakinan bahwa piutang usaha dapat tertagih, sehingga cadangan kerugian tidak diperlukan pada tanggal 31 Desember 2023 dan 2022.

*Management believes that accounts receivables are collectible, therefore the allowance for impairment losses is not necessary as of December 31, 2023 and 2022.*

## 7. PIUTANG TRANSAKSI PERANTARA PEDAGANG EFEK - NETO / *7. RECEIVABLES FROM BROKERAGE ACTIVITIES - NET*

| | 31 Desember/ *December 31,* 2023 | 31 Desember/ *December 31,* 2022 | |
|---|---|---|---|
| Piutang nasabah - neto (a) | 635.547.087 | 325.022.522 | *Receivables from customers - net (a)* |
| Piutang lembaga kliring dan penjaminan (b) | 194.593.910 | 120.717.696 | *Receivables from clearing and guarantee institution (b)* |
| **Total** | **830.140.997** | **445.740.218** | ***Total*** |

## 7. PIUTANG TRANSAKSI PERANTARA PEDAGANG EFEK - NETO (lanjutan)

## *7. RECEIVABLES FROM BROKERAGE ACTIVITIES - NET (continued)*

### a. Piutang nasabah - Neto

### *a. Receivables from customers - Net*

| | 31 Desember/ *December 31,* 2023 | 31 Desember/ *December 31,* 2022 | |
|---|---|---|---|
| **Pihak ketiga** | | | ***Third parties*** |
| Piutang nasabah pemilik rekening | | | *Account owner customers receivables* |
| Reguler | 112.854.211 | 77.192.849 | *Regular* |
| Marjin | 189.655.215 | 177.754.477 | *Margin* |
| | 302.509.426 | 254.947.326 | |
| Piutang nasabah kelembagaan | | | *Institutional customers receivables* |
| Reguler | 358.798.096 | 72.044.981 | *Regular* |
| Total | 661.307.522 | 326.992.307 | *Total* |
| Dikurangi: cadangan kerugian penurunan nilai | (25.760.435) | (1.969.785) | *Less: allowance for impairment losses* |
| **Neto** | **635.547.087** | **325.022.522** | ***Net*** |

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.

*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.*

Pada umumnya, seluruh piutang diselesaikan dalam waktu singkat, dalam waktu dua hari dari tanggal perdagangan.

*Substantially, all receivables are settled within a short period of time, within two days from the trade date.*

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.

*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.*

Tingkat suku bunga atas piutang marjin nasabah untuk tahun yang berakhir pada 31 Desember 2023 dan 2022 adalah sebesar 18% per tahun.

*Interest rate on margin receivables from customers for the years ended December 31, 2023 and 2022 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:*

| | 31 Desember/*December 31*, 2023 | | | | | |
|---|---|---|---|---|---|---|
| | 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 2022** | **193.919.544** | **128.922.192** | **4.150.571** | **-** | **326.992.307** | ***Gross carrying amount as at December 31, 2022*** |
| Pengalihan ke: | | | | | | *Transfer to:* |
| -Kerugian ekspektasian 12 bulan | - | - | - | - | - | *12-month ECL-* |
| -Kerugian kredit ekspektasian sepanjang umurnya - kredit tidak mengalami penurunan nilai | (7.042.076) | 7.042.076 | - | - | - | *Lifetime ECL Not Credit-impaired-* |
| -Kerugian kredit ekspektasian sepanjang umurnya - kredit mengalami penurunan nilai | (9.027.734) | (45.684) | 9.073.418 | - | - | *Lifetime ECL Credit-impaired-* |
| Aset keuangan baru yang diterbitkan atau dibeli | 390.101.713 | 45.875.784 | 36.009.139 | - | 471.986.636 | *New financial assets originated or purchased* |
| Pembayaran kembali | (64.725.810) | (70.365.481) | (2.580.132) | | (137.671.423) | *Repayment* |
| Penghapusbukuan | - | - | - | - | - | *Write-offs* |
| **Nilai tercatat bruto 31 Desember 2023** | **503.225.637** | **111.428.887** | **46.652.996** | **-** | **661.307.520** | ***Gross carrying amount as at December 31, 2023*** |
| **Penyisihan atas *ECL* 31 Desember 2022** | **15.366** | **983.441** | **970.978** | **-** | **1.969.785** | ***ECL allowance as at December 31, 2022*** |
| 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 | - | (528.550) | 528.550 | - | - | *Lifetime ECL Credit-impaired-* |
| Pengukuran kembali bersih penyisihan kerugian | 59.918 | 1.021.140 | 12.589.421 | - | 13.670.479 | *Net remeasurement of loss allowance* |
| Aset keuangan baru yang diterbitkan atau dibeli | 15.723 | 65.069 | 10.735.534 | - | 10.816.326 | *New financial assets originated or purchased* |
| Pembayaran kembali | (15.314) | (604.459) | (76.382) | - | (696.155) | *Repayment* |
| Penghapusbukuan | - | - | - | - | - | *Write-offs* |
| **Penyisihan atas *ECL* 31 Desember 2023** | **75.693** | **936.641** | **24.748.101** | **-** | **25.760.435** | ***ECL allowance as at December 31, 2023*** |

## 7. PIUTANG TRANSAKSI PERANTARA PEDAGANG EFEK - NETO (lanjutan)

### a. Piutang Nasabah - Neto (lanjutan)

## *7. RECEIVABLES FROM BROKERAGE ACTIVITIES - NET (continued)*

### *a. Receivables from customers - Net (continued)*

| | 31 Desember/*December 31*, 2022 | | | | | |
|---|---|---|---|---|---|---|
| | 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 2021** | **285.605.515** | **105.981.438** | **11.564.485** | **-** | **403.151.438** | ***Gross carrying amount as at December 31, 2021*** |
| Pengalihan ke: | | | | | | *Transfer to:* |
| -Kerugian ekspektasian 12 bulan | - | - | - | - | - | *12-month ECL-* |
| -Kerugian kredit ekspektasian sepanjang umurnya - kredit tidak mengalami penurunan nilai | (14.534.570) | 14.534.570 | - | - | - | *Lifetime ECL Not Credit-impaired-* |
| -Kerugian kredit ekspektasian sepanjang umurnya - kredit mengalami penurunan nilai | (533.215) | (2.541) | 535.756 | - | - | *Lifetime ECL Credit-impaired-* |
| Aset keuangan baru yang diterbitkan atau dibeli | 71.420.735 | 46.604.675 | 2.271.407 | - | 120.296.817 | *New financial assets originated or purchased* |
| Pembayaran kembali | (148.038.921) | (38.195.950) | (6.569.990) | - | (192.804.861) | *Repayment* |
| Penghapusbukuan | - | - | (3.651.087) | - | (3.651.087) | *Write-offs* |
| **Nilai tercatat bruto 31 Desember 2022** | **193.919.544** | **128.922.192** | **4.150.571** | | **326.992.307** | ***Gross carrying amount as at December 31, 2022*** |
| **Penyisihan atas *ECL* 31 Desember 2021** | **9.211** | **47.961** | **4.936.800** | **-** | **4.993.972** | ***ECL allowance as at December 31, 2021*** |
| 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 | (81) | (291) | 372 | - | - | *Lifetime ECL Credit-impaired-* |
| Pengukuran kembali bersih penyisihan kerugian | 10.152 | 434.883 | (251.082) | - | 193.953 | *Net remeasurement of loss allowance* |
| Aset keuangan baru yang diterbitkan atau dibeli | 4.804 | 543.964 | 16.586 | - | 565.354 | *New financial assets originated or purchased* |
| Pembayaran kembali | (8.720) | (43.076) | (80.611) | - | (132.407) | *Repayment* |
| Penghapusbukuan | - | - | (3.651.087) | - | (3.651.087) | *Write-offs* |
| **Penyisihan atas *ECL* 31 Desember 2022** | **15.366** | **983.441** | **970.978** | **-** | **1.969.785** | ***ECL allowance as at December 31, 2022*** |

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.*

**7. PIUTANG TRANSAKSI PERANTARA PEDAGANG EFEK - NETO (lanjutan)**

**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-tanggal 31 Desember 2023 dan 2022, Perusahaan telah memenuhi minimum setoran jaminan tersebut.

***7. RECEIVABLES FROM BROKERAGE ACTIVITIES - NET (continued)***

***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 December 31, 2023 and 2022, the Company met that minimum deposits.*

| | **31 Desember/ *December 31,* 2023** | **31 Desember/ *December 31,* 2022** | |
|---|---|---|---|
| Uang jaminan | 16.109.890 | 116.135.634 | *Deposit* |
| Piutang transaksi bursa | 178.484.020 | 4.582.062 | *Receivables from securities transaction* |
| **Total piutang** | **194.593.910** | **120.717.696** | ***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 sebesar 2,50%-7,55% pada tahun yang berakhir di tanggal 31 Desember 2023 dan 2022.

*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 2.50%-7.55% for the years ended December 31, 2023 and 2022, respectively.*

**c. Piutang pada perusahaan efek**

Akun ini merupakan piutang kepada perusahaan efek lain sehubungan dengan transaksi perdagangan efek.

***c. Receivables from 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*

**31 Desember/*December 31*, 2023**

| Efek/ *Securities* | Pihak/ *Counterparty* | Tanggal transaksi/ *Trade date* | Jatuh tempo/ *Maturity date* | Nilai beli/ *Purchase amount* | Nilai jual kembali/ *Resell amount* | Pendapatan diterima di muka/ *Unearned interest income* | Piutang transaksi repo/ *Receivables from repo transactions* |
|---|---|---|---|---|---|---|---|
| PT Indomobil Sukses Internasional Tbk (IMAS) | SRP | 30 Mei 2023/ *May 30, 2023* | 29 Mei 2024/ *May 29, 2024* | 300.000.000 | 342.583.333 | 42.233.333 | 300.350.000 |
| PT Trimegah Sekuritas Indonesia Tbk (TRIM), PT Bank Jago Tbk (ARTO), PT GoTo Gojek Tokopedia Tbk (GOTO) | MTS | 10 Juli 2023/ *July* 10, 2023 | 5 Januari 2024/ *January 5, 2024* | 33.663.944 | 36.007.328 | 52.366 | 35.954.962 |
| PT Delta Dunia Makmur Tbk (DOID) | TAN | 10 Juli 2023/ *July 10, 2023* | 10 Januari 2024/ *January 10, 2024* | 10.000.000 | 10.817.778 | 40.000 | 10.777.778 |
| PT Bakrie & Brothers Tbk (ENRG) | SIP | 3 Agustus 2023/ *August 3, 2023* | 2 Februari 2024/ *February 2, 2024* | 18.000.000 | 19.830.000 | 1.540.000 | 18.290.000 |
| PT Kedoya Adyaraya Persada Tbk (RSGK) | HSU | 25 Agustus 2023/ *August* 25, 2023 | 16 Februari 2024/ *February 16, 2024* | 4.650.000 | 5.011.667 | 328.601 | 4.683.066 |
| PT Energi Mega Persada Tbk (ENRG) | DSK | 4 September 2023/ *September 4, 2023* | 4 Maret 2024/ *March 4, 2024* | 42.945.832 | 46.853.902 | 3.306.828 | 43.547.074 |
| PT Panin Financial Tbk (PNLF) | CAY | 6 September 2023/ *September 6, 2023* | 6 Maret 2024/ *March 6, 2024* | 800.000 | 860.667 | 21.667 | 839.000 |
| PT Bali Towerindo Sentra Tbk (BALI) | TSS | 29 September 2023/ *September 29, 2023* | 16 April 2024/ *April 16, 2024* | 34.000.000 | 37.022.222 | 1.601.778 | 35.420.444 |
| PT Delta Dunia Makmur Tbk (DOID) | TAN | 3 Oktober 2023/ *October 3, 2023* | 3 April 2024/ *April 3, 2024* | 16.220.000 | 17.539.227 | 670.427 | 16.868.800 |
| PT PP (Persero) Tbk (PTPP) | ACH | 4 Oktober 2023/ *October 4, 2023* | 4 April 2024/ *April 4, 2024* | 2.610.000 | 2.822.280 | 109.040 | 2.713.240 |
| PT PP (Persero) Tbk (PTPP) | SUS | 4 Oktober 2023/ *October 4, 2023* | 4 April 2024/ *April 4, 2024* | 8.810.000 | 9.526.547 | 368.063 | 9.158.484 |
| PT Bumi Resources Tbk (BUMI), PT Energi Mega Persada Tbk (ENRG) | NNW | 10 Oktober 2023/ *October 10, 2023* | 10 April 2024/ *April 10, 2024* | 1.000.000 | 1.081.334 | 44.446 | 1.036.888 |
| PT Delta Dunia Makmur Tbk (DOID), PT Indika Energy Tbk (INDY) | TAN | 17 Oktober 2023/ *October 17, 2023* | 17 April 2024/ *April 17, 2024* | 20.000.000 | 21.626.666 | 951.111 | 20.675.555 |
| PT Panin Financial Tbk (PNLF) | CAY | 23 Oktober 2023/ *October 23, 2023* | 24 Februari 2024/ *February 24, 2024* | 200.000 | 210.333 | 4.500 | 205.833 |
| PT Bank Ina Perdana Tbk (BINA), PT Surya Esa Perkasa Tbk (ESSA), PT Bukalapak Tbk (BUKA), PT Sarana Meditama Metropolitan Tbk (SAME) | PTL | 30 Oktober 2023/ *October 30, 2023* | 21 Maret 2024/ *March 21, 2024* | 134.521.223 | 142.002.097 | 4.185.103 | 137.816.994 |
| PT Trimegah Sekuritas Indonesia Tbk (TRIM) | KSC | 31 Oktober 2023/ *October 31, 2023* | 30 April 2024/ *April 30, 2024* | 25.300.000 | 27.090.678 | 1.180.667 | 25.910.011 |
| PT Mega Manunggal Property Tbk (MMLP), PT Kedoya Adyaraya Persada Tbk (RSGK) | HSU | 10 November 2023/ *November 10, 2023* | 10 Mei 2024/ *May 10, 2024* | 10.570.000 | 11.424.995 | 751.643 | 10.673.352 |
| PT Bali Towerindo Sentra Tbk (BALI) | TSS | 17 November 2023/ *November 17, 2023* | 17 Mei 2024/ *May 17, 2024* | 11.238.643 | 12.147.725 | 684.309 | 11.463.416 |

## 8. PIUTANG TRANSAKSI REPO - NETO (lanjutan)

## *8. RECEIVABLES FROM REPO TRANSACTIONS - NET (continued)*

**31 Desember/*December 31*, 2023**

| **Efek/** ***Securities*** | **Pihak/** ***Counterparty*** | **Tanggal transaksi/** ***Trade date*** | **Jatuh tempo/** ***Maturity date*** | **Nilai beli/** ***Purchase amount*** | **Nilai jual kembali/** ***Resell amount*** | **Pendapatan diterima di muka/** ***Unearned interest income*** | **Piutang transaksi repo/** ***Receivables from repo transactions*** |
|---|---|---|---|---|---|---|---|
| PT Impack Pratama Industri Tbk (IMPC), PT Habco Trans Maritima Tbk (HATM) | ISU | 22 November 2023/ *November 22, 2023* | 1 Mei 2024/ *May 1, 2024* | 360.000 | 384.150 | 18.150 | 366.000 |
| PT Bumi Resources Mineral Tbk (BRMS) | ATU | 28 November 2023/ *November 28, 2023* | 28 Mei 2024/ *May 28, 2024* | 46.500.000 | 50.496.417 | 3.908.584 | 46.587.833 |
| PT BFI Finance Indonesia Tbk (BFIN) | JPA | 29 November 2023/ *November 29, 2023* | 29 Mei 2024/ *May 29, 2024* | 400.000 | 432.356 | 26.489 | 405.867 |
| PT Erajaya Swasembada Tbk (ERAA) | JPA | 30 November 2023/ *November 30, 2023* | 30 Mei 2024/ *May 30, 2024* | 700.000 | 756.622 | 46.666 | 709.956 |
| PT Habco Trans Maritima Tbk (HATM) | ISU | 4 Desember 2023/ *December 4, 2023* | 4 Juni 2024/ *June 4, 2024* | 140.000 | 150.675 | 9.042 | 141.633 |
| PT Bayan Resources Tbk (BYAN) | ACC | 8 Desember 2023/ *December 8, 2023* | 8 Juni 2024/ *June 8, 2024* | 5.010.000 | 5.328.344 | 276.594 | 5.051.750 |
| PT Panin Financial Tbk (PNLF) | CAY | 11 Desember 2023/ *December 11, 2023* | 11 Juni 2024/ *June 11, 2024* | 180.000 | 193.725 | 12.150 | 181.575 |
| PT Energi Mega Persada Tbk (ENRG) | BKI | 12 Desember 2023/ *December 12, 2023* | 12 Juni 2024/ *June 12, 2024* | 75.000.000 | 82.625.000 | 6.791.667 | 75.833.333 |
| PT Astrindo Nusantara Infrastruktur Tbk (BIPI), PT Bumi Resources Mineral Tbk (BRMS) | BIS | 12 Desember 2023/ *December 12, 2023* | 12 Desember 2024/ *December 12, 2024* | 292.500.000 | 351.975.000 | 56.225.000 | 295.750.000 |
| PT Darma Henwa Tbk (DEWA), PT Panin Financial Tbk (PNLF) | CAY | 19 Desember 2023/ *December 19, 2023* | 19 Juni 2024/ *June 19, 2024* | 500.000 | 538.125 | 35.417 | 502.708 |
| PT Erajaya Swasembada Tbk (ERAA) | JPA | 20 Desember 2023/ *December 20, 2023* | 20 Juni 2024/ *June 20, 2024* | 40.000 | 43.253 | 3.040 | 40.213 |
| PT VKTR Teknologi Mobilitas Tbk (VKTR) | JPA | 20 Desember 2023/ *December 20, 2023* | 20 Juni 2024/ *June 20, 2024* | 3.000.000 | 3.244.000 | 228.000 | 3.016.000 |
| PT Bumi Resources Mineral Tbk (BRMS), PT Energi Mega Persada Tbk (ENRG) | BCI | 21 Desember 2023/ *December 21, 2023* | 21 Juni 2024/ *June 21, 2024* | 20.202.020 | 21.947.811 | 1.640.852 | 20.306.959 |
| PT Energi Mega Persada Tbk (ENRG) | ATU | 22 Desember 2023/ *December 22, 2023* | 21 Juni 2024/ *June 21, 2024* | 15.151.515 | 16.453.704 | 1.230.640 | 15.223.064 |
| PT Erajaya Swasembada Tbk (ERAA) | JPA | 22 Desember 2023/ *December 22, 2023* | 21 Juni 2024/ *June 21, 2024* | 110.000 | 118.898 | 8.409 | 110.489 |
| | | | **Total** | **1.134.323.177** | **1.279.146.859** | **128.534.582** | **1.150.612.277** |
| Cadangan kerugian penurunan nilai piutang transaksi repo/ *Allowance for impairment losses on receivables from repo transactions* | | | | | | | (11.921.517) |
| **Neto/*Net*** | | | | | | | **1.138.690.760** |

## 8. PIUTANG TRANSAKSI REPO - NETO (lanjutan)

## *8. RECEIVABLES FROM REPO TRANSACTIONS - NET (continued)*

**31 Desember/*December 31,* 2022**

| Efek/ *Securities* | Pihak/ *Counterparty* | Tanggal transaksi/ *Trade date* | Jatuh tempo/ *Maturity date* | Nilai beli/ *Purchase amount* | Nilai jual kembali/ *Resell amount* | Pendapatan diterima di muka/ *Unearned interest income* | Piutang transaksi repo/ *Receivables from repo transactions* |
|---|---|---|---|---|---|---|---|
| PT Energi Mega Persada Tbk (ENRG) | DSK | 1 September/ *September 1, 2022* | 3 Maret/ *March 3, 2023* | 51.534.998 | 56.250.450 | 1.571.817 | 54.678.633 |
| PT Energi Mega Persada Tbk (ENRG) | SIP | 1 September/ *September 1, 2022* | 3 Maret/ *March 3, 2023* | 37.057.840 | 40.448.632 | 1.130.264 | 39.318.368 |
| PT Bali Towerindo Sentra Tbk (BALI) | TSS | 30 September/ *September 30, 2022* | 31 Maret/ *March 31, 2023* | 4.450.000 | 4.809.956 | 176.023 | 4.633.933 |
| PT Bali Towerindo Sentra Tbk (BALI) | TSS | 14 Oktober/ *October 14, 2022* | 31 Maret/ *March 31, 2023* | 33.670.000 | 36.184.027 | 1.331.836 | 34.852.191 |
| PT Bali Towerindo Sentra Tbk (BALI) | TSS | 18 November/ *November 18, 2022* | 17 Mei/ *May 17, 2023* | 12.852.436 | 13.880.631 | 776.859 | 13.103.772 |
| PT Astrindo Nusantara Infrastruktur Tbk (BIPI), PT Bumi Resources Minera Tbk (BRMS) | BIS | 12 Desember/ *December 12,* 2022 | 12 Desember/ *December 12,* 2023 | 300.000.000 | 360.833.333 | 57.499.999 | 303.333.334 |
| PT Sarana Meditama Metropolitan Tbk (SAME), PT Mega Manunggal Property Tbk (MMLP), PT Kedoya Adyaraya Persada Tbk (RSGK) | HSU | 23 Desember/ *December 23,* 2022 | 23 Juni/ *June 23,* 2023 | 21.500.000 | 23.239.111 | 1.653.112 | 21.585.999 |
| PT Surya Esa Perkasa Tbk (ESSA) | MTE | 28 Desember/ *December 28, 2022* | 28 Juni/ *June 28, 2023* | 38.618.888 | 41.352.247 | 2.673.286 | 38.678.961 |
| PT Trimegah Sekuritas Indonesia Tbk (TRIM) | PTJ | 29 Desember/ *December 29, 2022* | 29 Juni/ *June 29, 2023* | 3.000.000 | 3.212.333 | 208.833 | 3.003.500 |
| | | | **Total** | **502.684.162** | **580.210.720** | **67.022.029** | **513.188.691** |
| Cadangan kerugian penurunan nilai piutang transaksi repo/ *Allowance for impairment losses on receivables from repo transactions* | | | | | | | (2.097.632) |
| **Neto/*Net*** | | | | | | | **511.091.059** |

Rata-rata tingkat bunga piutang transaksi repo adalah 16% dan 17% per tahun untuk 2023 dan 2022.

*Average interest rate on receivables from repo transactions is 16% and 17% per annum in 2023 and 2022.*

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 | 31 Desember/ *December 31,* 2023 — Nilai Pasar/ *Market Value* | 31 Desember/ *December 31,* 2022 — Nilai Pasar/ *Market Value* | *Securities* |
|---|---|---|---|
| PT Indomobil Sukses Internasional Tbk (IMAS) | 530.100.000 | - | *PT Indomobil Sukses Internasional Tbk (IMAS)* |
| PT Bumi Resources Minerals Tbk (BRMS) | 470.900.000 | 310.050.000 | *PT Bumi Resources Minerals Tbk (BRMS)* |
| PT Energi Mega Persada Tbk (ENRG) | 409.660.646 | 258.395.777 | *PT Energi Mega Persada Tbk (ENRG)* |
| PT Astrindo Nusantara Infrastruktur Tbk (BIPI) | 307.055.931 | 383.046.068 | *PT Astrindo Nusantara Infrastruktur Tbk (BIPI)* |
| PT Bank Ina Perdana Tbk (BINA) | 194.275.000 | - | *PT Bank Ina Perdana Tbk (BINA)* |
| PT Bali Towerindo Sentra Tbk (BALI) | 108.662.318 | 104.598.872 | *PT Bali Towerindo Sentra Tbk (BALI)* |
| PT Delta Dunia Makmur Tbk (DOID) | 106.128.000 | - | *PT Delta Dunia Makmur Tbk (DOID)* |
| PT Trimegah Sekuritas Indonesia Tbk (TRIM) | 104.208.300 | 5.706.500 | *PT Trimegah Sekuritas Indonesia Tbk (TRIM)* |
| PT Sarana Meditama Metropolitan Tbk (SAME) | 86.350.000 | 19.481.610 | *PT Sarana Meditama Metropolitan Tbk (SAME)* |
| PT Bakrie & Brothers Tbk (BNBR) | 58.333.333 | - | *PT Bakrie & Brothers Tbk (BNBR)* |
| PT Bukalapak.com Tbk (BUKA) | 54.000.000 | - | *PT Bukalapak.com Tbk (BUKA)* |
| PT Kedoya Adyaraya Persada Tbk (RSGK) | 17.805.890 | 9.866.492 | *PT Kedoya Adyaraya Persada Tbk (RSGK)* |

## 8. PIUTANG TRANSAKSI REPO - NETO (lanjutan)

Tabel berikut menunjukkan analisis nilai wajar jaminan saham untuk piutang transaksi repo berdasarkan harga pasar kuotasi: (lanjutan)

## *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: (continued)*

| Efek | 31 Desember/ *December 31,* 2023<br>Nilai Pasar/ *Market Value* | 31 Desember/ *December 31,* 2022<br>Nilai Pasar/ *Market Value* | *Securities* |
|---|---|---|---|
| PT PP (Persero) Tbk (PTPP) | 15.382.876 | - | *PT PP (Persero) Tbk (PTPP)* |
| PT Surya Esa Perkasa Tbk (ESSA) | 13.515.000 | 56.995.350 | *PT Surya Esa Perkasa Tbk (ESSA)* |
| PT VKTR Teknologi Mobilitas Tbk (VKTR) | 12.100.000 | - | *PT VKTR Teknologi Mobilitas Tbk (VKTR)* |
| PT Mega Manunggal Properti Tbk (MMLP) | 8.561.480 | 13.617.925 | *PT Mega Manunggal Properti Tbk (MMLP)* |
| PT Bayan Resources Tbk (BYAN) | 7.960.000 | - | *PT Bayan Resources Tbk (BYAN)* |
| PT Indika Energy Tbk (INDY) | 6.233.640 | - | *PT Indika Energy Tbk (INDY)* |
| PT Panin Financial Tbk (PNLF) | 1.795.834 | - | *PT Panin Financial Tbk (PNLF)* |
| PT Erajaya Swasembada Tbk (ERAA) | 1.519.968 | - | *PT Erajaya Swasembada Tbk (ERAA)* |
| PT Bumi Resources Tbk (BUMI) | 1.385.500 | - | *PT Bumi Resources Tbk (BUMI)* |
| PT BFI Finance Indonesia Tbk (BFIN) | 614.550 | - | *PT BFI Finance Indonesia Tbk (BFIN)* |
| PT Impack Pratama Industri Tbk (IMPC) | 504.400 | - | *PT Impack Pratama Industri Tbk (IMPC)* |
| PT Darma Henwa Tbk (DEWA) | 480.000 | - | *PT Darma Henwa Tbk (DEWA)* |
| PT Bank Jago Tbk (ARTO) | 290.000 | - | *PT Bank Jago Tbk (ARTO)* |
| PT Habco Trans Maritima Tbk (HATM) | 273.980 | - | *PT Habco Trans Maritima Tbk (HATM)* |
| PT GoTo Gojek Tokopedia Tbk (GOTO) | 8.600 | - | *PT GoTo Gojek Tokopedia Tbk (GOTO)* |
| **Total** | **2.518.105.246** | **1.161.758.594** | ***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 31 Desember 2023 dan 2022, seluruh saldo piutang transaksi repo memiliki rasio jaminan masing-masing sebesar 120%-403% dan 148%-292%.

*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 December 31, 2023 and 2022, all reverse repo balances have collateral ratios of 120%-403% and 148%-292%, 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:*

| | 31 Desember/*December 31,* 2023 | | | | | |
|---|---|---|---|---|---|---|
| | **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 2022** | **445.286.299** | **67.902.394** | **-** | **-** | **513.188.693** | ***Gross carrying amount as at December 31, 2022*** |
| 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 dibeII | 365.964.569 | 349.190.767 | 3.215.948 | - | 718.371.284 | *New financial assets originated or purchased* |
| Pembayaran kembali | (59.673.618) | (21.274.082) | - | - | (80.947.700) | *Repayment* |
| **Nilai tercatat bruto 31 Desember 2023** | **751.577.250** | **395.819.079** | **3.215.948** | **-** | **1.150.612.277** | ***Gross carrying amount as at December 31, 2023*** |
| **Penyisihan atas *ECL* 31 Desember 2022** | **1.709.345** | **388.289** | **-** | **-** | **2.097.634** | ***ECL allowance as at December 31, 2022*** |
| 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 | - | - | - | - | - | *New financial assets originated or purchased* |
| Aset keuangan baru yang diterbitkan atau dibeli | 4.956.250 | 5.465.464 | 676.671 | - | 11.098.385 | *New financial assets originated or purchased* |
| Pembayaran kembali | (1.274.502) | - | - | - | (1.274.502) | *Repayment* |
| **Penyisihan atas *ECL* 31 Desember 2023** | **5.391.093** | **5.853.753** | **676.671** | **-** | **11.921.517** | ***ECL allowance as at December 31, 2023*** |

## 8. PIUTANG TRANSAKSI REPO - NETO (lanjutan)

## *8. RECEIVABLES FROM REPO TRANSACTIONS - NET (continued)*

| | 31 Desember/*December 31*, 2022 | | | | | |
|---|---|---|---|---|---|---|
| | **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 2021** | **329.747.395** | **-** | **-** | | **329.747.395** | ***Gross carrying amount as at December 31, 2021*** |
| Pengalihan ke: -Kerugian ekspektasian 12 bulan | - | - | - | - | - | *Transfer to: 12-month ECL-* |
| -Kerugian kredit ekspektasian sepanjang umurnya – kredit tidak mengalami penurunan nilai | (4.633.933) | 4.633.933 | - | - | - | *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 | 408.590.802 | 63.268.461 | - | - | 471.859.263 | *New financial assets originated or purchased* |
| Pembayaran kembali | (288.417.967) | - | - | - | (288.417.967) | *Repayment* |
| **Nilai tercatat bruto 31 Desember 2022** | **445.286.297** | **67.902.394** | **-** | **-** | **513.188.691** | ***Gross carrying amount as at December 31, 2022*** |
| **Penyisihan atas ECL 31 Desember 2021** | **4.737.394** | **-** | **-** | **-** | **4.737.394** | ***ECL allowance as at December 31, 2021*** |
| Pengalihan ke: -Kerugian ekspektasian 12 bulan | - | | - | - | - | *Transfer to: 12-month ECL-* |
| -Kerugian kredit ekspektasian sepanjang umurnya – kredit tidak mengalami penurunan nilai | (16.773) | 16.773 | - | - | - | *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 | 1.470.660 | 371.516 | - | - | 1.842.176 | *New financial assets originated or purchased* |
| Pembayaran kembali | (4.481.938) | - | - | - | (4.481.938) | *Repayment* |
| **Penyisihan atas *ECL* 31 Desember 2022** | **1.709.343** | **388.289** | **-** | **-** | **2.097.632** | ***ECL allowance as at December 31, 2022*** |

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*

| | 31 Desember/ *December 31,* 2023 | 31 Desember/ *December 31,* 2022 | |
|---|---|---|---|
| Piutang lain-lain dari piutang transaksi repo (a) | 20.802.925 | 77.493.322 | *Other receivables from receivables from repo transactions (a)* |
| Piutang lain-lain pihak ketiga (b) | 17.100.000 | 18.100.000 | *Other receivable from third party (b)* |
| Piutang bunga portofolio efek | 4.723.102 | 129.480 | *Interest receivable on marketable securities* |
| Piutang biaya penyimpanan efek | 3.401.596 | 1.906.366 | *Safekeeping fee receivables* |
| Piutang jasa penjualan reksa dana | 1.907.433 | 1.442.480 | *Mutual funds selling fee receivables* |
| Piutang bunga deposito berjangka dan rekening giro | 512.281 | 463.736 | *Interest receivable on time deposits and current accounts* |
| Piutang karyawan (d) (Catatan 35) | 251.354 | 69.222 | *Employee receivables (d) (Note 35)* |
| Piutang *sharing marketing fee* | - | 300.592 | *Sharing marketing fee receivable* |
| Lain-lain (e) | 192.599 | 188.662 | *Others (e)* |
| Total | 48.891.290 | 100.093.860 | *Total* |
| Dikurangi: cadangan kerugian penurunan nilai | (37.902.925) | (95.967.029) | *Less: Allowance for impairment losses* |
| **Neto** | **10.988.365** | **4.126.831** | ***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:*

| | 31 Desember/*December 31,* 2023 | | | | | |
|---|---|---|---|---|---|---|
| | 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 2022** | **4.126.841** | **-** | **95.967.019** | **-** | **100.093.860** | ***Gross carrying amount as at December 31, 2022*** |
| 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 | 6.784.484 | - | - | - | 6.784.484 | *New financial assets originated or purchased* |
| Pembayaran kembali | 358.587 | - | (1.881.243) | | (1.522.656) | *Repayment* |
| Penghapusbukuan | - | - | (56.464.398) | - | (56.464.398) | *Write-offs* |
| **Nilai tercatat bruto 31 Desember 2023** | **11.269.912** | **-** | **37.621.378** | **-** | **48.891.290** | ***Gross carrying amount as at December 31, 2023*** |

## 9. PIUTANG LAIN-LAIN - NETO (lanjutan) / *9. OTHER RECEIVABLES - NET (continued)*

| | 31 Desember/*December 31*, 2023 | | | | | |
|---|---|---|---|---|---|---|
| | **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 2022** | **373.707** | **-** | **95.593.322** | **-** | **95.967.029** | ***ECL allowance as at December 31, 2022*** |
| 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 | (373.707) | - | (1.225.999) | - | (1.599.706) | *Net remeasurement of loss allowance* |
| Penghapusbukuan | - | - | (56.464.398) | - | (56.464.398) | *Write-offs* |
| **Penyisihan atas *ECL* 31 Desember 2023** | **-** | **-** | **37.902.925** | **-** | **37.902.925** | ***ECL allowance as at December 31, 2023*** |

| | 31 Desember/*December 31*, 2022 | | | | | |
|---|---|---|---|---|---|---|
| | **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 2021** | **2.497.018** | **-** | **131.080.405** | **-** | **133.577.423** | ***Gross carrying amount as at December 31, 2021*** |
| 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 | 2.338.429 | - | 373.697 | - | 2.712.126 | *New financial assets originated or purchased* |
| Pembayaran kembali | (708.606) | - | (6.067.519) | - | (6.776.125) | *Repayment* |
| Penghapusbukuan | - | - | (29.419.564) | - | (29.419.564) | *Write-offs* |
| **Nilai tercatat bruto 31 Desember 2022** | **4.126.841** | **-** | **95.967.019** | **-** | **100.093.860** | ***Gross carrying amount as at December 31, 2022*** |

## 9. PIUTANG LAIN-LAIN - NETO (lanjutan) / *9. OTHER RECEIVABLES - NET (continued)*

| | 31 Desember/*December 31,* 2022 | | | | | |
|---|---|---|---|---|---|---|
| | **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 2021** | **25.870** | **-** | **94.965.671** | **-** | **94.991.541** | ***ECL allowance as at December 31, 2021*** |
| 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 | 347.837 | - | 30.047.215 | - | 30.395.052 | *Net remeasurement of loss allowance* |
| Penghapusbukuan | - | - | (29.419.564) | | (29.419.564) | *Write-offs* |
| **Penyisihan atas *ECL* 31 Desember 2022** | **373.707** | **-** | **95.593.322** | **-** | **95.967.029** | ***ECL allowance as at December 31, 2022*** |

a. Pada tanggal 31 Desember 2023 dan 2022, Perusahaan memiliki piutang lain-lain dari piutang transaksi repo. Piutang ini berasal dari reklasifikasi piutang transaksi repo yang telah jatuh tempo, namun tidak diperpanjang. Piutang lain-lain ini memiliki jaminan berupa saham dan sedang dalam proses penjualan paksa sebagai penyelesaiannya.

Pada tanggal 31 Desember 2023 dan 2022, Perusahaan menghapuskan sebagian piutang lain-lain dari piutang transaksi repo yang telah dibentuk cadangan kerugian penurunan nilai, yaitu masing-masing sebesar Rp56.464.396 dan Rp29.419.564.

b. Pada tanggal 31 Desember 2023 dan 2022, 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 December 31, 2023 and 2022, the Company had other receivables from receivables from repo transactions. These receivables originate from the reclassification of receivables from repo transactions that have matured, but are not extended. These other receivables have collateral in the form of shares and are in the process of being forced-sell as settlement.*

*As of December 31, 2023 and 2022, the Company partially wrote off other receivables from receivables from repo transactions for which allowance for impairment losses had been provided amounting to Rp56,464,396 and Rp29,419,564, respectively.*

*b. As of December 31, 2023 and 2022, 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.*

**9. PIUTANG LAIN-LAIN - NETO (lanjutan)**

c. Piutang karyawan merupakan pinjaman karyawan yang pembayarannya dilakukan melalui pemotongan gaji bulanan. Pinjaman dikenakan bunga sebesar 14% per tahun.

d. Lain-lain terutama terdiri dari piutang atas *sharing cost* dari program pemasaran atas penjualan saham, obligasi, maupun reksadana.

Pada tanggal 31 Desember 2023 dan 2022, Perusahaan dan entitas anaknya telah membentuk cadangan kerugian penurunan nilai piutang lain-lain sebesar Rp37.902.925 dan Rp95.967.029. Manajemen berkeyakinan bahwa cadangan penurunan nilai piutang tersebut telah memadai.

***9. OTHER RECEIVABLES - NET (continued)***

*c. 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.*

*d. Others mainly consist of cost sharing receivables from marketing programs on the sale of shares, bonds and mutual funds.*

*As of December 31, 2023 and 2022, the Company and its subsidiaries have provided an allowance for impairment losses on other receivables amounting to Rp37,902,925 and Rp95,967,029, respectively. Management believes that the allowance for impairment losses for these receivables is adequatate.*

**10. BIAYA DIBAYAR DI MUKA**

***10. PREPAID EXPENSES***

| | **31 Desember/ *December 31,* 2023** | **31 Desember/ *December 31,* 2022** | |
|---|---|---|---|
| Komisi agen penjualan | 43.051.639 | 38.729.475 | *Selling agent comission fee* |
| Lisensi dan jasa pemeliharaan *software* | 5.623.301 | 3.950.606 | *Software license and maintenance fee* |
| Biaya layanan gedung kantor | 534.862 | 592.529 | *Office building's service charge* |
| Asuransi | 382.506 | 660.327 | *Insurance* |
| Lain-lain | 326.558 | 587.188 | *Others* |
| **Total** | **49.918.866** | **44.520.125** | ***Total*** |

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 di muka 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 invidual customers' transactions.*

Biaya asuransi dibayar di muka merupakan biaya premi atas asuransi kerugian maupun asuransi kesehatan.

*Prepaid insurance represent premium costs for loss insurance and health insurance.*

Biaya layanan gedung kantor dibayar di muka 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. ASET TAK BERWUJUD - NETO / *11. INTANGIBLE ASSETS - NET*

### a. Perangkat lunak komputer / *a. Computer software*

| | 31 Desember/ *December 31,* 2023 | 31 Desember/ *December 31,* 2022 | |
|---|---|---|---|
| Biaya perolehan perangkat lunak komputer | 55.736.153 | 53.318.928 | *Cost of computer software* |
| Akumulasi amortisasi | (40.303.192) | (33.932.168) | *Accumulated amortization* |
| **Neto** | **15.432.961** | **19.386.760** | ***Net*** |

Beban amortisasi aset tak berwujud sebesar Rp6.371.024 dan Rp7.261.721 masing-masing pada tahun-tahun yang berakhir pada tanggal 31 Desember 2023 dan 2022.

*The amortization expense of intangible assets amounted to Rp6,371,024 and Rp7,261,721 for the years ended December 31, 2023 and 2022, respectively.*

Pada tahun 2022, Perusahaan menghapus sejumlah aset tak berwujud, yaitu perangkat lunak komputer dengan nilai buku sebesar Rp759.871. Kerugian atas penghapusan aset tak berwujud tersebut dicatat pada pendapatan lainnya - neto.

*In 2022, the Company disposed some intangible assets, which are computer software with net book value amounted to Rp759,871. Loss on the disposal intangible assets recorded in other income - net.*

### b. Penyertaan saham / *b. Investment in share*

| | 31 Desember/ *December 31,* 2023 | 31 Desember/ *December 31,* 2022 | |
|---|---|---|---|
| Kustodian Sentral Efek Indonesia (KSEI) | 3.000.000 | 3.000.000 | *Indonesia Central Securities Depository (ICSD)* |
| Bursa Efek Indonesia (BEI) | 7.500.000 | 135.000 | *Indonesia Stock Exchange (IDX)* |
| **Total** | **10.500.000** | **3.135.000** | ***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. ASET TAK BERWUJUD - NETO (lanjutan)**

**b. Penyertaan saham (lanjutan)**

Sesuai dengan Keputusan Rapat Pemegang Saham Tahunan PT Bursa Efek Indonesia Tahun 2023 dan Akta No. 2 tanggal 1 September 2023 perihal peningkatan modal PT Bursa Efek Indonesia ("PT BEI") dimana nilai nominal saham PT BEI ditingkatkan dari sebelumnya sebesar Rp135.000.000 (Rupiah penuh) per lembar saham menjadi sebesar Rp7.500.000.000 (Rupiah penuh) per lembar saham. 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 Ro5.000.000 (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.

***11. INTANGIBLE ASSETS - NET (continued)***

***b. Investment in share (continued)***

*Based on Annual General Shareholders Metting of PT Bursa Efek Indonesia ("PT BEI") and Notary Deed No. 2 dated September 1, 2023 concerning capital increase of PT BEI in which par value per share increased from Rp135,000,000 (full Rupiah) to Rp7,500,000,000 (full Rupiah), 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 recorded 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.*

## 12. ASET HAK GUNA - NETO / *12. RIGHT-OF-USE ASSETS - NET*

| | 31 Desember/ *December 31,* 2023 | 31 Desember/ *December 31,* 2022 | |
|---|---|---|---|
| Biaya perolehan | 56.636.662 | 55.840.904 | *Acquisition cost* |
| Akumulasi amortisasi | (30.703.485) | (25.109.624) | *Accumulated amortization* |
| **Neto** | **25.933.177** | **30.731.280** | ***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:*

| | 31 Desember 2023/*December 31, 2023* | | | |
|---|---|---|---|---|
| | **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 | 6.132.327 | 3.081.918 | 4.016.299 | *Building* |

| | 31 Desember 2022/*December 31, 2022* | | | |
|---|---|---|---|---|
| | **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 | 7.898.990 | 3.520.143 | 3.798.065 | *Building* |

## 13. ASET TETAP - NETO / *13. FIXED ASSETS - NET*

| | 31 Desember/*December 31,* 2023 | | | | |
|---|---|---|---|---|---|
| | **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 | *Building* |
| Renovasi gedung sewa | 42.242.285 | 2.415.002 | - | 44.657.287 | *Leasehold improvements* |
| Perabotan dan peralatan kantor | 39.930.221 | 2.031.649 | 2.273.996 | 39.687.874 | *Office equipment* |
| Sub-total | 83.709.628 | 4.446.651 | 2.273.996 | 85.882.283 | *Sub-total* |
| **Akumulasi Penyusutan** | | | | | ***Accumulated depreciation*** |
| Pemilikan langsung | | | | | *Direct ownership* |
| Bangunan | 1.537.122 | - | - | 1.537.122 | *Building* |
| Renovasi gedung sewa | 39.180.602 | 1.484.112 | - | 40.664.714 | *Leasehold improvements* |
| Perabotan dan peralatan kantor | 33.049.258 | 2.905.819 | 2.269.209 | 33.685.868 | *Office equipment* |
| Sub-total | 73.766.982 | 4.389.931 | 2.269.209 | 75.887.704 | *Sub-total* |
| **Nilai buku neto** | **9.942.646** | | | **9.994.579** | ***Net book value*** |

## 13. ASET TETAP - NETO (lanjutan) / *13. FIXED ASSETS - NET (continued)*

| | 31 Desember/*December 31,* 2022 | | | | |
|---|---|---|---|---|---|
| | **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 | *Building* |
| Renovasi gedung sewa | 41.847.355 | 394.930 | - | 42.242.285 | *Leasehold improvements* |
| Perabotan dan peralatan kantor | 58.749.740 | 1.980.551 | 20.800.070 | 39.930.221 | *Office equipment* |
| Sub-total | 102.134.217 | 2.375.481 | 20.800.070 | 83.709.628 | *Sub-total* |
| **Akumulasi penyusutan** | | | | | ***Accumulated depreciation*** |
| Pemilikan langsung | | | | | *Direct ownership* |
| Bangunan | 1.537.122 | - | - | 1.537.122 | *Building* |
| Renovasi gedung sewa | 38.168.019 | 1.012.583 | - | 39.180.602 | *Leasehold improvements* |
| Perabotan dan peralatan kantor | 50.454.840 | 3.375.538 | 20.781.120 | 33.049.258 | *Office equipment* |
| Sub-total | 90.159.981 | 4.388.121 | 20.781.120 | 73.766.982 | *Sub-total* |
| **Nilai buku neto** | **11.974.236** | | | **9.942.646** | ***Net book value*** |

Beban penyusutan sebesar Rp4.389.932 dan Rp4.388.121 masing-masing pada tahun 2023 dan 2022.

*Depreciation expense amounted to Rp4,389,932 and Rp4,388,121 in 2023 and 2022, respectively.*

Aset tetap telah diasuransikan terhadap risiko kerugian kebakaran dan risiko lainnya kepada PT Zurich Asuransi Indonesia Tbk, pihak ketiga, dengan nilai pertanggungan sebesar Rp76.777.755 dan Rp49.503.565 masing-masing untuk tanggal 31 Desember 2023 dan 2022. 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 Rp76,777,755 and Rp47,503,565 as of December 31, 2023 and 2022, respectively. Management believes that the insurance coverage is adequate to cover possible losses on the assets insured.*

Pada tahun yang berakhir pada tanggal-tanggal 31 Desember 2023 dan 2022, penjualan aset tetap adalah sebagai berikut:

*For the year ended December 31, 2023 and 2022, the sale of premises and equipment are as follows:*

| | **Tahun yang berakhir pada tanggal 31 Desember/ *Year ended December 31,*** | | |
|---|---|---|---|
| | **2023** | **2022** | |
| Nilai perolehan | 2.273.996 | 20.800.070 | *Acquisition cost* |
| Akumulasi depresiasi | (2.269.209) | (20.781.120) | *Accumulated depreciation* |
| Nilai buku | 4.787 | 18.950 | *Book value* |
| Nilai jual | 60.921 | 86.888 | *Selling price* |
| **Keuntungan penjualan** | **(56.134)** | **(67.938)** | ***Gain on sale*** |

Manajemen berkeyakinan bahwa tidak terdapat kejadian atau perubahan keadaan yang mengindikasikan penurunan nilai atas aset tetap pada tanggal-tanggal 31 Desember 2023 dan 2022.

*Management believes that there are no events or changes in circumstances which may indicate impairment in value of fixed asset of December 31, 2023 and 2022.*

## 13. ASET TETAP - NETO (lanjutan) / *13. FIXED ASSETS - NET (continued)*

Pada tanggal 31 Desember 2023 dan 2022, jumlah tercatat bruto dari setiap aset tetap yang telah disusutkan penuh dan masih digunakan adalah masing-masing sebesar Rp65.706.524 dan Rp65.667.475 (tidak diaudit).

*As of December 31, 2023 and 2022, the gross amount of fixed assets which have been fully depreciated and are still used amounted to Rp65,706,524 and Rp65,667,475, respectively (unaudited).*

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.*

## 14. ASET LAIN-LAIN / *14. OTHER ASSETS*

| | **31 Desember/ *December 31,* 2023** | **31 Desember/ *December 31,* 2022** | |
|---|---|---|---|
| Uang muka pembelian aset tetap dan aset tak berwujud | 1.493.253 | 5.096.151 | *Advances for purchase of fixed assets and intangible assets* |
| Setoran jaminan | 1.363.174 | 1.534.331 | *Guarantee deposits* |
| Lain-lain | - | 36.475 | *Others* |
| **Total** | **2.856.427** | **6.666.957** | ***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.*

## 15. UTANG USAHA / *15. ACCOUNT PAYABLE*

| | **31 Desember/ *December 31,* 2023** | **31 Desember/ *December 31,* 2022** | |
|---|---|---|---|
| Utang pajak atas transaksi penjualan saham | 5.581.422 | 4.629.203 | *Selling tax payable on share transactions* |
| Utang biaya transaksi | 3.099.827 | 2.945.837 | *Levy payables* |
| Utang biaya jaminan | 737.640 | 715.872 | *Guarantee fee payables* |
| **Total** | **9.418.889** | **8.290.912** | ***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.*

## 16. UTANG TRANSAKSI PERANTARA PEDAGANG EFEK / *16. PAYABLES FROM BROKERAGE ACTIVITIES*

| | 31 Desember/ *December 31,* 2023 | 31 Desember/ *December 31,* 2022 | |
|---|---|---|---|
| Utang nasabah (a) | 633.197.745 | 115.719.944 | *Payables to customers (a)* |
| Utang lembaga kliring dan penjaminan (b) | - | 13.998.073 | *Payable to clearing and guarantee institution (b)* |
| Utang perusahaan efek lain (c) | 7.999.978 | 24.600 | *Payable to securities companies (c)* |
| **Total** | **641.197.723** | **129.742.617** | ***Total*** |

### a. Utang nasabah / *a. Payable to customers*

#### i. Berdasarkan pihak-pihak / *i. By parties*

| | 31 Desember/ *December 31,* 2023 | 31 Desember/ *December 31,* 2022 | |
|---|---|---|---|
| Pihak berelasi (Catatan 35) | | | *Related parties (Note 35)* |
| Utang nasabah kelembagaan | | | *Institutional customers payable* |
| Afiliasi | 5.047.996 | 189.856 | *Affiliation* |
| Pihak ketiga | | | *Third parties* |
| Masing-masing lebih atau sama dengan 5% dari total | 335.189.000 | 35.056.264 | *Each more than or equal to 5% of total* |
| Masing-masing di bawah 5% dari total | 292.960.749 | 80.473.824 | *Each below 5% of total* |
| Sub-total | 628.149.749 | 115.530.088 | *Sub-total* |
| **Total** | **633.197.745** | **115.719.944** | ***Total*** |

#### ii. Berdasarkan jenis nasabah / *ii. By type of customer*

| | 31 Desember/ *December 31,* 2023 | 31 Desember/ *December 31,* 2022 | |
|---|---|---|---|
| Pihak berelasi (Catatan 35) | | | *Related parties (Note 35)* |
| Utang nasabah kelembagaan | | | *Institutional customers payable* |
| Reguler | 5.047.996 | 189.856 | *Regular* |
| Pihak ketiga | | | *Third parties* |
| Utang nasabah pemilik rekening | | | *Account owner customers payable* |
| Reguler | 88.832.560 | 39.774.128 | *Regular* |
| Margin | 4.977.262 | 3.808.751 | *Margin* |
| Sub-total | 93.809.822 | 43.582.879 | *Sub-total* |
| Utang nasabah kelembagaan | | | *Institutional customers payable* |
| Reguler | 534.339.927 | 71.947.209 | *Regular* |
| **Total** | **633.197.745** | **115.719.944** | ***Total*** |

## 16. 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.

### c. Utang perusahaan efek

Akun ini merupakan kewajiban yang timbul dalam rangka kegiatan transaksi efek yang dilakukan perusahaan efek dengan perusahaan efek lain.

## *16. 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 securitites trading transaction in the stock market.*

### *c. Payable to securities companies*

*These accounts represent payable arising from the Company's securities transactions with other securities companies.*

## 17. BEBAN AKRUAL / *17. ACCRUED EXPENSES*

| | 31 Desember/ *December 31,* 2023 | 31 Desember/ *December 31,* 2022 | |
|---|---|---|---|
| Bonus dan tunjangan lain-lain | 41.317.876 | 39.814.863 | *Bonuses and other allowances* |
| Beban pemasaran | 11.607.113 | 3.293.515 | *Marketing expenses* |
| Bunga atas surat utang jangka panjang | 9.030.132 | 786.041 | *Interest on long-term notes payables* |
| Bunga dan provisi pinjaman bank | 4.152.553 | 3.224.045 | *Bank loan's interest and provision* |
| Komisi penjualan | 2.908.531 | 2.170.653 | *Sales commission* |
| Iuran Otoritas Jasa Keuangan (OJK) | 1.858.469 | 7.195.595 | *Financial Service Authority (OJK) levy* |
| Provisi piutang transaksi repo ditangguhkan | 1.837.831 | 3.723.474 | *Unearned receivables from repo transactions provision* |
| Jasa profesional | 1.252.833 | 1.171.304 | *Professional fees* |
| Beban jasa layanan kustodian | 810.085 | 782.265 | *Custodian service fee expenses* |
| Beban informasi data | 409.402 | 775.755 | *Data information expenses* |
| Lain-lain | 959.135 | 756.977 | *Others* |
| **Total** | **76.143.960** | **63.694.487** | ***Total*** |

Termasuk lain-lain adalah beban yang muncul dari kegiatan operasional cabang, biaya utilitas dan *reimbursement* karyawan.

*Others include are expenses which are incured from operational branch activities, utilities expense and employee's reimbursement.*

## 18. UTANG JANGKA PENDEK / *18. SHORT-TERM LIABILITIES*

| | 31 Desember/ *December 31,* 2023 | 31 Desember/ *December 31,* 2022 | |
|---|---|---|---|
| **Utang Bank** | | | ***Bank Loan*** |
| PT Bank KEB Hana Indonesia Tbk | 100.000.000 | 100.000.000 | *PT Bank KEB Hana Indonesia Tbk* |
| PT Bank Central Asia Tbk | 100.000.000 | 60.000.000 | *PT Bank Central Asia Tbk* |
| PT Bank Victoria International Tbk | 50.000.000 | - | *PT Bank Victoria International Tbk* |
| PT Bank BTPN Tbk | 50.000.000 | 200.000.000 | *PT Bank BTPN Tbk* |
| PT Bank Tabungan Negara (Persero) Tbk | - | 175.000.000 | *PT Bank Tabungan Negara (Persero) Tbk* |
| PT Bank Jago Tbk | - | 100.000.000 | *PT Bank Jago Tbk* |
| **Total** | **300.000.000** | **635.000.000** | ***Total*** |

| | Tahun yang berakhir pada tanggal 31 Desember/ *Year ended December 31,* | | |
|---|---|---|---|
| | **2023** | **2022** | |
| Suku bunga per tahun | 6,25% - 6,85% | 5,25 - 8,75% | *Interest rates per annum* |

**PT Bank BTPN Tbk**

Berdasarkan perjanjian kredit pada tanggal 8 Desember 2020, yang telah diubah terakhir pada tanggal 27 Januari 2023, 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 berakhir 31 Januari 2024.

***PT Bank BTPN Tbk***

*Based on the loan agreement on December 8, 2020, which has been amended most recently on Januari 27, 2023, 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).*

*This facility matured on January 31, 2024.*

**PT Bank Tabungan Negara (Persero) Tbk**

Berdasarkan perjanjian kredit pada tanggal 1 November 2022, yang telah diubah terakhir pada tanggal 31 Oktober 2023, 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 1 November 2024.

***PT Bank Tabungan Negara (Persero) Tbk***

*Based on the loan agreement on November 1, 2022, which has been amended most recently on October 31, 2023, 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.*

*These facilities will mature on November 1, 2024.*

**18. UTANG JANGKA PENDEK (lanjutan)**

**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 per tanggal 31 Desember 2023 dan 2022 masing-masing sebesar 6,20%-6,50% dan 5,25%-5,70% per tahun.

Fasilitas akan berakhir pada tanggal 11 Mei 2024.

**PT Bank KEB Hana Indonesia Tbk**

Berdasarkan perjanjian kredit pada tanggal 1 November 2022, yang telah diubah terakhir pada tanggal 29 November 2023, Perusahaan memperoleh fasilitas kredit untuk modal kerja untuk penjaminan emisi, dengan limit maksimum sebesar Rp100 miliar (Rupiah penuh).

Fasilitas ini dikenakan suku bunga mengambang, dimana suku bunga per tanggal 31 Desember 2023 dan 2022 sebesar 6,25%-6,85% dan 6,25% per tahun. Fasilitas ini akan berakhir pada tanggal 5 Desember 2024.

**PT Bank Central Asia Tbk**

Berdasarkan perjanjian kredit pada tanggal 10 Agustus 2007, yang telah diubah terakhir pada tanggal 15 Desember 2023, Perusahaan memperoleh perpanjangan fasilitas kredit sebagai berikut:

- 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 Rp177 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).

***18. SHORT-TERM LIABILITIES (continued)***

***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 as of December 31, 2023 and 2022 are 6.20%-6.50% and 5.25%-5.70%, respectively.*

*These facilities will mature on May 11, 2024.*

***PT Bank KEB Hana Indonesia Tbk***

*Based on the loan agreement on November 1, 2022, which has been amended most recently on November 29, 2023, the Company obtained credit facility for working capital financing for underwriting with maximum limit of Rp100 billion (full Rupiah).*

*This facility bears floating interest rate, which the interest rates per annum as of December 31, 2023 and 2022 are 6.25%-6.85% and 6.25%, respectively. This facility and will mature on December 5, 2024.*

***PT Bank Central Asia Tbk***

*Based on the loan agreement on August 10, 2007, which has been amended most recently on December 15, 2023, the Company obtained credit facility extension as follows:*

- *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 Rp177 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).*

**18. UTANG JANGKA PENDEK (lanjutan)**

**PT Bank Central Asia Tbk (lanjutan)**

Fasilitas ini dikenakan suku bunga mengambang, dimana suku bunga per tanggal 31 Desember 2023 dan 2022 masing-masing sebesar 6,00%-7,20% dan 8,75% per tahun. Fasilitas ini akan berakhir pada tanggal 29 Maret 2024.

**PT Bank CIMB Niaga Tbk**

Berdasarkan perjanjian kredit pada tanggal 11 Agustus 2011, yang telah diubah terakhir pada tanggal 14 Agustus 2023, Perusahaan memperoleh fasilitas kredit dengan batasan maksimum sebesar Rp80 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 akan berakhir pada tanggal 17 Mei 2024.

**PT Bank Permata Tbk**

Berdasarkan perjanjian kredit pada tanggal 2 November 2018, yang telah diubah terakhir pada tanggal 14 November 2023, Perusahaan memperoleh perpanjangan fasilitas *intraday* yang bersifat *uncommitted* dengan batasan maksimum sebesar Rp200 milyar (Rupiah penuh) mencakup fasilitas:

a. Penerimaan dana yang berasal dari:

   - Penerimaan dana bank kustodian dari hasil transaksi beli-jual Surat Utang Negara (SUN) di Bursa Efek Indonesia.

b. Penempatan dana tunai di Bank Permata berupa Giro valuta Rupiah.

Berdasarkan perjanjian kredit yang sama, Perusahaan juga memperoleh fasilitas kredit sebagai berikut:

***18. SHORT-TERM LIABILITIES (continued)***

***PT Bank Central Asia Tbk (continued)***

*These facilities bearing floating interest rates which the interest rates per annum as of December 31, 2023 and 2022 are 6.00%-7.20% and 8.75%, respectively. These facilities will mature on March 29, 2024.*

***PT Bank CIMB Niaga Tbk***

*Based on the loan agreement on August 11, 2011, which has been amended most recently on August 14, 2023, the Company obtained credit facilities with maximum limit of Rp80 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.*

*These facilities will mature on May 17, 2024.*

***PT Bank Permata Tbk***

*Based on the loan agreement on November 2, 2018, which has been amended most recently on November 14, 2023, the Company obtained uncommitted intraday facility extension with maximum amount of Rp200 billion (full Rupiah) which covered the following:*

*a. Receiving fund which comes from:*

   - *Receiving fund from custodian bank resulting from buy-sell transactions for Government Bonds (Surat Utang Negara - "SUN") in Indonesia Stock Exchange.*

*b. Placement in Bank Permata is current account in Rupiah currency.*

*Based on the same loan agreement, the Company also obtained credit facilities as follows:*

**18. UTANG JANGKA PENDEK (lanjutan)**

**PT Bank Permata Tbk (lanjutan)**

- Fasilitas kredit tanpa jaminan "*Money Market Line*" maksimum sebesar Rp215 miliar (Rupiah penuh).
- Fasilitas bank garansi untuk mengakomodasi trading limit KPEI dan jasa penasihat keuangan maksimum sebesar Rp150 miliar (Rupiah penuh).
- Fasilitas bank garansi untuk mengakomodasi jasa penjaminan emisi maksimum sebesar Rp215 miliar (Rupiah penuh).
- Tambahan Fasilitas kredit *foreign exchange* (FX) *line* (untuk transaksi *Spot* dan *Forward*) dan *fixed income* untuk mendukung fasilitas *treasury* dengan maksimum sebesar USD500.000 (Dolar Amerika Serikat penuh).

Fasilitas ini dikenakan suku bunga mengambang, dimana suku bunga per tanggal 31 Desember 2023 dan 2022 masing-masing sebesar sebesar 6,90%-7,00% dan 5,70%-6,10% per tahun.

Fasilitas ini akan berakhir pada tanggal 28 Februari 2024.

**PT Bank MNC Internasional Tbk**

Berdasarkan perjanjian kredit pada tanggal 14 Agustus 2020, yang telah diubah terakhir pada tanggal 6 September 2023, 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 maksimum sebesar Rp200 miliar (Rupiah penuh). Fasilitas ini dikenakan suku bunga mengambang.
- Fasilitas bank garansi maksimum sebesar Rp200 miliar (Rupiah penuh) untuk tujuan jasa penjaminan emisi efek.

Fasilitas ini akan berakhir pada tanggal 14 Agustus 2024.

***18. SHORT-TERM LIABILITIES (continued)***

***PT Bank Permata Tbk (continued)***

- *"Money Market Line" unsecured credit liability with maximum limit of Rp215 billion (full Rupiah).*
- *Bank guarantee facility for KPEI trading limit and financial advisory services with maximum limit of Rp150 billion (full Rupiah).*
- *Bank guarantee facility for underwriting with maximum limit of Rp215 billion (full Rupiah).*
- *Foreign exchange (FX) line (for transaction of Spot and Forward) credit facility and fixed income trading support treasury facility maximum limit of USD500,000 (full US Dollar).*

*These facilities bearing floating interest rates which the interest rates per annum as of December 31, 2023 and 2022 are 6.90%-7.00% and 5.70%-6.10%, respectively.*

*These facilities will mature on February 28, 2024.*

***PT Bank MNC Internasional Tbk***

*Based on the loan agreement on August 14, 2020, which has been amended most recently on September 6, 2023, 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 with maximum limit of Rp200 billion (full Rupiah). This facility bears floating interest rate.*
- *Bank guarantee facility with maximum limit of Rp200 billion (full Rupiah) intended for underwriting service.*

*These facilities will mature on August 14, 2024.*

**18. UTANG JANGKA PENDEK (lanjutan)**

**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 penjaminan emisi efek.

Fasilitas ini dikenakan suku bunga mengambang. Fasilitas ini berlaku hingga tanggal 30 November 2024 dan diperpanjang secara otomatis untuk setiap periode 12 bulan, kecuali ditentukan oleh bank dari waktu ke waktu.

**PT Bank JTrust Indonesia Tbk**

Berdasarkan perjanjian kredit pada tanggal 20 September 2017, yang telah diubah terakhir pada tanggal 25 Juli 2023, 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 akan berakhir pada tanggal 20 Juni 2024.

**PT Bank Rakyat Indonesia (Persero) Tbk**

Berdasarkan perjanjian kredit pada tanggal 19 Juli 2018, yang telah diubah terakhir pada tanggal 8 September 2023, 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:

***18. SHORT-TERM LIABILITIES (continued)***

***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.*

*This facility bears floating interest rate. This facility is valid until November 30, 2024 and automatically extended for every 12-month period basis, unless as otherwise determined by the bank from time to time.*

***PT Bank JTrust Indonesia Tbk***

*Based on the loan agreement on September 20, 2017, which has been amended most recently on July 25, 2023, 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.*

*These facilities will mature on June 20, 2024.*

***PT Bank Rakyat Indonesia (Persero) Tbk***

*Based on the loan agreement on July 19, 2018, which has been amended most recently on September 8, 2023, 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:*

**18. UTANG JANGKA PENDEK (lanjutan)**

**PT Bank Rakyat Indonesia (Persero) Tbk (lanjutan)**

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 Rp120 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 penjaminan emisi efek.

Fasilitas ini akan berakhir pada 19 Juli 2024.

**PT Bank Victoria International Tbk**

Berdasarkan perjanjian kredit pada tanggal 29 Mei 2019, yang telah diubah terakhir pada tanggal 3 Juli 2023, Perusahaan memperoleh perpanjangan fasilitas kredit tanpa jaminan untuk perputaran modal kerja *"Money Market Line & Line Bank Garansi"* maksimum sebesar Rp150 miliar (Rupiah penuh). Fasilitas ini dikenakan suku bunga mengambang.

Fasilitas ini akan berakhir pada tanggal 29 Mei 2024.

***18. SHORT-TERM LIABILITIES (continued)***

***PT Bank Rakyat Indonesia (Persero) Tbk (continued)***

*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 Rp120 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 facility will mature on July 19, 2024.*

***PT Bank Victoria International Tbk***

*Based on the loan agreement on May 29, 2019, which has been amended most recently on July 3, 2023, the Company obtained credit facility extensions "Money Market Line & Guarantee Bank Line" unsecured credit liability for working capital financing with maximum limit of Rp150 billion (full Rupiah). This facility bears floating interest rate.*

*These facilities will mature on May 29, 2024.*

**18. UTANG JANGKA PENDEK (lanjutan)**

**PT Bank Mandiri (Persero) Tbk**

Berdasarkan perjanjian kredit pada tanggal 25 September 2013, yang telah diubah terakhir pada tanggal 12 September 2023, Perusahaan memperoleh perpanjangan fasilitas *intraday* yang bersifat *uncommitted* dengan batasan maksimum sebesar Rp2 triliun (Rupiah penuh) mencakup fasilitas:

a. Penerimaan dana yang berasal dari**:**

- Penerimaan dana dari KPEI dari hasil *net sell* transaksi saham pasar reguler**.**
- Penerimaan dana bank kustodian dari nilai dana yang akan diterima oleh nasabah.
- 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 akan berakhir pada tanggal 19 September 2024.

**PT Bank Negara Indonesia (Persero) Tbk**

Berdasarkan perjanjian kredit pada tanggal 20 Oktober 2022, yang telah diubah terakhir pada tanggal 21 Juni 2023, Perusahaan memperoleh fasilitas *intraday* yang bersifat *uncommitted* dengan batasan maksimum sebesar Rp750 miliar (Rupiah penuh) dan USD200 juta (Dollar Amerika Serikat penuh) mencakup fasilitas:

***18. SHORT-TERM LIABILITIES (continued)***

***PT Bank Mandiri (Persero) Tbk***

*Based on the loan agreement on September 25, 2013, which has been amended most recently on September 12, 2023, the Company obtained uncommitted intraday facility extension with maximum amount of Rp2 trillion (full Rupiah) which covered the following**:***

*a. Receiving fund which comes from:*

- *Receiving fund from KPEI resulting from net sales of stock transactions in regular market.*
- *Receiving fund from bank custody resulting from future and from customers received.*
- *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 will mature on September 19, 2024.*

***PT Bank Negara Indonesia (Persero) Tbk***

*Based on the loan agreement on October 20, 2022, which has been amended most recently on June 21, 2023, the Company obtained uncommitted intraday facility with maximum amount of Rp750 bilion (full Rupiah) dan USD200 milion (full USD) which covered the following**:***

**18. UTANG JANGKA PENDEK (lanjutan)**

**PT Bank Negara Indonesia (Persero) Tbk (lanjutan)**

- 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.

Fasilitas ini akan berakhir pada tanggal 20 Juni 2024.

**PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk**

Berdasarkan perjanjian kredit pada tanggal 7 Juli 2023, Perusahaan memperoleh fasilitas kredit yang bersifat *uncommitted* sebagai berikut:

- Fasilitas kredit tanpa jaminan "*Money Market Line*" untuk modal kerja maksimum sebesar Rp50 miliar (Rupiah penuh). Fasilitas ini dikenakan suku bunga mengambang.
- Fasilitas bank garansi maksimum sebesar Rp50 miliar (Rupiah penuh) untuk tujuan jasa penjaminan emisi efek.

Fasilitas ini berakhir pada tanggal 7 Juli 2024.

**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.

***18. SHORT-TERM LIABILITIES (continued)***

***PT Bank Negara Indonesia (Persero) Tbk (continued)***

- *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.*

*These facilities will mature on June 20, 2024.*

***PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk***

*Based on the loan agreement on July 7, 2023, the Company obtained uncommitted credit facility as follows:*

- *Money Market Line unsecured credit facility for maximum working capital of Rp50 billion (full Rupiah). This facility bears floating interest rates.*
- *Maximum bank guarantee facility of Rp50 billion (full Rupiah) for securities underwriting services purposes.*

*These facilities will mature on July 7, 2024.*

***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.*

## 18. UTANG JANGKA PENDEK (lanjutan) / *18. SHORT-TERM LIABILITIES (continued)*

Pada tanggal 31 Desember 2023 dan 2022, 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.

*As of December 31, 2023 and 2022, 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.*

Pada tanggal 31 Desember 2023 dan 2022, pinjaman bank tidak dijamin dengan suatu agunan.

*As of December 31, 2023 and 2022, bank loans are not secured by any collateral.*

## 19. SURAT UTANG JANGKA PANJANG / *19. LONG-TERM NOTES PAYABLE*

| | 31 Desember/ *December 31,* 2023 | 31 Desember/ *December 31,* 2022 | |
|---|---|---|---|
| Medium Term Notes | 122.453.530 | 122.221.627 | *Medium Term Notes* |
| Utang obligasi | 406.720.313 | - | *Bonds payables* |
| **Total** | **529.173.843** | **122.221.627** | ***Total*** |

### Medium Term Notes / *Medium Term Notes*

| | 31 Desember/ *December 31,* 2023 | 31 Desember/ *December 31,* 2022 | |
|---|---|---|---|
| Nilai nominal MTN II Trimegah Tahap I | 122.500.000 | 122.500.000 | *Nominal value of MTN II Trimegah Phase I* |
| Biaya transaksi yang belum diamortisasi | (46.470) | (278.373) | *Unamortized transaction costs* |
| **Total** | **122.453.530** | **122.221.627** | ***Total*** |

Pada tanggal 9 Maret 2021, Perusahaan menerbitkan efek bersifat utang tanpa Penawaran Umum Medium Term Notes II Trimegah Sekuritas Indonesia Tahap I Tahun 2021 senilai Rp122.500.000.000 (dalam Rupiah penuh) ("MTN II Tahap I"). Penerbitan efek tersebut rencananya merupakan bagian dari penerbitan efek bersifat utang tanpa Penawaran Umum yang dilakukan secara bertahap - MTN II Perseroan Tahun 2021 - dengan target dana yang akan dihimpun sebesar Rp250.000.000.000 (dalam Rupiah penuh). Kepastian penerbitan MTN II Tahap II dan/atau tahap selanjutnya (jika ada) akan diinformasikan lebih lanjut sesuai dengan perundang-undangan yang berlaku.

*On March 9, 2021, the Company issued debt securities through Private Placement Medium Term Notes II Trimegah Sekuritas Indonesia Stage I Year 2021 in the amount of Rp122,500,000,000 (in full Rupiah) ("MTN II Stage I"). The securities issuance is planned to be part of the issuance of debt securities through private placement which will be carried out in stages - the Company's MTN II Year 2021 - with a target fund to be raised of Rp250,000,000,000 (in full Rupiah). The certainty of the issuance of MTN II Stage II and/or the next stages (if any) will be further informed in accordance with the prevailing regulation.*

Atas penerbitan MTN tersebut, Perusahaan menunjuk PT Bank Tabungan Negara (Persero) Tbk sebagai agen pemantau *medium-term notes*. Sedangkan yang bertindak sebagai agen pembayaran adalah PT Kustodian Sentral Efek Indonesia (KSEI).

*On the issuance of the MTN, the Company appointed PT Bank Tabungan Negara (Persero) Tbk as the monitoring agent of the issuance of medium-term notes, while acting as payment agent is Indonesia Central Securities Depository (ICSD).*

## 19. SURAT UTANG JANGKA PANJANG (lanjutan)

### Medium Term Notes (lanjutan)

Pembatasan berdasarkan perjanjian MTN 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 MTN 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 MTN 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).

Pada tanggal 31 Desember 2023 dan 2022, Perusahaan telah memenuhi persyaratan dan kondisi dari MTN tersebut.

Pada tanggal 31 Desember 2023 dan 2022, surat utang jangka menengah tidak dijamin dengan suatu agunan.

## *19. LONG-TERM NOTES PAYABLE (continued)*

### *Medium Term Notes (continued)*

*The restrictions under the terms of the MTN 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 MTN, 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 MTN 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).*

*As of December 31, 2023 and 2022, the Company met such terms and conditions of MTN requirements.*

*As of December 31, 2023 and 2022, medium term notes are not secured by any collateral.*

### Utang obligasi / *Bonds payables*

| | 31 Desember/ *December 31,* 2023 | 31 Desember/ *December 31,* 2022 | |
|---|---|---|---|
| Nilai nominal Obligasi Seri A | 100.000.000 | - | *Nominal value of Bonds Payable Series A* |
| Nilai nominal Obligasi Seri B | 308.800.000 | - | *Nominal value of Bonds Payable Series B* |
| Biaya transaksi yang belum diamortisasi | (2.079.687) | - | *Unamortized transaction costs* |
| **Total** | **406.720.313** | **-** | ***Total*** |

Obligasi Berkelanjutan I Trimegah Sekuritas Indonesia Tahap I Tahun 2023

Pada tanggal 6 Juli 2003, Perusahaan menerbitkan Obligasi I PT Trimegah Securities Tbk Tahun 2023 dengan suku bunga tetap yang dibayarkan triwulan dimulai pada tanggal 6 Oktober 2023. Obligasi II Trimegah terdiri dari 2 seri sebagai berikut:

*PT Trimegah Sekuritas Indonesia Tbk Shelf Registration Bonds I Phase I Year 2023*

*On July 6, 2023, the Company has issued PT Trimegah Securities Tbk Bonds I Year 2023 with a fixed interest paid on a quarterly basis commencing from October 6, 2023. Trimegah Bonds II comprised of two series as follows:*

## 19. SURAT UTANG JANGKA PANJANG (lanjutan)

**Utang obligasi (lanjutan)**

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).

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).

Pada tanggal 31 Desember 2023, Perusahaan telah memenuhi persyaratan dan kondisi dari utang obligasi tersebut.

Pada tanggal 31 Desember 2023, utang obligasi tidak dijamin dengan suatu agunan.

## *19. LONG-TERM NOTES PAYABLE (continued)*

***Bonds payables (continued)***

*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, respectively.*

*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).*

*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).*

*As of December 31, 2023, the Company met such terms and conditions of bonds payable's requirements.*

*As of December 31, 2023, bonds payable are not secured by any collateral.*

## 20. LIABILITAS SEWA / *20. LEASE LIABILITIES*

| | 31 Desember/ *December 31,* 2023 | 31 Desember/ *December 31,* 2022 | |
|---|---|---|---|
| Masa jatuh tempo: | | | *Maturity dates:* |
| 1 tahun | 7.099.270 | 4.588.303 | *1 year* |
| Lebih dari 1 tahun | 21.816.709 | 28.899.794 | *More than 1 year* |
| **Total** | **28.915.979** | **33.488.097** | ***Total*** |

Jumlah biaya bunga yang dibebankan pada tahun 31 Desember 2023 dan 2022 adalah sebesar Rp3.081.918 dan Rp3.520.143.

*Interest expense charged for the year ended December 31, 2023 and 2022 is amounted Rp3,081,918 and Rp3,520,143, respectively.*

## 21. UTANG LAIN-LAIN / *21. OTHER PAYABLES*

| | 31 Desember/ *December 31,* 2023 | 31 Desember/ *December 31,* 2022 | |
|---|---|---|---|
| Utang bunga dan dividen kepada nasabah | 7.514.133 | 2.573.981 | *Interest and dividend payable to customers* |
| Nilai aset neto yang diatribusikan kepada pemegang unit | 460.432 | - | *Net asset value attributable to unit holders* |
| Utang retensi atas pembelian aset | 66.667 | 273.485 | *Retention payable of purchasing assets* |
| Pajak atas penerimaan bunga dari transaksi repo | 731.250 | 1.327.069 | *Tax on interest receipts from repo transaction* |
| Utang kepada vendor | - | 5.321.340 | *Payables to vendor* |
| Pendapatan bunga diterima di muka | - | 4.075.271 | *Unearned interest revenue* |
| Lain-lain | 2.082.630 | 2.368.694 | *Others* |
| **Total** | **10.855.112** | **15.939.840** | ***Total*** |

Utang kepada vendor sebagian besar merupakan utang kepada pihak ketiga penyedia jasa untuk operasional digital Perusahaan dan entitas anaknya.

*Payables to vendors mostly represent payables to third party service providers for the Company's and its subsidiaries digital operations.*

Pendapatan bunga diterima di muka merupakan penerimaan bunga di muka atas piutang transaksi repo yang belum jatuh tempo.

*Unearned interest revenue represents interest received in advance on receivables from repo transactions that are not yet due.*

Lain-lain terutama terdiri dari transaksi yang masih harus diselesaikan.

*Others mainly consist of unsettled transaction.*

## 22. PERPAJAKAN / *22. TAXATION*

### a. Pajak dibayar di muka / *a. Prepaid Tax*

| | 31 Desember/ *December 31,* 2023 | 31 Desember/ *December 31,* 2022 | |
|---|---|---|---|
| Lebih bayar pajak penghasilan badan - Perusahaan 2017 | 2.178.900 | 2.178.900 | *Overpayment of corporate income tax - the Company 2017* |
| Pajak pertambahan nilai - neto Entitas anak | - | 194.187 | *Value added tax - net Subsidiary* |
| **Total** | **2.178.900** | **2.373.087** | ***Total*** |

## 22. PERPAJAKAN (lanjutan) / *22. TAXATION (continued)*

### b. Utang pajak / *b. Taxes payable*

| | 31 Desember/ *December 31,* 2023 | 31 Desember/ *December 31,* 2022 | |
|---|---|---|---|
| Pasal 4 (2) | 2.123.053 | 1.597.782 | *Article 4 (2)* |
| Pasal 21 | 4.614.087 | 4.680.311 | *Article 21* |
| Pasal 23 | 206.796 | 428.266 | *Article 23* |
| Pasal 25 | 608.992 | 691.310 | *Article 25* |
| Pasal 26 | 86.143 | 241.690 | *Article 26* |
| Pasal 29 | 7.356.344 | 182.886 | *Article 29* |
| Bea Materai | 417.290 | 151.210 | *Stamp Duty* |
| Pajak pertambahan nilai - neto | | | *Value added tax - net* |
| Perusahaan | 766.688 | 320.498 | *Company* |
| Entitas anak | 1.011.009 | - | *Subsidiary* |
| **Total** | **17.190.402** | **8.293.953** | ***Total*** |

### c. (Beban) manfaat pajak penghasilan / *c. Income tax (expense) benefit*

| | Tahun yang berakhir pada tanggal 31 Desember/ *Year ended December 31,* | | |
|---|---|---|---|
| | **2023** | **2022** | |
| Beban pajak final | | | *Final tax expense* |
| Beban pajak final - dari kegiatan usaha | | | *Final tax expense - from business activities* |
| Perusahaan | (2.851.486) | (3.534.623) | *Company* |
| Entitas anak | (536.673) | (526.260) | *Subsidiary* |
| | (3.388.159) | (4.060.883) | |
| Beban pajak final - dari kegiatan di luar usaha | | | *Final tax expense - from outside business activities* |
| Perusahaan | (1.328.401) | (1.591.965) | *Company* |
| Entitas anak | (599.736) | (277.826) | *Subsidiary* |
| | (1.928.137) | (1.869.791) | |
| **Total beban pajak final** | **(5.316.296)** | **(5.930.674)** | ***Total final tax expense*** |
| Beban pajak kini | | | *Current tax expense* |
| Perusahaan | (24.353.476) | (8.251.556) | *Company* |
| Entitas anak | (17.957.532) | (10.710.285) | *Subsidiary* |
| | (42.311.008) | (18.961.841) | |
| (Beban)/manfaat pajak tangguhan | | | *Deferred tax (expense)/benefit* |
| Perusahaan | (5.053.149) | (6.093.320) | *Company* |
| Entitas anak | 1.913.130 | (3.171.231) | *Subsidiary* |
| | (3.140.019) | (9.264.551) | |
| **Total beban pajak penghasilan** | **(45.451.027)** | **(28.226.392)** | ***Total of income tax expense*** |

## 22. PERPAJAKAN (lanjutan) / *22. TAXATION (continued)*

### c. (Beban) manfaat pajak penghasilan (lanjutan) / *c. Income tax (expense) benefit (continued)*

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).*

Rekonsiliasi antara laba sebelum pajak penghasilan menurut laporan laba rugi dan penghasilan komprehensif lain konsolidasian dengan laba fiskal adalah sebagai berikut:

*A reconciliation between profit before income tax per consolidated statement of profit or loss and other comprehensive income and taxable income are as follows:*

| | Tahun yang berakhir pada tanggal 31 Desember/ *Year ended December 31,* | | |
|---|---|---|---|
| | **2023** | **2022** | |
| Laba sebelum beban pajak final dan pajak penghasilan menurut laporan laba rugi dan penghasilan komprehensif lain konsolidasian | 213.281.492 | 211.691.227 | *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 | (68.745.951) | (47.889.730) | *Less profit before final tax and income tax expense of subsidiary* |
| Eliminasi pembagian dividen entitas anak | 79.920.000 | 39.960.000 | *Elimination of dividend of subsidiary* |
| Laba sebelum pajak Perusahaan | 224.455.541 | 203.761.497 | *Profit before tax of the Company* |
| **Perbedaan temporer:** | | | ***Temporary differences:*** |
| Imbalan kerja | 3.863.317 | 242.553 | *Employee benefits* |
| Beban akrual | (5.758.224) | 199.665 | *Accrued expenses* |
| Perbedaan antara penyusutan dan amortisasi komersial dan fiskal | (258.691) | 1.403.076 | *Difference between commercial and fiscal depreciation and amortization* |
| Perbedaan antara kerugian pelepasan aset tetap komersial dan fiskal | 7.650 | 766.987 | *Difference between commercial and fiscal loss on disposal of fixed asset* |
| Cadangan kerugian penurunan nilai | (24.449.571) | (5.580.957) | *Allowance for impairment losses* |
| **Beban yang tidak dapat diperhitungkan:** | | | ***Nondeductible expenses:*** |
| Beban proporsional yang terkait dengan penghasilan pajak final | 42.522.196 | 26.773.478 | *Proportional expenses related to income subjected to final tax* |
| Jamuan dan sumbangan | 5.833.001 | 6.154.085 | *Entertainment and donation* |
| Beban pemasaran | 4.670.163 | 3.840.890 | *Marketing expenses* |
| Perubahan nilai wajar efek untuk diperdagangkan | 86.462.394 | (90.138.826) | *Changes in fair value of securities held for trading* |
| Lain-lain | 10.329.549 | 5.322.960 | *Others* |
| **Penghasilan yang bukan objek pajak atau sudah dikenakan pajak final:** | | | ***Non-taxable income or income already subjected to final tax:*** |
| Keuntungan penjualan investasi | (111.332.020) | (49.896.446) | *Gain on sale of investment* |
| Pendapatan dividen | (88.721.296) | (42.662.779) | *Dividends income* |
| Pendapatan bunga kupon obligasi | (12.884.420) | (8.889.857) | *Interest coupon from bonds* |
| Penghasilan deposito berjangka dan jasa giro | (6.563.396) | (7.867.080) | *Interest income on time deposits and current accounts* |
| **Laba fiskal** | **128.176.193** | **43.429.246** | ***Taxable income*** |

**22. PERPAJAKAN (lanjutan)**

**c. (Beban) manfaat pajak penghasilan (lanjutan)**

Beban dan utang (lebih bayar) pajak kini Perusahaan dan entitas anaknya adalah sebagai berikut:

***22. 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:*

| | **Tahun yang berakhir pada tanggal 31 Desember/ *Year ended December 31,*** | | |
|---|---|---|---|
| | **2023** | **2022** | |
| Beban pajak kini dengan tarif yang berlaku | | | *Current tax expense at prevailing tax rate* |
| Perusahaan (19%) | 24.353.476 | 8.251.556 | *Company (19%)* |
| Entitas anak (22%) | 17.957.532 | 10.710.285 | *Subsidiary (22%)* |
| Sub-total | 42.311.008 | 18.961.841 | *Sub-total* |
| Dikurangi pembayaran pajak di muka: | | | *Less prepaid taxes:* |
| Perusahaan | | | *Company* |
| Pasal 23 | 22.332.547 | 5.797.463 | *Article 23* |
| Pasal 25 | - | 2.281.790 | *Article 25* |
| Sub-total | 22.332.547 | 8.079.253 | *Sub-total* |
| Entitas anak | | | *Subsidiary* |
| Pasal 23 | 5.152.721 | 3.402.384 | *Article 23* |
| Pasal 25 | 7.469.396 | 7.297.318 | *Article 25* |
| Sub-total | 12.622.117 | 10.699.702 | *Sub-total* |
| Utang pajak: | | | *Taxes payable:* |
| Perusahaan | 2.020.929 | 172.303 | *Company* |
| Entitas anak | 5.335.415 | 10.583 | *Subsidiary* |
| **Total** | **7.356.344** | **182.886** | ***Total*** |

Perhitungan pajak penghasilan untuk tahun yang berakhir pada tanggal 31 Desember 2023 akan menjadi dasar dalam pengisian Surat Pemberitahuan Tahunan (SPT) Pajak Penghasilan Badan.

*The income tax calculation for the year ended December 31, 2023 will be the basis in filling the Annual Corporate Income Tax Return.*

Perhitungan pajak penghasilan badan untuk tahun yang berakhir pada tanggal 31 Desember 2022 telah sesuai dengan SPT tahunannya.

*The corporate income tax calculation for the year ended December 31, 2022 conforms with the Company's annual tax returns.*

## 22. PERPAJAKAN (lanjutan) / *22. TAXATION (continued)*

### c. (Beban) manfaat pajak penghasilan (lanjutan) / *c. Income tax (expense) benefit (continued)*

Berdasarkan Laporan Bulanan Kepemilikan Saham tanggal 17 Januari 2024 dan 10 Januari 2023 dari Biro Administrasi Efek, Sinartama Gunita, masing-masing atas kepemilikan saham Entitas Induk selama tahun 2023 dan 2022, 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 17, 2024 and January 10, 2023 from the Registrar, Sinartama Gunita, regarding Parent Entity's shares during the year 2023 and 2022, 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.*

Tarif pajak penghasilan Perusahaan telah dihitung menggunakan tarif pajak 19% masing-masing untuk tahun fiskal yang berakhir pada tanggal 31 Desember 2023 dan 2022.

*The Company's income tax rate are calculated using single tax rate of 19% for the fiscal year ended December 31, 2023 and 2022, respectively.*

### d. Aset pajak tangguhan / *d. Deferred tax assets*

| | 31 Desember/*December 31,* 2023 | | | | |
|---|---|---|---|---|---|
| | **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 | 19.006.546 | (4.645.418) | - | 14.361.128 | *Allowance for impairment losses* |
| Penyisihan imbalan kerja | 5.084.296 | 734.030 | 78.558 | 5.896.884 | *Provision for employee benefits* |
| Penyisihan bonus | 5.547.936 | (1.094.063) | - | 4.453.873 | *Provision for bonuses* |
| Perbedaan penyusutan aset tetap | (289.422) | (47.697) | - | (337.119) | *Difference in depreciation of fixed assets* |
| **Sub-total** | **29.349.356** | **(5.053.148)** | **78.558** | **24.374.766** | ***Sub-total*** |
| **Entitas anak** | | | | | ***Subsidiary*** |
| Cadangan kerugian penurunan nilai | 2.160.112 | 141.528 | - | 2.301.640 | *Allowance for impairment losses* |
| Penyisihan imbalan kerja | 2.338.302 | 176.234 | 10.467 | 2.525.003 | *Provision for employee benefits* |
| Penyisihan bonus | 2.244.000 | 1.614.462 | - | 3.858.462 | *Provision for bonuses* |
| Perbedaan penyusutan aset tetap | (87.294) | (19.094) | - | (106.388) | *Difference in depreciation of fixed assets* |
| **Sub-total** | **6.655.120** | **1.913.130** | **10.467** | **8.578.717** | ***Sub-total*** |
| **Total** | **36.004.476** | **(3.140.018)** | **89.025** | **32.953.483** | ***Total*** |

## 22. PERPAJAKAN (lanjutan) / *22. TAXATION (continued)*

### d. Aset pajak tangguhan (lanjutan) / *d. Deferred tax assets (continued)*

| | 31 Desember/*December 31*, 2022 | | | | | | |
|---|---|---|---|---|---|---|---|
| | Saldo awal/ *Beginning Balance* | Penyesuaian pajak tangguhan dari pemanfaatan fasilitas penurunan tarif pajak perseroan terbuka dikreditkan (dibebankan) ke/ *Deferred tax adjustment from the utilization of the public company tax rate reduction facility credited (charged) to:* Laba rugi/ *Profit loss* | Pendapatan komprehensif lain/ *Other comprehensive income* | 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 | 23.235.390 | (3.168.462) | - | (1.060.382) | - | 19.006.546 | *Allowance for impairment losses* |
| Penyisihan imbalan kerja | 5.828.335 | (1.601.609) | 806.838 | 46.085 | 4.647 | 5.084.296 | *Provision for employee benefits* |
| Penyisihan bonus | 6.380.000 | (870.000) | - | 37.936 | - | 5.547.936 | *Provision for bonuses* |
| Perbedaan penyusutan aset tetap | (812.534) | 110.800 | - | 412.312 | - | (289.422) | *Difference in depreciation of fixed assets* |
| **Sub-total** | **34.631.191** | **(5.529.271)** | **806.838** | **(564.049)** | **4.647** | **29.349.356** | ***Sub-total*** |
| **Entitas anak** | | | | | | | ***Subsidiary*** |
| Cadangan kerugian penurunan nilai | - | - | - | 2.160.112 | - | 2.160.112 | *Allowance for impairment losses* |
| Penyisihan imbalan kerja | 2.860.000 | - | - | (616.000) | - | 2.244.000 | *Provision for employee benefit* |
| Penyisihan bonus | 2.283.846 | - | - | 145.068 | (90.612) | 2.338.302 | *Provision for bonuses* |
| Perbedaan penyusutan aset tetap | (68.374) | - | - | (18.920) | - | (87.294) | *Difference in depreciation of fixed assets* |
| **Sub-total** | **5.075.472** | **-** | **-** | **1.670.260** | **(90.612)** | **6.655.120** | ***Sub-total*** |
| Aset pajak tangguhan yang tidak diakui | 4.841.491 | - | - | (4.841.491) | - | - | *Unrecognized deferred tax assets* |
| **Sub-total** | **9.916.963** | **-** | **-** | **(3.171.231)** | **(90.612)** | **6.655.120** | ***Sub-total*** |
| **Total** | **44.548.154** | **(5.529.271)** | **806.838** | **(3.735.280)** | **(85.965)** | **36.004.476** | ***Total*** |

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 untuk tahun yang berakhir pada tanggal 31 Desember 2023 dan 2022 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 consolidated statement of profit or loss and other comprehensive income for the years ended December 31, 2023 and 2022, are as follows:*

## 22. PERPAJAKAN (lanjutan) / *22. TAXATION (continued)*

### e. Rekonsiliasi beban pajak (lanjutan) / *e. Reconciliation of tax expense (continued)*

| | Tahun yang berakhir pada tanggal 31 Desember/ *Year ended December 31,* | | |
|---|---|---|---|
| | **2023** | **2022** | |
| Laba sebelum beban pajak final dan pajak penghasilan menurut laporan laba rugi dan penghasilan komprehensif lain konsolidasian | 213.281.492 | 211.691.227 | *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 | (68.745.951) | (47.889.730) | *Less profit before final tax and income tax expense of subsidiary* |
| Eliminasi pembagian dividen entitas anak | 79.920.000 | 39.960.000 | *Eliminations of dividend of subsidiary* |
| Laba sebelum pajak Perusahaan | 224.455.541 | 203.761.497 | *Profit before tax of the Company* |
| Beban pajak dihitung dengan tarif yang berlaku | (42.646.553) | (38.714.684) | *Tax expense computed at effective tax* |
| Pengaruh atas: | | | *Effects of:* |
| Pendapatan yang sudah dikenakan pajak final | 24.848.169 | 12.664.143 | *Revenues subjected to final income tax* |
| Pendapatan bukan objek pajak | 16.857.046 | 8.105.928 | *Non-taxable income* |
| Beban yang tidak dapat diperhitungkan | (28.465.287) | 9.129.008 | *Non-deductible expenses* |
| Dampak perubahan tarif pajak | - | (5.529.271) | *Impact of tax rate changes* |
| Beban pajak sebelum pajak final | | | *Tax expense before final income tax* |
| Perusahaan | (29.406.625) | (14.344.876) | *Company* |
| Entitas anak | (16.044.402) | (13.881.516) | *Subsidiary* |
| | (45.451.027) | (28.226.392) | |
| Pajak penghasilan final | | | *Final tax expense* |
| Perusahaan | (4.179.887) | (5.126.588) | *Company* |
| Entitas anak | (1.136.409) | (804.086) | *Subsidiary* |
| | (5.316.296) | (5.930.674) | |
| **Total beban pajak** | **(50.767.323)** | **(34.157.066)** | ***Total tax expense*** |

### f. Lainnya / *f. Others*

**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.

***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.*

**22. PERPAJAKAN (lanjutan)**

**f. Lainnya (lanjutan)**

**Pemeriksaan tahun pajak 2017 (lanjutan)**

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 SKPB 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. Sampai dengan tanggal laporan keuangan konsolidasian, proses banding masih berjalan di Pengadilan Pajak.

**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.

***22. TAXATION (continued)***

***f. Others (continued)***

***Tax Assessment for fiscal year 2017 (continued)***

*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 SKPB 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. Until the date of these consolidated financial statements, the appeal is still in process at Tax Court.*

***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.*

**22. PERPAJAKAN (lanjutan)**

**f. Lainnya (lanjutan)**

**Pemeriksaan tahun pajak 2016 (lanjutan)**

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. Sampai dengan tanggal laporan keuangan konsolidasian, proses banding masih berjalan di Pengadilan Pajak.

Manajemen berkeyakinan bahwa piutang pajak seluruhnya dapat dipulihkan.

***22. TAXATION (continued)***

***f. Others (continued)***

***Tax Assessment for fiscal year 2016 (continued)***

*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. Until the date of these consolidated financial statements, the appeal is still in process at Tax Court.*

*Management believes that the prepaid tax assets are fully realizable.*

**23. LIABILITAS ATAS IMBALAN KERJA**

**Pensiun iuran pasti**

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 Rp2.354.463 dan Rp2.132.483 masing-masing untuk tahun yang berakhir pada tanggal 31 Desember 2023 dan 2022.

***23. EMPLOYEE BENEFITS LIABILITIES***

***Defined contribution plan***

*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 Rp2,354,463 and Rp2,132,483 for the years ended December 31, 2023 and 2022, respectively.*

## 23. LIABILITAS ATAS IMBALAN KERJA (lanjutan)

## *23. EMPLOYEE BENEFITS LIABILITIES (continued)*

**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 31 Desember 2023 dan 2022:

*Liability recognized in the consolidated statement of financial position as of December 31, 2023 and 2022, is as follows:*

| | **31 Desember/ *December 31,* 2023** | **31 Desember/ *December 31,* 2022** | |
|---|---|---|---|
| Liabilitas imbalan pasca kerja | | | *Post-employment benefits liabilities* |
| Perusahaan | 26.177.628 | 21.981.802 | *The Company* |
| Entitas anaknya | 9.070.069 | 8.512.214 | *Subsidiary* |
| | 35.247.697 | 30.494.016 | |
| Liabilitas imbalan kerja jangka panjang lainnya | | | *Liabilities other long-term employee benefit* |
| Perusahaan | 4.858.603 | 4.777.647 | *The Company* |
| Entitas anaknya | 2.407.213 | 2.116.429 | *Subsidiary* |
| | 7.265.816 | 6.894.076 | |
| **Total** | **42.513.513** | **37.388.092** | ***Total*** |

Beban (pendapatan) yang diakui dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian pada tahun yang berakhir pada tanggal 31 Desember 2023 dan 2022:

*Expenses (income) recognized in the consolidated statement of profit or loss and other comprehensive income for the years ended December 31, 2023 and 2022, are as follows:*

| | **31 Desember/ *December 31,* 2023** | **31 Desember/ *December 31,* 2022** | |
|---|---|---|---|
| Beban/(Pendapatan) imbalan pasca kerja | | | *Post-employment benefit expense/ (income)* |
| Perusahaan | 5.317.063 | 2.545.565 | *The Company* |
| Entitas anaknya | 1.801.867 | 476.748 | *Subsidiary* |
| | 7.118.930 | 3.022.313 | |
| Beban imbalan kerja jangka panjang lainnya | | | *Other long-term employee benefit expense* |
| Perusahaan | 794.120 | 776.513 | *The Company* |
| Entitas anaknya | 737.670 | 394.891 | *Subsidiary* |
| | 1.531.790 | 1.171.404 | |
| **Total** | **8.650.720** | **4.193.717** | ***Total*** |

## 23. LIABILITAS ATAS IMBALAN KERJA (lanjutan) / *23. EMPLOYEE BENEFITS LIABILITIES (continued)*

**Imbalan Pasca Kerja dan Imbalan Jangka Panjang Lainnya (lanjutan)** / ***Post-Employment Benefit and Other Long-Term Employee Benefit (continued)***

Perhitungan imbalan kerja pada tanggal 31 Desember 2023 dan 2022 dilakukan oleh aktuaris independen, Kantor Konsultan Aktuaria Yusi dan Rekan dalam laporannya masing-masing tertanggal 29 Februari 2024 dan 21 Februari 2023 dengan Metode *Projected Unit Credit* serta mempertimbangkan asumsi-asumsi sebagai berikut:

*The computation of employee benefits as of December 31, 2023 and 2022, were prepared by independent actuary, Kantor Konsultan Aktuaria Yusi dan Rekan in its report dated February 29, 2024 and February 21, 2023, respectively, by using the Projected Unit Credit Method with the following assumptions:*

| | **31 Desember/ *December 31,* 2023** | **31 Desember/ *December 31,* 2022** | |
|---|---|---|---|
| **Perusahaan** | | | ***The Company*** |
| Tingkat diskonto | 6,37%-7,10% | 5,52%-7,43% | *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 | 14,14 tahun/*years* | 12,39 tahun/*years* | *Average future service expected* |
| **Entitas anaknya** | | | ***Subsidiary*** |
| Tingkat diskonto | 6,37%-7,10% | 5,52% - 7,43% | *Discount rate* |
| Tingkat kenaikan gaji | 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 karyawan | 15,76 tahun/*years* | 13,95 tahun/*years* | *Average remaining working lives* |

(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:*

| | **Tahun yang berakhir pada tanggal 31 Desember/ *Year Ended December 31, 2023*** | | | |
|---|---|---|---|---|
| | **Imbalan pasca kerja/ *Post-employment benefits*** | **Imbalan kerja jangka panjang lainnya/ *Other long-term employee benefits*** | **Total** | |
| Saldo awal | 21.981.802 | 4.777.647 | 26.759.449 | *Beginning balance* |
| Beban tahun berjalan | 5.317.063 | 794.120 | 6.111.183 | *Current year income expense* |
| Nilai yang diakui dalam pendapatan komprehensif lain | 413.465 | - | 413.465 | *Amount recognized in other comprehensive income* |
| Mutasi keluar | (13.927) | (18.799) | (32.726) | *Transfer out* |
| Pembayaran manfaat | (1.520.775) | (694.365) | (2.215.140) | *Benefits payments* |
| **Saldo liabilitas imbalan kerja** | **26.177.628** | **4.858.603** | **31.036.231** | ***Balance of employee benefit liabilities*** |

## 23. LIABILITAS ATAS IMBALAN KERJA (lanjutan)

## *23. 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)*

| | Tahun yang berakhir pada tanggal 31 Desember/ *Year Ended December 31, 2022* | | | |
|---|---|---|---|---|
| | **Imbalan pasca kerja/ *Post-employment benefits*** | **Imbalan kerja jangka panjang lainnya/ *Other long-term employee benefits*** | **Total** | |
| Saldo awal | 21.595.292 | 4.897.146 | 26.492.438 | *Beginning balance* |
| Beban tahun berjalan | 2.545.565 | 776.513 | 3.322.078 | *Current year income expense* |
| Nilai yang diakui dalam pendapatan komprehensif lain | 24.458 | - | 24.458 | *Amount recognized in other comprehensive income* |
| Pembayaran manfaat | (2.183.513) | (896.012) | (3.079.525) | *Benefits payments* |
| **Saldo liabilitas imbalan kerja** | **21.981.802** | **4.777.647** | **26.759.449** | ***Balance of employee benefit liabilities*** |

Perubahan nilai kini liabilitas imbalan kerja adalah sebagai berikut:

*The movements for the present value of employee benefit obligation are as follows:*

| | Tahun yang berakhir pada tanggal 31 Desember/ *Year Ended December 31, 2023* | | | |
|---|---|---|---|---|
| | **Imbalan pasca kerja/ *Post-employment benefits*** | **Imbalan kerja jangka panjang lainnya/ *Other long-term employee benefits*** | **Total** | |
| Saldo awal nilai kini liabilitas imbalan kerja | 21.981.802 | 4.777.647 | 26.759.449 | *Beginning balance of the present value of employee benefit obligation* |
| Biaya jasa kini | 3.799.786 | 886.402 | 4.686.188 | *Current service cost* |
| Beban bunga | 1.517.277 | 313.130 | 1.830.407 | *Interest cost* |
| Mutasi keluar | (13.927) | (18.799) | (32.726) | *Transfer out* |
| Pembayaran manfaat | (1.520.775) | (694.365) | (2.215.140) | *Benefits payments* |
| Pengukuran kembali: | | | | *Remeasurement:* |
| Kerugian aktuarial dari perubahan asumsi keuangan | 1.182.049 | 100.512 | 1.282.561 | *Actuarial loss from changes in financial assumption* |
| Keuntungan aktuarial dari penyesuaian sebelumnya | (768.584) | (505.924) | (1.274.508) | *Actuarial gain from experience adjustments* |
| **Saldo akhir nilai kini liabilitas imbalan kerja** | **26.177.628** | **4.858.603** | **31.036.231** | ***Ending balance of the present value of employee benefit obligation*** |

## 23. LIABILITAS ATAS IMBALAN KERJA (lanjutan)

**Imbalan Pasca Kerja dan Imbalan Jangka Panjang Lainnya (lanjutan)**

(i) Perusahaan (lanjutan)

## *23. EMPLOYEE BENEFITS LIABILITIES (continued)*

***Post-Employment Benefit and Other Long-Term Employee Benefit (continued)***

*(i) The Company (continued)*

| | Tahun yang berakhir pada tanggal 31 Desember/ *Year Ended December 31, 2022* | | | |
|---|---|---|---|---|
| | **Imbalan pasca kerja/ *Post-employment benefits*** | **Imbalan kerja jangka panjang lainnya/ *Other long-term employee benefits*** | **Total** | |
| Saldo awal nilai kini liabilitas imbalan kerja | 21.595.292 | 4.897.146 | 26.492.438 | *Beginning balance of the present value of employee benefit obligation* |
| Transfer liabilitas awal tahun manfaat cacat | 153.461 | (153.461) | - | *Transfer beginning liability disability* |
| Biaya jasa kini | 2.407.268 | 740.190 | 3.147.458 | *Current service cost* |
| Beban bunga | 1.360.862 | 250.180 | 1.611.042 | *Interest cost* |
| Biaya jasa lalu | (1.376.026) | - | (1.376.026) | *Past service cost* |
| Pembayaran manfaat | (2.183.513) | (896.012) | (3.079.525) | *Benefits payments* |
| Pengukuran kembali: | | | | *Remeasurement:* |
| Kerugian aktuarial dari perubahan asumsi keuangan | 3.561.983 | 340.848 | 3.902.831 | *Actuarial loss from changes in financial assumption* |
| Keuntungan aktuarial dari penyesuaian sebelumnya | (3.537.525) | (401.244) | (3.938.769) | *Actuarial gain from experience adjustments* |
| **Saldo akhir nilai kini liabilitas imbalan kerja** | **21.981.802** | **4.777.647** | **26.759.449** | ***Ending balance of the present value of employee benefit obligation*** |

Beban (pendapatan) imbalan kerja

Beban imbalan kerja jangka panjang yang diakui di laporan laba rugi komprehensif Perusahaan adalah sebagai berikut:

*Employee benefit expense (income)*

*Long-term employee benefits expense recognized in the Company's statement of comprehensive income are as follows:*

| | Tahun yang berakhir pada tanggal 31 Desember/ *Year Ended December 31, 2023* | | | |
|---|---|---|---|---|
| | **Imbalan pasca kerja/ *Post-employment benefits*** | **Imbalan kerja jangka panjang lainnya/ *Other long-term employee benefits*** | **Total** | |
| Biaya jasa kini | 3.799.786 | 886.402 | 4.686.188 | *Current service cost* |
| Biaya bunga | 1.517.277 | 313.130 | 1.830.407 | *Interest cost* |
| Pengukuran kembali atas imbalan jangka panjang lainnya | - | (405.412) | (405.412) | *Remeasurement of other long term employee benefits* |
| | **5.317.063** | **794.120** | **6.111.183** | |

## 23. LIABILITAS ATAS IMBALAN KERJA (lanjutan)

## *23. 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)*

| | Tahun yang berakhir pada tanggal 31 Desember/ *Year Ended December 31, 2022* | | | |
|---|---|---|---|---|
| | **Imbalan pasca kerja/ *Post-employment benefits*** | **Imbalan kerja jangka panjang lainnya/ *Other long-term employee benefits*** | **Total** | |
| Biaya jasa kini | 2.407.268 | 740.190 | 3.147.458 | *Current service cost* |
| Transfer liabilitas awal tahun manfaat cacat | 153.461 | (153.461) | - | *Transfer beginning liability distability* |
| Biaya jasa lalu | (1.376.026) | - | (1.376.026) | *Past service cost* |
| Biaya bunga | 1.360.862 | 250.180 | 1.611.042 | *Interest cost* |
| Pengukuran kembali atas imbalan jangka panjang lainnya | - | (60.396) | (60.396) | *Remeasurement of other long term employee benefits* |
| | **2.545.565** | **776.513** | **3.322.078** | |

Kategori utama dari aset program sebagai persentase dari nilai wajar total aset program adalah sebagai berikut (tidak diaudit):

*The major categories of plan assets as a percentage of the fair value of the total plan asset as follows (unaudited):*

| | **31 Desember/ *December 31,* 2023** | | **31 Desember/ *December 31,* 2022** | | |
|---|---|---|---|---|---|
| | **Alokasi/ *Allocation*** | **Pengembalian/ *Return*** | **Alokasi/ *Allocation*** | **Pengembalian/ *Return*** | |
| Dana saham | 70% | 6,02% | 70% | 1,34% | *Stock funding* |
| Dana tetap | 20% | 7,94% | 20% | 2,65% | *Fixed income funding* |
| Dana pasar uang | 10% | 4,37% | 10% | 2,16% | *Money market funding* |
| **Total** | **100%** | | **100%** | | ***Total*** |

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 Rp12.291.682 dan Rp12.856.800 untuk tanggal 31 Desember 2023 dan 2022.

*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 Rp12,291,682 and Rp12,856,800 as of December 31, 2023 and 2022, respectively.*

## 23. LIABILITAS ATAS IMBALAN KERJA (lanjutan)

**Imbalan Pasca Kerja dan Imbalan Jangka Panjang Lainnya (lanjutan)**

(ii) Entitas anaknya

Mutasi atas liabilitas imbalan kerja adalah sebagai berikut:

## *23. EMPLOYEE BENEFITS LIABILITIES (continued)*

***Post-Employment Benefit and Other Long-Term Employee Benefit (continued)***

*(ii) Its subsidiaries*

*Movement of employee benefits liabilities are as follows:*

| | Tahun yang berakhir pada tanggal 31 Desember/ *Year ended December 31, 2023* | | | |
|---|---|---|---|---|
| | **Imbalan pasca kerja/ *Post-employment benefits*** | **Imbalan kerja jangka panjang lainnya/ *Other long-term employee benefits*** | **Total** | |
| Saldo awal | 8.512.214 | 2.116.429 | 10.628.643 | *Beginning balance* |
| Beban tahun berjalan | 1.801.867 | 737.670 | 2.539.537 | *Current year expenses* |
| Mutasi masuk | 13.927 | 18.799 | 32.726 | *Transfer in* |
| Nilai yang diakui dalam dalam pendapatan komprehensif lain | 47.577 | - | 47.577 | *Amount recognized in other comprehensive income* |
| Pembayaran manfaat | (1.305.516) | (465.685) | (1.771.201) | *Benefits payments* |
| **Saldo liabilitas imbalan kerja** | **9.070.069** | **2.407.213** | **11.477.282** | ***Balance of employee benefit liabilities*** |

| | Tahun yang berakhir pada tanggal 31 Desember/ *Year ended December 31, 2022* | | | |
|---|---|---|---|---|
| | **Imbalan pasca kerja/ *Post-employment benefits*** | **Imbalan kerja jangka panjang lainnya/ *Other long-term employee benefits*** | **Total** | |
| Saldo awal | 8.514.783 | 1.866.336 | 10.381.119 | *Beginning balance* |
| Beban tahun berjalan | 476.748 | 394.891 | 871.639 | *Current year expenses* |
| Nilai yang diakui dalam dalam pendapatan komprehensif lain | (411.873) | - | (411.873) | *Amount recognized in other comprehensive income* |
| Pembayaran manfaat | (67.444) | (144.798) | (212.242) | *Benefits payments* |
| **Saldo liabilitas imbalan kerja** | **8.512.214** | **2.116.429** | **10.628.643** | ***Balance of employee benefit liabilities*** |

## 23. LIABILITAS IMBALAN KERJA (lanjutan)

### Imbalan Pasca Kerja dan Imbalan Jangka Panjang Lainnya (lanjutan)

(ii) Entitas anaknya (lanjutan)

Mutasi atas nilai kini liabilitas imbalan kerja adalah sebagai berikut:

## *23. EMPLOYEE BENEFITS LIABILITIES (continued)*

### *Post-Employment Benefit and Other Long-Term Employee Benefit (continued)*

*(ii) Its subsidiaries (continued)*

*Movement of the present value of employee benefits obligations are as follows:*

| | Tahun yang berakhir pada tanggal 31 Desember/ *Year ended December 31, 2023* | | | |
|---|---|---|---|---|
| | **Imbalan pasca kerja/ *Post-employment benefits*** | **Imbalan kerja jangka panjang lainnya/ *Other long-term employee benefits*** | **Total** | |
| Saldo awal nilai kini liabilitas imbalan kerja | 8.512.214 | 2.116.429 | 10.628.643 | *Beginning balance of the present value of employee benefit obligation* |
| Biaya jasa kini | 1.225.152 | 361.976 | 1.587.128 | *Current service cost* |
| Beban bunga | 576.715 | 140.096 | 716.811 | *Interest cost* |
| Mutasi masuk | 13.927 | 18.799 | 32.726 | *Transfer in* |
| Pembayaran manfaat | (1.305.516) | (465.685) | (1.771.201) | *Benefits payments* |
| Pengukuran kembali: | | | | *Remeasurement:* |
| Kerugian aktuarial dari perubahan asumsi keuangan | 454.078 | 57.348 | 511.426 | *Actuarial loss from changes in financial assumption* |
| Keuntungan aktuarial dari penyesuaian sebelumnya | (406.501) | 178.250 | (228.251) | *Actuarial gain from experience adjustments* |
| **Saldo akhir nilai kini liabilitas imbalan kerja** | **9.070.069** | **2.407.213** | **11.477.282** | ***Ending balance of the present value of employee benefit obligation*** |

| | Tahun yang berakhir pada tanggal 31 Desember/ *Year ended December 31, 2022* | | | |
|---|---|---|---|---|
| | **Imbalan pasca kerja/ *Post-employment benefits*** | **Imbalan kerja jangka panjang lainnya/ *Other long-term employee benefits*** | **Total** | |
| Saldo awal nilai kini liabilitas imbalan kerja | 8.514.783 | 1.866.336 | 10.381.119 | *Beginning balance of the present value of employee benefit obligation* |
| Transfer liabilitas awal tahun manfaat cacat | 54.320 | (54.320) | - | *Transfer beginning liability disability* |
| Biaya jasa kini | 1.245.199 | 332.079 | 1.577.278 | *Current service cost* |
| Beban bunga | 550.525 | 103.481 | 654.006 | *Interest cost* |
| Biaya jasa lalu | (1.373.296) | - | (1.373.296) | *Current service cost* |
| Pembayaran manfaat | (67.444) | (144.798) | (212.242) | *Benefits payments* |
| Pengukuran kembali: | | | | *Remeasurement:* |
| Keuntungan aktuarial dari perubahan asumsi keuangan | (82.975) | (42.207) | (125.182) | *Actuarial gain from changes in financial assumption* |
| Keuntungan aktuarial dari penyesuaian sebelumnya | (328.898) | 55.858 | (273.040) | *Actuarial gain from experience adjustments* |
| **Saldo akhir nilai kini liabilitas imbalan kerja** | **8.512.214** | **2.116.429** | **10.628.643** | ***Ending balance of the present value of employee benefit obligation*** |

## 23. LIABILITAS IMBALAN KERJA (lanjutan)

**Imbalan Pasca Kerja dan Imbalan Jangka Panjang Lainnya (lanjutan)**

(ii) Entitas anaknya (lanjutan)

Beban imbalan kerja

## *23. EMPLOYEE BENEFITS LIABILITIES (continued)*

***Post Employment Benefit and Other Long Term Employee Benefit (continued)***

*(ii) Its subsidiaries (continued)*

*Employee benefit expense*

| | Tahun yang berakhir pada tanggal 31 Desember/ *Year ended December 31,* 2023 | | | |
|---|---|---|---|---|
| | **Imbalan pasca kerja/ *Post-employment benefits*** | **Imbalan kerja jangka panjang lainnya/ *Other long-term employee benefits*** | **Total** | |
| Biaya jasa kini | 1.225.152 | 361.976 | 1.587.128 | *Current service cost* |
| Beban bunga | 576.715 | 140.096 | 716.811 | *Interest cost* |
| Pengukuran kembali atas imbalan jangka panjang lainnya | - | 235.598 | 235.598 | *Remeasurement of other long term employee benefits* |
| **Total** | **1.801.867** | **737.670** | **2.539.537** | ***Total*** |

| | Tahun yang berakhir pada tanggal 31 Desember/ *Year ended December 31,* 2022 | | | |
|---|---|---|---|---|
| | **Imbalan pasca kerja/ *Post-employment benefits*** | **Imbalan kerja jangka panjang lainnya/ *Other long-term employee benefits*** | **Total** | |
| Biaya jasa kini | 1.245.199 | 332.079 | 1.577.278 | *Current service cost* |
| Transfer liabilitas awal tahun manfaat cacat | 54.320 | (54.320) | - | *Transfer beginning liability distability* |
| Biaya jasa lalu | (1.373.296) | - | (1.373.296) | *Past service cost* |
| Biaya bunga | 550.525 | 103.481 | 654.006 | *Interest cost* |
| Pengukuran kembali atas imbalan jangka panjang lainnya | - | 13.651 | 13.651 | *Remeasurement of other long term employee benefits* |
| **Total** | **476.748** | **394.891** | **871.639** | ***Total*** |

Beban imbalan kerja dicatat sebagai beban tenaga kerja (Catatan 30).

*Employee benefits expense is recorded as personnel expenses (Note 30).*

Kategori utama dari aset program Perusahaan sebagai persentase dari nilai wajar total aset program adalah sebagai berikut (tidak diaudit):

*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):*

| | 31 Desember/ *December 31,* 2023 | | 31 Desember/ *December 31,* 2022 | | |
|---|---|---|---|---|---|
| | **Alokasi/ *Allocation*** | **Pengembalian/ *Return*** | **Alokasi/ *Allocation*** | **Pengembalian/ *Return*** | |
| Dana saham | 10% | 4,37% | 70% | 1,34% | *Stock funding* |
| Dana tetap | 20% | 7,94% | 20% | 2,65% | *Fixed income funding* |
| Dana pasar uang | 70% | 6,02% | 10% | 2,16% | *Money market funding* |
| **Total** | **100%** | | **100%** | | ***Total*** |

## 23. 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 Rp2.793.466 dan Rp2.701.234 untuk tanggal 31 Desember 2023 dan 2022.

**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):

| 31 Desember/ *December 31,* 2023 Tidak diaudit/*Unaudited* | | 31 Desember/ *December 31,* 2022 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% | 3.478.678 | -1% | 1.318.476 |
| +1% | (5.027.116) | +1% | (5.601.831) |

Tabel berikut menunjukan analisa sensitivitas atas nilai kini liabilitas imbalan kerja konsolidasian dan biaya jasa kini konsolidasian dengan asumsi perubahan atas biaya gaji (tidak diaudit):

| 31 Desember/ *December 31,* 2023 Tidak diaudit/*Unaudited* | | 31 Desember/ *December 31,* 2022 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% | (4.820.313) | -1% | (5.593.143) |
| +1% | 3.140.920 | +1% | 1.238.920 |

## *23. 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 Rp2,793,466 and Rp2,701,234 as of December 31, 2023 and 2022, respectively.*

***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):*

*The tables below shows the sensitivity analysis of the present value of consolidated employee benefit liabilities and current service cost in the salary expenses (unaudited):*

## 23. LIABILITAS IMBALAN KERJA (lanjutan) / *23. 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): / *Expected maturity analysis of undiscounted pension and and other long-term employee benefit is as follows (unaudited):*

| | 31 Desember 2023/*December 31, 2023* | | | | | |
|---|---|---|---|---|---|---|
| | 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 | 3.347.067 | 1.558.307 | 8.145.316 | 40.477.347 | 239.997.631 | *The Company* |
| Entitas anaknya | 1.775.013 | 627.137 | 2.355.663 | 7.781.536 | 96.860.406 | *Subsidiary* |
| **Total** | **5.122.080** | **2.185.444** | **10.500.979** | **48.258.883** | **336.858.037** | ***Total*** |

| | 31 Desember 2022/*December 31, 2022* | | | | | |
|---|---|---|---|---|---|---|
| | 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 | 1.782.215 | 3.576.490 | 6.731.033 | 21.167.625 | 153.190.072 | *The Company* |
| Entitas anaknya | 1.379.750 | 1.856.226 | 2.100.178 | 7.144.730 | 63.409.791 | *Subsidiary* |
| **Total** | **3.161.965** | **5.432.716** | **8.831.211** | **28.312.355** | **216.599.863** | ***Total*** |

## 24. MODAL SAHAM / *24. SHARE CAPITAL*

| | 31 Desember 2023/*December 31, 2023* | | | |
|---|---|---|---|---|
| **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 | 2.462.700.000 | 34,64% | 127.135.000 | *Garibaldi Thohir* |
| PT Union Sampoerna | 590.000.000 | 8,30% | 29.500.000 | *PT Union Sampoerna* |
| Philmon Samuel Tanuri (Direktur Utama) | 559.044.000 | 7,86% | 27.952.200 | *Philmon Samuel Tanuri (President Director)* |
| David Agus (Direktur) | 17.800.000 | 0,25% | 890.000 | *David Agus (Director)* |
| Masyarakat (masing-masing di bawah 5% dari total) | 3.479.756.000 | 48,95% | 169.987.800 | *Public (each below 5% of total)* |
| **Total** | **7.109.300.000** | **100,00%** | **355.465.000** | ***Total*** |

## 24. MODAL SAHAM (lanjutan) / *24. SHARE CAPITAL (continued)*

| Nama pemegang saham | 31 Desember 2022/*December 31, 2022* — 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 | 2.462.700.000 | 34,64% | 123.135.000 | *Garibaldi Thohir* |
| PT Union Sampoerna | 590.000.000 | 8,30% | 29.500.000 | *PT Union Sampoerna* |
| Philmon Samuel Tanuri (Direktur Utama) | 411.529.000 | 5,79% | 20.576.450 | *Philmon Samuel Tanuri (President Director)* |
| David Agus (Direktur) | 17.800.000 | 0,25% | 890.000 | *David Agus (Director)* |
| Masyarakat (masing-masing di bawah 5% dari total) | 3.627.271.000 | 51,02% | 181.363.550 | *Public (each below 5% of total)* |
| **Total** | **7.109.300.000** | **100,00%** | **355.465.000** | ***Total*** |

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.

*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.*

## 25. TAMBAHAN MODAL DISETOR / *25. ADDITIONAL PAID-IN CAPITAL*

Akun ini merupakan tambahan modal disetor yang berasal dari:

*This account represents additional paid-in capital from:*

| | 31 Desember/ *December 31,* 2023 | 31 Desember/ *December 31,* 2022 | |
|---|---|---|---|
| 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* |

## 25. TAMBAHAN MODAL DISETOR (lanjutan)

Akun ini merupakan tambahan modal disetor yang berasal dari: (lanjutan)

## *25. ADDITIONAL PAID-IN CAPITAL (continued)*

*This account represents additional paid-in capital from: (continued)*

| | **31 Desember/ *December 31,* 2023** | **31 Desember/ *December 31,* 2022** | |
|---|---|---|---|
| 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*** |

## 26. SALDO LABA DITENTUKAN PENGGUNAANYA

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 Rp7.375.000 atau 2.07% dari nilai modal ditempatkan dan disetor. Cadangan tersebut ditetapkan dalam Rapat Umum Pemegang Saham Tahunan Perusahaan tanggal 26 Agustus 2020, 25 Juni 2019, 6 September 2018, 8 September 2017, 20 September 2016, 27 Mei 2015, 27 September 2012, 23 September 2011, 18 September 2010, 25 September 2009, 24 September 2008, dan 28 September 2007; serta dalam Keputusan Sirkular Pemegang Saham entitas anak tanggal 27 Agustus 2020, 10 Mei 2019, 8 September 2018 dan 13 September 2017. Manajemen bermaksud untuk meningkatkan cadangan tersebut secara bertahap di masa datang.

Berdasarkan Berita Acara Rapat Umum Pemegang Saham yang diaktakan oleh Notaris Jose Dima Satria, SH., No. 167 tanggal 27 Juli 2022, 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. 26 tanggal 8 Juli 2021, Perusahaan telah memperoleh persetujuan untuk menggunakan saldo laba sebagai penambah cadangan umum sebesar Rp1.000.000.

## *26. APPROPRIATED 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 Rp7,375,000 or 2.07%, of its issued and paid-up capital. Such general reserve was approved in the Annual Stockholders' Meeting dated 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 August 27, 2020, May 10, 2019, September 8, 2018 and September 13, 2017. Management intends to increase the general reserve gradually in the future periods.*

*Based on the Extraordinary Shareholders' General Meeting as notarized by Notary Jose Dima Satria, SH., under Notarial Deeds No. 167 dated July 27, 2022, 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 Jose Dima Satria, SH., under Notarial Deeds No. 26 dated July 8, 2021, the Company already obtained approval to use the retained earnings as an addition of general reserve amounting to Rp1,000,000.*

## 26. SALDO LABA DITENTUKAN PENGGUNAANYA (lanjutan)

Berdasarkan Keputusan Sirkular Pemegang Saham tanggal 1 Agustus 2022 dan 26 Juli 2021, Entitas anak telah memperoleh persetujuan untuk menggunakan sebagian saldo laba sebagai cadangan umum masing-masing sebesar Rp100.000. Manajemen bermaksud untuk meningkatkan cadangan tersebut secara bertahap di masa datang.

## *26. APPROPRIATED RETAINED EARNINGS (continued)*

*Based on Shareholders Circulation Decision dated August 1, 2022 and July 26, 2021, the subsidiary already obtained approval to use part of their retained earnings as general reserve amounting to Rp100,000, respectively. Management intends to incerase the general reserve gradually in the future periods.*

## 27. KEPENTINGAN NON-PENGENDALI

Akun ini merupakan bagian kepentingan non-pengendali atas aset neto entitas anak yang dikonsolidasi yaitu PT Trimegah Asset Management dan PT Trimegah Sekuritas.

## *27. NON-CONTROLLING INTERESTS*

*This account represents the share of non-controlling interest in the net assets of PT Trimegah Asset Management and PT Trimegah Sekuritas, consolidated subsidiaries.*

| | **31 Desember/ *December 31,* 2023** | **31 Desember/ *December 31,* 2022** | |
|---|---|---|---|
| Saldo awal | 237.057 | 243.531 | *Beginning balance* |
| Laba tahun berjalan | 51.565 | 33.205 | *Profit for the year* |
| Setoran modal kepentingan non-pengendali entitas anak | 1.000 | - | *Paid-in capital of non-controlling interest of subsidiary* |
| Pembagian dividen kepada kepentingan non-pengendali | (80.000) | (40.000) | *Distribution of dividends to non-controlling interests* |
| Pengukuran kembali liabilitas imbalan kerja, setelah pajak tangguhan | (37) | 321 | *Remeasurement of employee benefits liabilities, net of deferred tax* |
| **Total** | **209.585** | **237.057** | ***Total*** |

## 28. PENDAPATAN DARI KONTRAK DENGAN PELANGGAN

## *28. INCOME FROM CONTRACT WITH CUSTOMERS*

| | **Tahun yang berakhir pada tanggal 31 Desember/ *Year ended December 31,*** | | |
|---|---|---|---|
| | **2023** | **2022** | |
| Komisi perantara perdagangan efek: | | | *Brokerage commissions:* |
| Pihak berelasi | 6.111.940 | 4.177.842 | *Related parties* |
| Pihak ketiga | 92.051.171 | 139.167.284 | *Third parties* |
| Jasa penjamin emisi & penjualan efek | | | *Underwriting & selling fees:* |
| Pihak ketiga | 85.394.231 | 108.432.300 | *Third parties* |
| Jasa penasihat keuangan - Pihak ketiga | 6.900.692 | 25.430.990 | *Financial advisory fees - Third parties* |
| Jasa kegiatan manajer investasi | | | *Investment manager activities fees:* |
| Pihak berelasi | 257.609.963 | 161.197.575 | *Related parties* |
| Pihak ketiga | 14.952.205 | 21.702.440 | *Third parties* |
| Lain-lain - Pihak ketiga | 5.682.376 | 6.900.906 | *Others - Third parties* |
| **Total** | **468.702.578** | **467.009.337** | ***Total*** |

## 29. PENDAPATAN DARI HASIL INVESTASI / *29. 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.*

| | Tahun yang berakhir pada tanggal 31 Desember/ *Year ended December 31,* | | |
|---|---|---|---|
| | **2023** | **2022** | |
| Pendapatan bunga | | | *Interest income* |
| Piutang nasabah - neto | 43.316.116 | 33.628.410 | *Customer receivables - net* |
| Piutang transaksi repo | 144.717.846 | 31.887.260 | *Receivables from repo transactions* |
| Efek obligasi | 17.960.152 | 14.155.655 | *Marketable securities - bond* |
| Perubahan nilai wajar efek diperdagangkan yang belum direalisasi - neto | (82.498.445) | 91.022.447 | *Changes in unrealized fair value of securities held-for-trading - net* |
| Keuntungan direalisasi atas penjualan efek untuk diperdagangkan - neto | 110.860.144 | 62.344.700 | *Realized gain on marketable securities held for trading - net* |
| Pendapatan dividen | 9.897.688 | 4.725.184 | *Income from dividends* |
| **Total** | **244.253.501** | **237.763.656** | ***Total*** |

## 30. GAJI DAN TUNJANGAN KARYAWAN / *30. EMPLOYEE SALARIES AND BENEFITS*

| | Tahun yang berakhir pada tanggal 31 Desember/ *Year ended December 31,* | | |
|---|---|---|---|
| | **2023** | **2022** | |
| Gaji dan tunjangan | 113.014.786 | 112.914.915 | *Salaries and allowances* |
| Bonus dan tunjangan lain-lain | 47.382.031 | 57.789.435 | *Bonus and other allowances* |
| Komisi | 21.345.286 | 31.531.723 | *Commissions* |
| Imbalan kerja selain iuran pasti (Catatan 23) | 8.650.720 | 4.193.717 | *Employee benefits other than defined contribution plan (Note 23)* |
| Pensiun iuran pasti (Catatan 23) | 2.354.463 | 2.132.483 | *Defined contribution plan (Note 23)* |
| **Total** | **192.747.286** | **208.562.273** | ***Total*** |

## 31. PEMBENTUKAN CADANGAN KERUGIAN PENURUNAN NILAI / *31. PROVISION FOR IMPAIRMENT LOSSES*

| | Tahun yang berakhir pada tanggal 31 Desember/ *Year ended December 31,* | | |
|---|---|---|---|
| | **2023** | **2022** | |
| Piutang nasabah (Catatan 7a) | 23.790.650 | 626.902 | *Receivable from customers (Note 7a)* |
| Piutang transaksi repo (Catatan 8) | 9.823.883 | (2.639.760) | *Receivables from repo transactions (Note 8)* |
| Portofolio efek (Catatan 5) | 643.308 | 9.818.692 | *Marketable securities (Note 5)* |
| Piutang lain-lain (Catatan 9) | (1.599.706) | 30.395.053 | *Other receivables (Note 9)* |
| **Total** | **32.658.135** | **38.200.887** | ***Total*** |

## 32. PENDAPATAN LAINNYA / *32. OTHER INCOME*

| | Tahun yang berakhir pada tanggal 31 Desember/ *Year ended December 31,* | | |
|---|---|---|---|
| | **2023** | **2022** | |
| Deposito berjangka | 7.530.987 | 6.161.813 | *Time deposits* |
| Pendapatan provisi piutang transaksi repo | 7.243.177 | 3.540.737 | *Provision income for receivables from repo transactions* |
| Jasa giro | 2.347.685 | 3.056.928 | *Current accounts* |
| Keuntungan penjualan aset tetap | 59.040 | 67.938 | *Gain on sale of fixed assets* |
| (Kerugian)/keuntungan selisih kurs - neto | (486.604) | 2.381.241 | *(Loss)/gain on foreign exchange - net* |
| Kerugian penghapusan aset tak berwujud | (2.906) | (759.871) | *Loss on disposal of intangible assets* |
| Lain-lain | 101.418 | 747.247 | *Others* |
| **Total** | **16.792.797** | **15.196.033** | ***Total*** |

## 33. BIAYA KEUANGAN / *33. FINANCE COST*

| | Tahun yang berakhir pada tanggal 31 Desember/ *Year ended December 31,* | | |
|---|---|---|---|
| | **2023** | **2022** | |
| Beban bunga utang bank | 35.113.202 | 19.752.269 | *Interest expense on bank loans* |
| Beban bunga obligasi | 17.687.684 | - | *Interest expense on bonds* |
| Beban bunga surat utang jangka menengah | 13.085.765 | 12.862.500 | *Interest expense on medium term notes* |
| Administrasi bank dan lainnya | 4.572.344 | 3.980.259 | *Bank administration and others* |
| Beban bunga atas liabilitas sewa | 3.081.918 | 3.509.522 | *Interest expense on lease liabilities* |
| Beban bunga surat utang jangka pendek | - | 14.285.766 | *Interest expense on promissory notes* |
| **Total** | **73.540.913** | **54.390.316** | ***Total*** |

## 34. LABA PER SAHAM DASAR / *34. 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:*

| | Tahun yang berakhir pada tanggal 31 Desember/ *Year ended December 31,* | | |
|---|---|---|---|
| | **2023** | **2022** | |
| Laba tahun berjalan yang dapat diatribusikan kepada Pemilik entitas Induk Perusahaan | 162.462.603 | 177.500.956 | *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 | 22,85 | 24,97 | *Basic* |

## 35. TRANSAKSI DENGAN PIHAK-PIHAK YANG BERELASI

## *35. 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* | Liabilitas imbalan kerja/*Employee benefits liabilities*<br>Beban tenaga kerja/*Personnel expenses* |
| Berbagai reksadana/ *Various mutual funds* | Pengendalian melalui Entitas Anak/ *Control through the Subsidiary* | Piutang jasa kegiatan manajer investasi/ *Investment manager fee receivables*<br>Jasa manajemen reksadana/*Mutual funds management fee*<br>Jasa transaksi reksadana/*Mutual funds transaction fee* |

**Transaksi dengan pihak berelasi**

***Transactions with related parties***

Transaksi antara Perusahaan dan entitas anaknya yang merupakan pihak berelasi Perusahaan dan entitas anaknya, telah dieliminasi dalam konsolidasian dan tidak disajikan di catatan ini.

*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.*

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.

*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 31 Desember 2023 dan 2022 adalah sebagai berikut:

*a. Significant balances with related parties as of December 31, 2023 and 2022 are as follows:*

| | **31 Desember/ *December 31,* 2023** | **31 Desember/ *December 31,* 2022** | |
|---|---|---|---|
| **Aset** | | | ***Assets*** |
| Aset keuangan pada nilai wajar melalui laba rugi - reksadana (Catatan 5) | 32.321.453 | 145.003.924 | *Financial assets at fair value through profit or loss - mutual funds (Note 5)* |
| Piutang kegiatan manajer investasi (Catatan 6) | 30.541.375 | 16.898.787 | *Receivables from investment manager activities (Note 6)* |
| Piutang karyawan (Catatan 9) | 251.354 | 69.222 | *Loan to employee (Note 9)* |
| **Total** | **63.114.182** | **161.971.933** | ***Total*** |
| **Total aset konsolidasian** | **2.873.246.491** | **2.109.833.544** | ***Total consolidated assets*** |
| **Liabilitas** | | | ***Liabilities*** |
| Utang nasabah (Catatan 16) | 5.047.996 | 189.856 | *Payables to customers (Notes 16)* |
| Imbalan kerja | 2.181.896 | 2.058.392 | *Employee benefits* |
| **Total** | **7.229.892** | **2.248.248** | ***Total*** |
| **Total liabilitas konsolidasian** | **1.655.409.421** | **1.054.059.625** | ***Total consolidated liabilities*** |

## 35. TRANSAKSI DENGAN PIHAK-PIHAK YANG BERELASI (lanjutan)

## *35. TRANSACTIONS WITH RELATED PARTIES (continued)*

**Transaksi dengan pihak berelasi (lanjutan)**

***Transactions with related parties (continued)***

Persentase transaksi dengan pihak-pihak berelasi terhadap total aset dan liabilitas Perusahaan dan entitas anaknya pada tanggal-tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

*Percentage of transactions with related parties to total assets and liabilities of the Company and its subsidiaries as of December 31, 2023 and 2022 and as follows:*

| | **31 Desember/ *December 31,* 2023** | **31 Desember/ *December 31,* 2022** | |
|---|---|---|---|
| **Aset** | | | ***Assets*** |
| Aset keuangan pada nilai wajar melalui laba rugi - reksadana (Catatan 5) | 1,12% | 6,87% | *Financial assets at fair value through profit or loss - mutual funds (Note 5)* |
| Piutang kegiatan manajer investasi (Catatan 6) | 1,06% | 0,80% | *Receivables from investment manager activities (Note 6)* |
| Piutang karyawan (Catatan 9) | 0,01% | 0,00% | *Loan to employee (Note 9)* |
| **Total** | **2,19%** | **7,67%** | ***Total*** |
| **Liabilitas** | | | ***Liabilities*** |
| Utang nasabah (Catatan 16) | 0,30% | 0,02% | *Payables to customers (Note 16)* |
| Imbalan kerja | 0,13% | 0,20% | *Employee benefits* |
| **Total** | **0,43%** | **0,22%** | ***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.*

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.*

**35. TRANSAKSI DENGAN PIHAK-PIHAK YANG BERELASI (lanjutan)**

**Transaksi dengan pihak berelasi (lanjutan)**

Ringkasan transaksi-transaksi signifikan dengan pihak-pihak berelasi adalah sebagai berikut:

***35. TRANSACTIONS WITH RELATED PARTIES (continued)***

***Transactions with related parties (continued)***

*The summary of significant transactions with related parties is as follows:*

| | **Tahun yang berakhir pada tanggal 31 Desember/ *Year ended December 31,*** | | |
|---|---|---|---|
| | **2023** | **2022** | |
| Jasa kegiatan manajer investasi | | | *Fees from Investment manager services* |
| TRAM Fixed Income Plan | 77.886.784 | 13.005.730 | *TRAM Fixed Income Plan* |
| TRIM Kas 2 | 26.648.427 | 27.661.764 | *TRIM Kas 2* |
| TRIM Saham Nusantara | 19.697.282 | 18.242.054 | *TRIM Saham Nusantara* |
| TRIM Kapital | 16.899.355 | 9.440.575 | *TRIM Kapital* |
| TRAM Balanced Absolute Strategy | 8.948.776 | 9.112.080 | *TRAM Balanced Absolute Strategy* |
| Lain-lain (masing-masing di bawah Rp2 miliar) | 107.529.339 | 92.851.652 | *Others (each below Rp2 billion)* |
| | 257.609.963 | 170.313.855 | |
| Komisi perantara perdagangan efek (Catatan 28) | | | *Brokerage commissions (Note 28)* |
| Dana Megah Kapital | 2.475.352 | 412.457 | *Dana Megah Kapital* |
| TRIM Bhakti Bangsa | 1.091.658 | 900.564 | *TRIM Bhakti Bangsa* |
| TRIM Kapital Plus | 636.407 | 358.964 | *TRIM Kapital Plus* |
| TRIM Balanced Absolute Strategy Nusantara | 474.743 | 58.141 | *TRIM Balanced Absolute Strategy Nusantara* |
| TRIM Balanced Absolute Strategy | 449.241 | 870.228 | *TRIM Balanced Absolute Strategy* |
| TRIM Saham Nusantara | 398.344 | 594.435 | *TRIM Saham Nusantara* |
| TRIM Syariah Saham | 187.983 | 171.079 | *TRIM Syariah Saham* |
| TRAM Consumption Plus | 85.363 | 299.181 | *TRAM Consumption Plus* |
| TRIM Dana Tetap Nusantara | 84.182 | 217.769 | *TRIM Dana Tetap Nusantara* |
| Lain-lain (masing-masing di bawah Rp100 juta) | 228.667 | 295.024 | *Others (each below Rp100 million)* |
| | 6.111.940 | 4.177.842 | |
| **Total** | **263.721.903** | **174.491.697** | ***Total*** |
| **Persentase dari jumlah pendapatan** | **36,99%** | **24,76%** | ***Percentage to total revenues*** |

- Perusahaan dan entitas anaknya bertindak sebagai agen penjual TRIM Dana Stabil dan TRIM Terproteksi Syariah Prima II.
- Perusahaan dan entitas anaknya mengadakan transaksi penjualan obligasi dengan reksa dana yang dikelolanya.
- Perusahaan dan entitas anaknya bertindak sebagai sponsor dalam rangka pendirian reksadana TRIM Kombinasi 2, TRIM Performa Dinamis Terbatas, TRIM Dana Stabil dan TRAM Optimal Terbatas.

- *The Company and its subsidiaries acted as a selling agent of TRIM Dana Stabil and TRIM Terproteksi Syariah Prima II.*
- *The Company and its subsidiaries rendered sales of debt securities with mutual funds under its management.*
- *The Company and its subsidiaries acted as a sponsor for the establishment of TRIM Kombinasi 2, TRIM Performa Dinamis Terbatas, TRIM Dana Stabil and TRAM Optimal Terbatas.*

## 35. TRANSAKSI DENGAN PIHAK-PIHAK YANG BERELASI (lanjutan)

## *35. TRANSACTIONS WITH RELATED PARTIES (continued)*

**Transaksi dengan pihak berelasi (lanjutan)**

***Transactions with related parties (continued)***

c. Perusahaan dan entitas anaknya menyediakan imbalan kerja kepada manajemen kunci pada tanggal-tanggal 31 Desember 2023 dan 2022 adalah sebagai berikut:

*c. The Company and its subsidiaries provide employee benefits to members of key management as of December 31, 2023 and 2022 as follows:*

| | Tahun yang berakhir pada tanggal 31 Desember/ *Year ended December 31,* | | |
|---|---|---|---|
| | **2023** | **2022** | |
| Direksi, Manajer Investasi dan Kepala Divisi | | | *Directors, Investment Managers and Head of Divisions* |
| Imbalan kerja jangka pendek | 51.929.553 | 59.255.978 | *Short-term employee benefits* |
| Imbalan kerja pasca-kerja | 12.380.109 | 9.192.291 | *Post-employment benefits* |
| Imbalan kerja jangka panjang lainnya | 1.920.856 | 1.606.394 | *Other long-term employee benefits* |
| Sub-total | 66.230.518 | 70.054.663 | *Sub-total* |
| Komisaris dan komite audit | | | *Board of Commissioners and audit committee* |
| Imbalan kerja jangka pendek | 1.607.717 | 3.364.640 | *Short-term employee benefits* |
| **Total** | **67.838.235** | **73.419.303** | ***Total*** |

## 36. INFORMASI SEGMEN

## *36. SEGMENT INFORMATION*

**Segmen dilaporkan atas produk dan jasa yang menghasilkan pendapatan**

***Product and services from which reportable segments derive their revenues***

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:

*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. Perantara perdagangan efek dan penjaminan emisi efek

*a. Brokerage and underwriting*

b. Kegiatan manajer investasi

*b. Investment manager activities*

## 36. INFORMASI SEGMEN (lanjutan) / *36. SEGMENT INFORMATION (continued)*

### Segmen operasi / *Operating segment*

| | Tahun yang berakhir pada tanggal 31 Desember/ *Year ended December 31,* 2023 | | | | |
|---|---|---|---|---|---|
| | **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 | 28.162.811 | 257.609.962 | (13.210.605) | 272.562.168 | *Fees from investment manager services* |
| Komisi perantara perdagangan efek | 98.163.111 | - | - | 98.163.111 | *Brokerage commissions* |
| Jasa penjaminan emisi dan penjualan efek | 85.394.231 | - | - | 85.394.231 | *Underwriting and selling fees* |
| Jasa penasehat keuangan | 6.900.692 | - | - | 6.900.692 | *Financial advisory fees* |
| Lain-lain | 5.682.376 | - | - | 5.682.376 | *Others* |
| Pendapatan dari hasil investasi: | | | | | *Income from investment:* |
| Keuntungan dari efek - neto | 24.869.626 | 3.492.073 | - | 28.361.699 | *Gains from marketable securities - net* |
| Pendapatan dividen dan bunga - neto | 289.639.678 | 6.172.124 | (79.920.000) | 215.891.802 | *Dividends and interest income - net* |
| **Jumlah pendapatan usaha** | **538.812.525** | **267.274.159** | **(93.130.605)** | **712.956.079** | ***Total revenues*** |
| **Beban usaha** | **(269.177.952)** | **(201.585.756)** | **21.184.821** | **(449.578.887)** | ***Operating expenses*** |
| Laba usaha | 269.634.573 | 65.688.403 | (71.945.784) | 263.377.192 | *Profit from operation* |
| Penghasilan (beban) lain-lain - neto | (49.358.917) | 1.921.136 | (7.974.216) | (55.411.997) | *Other income (expenses) - net* |
| **Laba sebelum pajak** | **220.275.656** | **67.609.539** | **(79.920.000)** | **207.965.195** | ***Profit before tax*** |
| Beban pajak - neto | (29.406.625) | (16.044.402) | - | (45.451.027) | *Tax expense - net* |
| **Laba tahun berjalan** | **190.869.031** | **51.565.137** | **(79.920.000)** | **162.514.168** | ***Profit for the year*** |

| | 31 Desember/*December 31,* 2023 | | | | |
|---|---|---|---|---|---|
| | **Entitas Induk/ *Parent Entity*** | **Entitas anak/ *Its subsidiaries*** | **Eliminasi/ *Elimination*** | ***Total*** | |
| **Laporan posisi keuangan konsolidasian** | | | | | ***Consolidated statement of financial position*** |
| Portofolio efek - neto | 352.631.295 | 159.720.922 | - | 512.352.217 | *Marketable securities - net* |
| Piutang nasabah - neto | 635.547.087 | - | - | 635.547.087 | *Receivable from customers - net* |
| **Total aset** | **2.633.386.286** | **268.617.619** | **(28.757.414)** | **2.873.246.491** | ***Total assets*** |
| Utang nasabah | 633.197.745 | - | - | 633.197.745 | *Payables to customers* |
| **Total liabilitas** | **1.598.161.075** | **60.031.769** | **(2.783.423)** | **1.655.409.421** | ***Total liabilities*** |

## 36. INFORMASI SEGMEN (lanjutan) / *36. SEGMENT INFORMATION (continued)*

### Segmen operasi (lanjutan) / *Operating segment (continued)*

| | Tahun yang berakhir pada tanggal 31 Desember/ *Year ended December 31,* 2022 | | | | |
|---|---|---|---|---|---|
| | **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 | 21.702.440 | 170.313.855 | (9.116.280) | 182.900.015 | *Fees from investment manager services* |
| Komisi perantara perdagangan efek | 143.345.126 | - | - | 143.345.126 | *Brokerage commissions* |
| Jasa penjaminan emisi dan penjualan efek | 108.432.300 | - | - | 108.432.300 | *Underwriting and selling fees* |
| Jasa penasehat keuangan | 25.430.990 | - | - | 25.430.990 | *Financial advisory fees* |
| Lain-lain | 6.900.906 | - | - | 6.900.906 | *Others* |
| Pendapatan dari hasil investasi: | | | | | *Income from investment:* |
| Keuntungan dari efek - neto | 140.035.274 | 13.331.873 | - | 153.367.147 | *Gains from marketable securities - net* |
| Pendapatan dividen dan bunga - neto | 117.068.306 | 7.288.203 | (39.960.000) | 84.396.509 | *Dividends and interest income - net* |
| **Jumlah pendapatan usaha** | **562.915.342** | **190.933.931** | **(49.076.280)** | **704.772.993** | ***Total revenues*** |
| **Beban usaha** | **(320.894.388)** | **(144.470.832)** | **17.293.564** | **(448.071.656)** | ***Operating expenses*** |
| Laba usaha | 242.020.954 | 46.463.099 | (31.782.716) | 256.701.337 | *Profit from operation* |
| Penghasilan (beban) lain-lain - neto | (43.386.047) | 622.547 | (8.177.284) | (50.940.784) | *Other income (expenses) - net* |
| **Laba sebelum pajak** | **198.634.907** | **47.085.646** | **(39.960.000)** | **205.760.553** | ***Profit before tax*** |
| Beban pajak - neto | (14.344.876) | (13.881.516) | - | (28.226.392) | *Tax expense - net* |
| **Laba tahun berjalan** | **184.290.031** | **33.204.130** | **(39.960.000)** | **177.534.161** | ***Profit for the year*** |

| | 31 Desember/*December 31,* 2022 | | | | |
|---|---|---|---|---|---|
| | **Entitas Induk/ *Parent Entity*** | **Entitas anak/ *Its subsidiaries*** | **Eliminasi/ *Elimination*** | ***Total*** | |
| **Laporan posisi keuangan konsolidasian** | | | | | ***Consolidated statement of financial position*** |
| Portofolio efek - neto | 215.953.830 | 158.788.808 | - | 374.742.638 | *Marketable securities - net* |
| Piutang nasabah - neto | 325.022.522 | - | - | 325.022.522 | *Receivable from customers - net* |
| **Total aset** | **1.865.075.271** | **272.879.103** | **(28.120.830)** | **2.109.833.544** | ***Total assets*** |
| Utang nasabah | 115.719.944 | - | - | 115.719.944 | *Payables to customers* |
| **Total liabilitas** | **1.020.384.184** | **36.821.271** | **(3.145.830)** | **1.054.059.625** | ***Total liabilities*** |

## 37. KOMITMEN DAN KONTINJENSI

a. Perusahaan mempunyai fasilitas kredit yang belum digunakan dan telah digunakan dari beberapa bank seperti diungkapkan dalam utang bank (Catatan 18) dengan ringkasan sebagai berikut:

## *37. COMMITMENTS AND CONTINGENCIES*

*a. The Company had unused credit facilities and used credit facilities from several banks as disclosed in bank loans (Note 18) with the summary as follows:*

| | **31 Desember/ *December 31,* 2023** | **31 Desember/ *December 31,* 2022** | |
|---|---|---|---|
| Fasilitas modal kerja | | | *Working capital facilities* |
| Belum digunakan | 1.507.000.000 | 1.012.000.000 | *Unused* |
| Digunakan | 300.000.000 | 635.000.000 | *Used* |
| Fasilitas *intraday* | | | *Intraday facility* |
| (IDR) - Belum digunakan | 6.650.000.000 | 4.345.000.000 | *(IDR) - Unused* |
| (IDR) - Digunakan | - | 155.000.000 | *(IDR) - Used* |
| (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 | 500 | *(USD) - Unused* |
| Bank garansi | | | *Bank guarantee* |
| Belum digunakan | 1.572.000.000 | 670.000.000 | *Unused* |
| Digunakan | 100.000.000 | 100.000.000 | *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.*

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.

*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.*

## 38. 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.

## *38. 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.*

**38. PENGELOLAAN PERMODALAN (lanjutan)**

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 tahun yang berakhir pada tanggal-tanggal 31 Desember 2023 dan 2022.

**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.

**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.

***38. CAPITAL MANAGEMENT (continued)***

*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 the years ended December 31, 2023 and 2022.*

***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.*

***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.*

**38. PENGELOLAAN PERMODALAN (lanjutan)**

**Modal Kerja Bersih Disesuaikan (MKBD) (lanjutan)**

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-tanggal 31 Desember 2023 dan 2022, MKBD Perusahaan di atas saldo minimum yang ditetapkan dalam peraturan ini.

***38. CAPITAL MANAGEMENT (continued)***

***Adjusted Net Working Capital (ANWC) (continued)***

*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 December 31, 2023 and 2022, the Company's ANWC is above the minimum balance required by this regulation.*

**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

***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*

**39. TUJUAN DAN KEBIJAKAN MANAJEMEN RISIKO KEUANGAN (lanjutan)**

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.

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.

***39. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (continued)***

*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.*

*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.*

**39. TUJUAN DAN KEBIJAKAN MANAJEMEN RISIKO KEUANGAN (lanjutan)**

**Risiko harga pasar (lanjutan)**

Perusahaan dan entitas anaknya juga menghadapi risiko harga pasar terkait dengan portfolio 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.

Pada tanggal 31 Desember 2023 dan 2022, jika harga pasar efek yang dimiliki Perusahaan menurun/meningkat sebanyak 5% dengan semua variabel konstan, maka laba sebelum pajak konsolidasian untuk tahun yang berakhir pada tanggal-tanggal tersebut menjadi lebih rendah/tinggi masing-masing sebesar Rp25.439.903 dan Rp18.701.521.

**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.

***39. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (continued)***

***Market price risk (continued)***

*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.*

*As of December 31, 2023 and 2022, had the owned marketable securities prices decrease/increase by 5% with all other variables held constant, therefore the consolidated income before tax for the years then ended would have been Rp25,439,903 and Rp18,701,521 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.*

## 39. TUJUAN DAN KEBIJAKAN MANAJEMEN RISIKO KEUANGAN (lanjutan)

**Risiko suku bunga (lanjutan)**

Pada tanggal 31 Desember 2023 dan 2022, jika suku bunga mengalami perubahan 50 basis poin lebih tinggi/rendah dengan semua variabel konstan, maka laba sebelum pajak konsolidasian untuk tahun yang berakhir pada tanggal-tanggal tersebut menjadi lebih rendah/tinggi masing-masing sebesar Rp60.417 dan Rp110.972.

**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)*

***Interest rate risk (continued)***

*As of December 31, 2023 and 2022, had the interest rate had been 50 basis points higher/lower with all other variables held constant, therefore consolidated income before tax for the years then ended would have been Rp60,417 and Rp110,972 lower/higher, respectively.*

***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)

## *39. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (continued)*

**Risiko kredit (lanjutan)**

***Credit risk (continued)***

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.

*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.*

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.

*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.*

Eksposur maksimum risiko kredit yang terkait dengan aset keuangan yang tercantum dalam dalam laporan posisi keuangan konsolidasian per 31 Desember 2023 dan 2022 dengan memperhitungkan jaminan atau pendukung kredit lainnya adalah sebagai berikut:

*Maximum credit risk exposures relating to the consolidated statement of financial position financial assets as of December 31, 2023 and 2022 taking account of any collateral held or other credit enhancement attached are as follows:*

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.

*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.*

Tabel di bawah menunjukan analisa eksposur maksimum risiko kredit dari:

*The table below shows the analysis of maximum exposure to credit risk of:*

| | 31 Desember/*December 31*, 2023 | | | | | | |
|---|---|---|---|---|---|---|---|
| | | 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 | 661.307.520 | 3.539.598.612 | - | (2.878.291.090) | 661.307.522 | - | *Receivables from customers* |
| Piutang transaksi repo | 1.150.612.277 | 2.518.105.246 | - | (1.367.492.969) | 1.150.612.277 | - | *Receivables from repo transactions* |
| Piutang lain-lain | 48.839.725 | 114.048.702 | 49.648.000 | (114.805.412) | 48.891.290 | - | *Other receivables* |
| **Total** | **1.860.759.522** | **6.171.752.560** | **49.648.000** | **(4.360.589.471)** | **1.860.811.089** | **-** | ***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,* 2022 | | | | | | |
|---|---|---|---|---|---|---|---|
| | Eksposur maksimum risiko kredit/ *Maximum exposure to credit risk* | Nilai wajar jaminan dan pendukung kredit lainnya/ *Fair value collateral and credit enchancement held* | | | | | |
| | | Surat berharga/ *Securities* | Tanah/ *Land* | (Surplus jaminan)/ *(Surplus collateral)* | Jaminan bersih/ *Net collateral* | Eksposur neto/ *Net exposure* | |
| Piutang nasabah | 326.992.307 | 3.319.604.446 | - | (2.992.612.139) | 326.992.307 | - | *Receivables from customers* |
| Piutang transaksi repo | 513.188.691 | 1.161.758.594 | - | (648.569.901) | 513.188.691 | - | *Receivables from repo transactions* |
| Piutang lain-lain | 100.093.860 | 114.275.107 | 49.648.000 | (63.829.247) | 100.093.860 | - | *Other receivables* |
| **Total** | **940.274.858** | **4.595.638.147** | **49.648.000** | **(3.705.011.287)** | **940.274.858** | **-** | ***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:*

| | 31 Desember/*December 31,* 2023 | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Pemerintah/ *Government*)* | Institusi keuangan/ *Financial institution* | Manufaktur/ *Manufacturing* | Pertanian/ *Agriculture* | Jasa/ *Business sevices* | Lain-lain/ *Others* | *Total* | |
| **Aset** | | | | | | | | ***Assets*** |
| Kas dan setara kas**) | 131.623.866 | 68.279.614 | - | - | - | - | 199.903.480 | *Cash and cash equivalents**)* |
| Portofolio efek - neto | 25.538.336 | 486.813.881 | - | - | - | - | 512.352.217 | *Marketable securities - net* |
| Piutang usaha - neto | - | 31.284.314 | - | - | - | - | 31.284.314 | *Account receivables - net* |
| Piutang transaksi perantara pedagang efek - neto | - | 553.392.006 | - | - | - | 276.748.991 | 830.140.997 | *Receivables from brokerage activities - net* |
| Piutang transaksi repo - neto | - | - | - | - | - | 1.138.690.760 | 1.138.690.760 | *Receivables from repo transaction - net* |
| Piutang lain-lain - neto | - | 10.988.365 | - | - | - | - | 10.988.365 | *Other receivables - net* |
| Aset tak berwujud - neto | - | 10.500.000 | - | - | - | - | 10.500.000 | *Intangible assets - net* |
| Aset lain-lain***) | - | - | - | - | - | 1.363.174 | 1.363.174 | *Other assets***)* |
| **Total** | **157.162.202** | **1.161.258.180** | **-** | **-** | **-** | **1.416.802.925** | **2.735.223.307** | ***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*, 2022 | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | **Pemerintah/ *Government*)*** | **Institusi keuangan/ *Financial institution*** | **Manufaktur/ *Manufacturing*** | **Pertanian/ *Agriculture*** | **Jasa/ *Business sevices*** | **Lain-lain/ *Others*** | ***Total*** | |
| **Aset** | | | | | | | | **Assets** |
| Kas dan setara kas**) | 471.302.231 | 102.923.852 | - | - | - | - | 574.226.083 | *Cash and cash equivalents**)* |
| Kas dan setara kas yang dibatasi penggunaanya | 30.000.000 | - | - | - | - | - | 30.000.000 | *Restricted cash and cash equivalents* |
| Portofolio efek - neto | 1.868.372 | 372.874.266 | - | - | - | - | 374.742.638 | *Marketable securities - net* |
| Piutang usaha - neto | - | 17.029.419 | - | - | - | - | 17.029.419 | *Account receivables - net* |
| Piutang transaksi perantara pedagang efek - neto | - | 192.762.677 | - | - | - | 252.977.541 | 445.740.218 | *Receivables from brokerage activities - net* |
| Piutang transaksi repo - neto | - | 511.091.059 | - | - | - | - | 511.091.059 | *Receivables from repo transaction - net* |
| Piutang lain-lain - neto | - | 4.126.831 | - | - | - | - | 4.126.831 | *Other receivables - net* |
| Aset tak berwujud - neto | - | 3.135.000 | - | - | - | - | 3.135.000 | *Intangible assets - net* |
| Aset lain-lain***) | - | - | - | - | - | 1.534.331 | 1.534.331 | *Other assets***)* |
| **Total** | **503.170.603** | **1.203.943.104** | **-** | **-** | **-** | **254.511.872** | **1.961.625.579** | ***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-tanggal 31 Desember 2023 dan 2022 sebelum cadangan kerugian penurunan nilai:

*The following tables show the credit exposure by separating impaired and non-impaired financial assets as of December 31, 2023 and 2022, before allowance for impairment losses:*

| | 31 Desember/*December 31*, 2023 | | | | |
|---|---|---|---|---|---|
| | **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*) | 199.903.479 | - | - | 199.903.479 | *Cash and cash equivalents *)* |
| Portofolio efek | 501.890.217 | - | 10.462.000 | 512.352.217 | *Marketable securities* |
| Piutang usaha | 31.284.314 | - | - | 31.284.314 | *Account receivables* |
| Piutang transaksi perantara pedagang efek | 697.819.549 | 111.428.887 | 46.652.996 | 855.901.432 | *Receivables from brokerage activities* |
| Piutang transaksi repo | 751.577.250 | 395.819.079 | 3.215.948 | 1.150.612.277 | *Receivables from repo transactions* |
| Piutang lain-lain | 11.269.910 | - | 37.621.380 | 48.891.290 | *Other receivables* |
| Aset tak berwujud | 10.500.000 | - | - | 10.500.000 | *Intangible assets* |
| Aset lain-lain **) | 1.363.174 | - | - | 1.363.174 | *Other assets **)* |
| Total | 2.205.607.893 | 507.247.966 | 97.952.324 | 2.810.808.183 | *Total* |
| Cadangan penurunan nilai aset keuangan | | | | (86.046.877) | *Allowance for impairment losses on financial assets* |
| **Neto** | | | | **2.724.761.306** | ***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 Desember 2023 dan 2022 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 December 31, 2023 and 2022, before allowance for impairment losses (continued):*

| | 31 Desember/*December 31,* 2022 | | | | |
|---|---|---|---|---|---|
| | **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*) | 574.226.083 | - | - | 574.226.083 | *Cash and cash equivalents *)* |
| Kas dan setara kas yang dibatasi penggunaanya | 30.000.000 | - | - | 30.000.000 | *Restricted cash and cash equivalents* |
| Portofolio efek | 374.099.330 | - | 10.462.000 | 384.561.330 | *Marketable securities* |
| Piutang usaha | 17.029.419 | - | - | 17.029.419 | *Account receivables* |
| Piutang transaksi perantara pedagang efek | 314.637.240 | 128.922.192 | 4.150.571 | 447.710.003 | *Receivables from brokerage activities* |
| Piutang transaksi repo | 445.286.297 | 67.902.394 | - | 513.188.691 | *Receivables from repo transactions* |
| Piutang lain-lain | 4.126.841 | - | 95.967.019 | 100.093.860 | *Other receivables* |
| Aset tak berwujud | 3.135.000 | - | - | 3.135.000 | *Intangible assets* |
| Aset lain-lain**) | 1.534.331 | - | - | 1.534.331 | *Other assets **)* |
| **Total** | **1.764.074.541** | **196.824.586** | **110.579.590** | **2.071.478.717** | ***Total*** |
| Cadangan penurunan nilai aset keuangan | | | | (109.853.138) | *Allowance for impairment losses on financial assets* |
| **Neto** | | | | **1.961.625.579** | ***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 tahun yang berakhir pada tanggal 31 Desember 2023 dan 2022 (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 year ended December 31, 2023 and 2022 (in full amount Rupiah):*

| Variabel Utama/ *Key Variable* | Skenario Kerugian Kredit Ekspektasian/ *Expected Credit Loss Scenario* | Kemungkinan terjadi yang ditetapkan/ *Assigned Probablities* | 31 Desember/*December 31,* 2023 (dalam Rupiah penuh/*in full amount Rupiah)* |
|---|---|---|---|
| IHSG (*IDX Composite*) | Buruk *(Downside)* | 30% | 7.400 |
| | Dasar *(Base)* | 40% | 7.800 |
| | Baik *(Upside)* | 30% | 8.100 |

| Variabel Utama/ *Key Variable* | Skenario Kerugian Kredit Ekspektasian/ *Expected Credit Loss Scenario* | Kemungkinan terjadi yang ditetapkan/ *Assigned Probablities* | 31 Desember/*December 31,* 2022 (dalam Rupiah penuh/*in full amount Rupiah)* |
|---|---|---|---|
| IHSG (*IDX Composite*) | Buruk (*Downside*) | 30% | 7.300 |
| | Dasar (*Base*) | 40% | 7.700 |
| | Baik (*Upside*) | 30% | 8.000 |

**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)

## *39. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (continued)*

**Risiko likuiditas (lanjutan)**

***Liquidity risk (continued)***

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:

*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:*

| | 31 Desember/*December 31, 2023* | | | | | |
|---|---|---|---|---|---|---|
| | 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 | 9.418.889 | - | - | - | 9.418.889 | *Account payables* |
| Utang transaksi perantara pedagang efek | 641.197.723 | - | - | - | 641.197.723 | *Payables from brokerage activities* |
| Beban akrual | 76.143.960 | | | | 76.143.960 | *Accrued expenses* |
| Utang jangka pendek | 301.681.181 | - | - | - | 301.681.181 | *Short-term liabilities* |
| Surat utang jangka panjang | 133.539.997 | 26.491.827 | 462.346.772 | - | 622.378.596 | *Long-term notes payable* |
| Utang lain-lain | 10.855.112 | - | - | - | 10.855.112 | *Other payables* |
| **Total** | **1.172.836.862** | **26.491.827** | **462.346.772** | **-** | **1.661.675.461** | ***Total*** |

| | 31 Desember/*December 31, 2022* | | | | | |
|---|---|---|---|---|---|---|
| | 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 | 8.290.912 | - | - | - | 8.290.912 | *Account payables* |
| Utang transaksi perantara pedagang efek | 129.742.617 | - | - | - | 129.742.617 | *Payables from brokerage activities* |
| Beban akrual | 63.694.487 | - | - | - | 63.694.487 | *Accrual Expense* |
| Utang jangka pendek | 638.436.806 | - | - | - | 638.436.806 | *Short-term liabilities* |
| Surat utang jangka panjang | 3.198.537 | 9.655.325 | 148.233.638 | - | 161.087.500 | *Long-term notes payable* |
| Utang lain-lain | 15.939.840 | - | - | - | 15.939.840 | *Other payables* |
| **Total** | **859.303.199** | **9.655.325** | **148.233.638** | **-** | **1.017.192.162** | ***Total*** |

Perusahaan dan entitas anaknya juga mempunyai fasilitas bank dalam Rupiah dan USD (Catatan 18 dan 43) yang ditujukan untuk mengurangi risiko likuiditas dan menjamin liabilitas ke KPEI.

*The Company and its subsidiaries also have bank facilities in Rupiah and USD (Notes 18 and 43) that are intended to reduce liquidity risk and to secure the liability to KPEI.*

## 40. NILAI TERCATAT DAN NILAI WAJAR ATAS ASET KEUANGAN DAN LIABILITAS KEUANGAN

## *40. CARRYING VALUE AND FAIR VALUE OF FINANCIAL ASSETS AND FINANCIAL LIABILITIES*

Tabel berikut menyajikan nilai tercatat dan estimasi nilai wajar dari instrumen keuangan:

*The following tables set out the carrying values and estimated fair values of the financial instruments:*

| | 31 Desember/*December 31, 2023* | | | | | |
|---|---|---|---|---|---|---|
| | Nilai tercatat/*Carrying amount* | | | | | |
| | Nilai wajar melalui laba rugi/ *Fair value through profit or loss* | Biaya perolehan yang diamortisasi/ *Amortized costs* | 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 | - | 200.021.445 | - | 200.021.445 | 200.021.445 | *Cash and cash equivalents* |
| Portofolio efek - neto | 512.352.217 | - | - | 512.352.217 | 512.352.217 | *Marketable securities - net* |
| Piutang usaha - neto | - | 31.284.314 | - | 31.284.314 | 31.284.314 | *Account receivables - net* |
| Piutang transaksi perantara pedagang efek - neto | - | 830.140.997 | - | 830.140.997 | 830.140.997 | *Receivables from brokerage activities - net* |
| Piutang transaksi repo - neto | - | 1.138.690.760 | - | 1.138.690.760 | 1.138.690.760 | *Receivables from repo Transactions - net* |
| Piutang lain-lain - neto | - | 10.988.365 | - | 10.988.365 | 10.988.365 | *Other receivables - net* |
| Aset tak berwujud *) | - | - | 10.500.000 | 10.500.000 | 10.500.000 | *Intangible assets *)* |
| Aset lain-lain **) | - | 1.363.174 | - | 1.363.174 | 1.363.174 | *Other assets **)* |
| **Total aset keuangan** | **512.352.217** | **2.212.489.055** | **10.500.000** | **2.735.341.272** | **2.735.341.272** | ***Total financial assets*** |
| **Liabilitas keuangan** | | | | | | ***Financial liabilities*** |
| Utang usaha | - | 9.418.889 | - | 9.418.889 | 9.418.889 | *Account payables* |
| Utang transaksi perantara pedagang efek | - | 641.197.723 | - | 641.197.723 | 641.197.723 | *Payable from brokerage activities* |
| Beban akrual | - | 76.143.960 | - | 76.143.960 | 76.143.960 | *Accrued expenses* |
| Utang jangka pendek | - | 300.000.000 | - | 300.000.000 | 300.000.000 | *Short-term liabilities* |
| Surat utang jangka panjang | - | 529.173.843 | - | 529.173.843 | 529.173.843 | *Long-term notes payable* |
| Utang lain-lain | - | 10.855.112 | - | 10.855.112 | 10.855.112 | *Other payables* |
| **Total liabilitas keuangan** | **-** | **1.566.789.527** | **-** | **1.566.789.527** | **1.566.789.527** | ***Total financial liabilities*** |

| | 31 Desember/*December 31, 2022* | | | | | |
|---|---|---|---|---|---|---|
| | Nilai tercatat/*Carrying amount* | | | | | |
| | Nilai wajar melalui laba rugi/ *Fair value through profit or loss* | Biaya perolehan yang diamortisasi/ *Amortized costs* | 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 | - | 574.343.048 | - | 574.343.048 | 574.343.048 | *Cash and cash equivalents* |
| Kas dan setara kas yang dibatasi penggunaannya | - | 30.000.000 | - | 30.000.000 | 30.000.000 | *Restricted cash and cash equivalents* |
| Portofolio efek - neto | 374.099.330 | 643.308 | - | 374.742.638 | 374.742.638 | *Marketable securities - net* |
| Piutang usaha - neto | - | 17.029.419 | - | 17.029.419 | 17.029.419 | *Account receivables - net* |
| Piutang transaksi perantara pedagang efek - neto | - | 445.740.218 | - | 445.740.218 | 445.740.218 | *Receivables from brokerage activities - net* |
| Piutang transaksi repo - neto | - | 511.091.059 | - | 511.091.059 | 511.091.059 | *Receivables from repo Transactions - net* |
| Piutang lain-lain - neto | - | 4.126.831 | - | 4.126.831 | 4.126.831 | *Other receivables - net* |
| Aset tak berwujud *) | - | - | 3.135.000 | 3.135.000 | 3.135.000 | *Intangible assets *)* |
| Aset lain-lain **) | - | 1.534.331 | - | 1.534.331 | 1.534.331 | *Other assets **)* |
| **Total aset keuangan** | **374.099.330** | **1.584.508.214** | **3.135.000** | **1.961.742.544** | **1.961.742.544** | ***Total financial assets*** |

*) Penyertaan saham — **) Investment in share*

**) Setoran jaminan — ***) Guarantee deposit*

## 40. NILAI TERCATAT DAN NILAI WAJAR ATAS ASET KEUANGAN DAN LIABILITAS KEUANGAN (lanjutan)

Tabel berikut menyajikan nilai tercatat dan estimasi nilai wajar dari instrumen keuangan (lanjutan):

## *40. CARRYING VALUE AND FAIR VALUE OF FINANCIAL ASSETS AND FINANCIAL LIABILITIES (continued)*

*The following tables set out the carrying values and estimated fair values of the financial instruments (continued):*

| | 31 Desember/*December 31, 2022* | | | | | |
|---|---|---|---|---|---|---|
| | Nilai tercatat/*Carrying amount* | | | | | |
| | Nilai wajar melalui laba rugi/ *Fair value through profit or loss* | Biaya perolehan yang diamortisasi/ *Amortized costs* | Nilai wajar melalui penghasilan komprehensif lain/ *Fair value through other comprehensive income* | Total nilai tercatat/ *Total carrying amount* | Nilai wajar/ *Fair value* | |
| **Liabilitas keuangan** | | | | | | ***Financial liabilities*** |
| Utang usaha | - | 8.290.912 | - | 8.290.912 | 8.290.912 | *Account payables* |
| Utang transaksi perantara pedagang efek | - | 129.742.617 | - | 129.742.617 | 129.742.617 | *Payable from brokerage activities* |
| Beban akrual | - | 63.694.487 | - | 63.694.487 | 63.694.487 | *Accrued expenses* |
| Utang jangka pendek | - | 635.000.000 | - | 635.000.000 | 635.000.000 | *Short-term liabilities* |
| Surat utang jangka panjang | - | 122.221.627 | - | 122.221.627 | 122.221.627 | *Long-term notes payable* |
| Utang lain-lain | - | 15.939.840 | - | 15.939.840 | 15.939.840 | *Other payables* |
| **Total liabilitas keuangan** | **-** | **974.889.483** | **-** | **974.889.483** | **974.889.483** | ***Total financial liabilities*** |

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:*

(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, utang jangka pendek, surat utang jangka panjang, beban akrual, dan utang lain-lain mendekati nilai tercatat karena instrumen keuangan tersebut memiliki jangka waktu jatuh tempo yang singkat dan memiliki tingkat bunga sesuai pasar.

*(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, short-term liabilities, long-term notes payable, accrued expenses, 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) 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.

*(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 consolidated statement of financial position date.*

**40. NILAI TERCATAT DAN NILAI WAJAR ATAS ASET KEUANGAN DAN LIABILITAS KEUANGAN (lanjutan)**

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 (lanjutan):

(iii) Nilai wajar dari portofolio efek - saham dan obligasi ditentukan berdasarkan harga pasar kuotasi yang berlaku pada tanggal laporan posisi keuangan konsolidasian.

(iv) Nilai wajar dari piutang lain-lain - pinjaman karyawan dihitung menggunakan arus kas yang didiskonto berdasarkan suku bunga pasar.

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).

Tabel berikut menunjukan suatu analisa instrumen keuangan yang dicatat pada nilai wajar berdasarkan tingkatan hierarki:

***40. CARRYING VALUE AND FAIR VALUE OF FINANCIAL ASSETS AND FINANCIAL LIABILITIES (continued)***

*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 (continued):*

*(iii) The fair value of marketable securities - shares and bonds is determined on the basis of quoted market price at the consolidated statement of financial position date.*

*(iv) The fair value of other receivables - employee loan is calculated using discounted cash flows using market rate.*

*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).*

*The following tables show an analysis of financial instruments recorded at fair value by level of hierarchy:*

| | **31 Desember/*December 31,* 2023** | | | | |
|---|---|---|---|---|---|
| | **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 | 410.198.256 | - | - | 410.198.256 | *Bond* |
| Reksadana | 32.321.453 | - | - | 32.321.453 | *Mutual fund* |
| Ekuitas | 69.832.508 | - | - | 69.832.508 | *Equity* |
| **Total** | **512.352.217** | **-** | **-** | **512.352.217** | ***Total*** |

## 40. NILAI TERCATAT DAN NILAI WAJAR ATAS ASET KEUANGAN DAN LIABILITAS KEUANGAN (lanjutan)

Tabel berikut menunjukan suatu analisa instrumen keuangan yang dicatat pada nilai wajar berdasarkan tingkatan hierarki (lanjutan):

## *40. CARRYING VALUE AND FAIR VALUE OF FINANCIAL ASSETS AND FINANCIAL LIABILITIES (continued)*

*The following tables show an analysis of financial instruments recorded at fair value by level of hierarchy (continued):*

| | 31 Desember/*December 31,* 2022 | | | | |
|---|---|---|---|---|---|
| | 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 | 10.878.913 | - | - | 10.878.913 | *Bond* |
| Reksadana | 145.003.924 | - | - | 145.003.924 | *Mutual fund* |
| Ekuitas | 218.216.493 | - | - | 218.216.493 | *Equity* |
| **Total** | **374.099.330** | **-** | **-** | **374.099.330** | ***Total*** |

Tidak terdapat perpindahan level 1, 2 dan 3 untuk tahun yang berakhir pada tanggal 31 Desember 2023 dan 2022.

*There was no transfers levels 1, 2 and 3 for the year ended December 31, 2023 and 2022.*

## 41. REKENING EFEK

Pada tanggal 31 Desember 2023, Perusahaan mengelola Efek dan dana nasabah dalam Rekening Efek masing-masing sebesar Rp174.620.006.674.930 (nilai penuh) dan Rp935.061.946.860 (nilai penuh) (tidak diaudit).

Pada tanggal 31 Desember 2022, Perusahaan mengelola Efek dan dana nasabah dalam Rekening Efek masing-masing sebesar Rp185.500.017.565.115 (nilai penuh) dan Rp912.466.054.405 (nilai penuh) (tidak diaudit).

Jumlah ini dan liabilitas kepada nasabah yang terkait tidak diakui dalam laporan posisi keuangan Perusahaan.

## *41. SECURITIES ACCOUNT*

*As of December 31, 2023, the Company manages the customers' Securities and funds in the Securities Account amounting to Rp174,620,006,674,930 (full amount) and Rp935,061,946,860 (full amount) (unaudited), respectively.*

*As of December 31, 2022, the Company manages the customers' Securities and funds in the Securities Account amounting to Rp185,500,017,565,115 (full amount) and Rp912,466,054,405 (full amount) (unaudited), respectively.*

*These amounts and the associated liability to the customers are not recognised in the Company's statements of financial position.*

## 42. STANDAR AKUNTANSI YANG TELAH DITERBITKAN NAMUN BELUM BERLAKU EFEKTIF

Standar akuntansi yang telah diterbitkan sampai tanggal penerbitan laporan keuangan konsolidasian 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 Grup masih diestimasi pada tanggal 8 Maret 2024:

## *42. ACCOUNTING STANDARDS ISSUED BUT NOT YET EFFECTIVE*

*The accounting standards that have been issued up to the date of issuance of the Grup's 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 consolidated financial position and performance of the Group is still being estimated as of March 8, 2024:*

**42. STANDAR AKUNTANSI YANG TELAH DITERBITKAN NAMUN BELUM BERLAKU EFEKTIF (lanjutan)**

**Mulai efektif pada atau setelah tanggal 1 Januari 2024**

Pilar Standar Akuntansi Keuangan

Standar ini memberikan persyaratan dan pedoman bagi entitas untuk menerapkan standar akuntansi keuangan yang benar dalam menyusun laporan keuangan bertujuan umum. Akan ada 4 (empat) standar akuntansi keuangan yang saat ini diterapkan di Indonesia, yaitu:

1. Pilar 1 Standar Akuntansi Keuangan Internasional,
2. Pilar 2 Standar Akuntansi Keuangan Indonesia (PSAK),
3. Pilar 3 Standar Akuntansi Keuangan Indonesia untuk Entitas Swasta/Standar Akuntansi Keuangan Indonesia untuk Entitas Tanpa Akuntabilitas Publik, dan
4. Pilar 4 Standar Akuntansi Keuangan Indonesia untuk Entitas Mikro Kecil dan Menengah.

Standar Akuntansi Keuangan Internasional

Standar ini merupakan adopsi penuh dari *International Financial Reporting Standards (*"IFRS") yang diterjemahkan kata demi kata dan tidak ada modifikasi dari Standar IFRS, termasuk tanggal efektifnya. Entitas yang memenuhi persyaratan dapat menerapkan standar ini, sejak tanggal efektif.

Standar ini ini mengatur penomoran baru untuk standar akuntansi keuangan yang berlaku di Indonesia yang diterbitkan oleh DSAK IAI.

Amandemen PSAK 1: Liabilitas Jangka Panjang dengan Kovenan

Amandemen ini menentukan persyaratan untuk mengklasifikasikan suatu liabilitas sebagai jangka pendek atau jangka panjang dan menjelaskan:

1) hal yang dimaksud sebagai hak untuk menangguhkan pelunasan,
2) hak untuk menangguhkan pelunasan harus ada pada akhir periode pelaporan,
3) klasifikasi tersebut tidak dipengaruhi oleh kemungkinan entitas akan menggunakan hakya untuk menangguhkan liabilitas, dan
4) hanya jika derivatif melekat pada liabilitas konversi tersebut adalah suatu instrumen ekuitas, maka syarat dan ketentuan dari suatu liabilitas konversi tidak akan berdampak pada klasifikasinya.

***42. ACCOUNTING STANDARDS ISSUED BUT NOT YET EFFECTIVE (continued)***

***Effective beginning on or after January 1, 2024***

*Financial Accounting Standard Pillars*

*These standards provides requirements and guidelines for entities to apply the correct financial accounting standards in preparing general purpose financial statements. There will be 4 (four) financial accounting standards that are currently applied in Indonesia, namely:*

1. *Pillar 1 International Financial Accounting Standards,*
2. *Pillar 2 Indonesian Financial Accounting Standards (SFAS),*
3. *Pillar 3 Indonesian Financial Accounting Standards for Private Entities/Indonesian Financial Accounting Standards for Entities without Public Accountability, and*
4. *Pillar 4 Indonesian Financial Accounting Standards for Micro Small and Medium Entities.*

*International Financial Accounting Standard*

*This standard is a full-adoption of International Financial Reporting Standards ("IFRS") which is translated in a word-for-word basis and there is no modifications from IFRS Standards, including the effective date. Entities that meet the requirements can apply this standard, from the effective date.*

*This standard regulates the new numbering for financial accounting standards applicable in Indonesia issued by DSAK IAI.*

*Amendment of SFAS 1: Non-current Liabilities with Covenants*

*The amendments specify the requirements for classifying liabilities as current or non-current and clarify:*

*1) what is meant by a right to defer settlement,*

*2) the right to defer must exist at the end of the reporting period,*
*3) classification is not affected by the likelihood that an entity will exercise its deferral right, and*

*4) only if an embedded derivative in a convertible liability is an equity instrument would the terms and conditions of a liability will not impact its classification.*

**42. STANDAR AKUNTANSI YANG TELAH DITERBITKAN NAMUN BELUM BERLAKU EFEKTIF (lanjutan)**

**Mulai efektif pada atau setelah tanggal 1 Januari 2024 (lanjutan)**

Amandemen PSAK 1: Liabilitas Jangka Panjang dengan Kovenan (lanjutan)

Selain itu, persyaratan telah diperkenalkan untuk mewajibkan pengungkapan ketika suatu kewajiban timbul dari pinjaman perjanjian diklasifikasikan sebagai tidak lancar dan hak entitas untuk menunda penyelesaian bergantung pada kepatuhan terhadap persyaratan di masa depan dalam waktu dua belas bulan.

Amendemen tersebut berlaku efektif untuk periode pelaporan tahunan yang dimulai pada atau setelah 1 Januari 2024 secara retrospektif dengan penerapan dini diperkenankan.

Grup saat ini sedang menilai dampak dari amandemen tersebut untuk menentukan dampaknya terhadap pelaporan keuangan konsolidasian Grup.

Amandemen PSAK 73: Liabilitas Sewa dalam Jual Beli dan Sewa-balik

Amandemen PSAK 73 Sewa menetapkan persyaratan yang digunakan penjual-penyewa dalam mengukur kewajiban sewa yang timbul dalam transaksi jual beli dan sewa-balik, untuk memastikan penjual-penyewa tidak mengakui jumlah setiap keuntungan atau kerugian yang terkait dengan hak guna yang dipertahankan.

Amandemen berlaku secara retrospektif untuk periode pelaporan tahunan yang dimulai pada atau setelah 1 Januari 2024. Penerapan dini diperkenankan. Grup saat ini sedang menilai dampak dari amandemen tersebut untuk menentukan dampaknya terhadap pelaporan keuangan konsolidasian Grup.

Amandemen PSAK 2 dan PSAK 60: Pengaturan Pembiayaan Pemasok

Amandemen PSAK 2 dan PSAK 60 mengklarifikasi karakteristik pengaturan pembiayaan pemasok dan mensyaratkan pengungkapan tambahan atas pengaturan pembiayaan pemasok tersebut. Persyaratan pengungkapan dalam amandemen ini dimaksudkan untuk membantu pengguna laporan keuangan dalam memahami dampak pengaturan pembiayaan pemasok terhadap liabilitas, arus kas, dan eksposur terhadap risiko likuiditas suatu entitas.

***42. ACCOUNTING STANDARDS ISSUED BUT NOT YET EFFECTIVE (continued)***

***Effective beginning on or after January 1, 2024 (continued)***

*Amendment of SFAS 1: Non-current Liabilities with Covenants (continued)*

*In addition, a requirement has been introduced to require disclosure when a liability arising from a loan agreement is classified as non-current and the entity's right to defer settlement is contingent on compliance with future covenants within twelve months.*

*The amendments are effective for annual reporting periods beginning on or after January 1, 2024 retrospectively with early adoption permitted.*

*The Group is currently assessing the impact of the amendment to determine the impact they will have on the Group's financial reporting.*

*Amendment of SFAS 73: Lease liability in a Sale and Leaseback*

*The amendment to SFAS 73 Leases specifies the requirements that a seller-lessee uses in measuring the lease liability arising in a sale and leaseback transaction, to ensure the seller-lessee does not recognise any amount of the gain or loss that relates to the right of use it retains.*

*The amendment applies retrospectively to annual reporting periods beginning on or after January 1, 2024. Earlier application is permitted. The Group is currently assessing the impact of the amendment to determine the impact they will have on the Group's financial reporting.*

*Amendment of SFAS 2 and SFAS 60: Supplier Finance Arrangements*

*The amendments to SFAS 2 and SFAS 60 clarify the characteristics of supplier finance arrangements and require additional disclosure of such arrangements. The disclosure requirements in the amendments are intended to assist users of financial statements in understanding the effects of supplier finance arrangements on an entity's liabilities, cash flows and exposure to liquidity risk.*

## 42. STANDAR AKUNTANSI YANG TELAH DITERBITKAN NAMUN BELUM BERLAKU EFEKTIF (lanjutan)

**Mulai efektif pada atau setelah tanggal 1 Januari 2024 (lanjutan)**

Amandemen PSAK 2 dan PSAK 60: Pengaturan Pembiayaan Pemasok (lanjutan)

Amandemen ini akan berlaku efektif untuk periode pelaporan tahunan yang dimulai pada atau setelah 1 Januari 2024. Penerapan dini diperkenankan, namun perlu diungkapkan. Amandemen tersebut diperkirakan tidak mempunyai dampak material terhadap laporan keuangan konsolidasian Grup.

## *42. ACCOUNTING STANDARDS ISSUED BUT NOT YET EFFECTIVE (continued)*

***Effective beginning on or after January 1, 2024 (continued)***

*Amendment of SFAS 2 and SFAS 60: Supplier Finance Arrangements (continued)*

*The amendments will be effective for annual reporting periods beginning on or after January 1, 2024. Early adoption is permitted, but will need to be disclosed.The amendments are not expected to have a material impact on the Group's consolidated financial statements.*

## 43. TAMBAHAN INFORMASI ARUS KAS

## *43. ADDITIONAL CASH FLOW INFORMATION*

Perubahan pada liabilitas yang timbul dari aktivitas pendanaan pada laporan arus kas konsolidasian adalah sebagai berikut:

*Changes in liabilities arising from financing activities in the consolidated cash flows statement are as follows:*

| | 1 Januari/ *January 1,* 2023 | Arus Kas/*Cash Flows* | | Perubahan Non Kas/ *Non-Cash Changes* | 31 Desember/ *December 31,* 2023 | |
|---|---|---|---|---|---|---|
| | | Penerimaan/ *Proceeds* | Pembayaran/ *Payment* | | | |
| **Rupiah** | | | | | | ***Rupiah*** |
| Utang jangka pendek*) | 635.000.000 | 7.244.000.000 | (7.579.000.000) | - | 300.000.000 | *Short-term liabilities*)* |
| Surat utang jangka panjang**) | 122.221.627 | 408.800.000 | - | (1.847.784) | 529.173.843 | *Long-term notes payable***)* |
| Liabilitas sewa | 33.488.097 | - | (7.654.036) | 3.081.918 | 28.915.979 | *Lease liabilities* |
| **Total** | **790.709.724** | **7.652.800.000** | **(7.586.654.036)** | **1.234.134** | **858.089.822** | ***Total*** |

*) Termasuk transaksi utang bank
**) Termasuk transaksi surat utang jangka menengah dan obligasi

*) *Including bank loans transaction*
**) *Including medium-term promissory notes transaction and bonds*

| | 1 Januari/ *January 1,* 2022 | Arus Kas/*Cash Flows* | | Perubahan Non Kas/ *Non-Cash Changes* | 31 Desember/ *December 31,* 2022 | |
|---|---|---|---|---|---|---|
| | | Penerimaan/ *Proceeds* | Pembayaran/ *Payment* | | | |
| **Rupiah** | | | | | | ***Rupiah*** |
| Utang jangka pendek*) | 392.400.000 | 3.245.300.000 | (3.002.700.000) | - | 635.000.000 | *Short-term liabilities*)* |
| Surat utang jangka panjang**) | 122.012.976 | - | - | 208.651 | 122.221.627 | *Long-term notes payable***)* |
| Liabilitas sewa | 37.368.343 | - | (4.738.874) | 858.628 | 33.488.097 | *Lease liabilities* |
| **Total** | **551.781.319** | **3.245.300.000** | **(3.007.438.874)** | **1.067.279** | **790.709.724** | ***Total*** |

*) Termasuk transaksi utang bank
**) Termasuk transaksi surat utang jangka menengah

*) *Including bank loans transaction*
**) *Including medium-term promissory notes*

## 44. TANGGUNG JAWAB MANAJEMEN DAN PERSETUJUAN LAPORAN KEUANGAN KONSOLIDASIAN

Manajemen Perusahaan dan entitas anaknya bertanggung jawab atas laporan keuangan konsolidasian ini yang diselesaikan dan disetujui oleh Direksi untuk diterbitkan pada tanggal 8 Maret 2024.

## *44. MANAGEMENT RESPONSIBILITY AND APPROVAL OF CONSOLIDATED FINANCIAL STATEMENTS*

*The management of the Company and its subsidiaries are responsible for the preparation of these consolidated financial statements which were completed and authorized by the Board of Directors for issuance on March 8, 2024.*

**PT TRIMEGAH SEKURITAS INDONESIA TBK**

**INFORMASI KEUANGAN TAMBAHAN TERHADAP LAPORAN KEUANGAN KONSOLIDASIAN TENTANG INFORMASI KEUANGAN ENTITAS INDUK/**
***SUPPLEMENTARY FINANCIAL INFORMATION TO THE CONSOLIDATED FINANCIAL STATEMENTS REGARDING THE FINANCIAL INFORMATION OF THE PARENT ENTITY***

Perusahaan menerbitkan laporan keuangan konsolidasian yang merupakan laporan keuangan utama. Informasi keuangan tambahan PT Trimegah Sekuritas Indonesia Tbk (Entitas Induk) ini, di mana investasi pada entitas anak dicatat dengan metode biaya, dan disajikan untuk dapat menganalisa hasil usaha entitas induk saja (lihat Lampiran 1/1 - 1/10).

*The Company published the consolidated financial statements as its primary financial statements. The supplementary financial information of PT Trimegah Sekuritas Indonesia Tbk (Parent Entity) which is the investment in subsidiaries are accounted for under cost method, and is prepared in order that the parent entity's results of operations can be analyzed (see Appendix 1/1 - 1/10).*

Informasi keuangan tambahan PT Trimegah Sekuritas Indonesia Tbk dan entitas anaknya berikut ini harus dibaca bersamaan dengan laporan keuangan konsolidasian PT Trimegah Sekuritas Indonesia Tbk dan entitas anaknya.

*The supplementary financial information of PT Trimegah Sekuritas Indonesia Tbk and its subsidiaries should be read in conjunction with the consolidated financial statements of PT Trimegah Sekuritas Indonesia Tbk and its subsidiaries.*

**PT TRIMEGAH SEKURITAS INDONESIA TBK**
**ENTITAS INDUK**
**LAPORAN POSISI KEUANGAN**
**Tanggal 31 Desember 2023**
**(Disajikan dalam ribuan Rupiah, kecuali dinyatakan lain)**

***PT TRIMEGAH SEKURITAS INDONESIA TBK***
***PARENT ENTITY***
***STATEMENT OF FINANCIAL POSITION***
***As of December 31, 2023***
***(Expressed in thousands of Rupiah, unless otherwise stated)***

| | **Tahun yang berakhir pada tanggal 31 Desember/ *Year ended December 31,*** | | |
|---|---|---|---|
| | **2023** | **2022** | |
| **ASET** | | | ***ASSETS*** |
| Kas dan setara kas | 186.572.482 | 534.531.772 | *Cash and cash equivalents* |
| Kas dan setara kas yang dibatasi penggunaanya | - | 30.000.000 | *Restricted cash and cash equivalents* |
| Portofolio efek - neto | 352.631.295 | 215.953.830 | *Marketable securities - net* |
| Piutang usaha - neto | | | *Account receivables - net* |
| Pihak ketiga | 742.939 | 130.632 | *Third parties* |
| Piutang transaksi perantara pedagang efek - neto | | | *Receivables from brokerage activities - net* |
| Pihak ketiga | 830.140.997 | 445.740.218 | *Third parties* |
| Piutang transaksi repo - neto | 1.138.690.760 | 511.091.059 | *Receivables from repo transactions - net* |
| Piutang lain-lain - neto | 9.749.592 | 4.843.246 | *Other receivables - net* |
| Biaya dibayar di muka | 4.961.785 | 5.151.851 | *Prepaid expenses* |
| Pajak dibayar di muka | 2.178.901 | 2.178.900 | *Prepaid taxes* |
| Investasi pada entitas asosiasi | 25.974.000 | 24.975.000 | *Investment in associated entities* |
| Aset tak berwujud - setelah dikurangi akumulasi amortisasi masing-masing sebesar Rp37.136.465 dan Rp30.684.141 per 31 Desember 2023 dan 2022 | 25.746.160 | 22.236.259 | *Intangible assets - net of accumulated amortization of Rp37,136,465 and Rp30,684,141 as of December 31, 2023 and 2022, respectively* |
| Aset hak guna - setelah dikurangi akumulasi penyusutan masing-masing sebesar Rp24.552.076 dan Rp21.774.384 per 31 Desember 2023 dan 2022 | 20.427.013 | 24.123.884 | *Right-of-use assets - net of accumulated depreciation of Rp24,552,076 and Rp21,774,384 as of December 31, 2023 and 2022, respectively* |
| Aset tetap - setelah dikurangi akumulasi penyusutan masing-masing sebesar Rp66.988.280 dan Rp65.480.820 per 31 Desember 2023 dan 2022 | 8.764.186 | 8.713.796 | *Fixed assets - net of accumulated depreciation of Rp66,988,280 and and Rp65,480,820 as of December 31, 2023 and 2022, respectively* |
| Aset pajak tangguhan | 24.374.766 | 29.349.356 | *Deferred tax assets* |
| Aset lain-lain | 2.431.410 | 6.055.468 | *Other assets* |
| **TOTAL ASET** | **2.633.386.286** | **1.865.075.271** | ***TOTAL ASSETS*** |

**PT TRIMEGAH SEKURITAS INDONESIA TBK**
**ENTITAS INDUK**
**LAPORAN POSISI KEUANGAN (lanjutan)**
**Tanggal 31 Desember 2023**
**(Disajikan dalam ribuan Rupiah, kecuali dinyatakan lain)**

***PT TRIMEGAH SEKURITAS INDONESIA TBK***
***PARENT ENTITY***
***STATEMENT OF FINANCIAL POSITION (continued)***
***As of December 31, 2023***
***(Expressed in thousands of Rupiah, unless otherwise stated)***

| | Tahun yang berakhir pada tanggal 31 Desember/ *Year ended December 31,* | | |
|---|---|---|---|
| | **2023** | **2022** | |
| **LIABILITAS DAN EKUITAS** | | | ***LIABILITIES AND EQUITY*** |
| **LIABILITAS** | | | ***LIABILITIES*** |
| Utang usaha | | | *Account payables* |
| Pihak ketiga | 9.418.889 | 8.290.912 | *Third parties* |
| Utang transaksi perantara pedagang efek: | | | *Payables from brokerage activities:* |
| Pihak berelasi | 5.047.996 | 189.856 | *Related parties* |
| Pihak ketiga | 636.149.727 | 129.552.761 | *Third parties* |
| Utang pajak | 9.085.233 | 6.439.818 | *Taxes payable* |
| Beban akrual | 45.687.198 | 50.059.290 | *Accrued expenses* |
| Utang jangka pendek | 300.000.000 | 635.000.000 | *Short-term liabilities* |
| Surat utang jangka panjang | 529.173.843 | 122.221.627 | *Long-term notes payable* |
| Liabilitas sewa | 22.177.510 | 25.934.007 | *Lease liabilities* |
| Liabilitas imbalan kerja | 31.036.231 | 26.759.449 | *Employee benefits liabilities* |
| Utang lain-lain | 10.384.448 | 15.936.464 | *Other payable* |
| **Total Liabilitas** | **1.598.161.075** | **1.020.384.184** | ***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 per | 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* |
| Saldo laba | | | *Retained earnings* |
| Telah ditentukan penggunaannya | 9.975.000 | 8.975.000 | *Appropriated* |
| Belum ditentukan penggunaanya | 524.526.529 | 334.657.498 | *Unappropriated* |
| Penghasilan komprehensif lain yang tidak akan direklasifikasi lebih lanjut ke laba rugi | 21.429.848 | 21.764.755 | *Other comprehensive income which will not be further reclassified to profit or loss* |
| **Total Ekuitas** | **1.035.225.211** | **844.691.087** | ***Total Equity*** |
| **TOTAL LIABILITAS DAN EKUITAS** | **2.633.386.286** | **1.865.075.271** | ***TOTAL LIABILITIES AND EQUITY*** |

**PT TRIMEGAH SEKURITAS INDONESIA TBK**
**ENTITAS INDUK**
**LAPORAN LABA RUGI**
**DAN PENGHASILAN KOMPREHENSIF LAIN**
**Untuk Tahun yang Berakhir pada**
**Tanggal 31 Desember 2023**
**(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 Year Ended December 31, 2023***
***(Expressed in thousands of Rupiah,***
***unless otherwise stated)***

| | Tahun yang berakhir pada tanggal 31 Desember/ *Year ended December 31* | | |
|---|---|---|---|
| | **2023** | **2022** | |
| **PENDAPATAN USAHA** | | | ***REVENUES*** |
| Pendapatan dari kontrak dengan pelanggan: | | | *Income from contract with customers:* |
| Komisi perantara efek | 98.163.111 | 143.345.126 | *Brokerage commisions* |
| Jasa penjamin emisi efek | 85.394.231 | 108.432.300 | *Underwriting fees* |
| Jasa kegiatan manajer investasi | 28.162.811 | 21.702.440 | *Investment manager fees* |
| Jasa penasihat keuangan | 6.900.692 | 25.430.990 | *Financial advisory fees* |
| Lain-lain | 5.682.376 | 6.900.906 | *Others* |
| Pendapatan dari hasil investasi: | | | *Income from investments:* |
| Pendapatan dividen dan bunga | 289.639.678 | 117.068.306 | *Dividend and interest income* |
| Keuntungan dari efek - neto | 24.869.626 | 140.035.274 | *Gain from marketable securities - net* |
| Total Pendapatan Usaha | 538.812.525 | 562.915.342 | *Total Revenues* |
| **BEBAN USAHA** | | | ***OPERATING EXPENSES*** |
| Gaji dan tunjangan karyawan | (136.464.230) | (164.276.861) | *Employee salaries and benefits* |
| Pembentukan cadangan kerugian penurunan nilai | (32.014.826) | (28.382.195) | *Provision for impairment losses* |
| Penyusutan dan amortisasi | (15.080.088) | (17.466.628) | *Depreciation and amortization* |
| Beban pemasaran | (13.609.843) | (9.589.443) | *Marketing expenses* |
| Pemeliharaan gedung dan peralatan kantor | (12.690.022) | (27.643.026) | *Office building and equipment maintenance* |
| Telekomunikasi | (9.954.782) | (9.201.952) | *Telecommunication* |
| Kustodian dan transaksi | (7.625.193) | (10.050.929) | *Custodian and transaction* |
| Iklan dan promosi | (7.191.065) | (10.131.423) | *Advertising and promotions* |
| Umum dan administrasi | (6.486.180) | (7.006.853) | *General and administration* |
| Iuran Otoritas Jasa Keuangan (OJK) | (6.514.478) | (7.763.629) | *Financial Service Authority (OJK) levy* |
| Jamuan dan sumbangan | (5.833.001) | (6.154.084) | *Representation and donation* |
| Jasa profesional | (3.524.315) | (12.662.666) | *Professional fees* |
| Sewa kantor | (2.973.248) | (3.251.974) | *Office rental* |
| Beban pajak final | (2.851.486) | (3.534.623) | *Final tax expense* |
| Perjalanan dinas | (984.040) | (1.075.266) | *Business trip* |
| Pelatihan dan seminar | (886.474) | (1.234.008) | *Training and seminar* |
| Beban lain-lain | (1.808.538) | (1.468.828) | *Other expenses* |
| Total Beban Usaha | (266.491.809) | (320.894.388) | *Total Operating Expenses* |
| **LABA USAHA** | **272.320.716** | **242.020.954** | ***INCOME FROM OPERATION*** |
| **PENDAPATAN (BEBAN) LAIN-LAIN** | | | ***OTHER INCOME (EXPENSES)*** |
| Pendapatan lainnya | 21.458.616 | 21.662.008 | *Other income* |
| Beban lainnya | (727.338) | (11.446.665) | *Other expense* |
| Biaya keuangan | (72.776.338) | (53.601.390) | *Finance cost* |
| Beban lain-lain - neto | (52.045.060) | (43.386.047) | *Other expenses - net* |
| **LABA SEBELUM BEBAN PAJAK PENGHASILAN** | **220.275.656** | **198.634.907** | ***PROFIT BEFORE INCOME TAX EXPENSE*** |

**PT TRIMEGAH SEKURITAS INDONESIA TBK**
**ENTITAS INDUK**
**LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN (lanjutan)**
**Untuk Tahun yang Berakhir pada Tanggal 31 Desember 2023**
**(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 Year Ended December 31, 2023***
***(Expressed in thousands of Rupiah, unless otherwise stated)***

| | Tahun yang berakhir pada tanggal 31 Desember/ *Years ended December 31,* | | |
|---|---|---|---|
| | **2023** | **2022** | |
| **LABA SEBELUM BEBAN PAJAK PENGHASILAN** | **220.275.656** | **198.634.907** | ***PROFIT BEFORE INCOME TAX EXPENSE*** |
| **BEBAN PAJAK PENGHASILAN** | **(29.406.625)** | **(14.344.876)** | ***INCOME TAX EXPENSE*** |
| **LABA TAHUN BERJALAN** | **190.869.031** | **184.290.031** | ***PROFIT FOR THE YEAR*** |
| **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 setelah pajak tangguhan | (413.465) | (24.458) | *Remeasurement of employee benefit liabilities after deferred of tax* |
| Pajak penghasilan yang terkait | 78.558 | 811.484 | *Related income tax* |
| **(BEBAN)/PENGHASILAN KOMPREHENSIF LAIN - SETELAH PAJAK** | **(334.907)** | **787.026** | ***OTHER COMPREHENSIVE (LOSS)/INCOME - AFTER TAX*** |
| **TOTAL PENGHASILAN KOMPREHENSIF TAHUN BERJALAN** | **190.534.124** | **185.077.057** | ***TOTAL COMPREHENSIVE INCOME FOR THE YEAR*** |
| **LABA PER SAHAM** (dalam Rupiah penuh) | | | ***EARNINGS PER SHARE*** *(in full Rupiah)* |
| Dasar | 26,85 | 25,92 | *Basic* |

**PT TRIMEGAH SEKURITAS INDONESIA TBK**
**ENTITAS INDUK**
**LAPORAN PERUBAHAN EKUITAS**
**Untuk Tahun yang Berakhir pada Tanggal 31 Desember 2023**
**(Disajikan dalam ribuan Rupiah, kecuali dinyatakan lain)**

***PT TRIMEGAH SEKURITAS INDONESIA TBK***
***PARENT ENTITY***
***STATEMENT OF CHANGES IN EQUITY***
***For the Year Ended December 31, 2023***
***(Expressed in thousands of Rupiah, unless otherwise stated)***

| | Modal saham/ *Capital stock* | Tambahan modal disetor/ *Additional paid-in capital* | Saldo laba ditentukan penggunaanya/ *Appropriated retained earnings* | Penghasilan Saldo laba belum ditentukan penggunaanya/ *Unappropriated retained earnings* | Komprehensif lainnya/ *Other Comprehensive Income* | Total ekuitas/ *Total equity* | |
|---|---|---|---|---|---|---|---|
| **Saldo per 31 Desember 2021** | **355.465.000** | **123.828.834** | **7.975.000** | **151.367.467** | **20.977.729** | **659.614.030** | ***Balance as of December 31, 2021*** |
| Pembentukan cadangan umum | - | - | 1.000.000 | (1.000.000) | - | - | *General reserved appropriation* |
| Pengukuran kembali liabilitas imbalan kerja, setelah pajak tangguhan | - | - | - | - | 787.026 | 787.026 | *Remeasurement of employee benefit laibilities, net of deferred tax* |
| Laba tahun berjalan | - | - | - | 184.290.031 | - | 184.290.031 | *Profit for the year* |
| **Saldo per 31 Desember 2022** | **355.465.000** | **123.828.834** | **8.975.000** | **334.657.498** | **21.764.755** | **844.691.087** | ***Balance as of December 31, 2022*** |
| Pembentukan cadangan umum | - | - | 1.000.000 | (1.000.000) | - | - | *General reserved appropriation* |
| Pengukuran kembali liabilitas imbalan kerja, setelah pajak tangguhan | - | - | - | - | (334.907) | (334.907) | *Remeasurement of employee benefit laibilities, net of deferred tax* |
| Laba tahun berjalan | - | - | - | 190.869.031 | - | 190.869.031 | *Profit for the year* |
| **Saldo per 31 Desember 2023** | **355.465.000** | **123.828.834** | **9.975.000** | **524.526.529** | **21.429.848** | **1.035.225.211** | ***Balance as of December 31, 2023*** |

**PT TRIMEGAH SEKURITAS INDONESIA TBK**
**ENTITAS INDUK**
**LAPORAN ARUS KAS**
**Untuk Tahun yang Berakhir pada**
**Tanggal 31 Desember 2023**
**(Disajikan dalam ribuan Rupiah,**
**kecuali dinyatakan lain)**

***PT TRIMEGAH SEKURITAS INDONESIA TBK***
***PARENT ENTITY***
***STATEMENT OF CASH FLOWS***
***For the Year Ended December 31, 2023***
***(Expressed in thousands of Rupiah,***
***unless otherwise stated)***

| | Tahun yang berakhir pada tanggal 31 Desember/ *Year ended December 31,* | | |
|---|---|---|---|
| | **2023** | **2022** | |
| **ARUS KAS DARI AKTIVITAS OPERASI** | | | ***ACTIVITIES*** |
| Penerimaan pendapatan dividen dan bunga | 273.956.054 | 110.397.712 | *Receipts from dividends and interest income* |
| Pembayaran kepada/(penerimaan dari) nasabah - neto | 183.162.587 | (90.297.986) | *Receipts from/(payments to) customers - net* |
| Penerimaan jasa penasihat keuangan penjaminan emisi dan penjualan efek | 119.845.427 | 154.979.734 | *Receipts from financial advisory. underwriting and selling fees* |
| Penerimaan komisi perantara perdagangan efek | 98.163.111 | 143.345.127 | *Receipts from brokerage commissions* |
| Penerimaan dari piutang transaksi repo | 55.115.744 | 315.766.758 | *Receipts from receivables from repo transactions* |
| Penerimaan dari perusahaan efek - neto | 7.975.378 | 33.309.518 | *Receipts from securities company - net* |
| Pemberian piutang transaksi repo | (686.754.759) | (463.314.161) | *Granting from receivables from repo transactions* |
| Pembayaran kepada karyawan | (126.459.655) | (160.502.095) | *Payments to employees* |
| (Pembelian)/penjualan aset keuangan pada nilai wajar melalui laba rugi - neto | (111.807.841) | 56.439.378 | *(Purchase)/sale of financial assets at fair value through profit or loss - net* |
| Pembayaran kepada pemasok - neto | (98.608.031) | (94.378.184) | *Payments to suppliers - net* |
| (Pembayaran kepada)/penerimaan dari lembaga kliring dan penjaminan - neto | (88.498.544) | 27.111.747 | *(Payments to)/receipts from clearing and guarantee institution - net* |
| Pembayaran kepada pajak penghasilan | (26.713.225) | (16.063.948) | *Payments of corporate income tax* |
| Penerimaan/(pembayaran) lainnya - neto | 3.804.030 | (21.386.801) | *Other received/(payments) - net* |
| **Kas neto digunakan untuk aktivitas operasi** | **(396.819.724)** | **(4.593.201)** | ***Net cash used in operating activities*** |
| **ARUS KAS DARI AKTIVITAS INVESTASI** | | | ***CASH FLOWS FROM INVESTING ACTIVITIES*** |
| Penerimaan bunga | 14.552.645 | 13.695.990 | *Interest received* |
| Hasil penjualan aset tetap | 60.921 | 86.888 | *Proceeds from sale of fixed assets* |
| Uang muka pembelian aset tetap | - | (2.786.110) | *Advances for purchase of fixed assets* |
| Perolehan aset tetap | (2.082.782) | (2.045.409) | *Acquisition of fixed assets* |
| Uang muka pembelian aset tak berwujud | (1.753.250) | (2.160.041) | *Advances for purchase of intangible assets* |
| Perolehan aset tak berwujud | (1.367.951) | (1.099.065) | *Acquisition of intangible assets* |
| Investasi pada entitas asosiasi | (999.000) | - | *Investments in associated entities* |
| **Kas neto diperoleh dari aktivitas investasi** | **8.410.583** | **5.692.253** | ***Net cash provided by investing activities*** |

**PT TRIMEGAH SEKURITAS INDONESIA TBK**
**ENTITAS INDUK (lanjutan)**
**LAPORAN ARUS KAS**
**Untuk Tahun yang Berakhir pada**
**Tanggal 31 Desember 2023**
**(Disajikan dalam ribuan Rupiah,**
**kecuali dinyatakan lain)**

***PT TRIMEGAH SEKURITAS INDONESIA TBK***
***PARENT ENTITY (continued)***
***STATEMENT OF CASH FLOWS***
***For the Year Ended December 31, 2023***
***(Expressed in thousands of Rupiah,***
***unless otherwise stated)***

| | Tahun yang berakhir pada tanggal 31 Desember/ *Year ended December 31,* | | |
|---|---|---|---|
| | **2023** | **2022** | |
| **ARUS KAS DARI AKTIVITAS PENDANAAN** | | | ***CASH FLOWS FROM FINANCING ACTIVITIES*** |
| Penerimaan utang bank | 7.244.000.000 | 3.195.000.000 | *Proceeds from bank loans* |
| Penerimaan dari penerbitan obligasi | 408.800.000 | - | *Proceeds from bonds payable* |
| Penerbitan surat utang jangka pendek | - | 50.300.000 | *Short-term promissory notes issuance* |
| Pembayaran utang bank | (7.579.000.000) | (2.760.000.000) | *Payments of bank loans* |
| Pembayaran bunga | (57.209.828) | (46.829.355) | *Interest payments* |
| Pembayaran liabilitas sewa | (6.140.321) | (3.658.987) | *Payment of lease liabilities* |
| Pembayaran surat utang jangka pendek | - | (242.700.000) | *Payments of short-term promissory notes* |
| **Kas neto diperoleh dari aktivitas pendanaan** | **10.449.851** | **192.111.658** | ***Net cash provided by financing activities*** |
| **(PENURUNAN)/KENAIKAN BERSIH KAS DAN SETARA KAS** | **(377.959.290)** | **193.210.710** | ***NET (DECREASE)/INCREASE IN CASH AND CASH EQUIVALENTS*** |
| **KAS DAN SETARA KAS AWAL TAHUN** | **564.531.772** | **371.321.062** | ***CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR*** |
| **KAS DAN SETARA KAS AKHIR TAHUN** | **186.572.482** | **564.531.772** | ***CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR*** |

**PT TRIMEGAH SEKURITAS INDONESIA TBK**
**ENTITAS INDUK**
**LAPORAN ARUS KAS (lanjutan)**
**Untuk Tahun yang Berakhir pada**
**Tanggal 31 Desember 2023**
**(Disajikan dalam ribuan Rupiah,**
**kecuali dinyatakan lain)**

***PT TRIMEGAH SEKURITAS INDONESIA TBK***
***PARENT ENTITY***
***STATEMENT OF CASH FLOWS (continued)***
***For the Year Ended December 31, 2023***
***(Expressed in thousands of Rupiah,***
***unless otherwise stated)***

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,* 2023 | Arus Kas/*Cash Flows* | | Perubahan Non Kas/ *Non-Cash Changes* | 31 Desember/ *December 31,* 2023 | |
|---|---|---|---|---|---|---|
| | | Penerimaan/ *Proceeds* | Pembayaran/ *Payment* | | | |
| **Rupiah** | | | | | | ***Rupiah*** |
| Utang jangka pendek*) | 635.000.000 | 7.244.000.000 | (7.579.000.000) | - | 300.000.000 | *Short-term liabilities*)* |
| Surat utang jangka panjang**) | 122.221.627 | 408.800.000 | - | (1.847.784) | 529.173.843 | *Long-term notes payable***)* |
| Liabilitas sewa | 25.934.007 | - | (6.140.321) | 2.383.824 | 22.177.510 | *Lease liabilities* |
| **Total** | **783.155.634** | **7.652.800.000** | **(7.585.140.321)** | **536.040** | **851.351.353** | ***Total*** |

*) Termasuk transaksi utang bank
**) Termasuk transaksi surat utang jangka menengah dan obligasi

*) *Including bank loans transaction*
**) *Including medium-term promissory notes transaction and bonds*

| | 1 Januari/ *January 1,* 2022 | Arus Kas/*Cash Flows* | | Perubahan Non Kas/ *Non-Cash Changes* | 31 Desember/ *December 31,* 2022 | |
|---|---|---|---|---|---|---|
| | | Penerimaan/ *Proceeds* | Pembayaran/ *Payment* | | | |
| **Rupiah** | | | | | | ***Rupiah*** |
| Utang jangka pendek*) | 392.400.000 | 3.245.300.000 | (3.002.700.000) | - | 635.000.000 | *Short-term liabilities*)* |
| Surat utang jangka panjang**) | 122.012.976 | - | - | 208.651 | 122.221.627 | *Long-term notes payable***)* |
| Liabilitas sewa | 37.368.343 | - | (4.738.874) | 858.628 | 33.488.097 | *Lease liabilities* |
| **Total** | **551.781.319** | **3.245.300.000** | **(3.007.438.874)** | **1.067.279** | **790.709.724** | ***Total*** |

*) Termasuk transaksi utang bank
**) Termasuk transaksi surat utang jangka menengah

*) *Including bank loans transaction*
**) *Including medium-term promissory notes*

**PT TRIMEGAH SEKURITAS INDONESIA TBK**
**ENTITAS INDUK**
**CATATAN ATAS LAPORAN KEUANGAN**
**Tanggal 31 Desember 2023 dan**
**Untuk Tahun yang Berakhir pada**
**Tanggal Tersebut**
**(Disajikan dalam ribuan Rupiah,**
**kecuali dinyatakan lain)**

***PT TRIMEGAH SEKURITAS INDONESIA TBK***
***PARENT ENTITY***
***NOTES TO THE FINANCIAL STATEMENTS***
***As of December 31, 2023 and***
***For the Year Then Ended***
***(Expressed in thousands of Rupiah,***
***unless otherwise stated)***

## 1. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN

**Dasar penyusunan laporan keuangan tersendiri Entitas Induk**

Laporan keuangan tersendiri entitas induk disusun sesuai dengan Pernyataan Standar Akuntansi Keuangan ("PSAK") No. 4 (revisi 2013) "Laporan Keuangan Tersendiri".

PSAK No. 4 (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*.

PSAK No. 4 (Revisi 2015): Laporan Keuangan Tersendiri yang berlaku efektif sejak 1 Januari 2016, memperkenankan metode biaya perolehan dan metode ekuitas sebagai metode pencatatan investasi pada entitas anak, ventura bersama dan entitas asosiasi dalam laporan keuangan tersendiri. Perusahaan menerapkan metode biaya perolehan dalam laporan keuangan entitas induk saja pada tanggal dan tahun yang berakhir pada tanggal 31 Desember 2023 dan 2022.

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.

## 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-tanggal 31 Desember 2023 and 2022 Entitas Induk memiliki penyertaan saham pada entitas anak sebagai berikut:

## *1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES*

***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") No. 4 (revised 2013) "Separate Financial Statements".*

*SFAS No. 4 (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.*

*SFAS No. 4 (Revised 2015): Separate Financial Statements that became effective since January 1, 2016, allows the use of the cost method and equity method to record the investment in subsidiaries, joint ventures, and associates in the separate financial statements. The Company implemented cost method in the financial statements of the parent entity only as of and for the years ended December 31, 2023 and 2022.*

*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. 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 December 31, 2023 and 2022, 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* | 2023 | | 2022 | |
|---|---|---|---|---|
| | 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) | 99,90% | 24.975.000 | 99,90% | 24.975.000 |
| PT Trimegah Sekuritas (TS) | 99,90% | 999.000 | 99,90% | 999.000 |
| **Tidak langsung/*Indirect*** | | | | |
| PT Andika Properti Nusantara (APN) | 98,18% | 54.000 | 98,18% | 54.000 |
| Reksadana TFIP Syariah | 97,00% | 15.000.000 | - | - |
| Reksadana TRIM RDPT Hijau Inklusif | 99,99% | 15.000.000 | - | - |
| Reksadana TRIM Dana Obligasi Nusantara | 100,00% | 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. SALDO DAN TRANSAKSI SIGNIFIKAN DENGAN ENTITAS ANAK

## *3. SIGNIFICANT BALANCES AND TRANSACTIONS WITH SUBSIDIARIES*

Entitas Induk mempunyai transaksi dan saldo yang signifikan dengan pihak entitas anak, PT Trimegah Asset Management dan PT Andika Properti Nusantara, sebagai berikut (transaksi-transaksi ini telah dieliminasi dalam laporan keuangan konsolidasian):

*Parent Company has the following significant transactions and balances with its subsidiaries. PT Trimegah Asset Management and PT Andika Properti Nusantara, as follows (these transactions have been eliminated in the consolidated financial statements):*

| Jenis transaksi | 31 Desember/ *December 31,* 2023 | 31 Desember/ *December 31,* 2022 | *Type of transactions* |
|---|---|---|---|
| **Laporan posisi keuangan terdiri dari:** | | | ***Statement of financial position, pertain of:*** |
| Piutang terkait dengan sewa dan penggajian karyawan penyertaan kepada anak perusahaan dan sewa dibayar di muka | 1.441.439 | 1.274.154 | *Receivables related with rent and employee expenses investment in subsidiary and prepaid rent* |

| Jenis transaksi | Tahun yang berakhir pada tanggal 31 Desember/ *Year ended December 31,* 2023 | 2022 | *Type of transactions* |
|---|---|---|---|
| **Laporan laba-rugi komprehensif terdiri dari:** | | | ***Statement of comprehensive income pertain of:*** |
| Komisi jasa agen penjualan reksadana | 13.210.605 | 9.122.936 | *Selling fee of mutual fund sales* |
| Beban-beban yang menjadi beban bersama antara lain beban jasa profesional | 7.974.216 | 7.472.657 | *Expenses related with joint cost such as professional services fee* |



# Lembar Umpan Balik
## Feedback Sheet

Laporan Keberlanjutan 2023 PT Trimegah Sekuritas Indonesia Tbk disajikan sebagai satu kesatuan dengan Laporan Tahunan 2023. Daftar pengungkapan sesuai Peraturan OJK Nomor 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik dapat dilihat pada halaman terakhir Laporan ini.

Dalam rangka meningkatkan kualitas pelaporan yang lebih baik pada tahun mendatang, kami akan sangat berterima kasih jika para pemangku kepentingan dapat memberikan kritik dan saran setelah membaca Laporan ini dengan cara mengisi Lembar Umpan Balik berikut ini.

The 2023 Sustainability Report of PT Trimegah Sekuritas Indonesia Tbk is presented as an integrated part of the 2023 Annual Report. The list of disclosures is in accordance with OJK Regulation Number 51/POJK.03/2017 concerning Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies can be seen on the last pages of this Report.

In order to improve the quality of reporting in the coming year, we would be very grateful if stakeholders could provide criticism and suggestions after reading this report by filling out the following Feedback Sheet.

Nama/Name : .....
Institusi/Perusahaan/Institution/Company : .....
E-mail/E-mail : .....
Telepon/HP/Phone/Cell Phone : .....

**Klasifikasi Pemangku Kepentingan/**Stakeholder Classification
(Pilih satu dan beri tanda √ sesuai jawaban/Please choose one and mark √ according to the answer)

- ☐ Pemegang Saham/Shareholder
- ☐ Mitra Kerja/Business Partner
- ☐ Regulator/Regulator
- ☐ Nasabah/Client
- ☐ Masyarakat/Community
- ☐ Karyawan/Employee
- ☐ Lain-lain/Others (.....)

| **Pernyataan/**Statement<br>**(Pilih satu dan beri tanda √ sesuai jawaban/**<br>Please choose one and mark √ according to the answer) | **Ya/**Yes | **Tidak/**No |
|---|---|---|
| Laporan ini telah memberikan informasi mengenai PT Trimegah Sekuritas Indonesia Tbk yang bermanfaat bagi Anda.<br>This report has provided information about PT Trimegah Sekuritas Indonesia Tbk that is useful for you. | | |
| Laporan ini sudah cukup lengkap dan jelas dalam menggambarkan kinerja Perseroan terkait pembangunan berkelanjutan.<br>This report is quite complete and clear in describing the Company's performance related to sustainable development. | | |

# Lembar Umpan Balik
## Feedback Sheet

| **Pernyataan/**Statement<br>**(Pilih satu dan beri tanda √ sesuai jawaban/**<br>Please choose one and mark √ according to the answer) | **Ya/**Yes | **Tidak/**No |
|---|---|---|
| Bentuk, tampilan dan penyajian laporan mudah dipahami.<br>The form, display and presentation of the report are easy to understand. | | |

Mohon berikan saran Anda atas Laporan ini/Please provide your suggestion on this report:

Umpan Balik dapat dikirimkan kembali kepada kami ke alamat:

Sekretaris Perusahaan & Hubungan Investor
**PT Trimegah Sekuritas Indonesia Tbk**
Gedung Artha Graha Lantai 18 & 19
Jl. Jend. Sudirman Kav. 52-53
Jakarta 12190, Indonesia
E-mail : investor.relation@trimegah.com
Fax : +62 21 2924 9150

Feedback can be sent back to us to the address:

Corporate Secretary & Investor Relations
**PT Trimegah Sekuritas Indonesia Tbk**
Artha Graha Building 18th & 19th Floor
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Jakarta 12190, Indonesia
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Fax : +62 21 2924 9150

# Tanggapan Terhadap Umpan Balik Laporan Keberlanjutan Tahun 2022

## Response to 2022 Sustainability Report Feedback

Sepanjang tahun 2023, tidak terdapat umpan balik terhadap Laporan Keberlanjutan Tahun 2022 yang diterima oleh Perseroan.

Throughout 2023, the Company did not receive any feedback on the 2022 Sustainability Report.



# Daftar Pengungkapan Sesuai Peraturan OJK No. 51/POJK.03/2017

List of Disclosures According to OJK Regulation No. 51/POJK.03/2017

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