Danantara Indonesia

ASABRI

KINERJA KEUANGAN TERJAGA, PERLINDUNGAN PESERTA PRIMA

KEEPING OUR FINANCIALS PERFORMANCE, KEEPING YOU PROTECTED



2025 LAPORAN TAHUNAN
ANNUAL REPORT

Tema Laporan Tahunan 2025

2025 Annual Report Theme



Tema Laporan Tahunan 2025
2025 Annual Report Theme

Sebagai Badan Usaha Milik Negara yang memiliki tugas menyelenggarakan program asuransi sosial dan pembayaran pensiun bagi Prajurit Tentara Nasional Indonesia (TNI), Anggota Kepolisian Negara Republik Indonesia (Polri), serta Aparatur Sipil Negara (ASN) di lingkungan Kementerian Pertahanan dan Polri sesuai amanat Peraturan Pemerintah Republik Indonesia Nomor 102 Tahun 2015 sebagaimana telah diubah dengan Peraturan Pemerintah Nomor 54 Tahun 2020, PT ASABRI (Persero) senantiasa berkomitmen menjaga keberlanjutan pengelolaan Program Tabungan Hari Tua (THT), Jaminan Kecelakaan Kerja (JKK), Jaminan Kematian (JKm), dan Pensiun. Komitmen tersebut diwujudkan melalui pengelolaan keuangan dan investasi secara pruden, penerapan tata kelola perusahaan yang baik, serta penguatan pengelolaan program untuk memastikan manfaat perlindungan dapat diberikan secara optimal kepada peserta.

As a State-Owned Enterprise responsible for implementing social insurance programs and pension disbursements for Indonesian National Armed Forces (TNI) personnel, members of the Indonesian National Police (Polri), and Civil Servants (ASN) within the Ministry of Defense and Polri, pursuant to Government Regulation of the Republic of Indonesia Number 102 of 2015 as amended by Government Regulation Number 54 of 2020, PT ASABRI (Persero) is committed to the sustainable management of Old Age Savings Program (THT), Work Accident Insurance (JKK), Death Benefit (JKm), and Pension programs. This dedication is manifested through careful financial and investment management, adherence to strong corporate governance practices, and enhanced program administration to guarantee optimal benefits for participants.

Penguatan kinerja tersebut berjalan seiring dengan upaya Perusahaan meningkatkan kualitas perlindungan dan layanan kepada peserta. Hal ini tercermin dari tingkat kepuasan peserta secara umum sebesar 96,03% dengan kategori Sangat Puas. Dari aspek kesehatan dan kredibilitas Perusahaan, hasil penilaian independen oleh PT Pemeringkat Efek Indonesia (PEFINDO) menghasilkan Peringkat Berdiri Sendiri (Stand Alone Rating) idBBB+(sa) dan Peringkat Akhir (Final Rating) idA+/Stable. Sementara itu, komitmen terhadap keterbukaan informasi publik juga tercermin dari hasil monitoring dan evaluasi Komisi Informasi Pusat dengan skor 97,07 atau predikat Informatif.

This performance improvement has coincided with the Company's initiatives to enhance the quality of protection and services offered to participants. This is reflected in an overall participant satisfaction level of 96.03%, which categorizes it as Very Satisfied. In terms of the Company's financial stability and reputation, an independent evaluation conducted by PT Pemeringkat Efek Indonesia (PEFINDO) yielded a Stand-Alone Rating of idBBB+(sa) and a Final Rating of idA+/Stable. Additionally, the dedication to transparency in public information is demonstrated by the monitoring and assessment results from the Central Information Commission, which assigned a score of 97.07, resulting in the Informative designation.

Melalui tema tersebut, PT ASABRI (Persero) menegaskan bahwa keberhasilan Perusahaan tidak hanya diukur dari pencapaian kinerja keuangan, tetapi juga dari kemampuan dalam memberikan perlindungan dan layanan yang berkualitas kepada peserta. Oleh karena itu, sepanjang tahun 2025 Perusahaan terus mengoptimalkan pengelolaan aset dan investasi, memperkuat tata kelola dan manajemen risiko, meningkatkan kualitas layanan, akses yang mudah melalui pemanfaatan transformasi digital untuk menghadirkan layanan yang lebih mudah, cepat, aman, dan responsif, serta manfaat yang berdampak. Seluruh upaya tersebut menjadi bagian dari komitmen ASABRI untuk menjaga keberlanjutan program sekaligus memberikan perlindungan yang prima bagi peserta dan menciptakan nilai berkelanjutan bagi seluruh pemangku kepentingan.

Through this principle, PT ASABRI (Persero) emphasizes that the Company's success is gauged not just by financial performance metrics but also by its capacity to deliver quality protection and services to its participants. Therefore, throughout 2025, the Company will focus on optimizing asset and investment management, reinforcing governance and risk management, and improving service quality and accessibility by leveraging digital transformation to provide simpler, faster, more secure, and more responsive services, alongside impactful benefits. All these efforts are part of ASABRI's commitment to maintaining program sustainability, providing excellent protection for participants, and creating enduring value for all stakeholders.

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2025 Annual Report Theme

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LAPORAN KEUANGAN
Financial Statements

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Kilas Kinerja 2025

2025 Performance Highlights




an Anda Sepanjang Masa
Danantara Indonesia
ASABRI
ARGIO
TNI AD

Ikhtisar Keuangan
Financial Overview

LAPORAN POSISI KEUANGAN / STATEMENTS OF FINANCIAL POSITION

Dalam Jutaan Rupiah / In Million Rupiah

Uraian *Description*
Jumlah Aset Total Assets
Jumlah Liabilitas Total Liabilities
Jumlah Ekuitas Total Equity
Jumlah Liabilitas dan Ekuitas Total Liabilities and Equity

LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN / STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

Dalam Jutaan Rupiah / In Million Rupiah

Uraian *Description*
Pendapatan Premi Premium Income
Hasil Investasi Investment Income
Program THT, JKK, dan JKm THT, JKK, JKm Program
Program Akumulasi Iuran Pensiun Accumulation of Pension Program
Pendapatan Lain-lain Other Income
Jumlah Pendapatan **Total Income**
Pengembalian Hasil Investasi Akumulasi Iuran Pensiun Accumulated Pension Contribution Investment Return
Jumlah Pendapatan Bersih **Net Income**
Beban Asuransi: Klaim dan Manfaat Insurance Expenses: Claims and Benefits
Beban Asuransi: (Kenaikan) Penurunan Liabilitas Manfaat Polis Masa Depan dan Estimasi Liabilitas Klaim Insurance Expenses: (Increase) Decrease in Liabilities for Future Policy Benefits and Estimated Claims Liabilities
Beban Umum dan Administrasi General and Administrative Expenses
Penggantian Biaya Operasional Penyelenggaraan Pensiun Reimbursement of Pension Administration Operation Cost
Jumlah Beban **Total Expenses**
Laba sebelum Pajak Profit before Income Tax
Beban Pajak Kini Current Tax Expenses
Manfaat (Beban) Pajak Tangguhan Deferred Tax Benefit (Expense)
Laba Bersih Net Profit

Ikhtisar Keuangan
Financial Overview

Uraian *Description*
Penghasilan Komprehensif Lain, setelah Pajak Other Comprehensive Income after Taxes
Jumlah Laba Komprehensif Total Comprehensive Income

LAPORAN ARUS KAS / CASH FLOW STATEMENT

Dalam Jutaan Rupiah / In Million Rupiah

Uraian *Description*
Arus Kas Bersih diperoleh dari (digunakan untuk) Aktivitas Operasi Net Cash Flows Provided from (Used in) Operating Activities
Arus Kas Bersih diperoleh dari (digunakan untuk) Aktivitas Investasi Net Cash Flows Provided from (Used in) Investing Activities
Arus Kas Bersih digunakan untuk Aktivitas Pendanaan Net Cash Flows Used in Financing Activities
Kenaikan (Penurunan) Bersih Kas dan Bank Net Increase (Decrease) in Cash and Banks
Kas dan Bank pada Awal Tahun Cash on Hand and in Banks at the Beginning of the Year
Penyesuaian Saldo Awal atas Efek Penyajian Kembali Opening Balance Adjustments for Effects of Restatement
Kas dan Bank pada Akhir Tahun Cash on Hand and in Banks at the End of the Year

RASIO KEUANGAN / FINANCIAL RATIO

Uraian *Description*
Return on Equity Return on Equity
Return on Asset Return on Asset
Rasio Likuiditas Liquidity Ratio
Rasio Liabilitas terhadap Ekuitas Liabilities to Equity Ratio
Rasio Liabilitas terhadap Jumlah Aset Liabilities to Assets Ratio
Rasio Solvabilitas Solvency Ratio
Rasio Pengeluaran Expense Ratio
Rasio Klaim Claim Ratio
Rasio Kecukupan Investasi Investment Adequacy Ratio
Yield on Investment Yield on Investment
Rasio Biaya Operasional Pendapatan Operasional Operating Expenses Operating Income Ratio
Net Profit Margin Net Profit Margin

Ikhtisar Keuangan
Financial Overview

Ikhtisar Kinerja Operasional

Overview of Operating Performance

TOTAL PEMBAYARAN KLAIM DAN MANFAAT
Total Claim and Benefit Payments

TABUNGAN HARI TUA (THT)
Pension Savings (THT)

JAMINAN KECELAKAAN KERJA (JKK)
Occupational Accident Insurance (JKK)

JAMINAN KEMATIAN (JKm)
Life Insurance (JKm)

02

Laporan Manajemen
Management Report

PT ASABRI (Persero) terus memperkuat fondasi perusahaan melalui pengelolaan yang profesional, tata kelola yang baik, dan inovasi berkelanjutan guna menghadirkan layanan terbaik bagi peserta.

PT ASABRI (Persero) continually strengthens the company's foundation through professional management, good governance, and continuous innovation in order to provide the best service for participants.




Danantara
Indonesia
ASABRI



ROFYANTO KURNIAWAN

Komisaris
Commissioner

RUI F.G.P DUARTE

Komisaris Utama
President Commissioner

ARIEF SULISTYANTO

Komisaris Independen
Independent Commissioner



HELMI IMAM SATRIYONO

Direktur Keuangan dan Manajemen Risiko
Director of Finance and Risk Management

SRI AININ MUKTIRIZKA

Direktur SDM dan Hukum merangkap sebagai Plt. Direktur Investasi
Director of HR and Legal concurrently Act. Director of Investment

JEFFRY HARYADI P. MANULLANG

Direktur Utama
President Director

KHAIDIR ABDURRAHMAN

Direktur Hubungan Kelembagaan
Director of Institutional Relations

Laporan Dewan Komisaris
Report of Board of Commissioners



Dewan Komisaris terus memperkuat fungsi pengawasan melalui komunikasi yang efektif, pemberian arahan strategis, dan sinergi yang erat dengan Direksi sebagai bagian dari upaya menciptakan nilai yang berkelanjutan.

The Board of Commissioners continues strengthening its oversight function through effective communication, providing strategic direction, and close synergy with the Board of Directors as part of efforts to create sustainable value.

RUI F.G.P. DUARTE

Komisaris Utama
President Commissioner

Laporan Dewan Komisaris
Report of Board of Commissioners

Para Pemegang Saham dan Pemangku Kepentingan yang Terhormat,

Respected Shareholders and Stakeholders,

Puji syukur kami panjatkan ke hadirat Tuhan Yang Maha Esa atas rahmat dan karunia-Nya sehingga PT ASABRI (Persero) mampu menjalankan amanah dalam memberikan perlindungan sosial bagi prajurit TNI, anggota Polri, Aparatur Sipil Negara di lingkungan Kementerian Pertahanan dan Polri, serta para pensiunan, di tengah dinamika perekonomian global dan nasional sepanjang tahun 2025.

Sebagai bagian dari pelaksanaan fungsi pengawasan, Dewan Komisaris secara konsisten telah memberikan arahan, masukan, dan nasihat strategis kepada Direksi guna mendukung pengelolaan Perusahaan berjalan baik. Dalam menjalankan perannya, Dewan Komisaris tidak hanya memastikan kepatuhan terhadap ketentuan yang berlaku, tetapi juga mengawasi implementasi strategi Perseroan agar tetap selaras dengan arah kebijakan Perusahaan, mampu menjawab tantangan, serta mendukung pencapaian target.

We express our highest praise and gratitude to the presence of God Almighty for His grace and blessings, which have enabled PT ASABRI (Persero) to fulfill its mandate in providing social protection for TNI soldiers, National Police members, Civil Apparatus within the Ministry of Defense, and the Indonesian National Police, as well as retirees, amidst the dynamics of the global and national economy throughout 2025.

As part of its supervisory function, the Board of Commissioners has consistently provided direction, input, and strategic advice to the Board of Directors to support effective management of the Company. In carrying out its role, the Board of Commissioners not only ensures compliance with applicable regulations, but also oversees the implementation of the Company's strategies to ensure they remain aligned with the Company's policy direction, capable of addressing challenges, and support the achievement of targets.

Laporan Dewan Komisaris
Report of Board of Commissioners

Dewan Komisaris meyakini, fungsi pengawasan yang telah dijalankan sepanjang tahun 2025 berjalan sesuai dengan prinsip Tata Kelola Perusahaan yang Baik sehingga dapat memperkuat kinerja Perusahaan. Melalui sinergi yang erat dengan Direksi dan seluruh pemangku kepentingan, Dewan Komisaris optimistis Perusahaan dapat memiliki kemampuan daya saing, menjaga kepercayaan para peserta, serta mewujudkan pertumbuhan usaha yang sehat dan berkelanjutan.

The Board of Commissioners believes that the supervisory function implemented throughout 2025 has been conducted in accordance with the principles of Good Corporate Governance, thereby strengthen the Company's performance. Through close synergy with the Board of Directors and all stakeholders, the Board of Commissioners is optimistic that the Company will maintain its competitive capabilities, maintain the trust of its participants, and achieve sound and sustainable business growth.

KONDISI EKONOMI GLOBAL DAN NASIONAL

Sepanjang tahun 2025, perekonomian global masih diwarnai berbagai tantangan yang berasal dari ketidakpastian geopolitik, fluktuasi pasar keuangan, perubahan arah kebijakan suku bunga global, serta perlambatan pertumbuhan ekonomi di berbagai negara. Dana Moneter Internasional (IMF) ekonomi dunia hanya tumbuh sebesar 3,2% pada tahun 2025, sedikit melambat dibandingkan tahun 2024 tumbuh sebesar 3,3%. Perlambatan tersebut dipengaruhi oleh meningkatnya fragmentasi perdagangan global, ketidakpastian kebijakan ekonomi, volatilitas pasar keuangan, serta masih tingginya tensi geopolitik yang menekan aktivitas investasi dan perdagangan internasional.

GLOBAL AND NATIONAL ECONOMIC CONDITIONS

Throughout 2025, the global economy continued to be marked by various challenges stemming from uncertain geopolitical, financial market volatility, shifts in global interest rate policy directions, and economic growth slowdowns across numerous countries. The International Monetary Fund (IMF) projects that the global economy will grow by only 3.2% in 2025, a slight slowdown compared to the 3.3% growth in 2024. This slowdown was influenced by increasing global trade fragmentation, uncertain economic policy, financial market volatility, and persistently elevated geopolitical tensions that weighed on investment activity and international trade.

Negara-negara maju masih menghadapi tekanan inflasi, kebijakan moneter yang ketat, serta perlambatan produktivitas, sedangkan negara-negara berkembang dihadapkan pada tantangan eksternal yang tinggi dan ruang kebijakan domestik yang semakin terbatas. Di kawasan Asia, meskipun tetap menjadi motor pertumbuhan ekonomi global, laju pertumbuhan menunjukkan tren moderasi. Pertumbuhan ekonomi negara-negara berkembang di Asia berada pada kisaran 4,3%–4,6%, mencerminkan ketahanan kawasan di tengah ketidakpastian global, namun belum sepenuhnya kembali ke tingkat pertumbuhan yang dicapai sebelum pandemi.

Developed countries continue to face inflationary pressures, tight monetary policies, and productivity slowdowns, while developing countries face significant external challenges and increasingly limited domestic policy space. In Asia, while remain the engine of global economic growth, the pace of expansion showed a moderating trend. Economic growth among developing countries in Asia ranged between 4.3% and 4.6%, reflecting the region's resilience amid global uncertainty, yet falling short of a full return to the pre-pandemic growth levels previously achieved.

Laporan Dewan Komisaris
Report of Board of Commissioners

Cina sebagai ekonomi terbesar di kawasan masih menghadapi perlambatan pertumbuhan akibat berlanjutnya tekanan di sektor properti, melemahnya permintaan domestik, tantangan demografi, serta proses transformasi menuju model pertumbuhan yang lebih berbasis konsumsi dan teknologi. Sementara itu, negara-negara maju di Asia seperti Jepang dan Korea Selatan masih mencatatkan pertumbuhan yang relatif terbatas, dipengaruhi oleh lemahnya konsumsi domestik, perlambatan ekspor, serta tingginya ketergantungan terhadap siklus perdagangan global.

China, as the region's largest economy, continued to face a growth slowdown driven by ongoing pressures in the property sector, weakening domestic demand, demographic challenges, and the ongoing process of transitioning toward a more consumption- and technology-driven growth model. Meanwhile, developed countries in Asia such as Japan and South Korea recorded relatively limited growth, affected by weak domestic consumption, slowing exports, and a high degree of dependence on global trade cycles.

Di sisi lain, sejumlah negara berkembang di Asia, khususnya India dan Vietnam, mampu mempertahankan pertumbuhan ekonomi yang lebih kuat berkat tingginya investasi, meningkatnya konsumsi domestik, serta ekspansi sektor manufaktur dan ekspor. Perbedaan laju pertumbuhan tersebut mencerminkan semakin beragamnya prospek ekonomi di kawasan Asia di tengah ketidakpastian global yang masih berlangsung.

On the other hand, a number of developing countries in Asia, especially India and Vietnam, were able to sustain stronger economic growth, underpinned by high levels of investment, rising domestic consumption, and the expansion of the manufacturing and export sectors. The diverging growth trajectories reflect the increasingly varied economic prospects across the Asian region midst ongoing global uncertainty.

Sementara itu, perekonomian Indonesia menunjukkan ketahanan yang kuat sepanjang tahun 2025 dengan mencatatkan pertumbuhan sebesar 5,11%, didukung oleh pertumbuhan ekonomi pada kuartal IV yang mencapai 5,39% (*year-on*-year/yoy). Kinerja tersebut mencerminkan solidnya fundamental ekonomi nasional yang ditopang oleh kuatnya permintaan domestik, peningkatan investasi, optimalisasi belanja pemerintah, stabilnya kinerja ekspor, serta sinergi kebijakan fiskal dan moneter dalam menjaga stabilitas ekonomi.

Meanwhile, the Indonesian economy demonstrated strong resilience throughout 2025, recording growth of 5.11%, supported by fourth quarter economic growth of 5.39% (year-on-year). This performance reflects the solid fundamentals of the national economy, underpinned by robust domestic demand, investment growth, optimized government spending, stable export performance, and the synergy between fiscal and monetary policies in maintain economic stability.

Di sektor eksternal, ekspor barang dan jasa tetap mencatatkan pertumbuhan positif, didorong oleh meningkatnya ekspor komoditas unggulan seperti minyak dan lemak nabati, besi dan baja, serta mesin dan peralatan elektronik. Peningkatan kunjungan wisatawan mancanegara turut memberikan kontribusi terhadap pertumbuhan ekspor jasa, sementara aktivitas impor tetap tumbuh seiring meningkatnya kebutuhan bahan baku dan barang modal untuk mendukung aktivitas produksi nasional.

On the external front, exports of goods and services continuesly recorded positive growth, driven by increased exports of featured commodities such as vegetable oils and fats, iron and steel, and machinery and electronic equipment. The rise in foreign tourist arrivals also contributed to the growth of services exports, while import activity continued to grow in line with increased demand for raw materials and capital goods to support national production activities.

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Dari sisi lapangan usaha, sektor manufaktur menjadi salah satu motor utama pertumbuhan dengan mencatatkan pertumbuhan sebesar 5,30% sepanjang tahun 2025. Pertumbuhan tersebut didukung oleh meningkatnya aktivitas industri berbasis hilirisasi, khususnya industri makanan dan minuman, logam dasar, serta mesin dan perlengkapan. Selain itu, sektor perdagangan juga menunjukkan kinerja yang solid dengan pertumbuhan sebesar 5,49%, mencerminkan meningkatnya aktivitas konsumsi rumah tangga dan dunia usaha.

From a sectoral perspective, the manufacturing sector emerged as one of the primary drivers of growth, recording an expansion of 5.30% throughout 2025. This growth was supported by increased activity in downstream-based industries, particularly food and beverages, base metals, and machinery and equipment. The trade sector also delivered a solid performance, growing by 5.49%, reflecting increased household consumption and business activity.

Di tengah dinamika perekonomian global dan nasional, Perusahaan dihadapkan pada berbagai tantangan yang turut memengaruhi industri asuransi sosial, khususnya dalam pengelolaan investasi akibat volatilitas pasar keuangan, perubahan suku bunga, dan meningkatnya ketidakpastian ekonomi. Kendati demikian, Perusahaan mampu mengelola berbagai dinamika tersebut secara *prudent* sehingga berhasil menjaga stabilitas operasional dan mencatatkan kinerja keuangan yang melampaui target yang telah ditetapkan dalam Rencana Kerja dan Anggaran Perusahaan (RKAP) Tahun 2025, sekaligus memperkuat fondasi bagi pertumbuhan yang sehat dan berkelanjutan.

Amid the dynamics of the global and national economy, the Company faced various challenges that also impacted the social insurance industry, particularly in investment management due to financial market volatility, interest rate movements, and heightened economic uncertainty. Nevertheless, the Company was able to manage these various dynamics prudently, successfully maintained operational stability, and recorded financial performance that exceeded the targets set in the 2025 Company Work Plan and Budget (RKAP), while simultaneously strengthening the foundation for sound and sustainable growth.

PENILAIAN TERHADAP KINERJA DIREKSI

EVALUATION OF BOARD OF DIRECTORS PERFORMANCE

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Meskipun kinerja keuangan menunjukkan performa positif, Dewan Komisaris menilai Perusahaan masih melanjutkan proses penguatan fundamental sebagai bagian dari upaya pemulihan yang dilakukan secara bertahap, sehingga setiap kebijakan keuangan dan investasi harus senantiasa mengedepankan prinsip kehati-hatian, akuntabilitas, dan pengelolaan risiko yang terukur. Dalam konteks tersebut, Dewan Komisaris memberikan perhatian khusus pada upaya menjaga keberlanjutan dana peserta, memperkuat likuiditas, meningkatkan kualitas dan produktivitas aset, mengoptimalkan hasil investasi yang sehat, serta mempercepat pemulihan aset secara berkelanjutan.

Despite the positive financial performance, the Board of Commissioners is evaluating that the Company continues to pursue the process of strengthening its fundamentals as part of a gradual recovery effort, and that every financial and investment policy must therefore consistently uphold the principles of prudence, accountability, and measured risk management. In this context, the Board of Commissioners pays particular attention to efforts to safeguard the sustainability of participant funds, strengthen liquidity, improve asset quality and productivity, optimize sound investment returns, and accelerate asset recovery on a sustainable basis.

Dewan Komisaris juga mendorong Direksi untuk memastikan bahwa setiap langkah strategis yang dijalankan senantiasa mengedepankan prinsip kehati-hatian, Tata Kelola Perusahaan yang Baik, disiplin manajemen risiko, dan sistem pengendalian internal yang efektif.

The Board of Commissioners also encourages the Board of Directors to ensure that every strategic step executed consistently prioritizes the principles of prudence, Good Corporate Governance, risk management discipline, and an effective internal control system.

Dewan Komisaris berharap Direksi dapat terus memperkuat kualitas pengelolaan investasi, meningkatkan efektivitas manajemen risiko, mempercepat transformasi digital, mengembangkan kompetensi sumber daya manusia, serta meningkatkan kualitas layanan kepada peserta sebagai bagian dari upaya memperkuat daya saing Perseroan. Berbagai inisiatif tersebut perlu dilaksanakan secara konsisten untuk memastikan Perseroan tetap adaptif terhadap dinamika lingkungan usaha, memiliki fundamental yang sehat, serta mampu menciptakan nilai tambah yang berkelanjutan bagi peserta dan seluruh pemangku kepentingan. Oleh karena itu, Dewan Komisaris berpandangan bahwa

The Board of Commissioners expects the Board of Directors to continue strengthening the quality of investment management, improving the effectiveness of risk management, accelerating digital transformation, developing human resource competencies, and enhancing the quality of service to participants as part of the Company's efforts to strengthen its competitive position. These various initiatives must be implemented consistently to ensure that the Company remains adaptive to the dynamics of the business environment, maintains sound fundamentals, and is capable of creating sustainable added value for participants and all stakeholders. Thus, the Board of Commissioners holds

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keberhasilan Direksi tidak hanya diukur dari pencapaian indikator kinerja utama (*Key Performance Indicator*/ KPI), tetapi juga dari kemampuannya mewujudkan pertumbuhan yang berkelanjutan, memperkuat tata kelola perusahaan, menjaga kesehatan keuangan, serta memastikan Perseroan mampu menjalankan mandatnya secara optimal dalam jangka panjang.

the view that the success of the Board of Directors is measured not only by the achievement of Key Performance Indicators (KPIs), but also by its ability to realize sustainable growth, strengthen corporate governance, maintain financial soundness, and ensure that the Company is able to optimally fulfill its mandate over the long term.

PENGAWASAN TERHADAP IMPLEMENTASI STRATEGI PERSEROAN

Dalam melaksanakan fungsi pengawasan terhadap implementasi strategi Perseroan, Dewan Komisaris secara berkala melakukan evaluasi atas pelaksanaan Rencana Jangka Panjang Perusahaan (RJPP) dan Rencana Kerja dan Anggaran Perusahaan (RKAP), penelaahan laporan kinerja, pembahasan perkembangan pengelolaan investasi, pemantauan penerapan manajemen risiko, serta rapat koordinasi dan rapat gabungan bersama Direksi. Pengawasan tersebut juga didukung oleh komite-komite di bawah Dewan Komisaris melalui *monitoring* dan rekomendasi atas berbagai aspek strategis, termasuk audit, manajemen risiko, investasi, sumber daya manusia, hukum, dan tata kelola perusahaan.

OVERSIGHT OF THE IMPLEMENTATION OF THE COMPANY'S STRATEGY

In carrying out its supervisory function over the implementation of the Company's strategy, the Board of Commissioners regularly conducts evaluations of the implementation of the Long-Term Corporate Plan (RJPP) and the Company Work Plan and Budget (RKAP), reviews performance reports, discusses developments in investment management, monitors the application of risk management, and holds coordination and joint meetings with the Board of Directors. This oversight is further supported by the committees under the Board of Commissioners through monitoring and recommendations on various strategic aspects, including audit, risk management, investment, human resources, legal affairs, and corporate governance.

Dewan Komisaris menilai bahwa keberhasilan implementasi strategi Perseroan tidak hanya ditentukan oleh kualitas perencanaan, tetapi juga oleh konsistensi pelaksanaan, efektivitas pengelolaan risiko, serta kemampuan Perseroan dalam mencapai sasaran yang telah ditetapkan. Oleh karena itu, Dewan Komisaris senantiasa mendorong Direksi untuk memastikan setiap program strategis dilaksanakan secara terukur, didukung indikator kinerja yang jelas, serta dievaluasi secara berkala agar setiap deviasi atau kendala yang muncul dapat segera diidentifikasi, dijelaskan secara transparan, dan ditindaklanjuti melalui langkah-langkah perbaikan yang tepat.

The Board of Commissioners is of the view that the successful implementation of the Company's strategy is determined not only by the quality of planning, but also by the consistency of execution, the effectiveness of risk management, and the Company's ability to achieve its established objectives. Therefore, the Board of Commissioners consistently encourages the Board of Directors to ensure that every strategic program is implemented in a measurable manner, supported by clear performance indicators, and evaluated on a periodic basis, so that any deviations or obstacles that arise can be promptly identified, explained transparently, and addressed through appropriate corrective measures.

Dewan Komisaris juga mendorong Direksi untuk memastikan bahwa setiap langkah pemulihan tidak dilakukan dengan mengambil risiko berlebihan. Keuangan perusahaan harus tumbuh bukan karena keberanian mengambil risiko yang tidak terukur, melainkan karena disiplin tata kelola, manajemen risiko, dan pengawasan yang ketat.

The Board of Commissioners also encourages the Board of Directors to ensure that every recovery step is not undertaken by assuming excessive risk. The Company's financial growth must be driven not by the willingness to take unmeasured risks, but by governance discipline, risk management, and rigorous oversight.

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Melalui mekanisme pengawasan yang berkesinambungan tersebut, Dewan Komisaris berupaya memastikan bahwa implementasi strategi Perseroan tetap berjalan sesuai dengan arah kebijakan perusahaan, prinsip tata kelola yang baik, serta mampu mendukung pencapaian tujuan jangka pendek maupun jangka panjang Perseroan.

Through this continuous oversight mechanism, the Board of Commissioners endeavors to ensure that the implementation of the Company's strategy remains aligned with the Company's policy direction and the principles of good governance, while being capable of supporting the achievement of both the Company's short-term and long-term objectives.

PANDANGAN ATAS PROSPEK USAHA PERSEROAN YANG DISUSUN OLEH DIREKSI

Dewan Komisaris memandang bahwa prospek usaha yang telah disusun Direksi memiliki peluang yang menjanjikan, meskipun dihadapkan pada berbagai tantangan yang semakin kompleks. Sebagai penyelenggara program asuransi sosial bagi prajurit TNI, anggota Polri, Aparatur Sipil Negara di lingkungan Kementerian Pertahanan dan Polri, serta para pensiunan, Perusahaan mengemban mandat strategis untuk terus memberikan layanan yang profesional, andal, dan berkelanjutan. Di sisi lain, dinamika pasar keuangan, percepatan transformasi digital, perubahan regulasi, serta meningkatnya ekspektasi peserta menuntut Perusahaan untuk terus meningkatkan kapasitas organisasi, memperkuat inovasi, dan menjaga kemampuan beradaptasi terhadap perubahan lingkungan usaha.

ASSESSMENT OF THE COMPANY'S BUSINESS PROSPECTS AS PREPARED BY THE BOARD OF DIRECTORS

The Board of Commissioners views the business prospects prepared by the Board of Directors as presenting promising opportunities, notwithstanding the increasingly complex challenges ahead. As the administrator of social insurance programs for TNI soldiers, National Police members, Civil Servants within the Ministry of Defense and the National Police, as well as retirees, the Company carries a strategic mandate to continuously deliver professional, reliable, and sustainable services. At the same time, financial market dynamics, the acceleration of digital transformation, regulatory changes, and rising participant expectations demand that the Company continuously enhance its organizational capacity, strengthen innovation, and maintain its adaptability to changes in the business environment.

Dewan Komisaris meyakini bahwa prospek Perseroan tetap positif, dengan didukung oleh komitmen untuk terus memperkuat tata kelola perusahaan, menjaga kesehatan keuangan, menerapkan prinsip kehati-hatian dalam pengelolaan investasi, serta meningkatkan kualitas layanan kepada peserta. Upaya tersebut diharapkan dapat menjaga kinerja keuangan Perusahaan di tengah berbagai tantangan di masa mendatang sekaligus meningkatkan kepercayaan para pemangku kepentingan, sehingga ASABRI mampu terus menjalankan mandatnya secara optimal dan menciptakan nilai yang berkelanjutan.

The Board of Commissioners is confident that the Company's prospects remain positive, supported by a commitment to continuously strengthening corporate governance, maintaining financial soundness, applying the principles of prudence in investment management, and improving the quality of service to participants. These efforts are expected to sustain the Company's financial performance amid the various challenges ahead, while also enhancing the confidence of stakeholders, enabling ASABRI to continue fulfilling its mandate optimally and creating sustainable value.

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Kami berharap Perusahaan dapat terus meningkatkan kinerja secara berkelanjutan melalui penguatan pengelolaan aset produktif, penerapan prinsip kehati-hatian dalam pengelolaan investasi, serta penyempurnaan tata kelola perusahaan. Sejalan dengan hal tersebut, Perseroan perlu terus mengembangkan budaya organisasi yang profesional, berintegritas, adaptif, dan berorientasi pada pelayanan kepada peserta. Dewan Komisaris menekankan bahwa setiap target kinerja hendaknya tidak hanya diarahkan pada pencapaian indikator keuangan, tetapi juga pada terwujudnya Perusahaan yang sehat, tangguh, dan berkelanjutan, sehingga mampu memberikan manfaat yang optimal bagi seluruh peserta dan pemangku kepentingan.

Kami juga berharap Direksi dapat terus mengoptimalkan upaya pemulihan aset melalui langkah-langkah yang terukur, transparan, dan akuntabel. Upaya tersebut diharapkan tidak hanya memperkuat kondisi keuangan Perseroan, tetapi juga meningkatkan kepercayaan para pemangku kepentingan, memperkokoh penerapan GCG, serta mempertegas komitmen Perseroan dalam memberikan pelayanan terbaik kepada peserta.

We hope that the Company will continue to improve its performance on a sustainable basis through the strengthening of productive asset management, the application of prudent principles in investment management, and the continuous refinement of corporate governance. In this regard, the Company must continue to develop a professional, integrity-driven, adaptive, and participant service-oriented organizational culture. The Board of Commissioners emphasizes that every performance target should be directed not only toward the achievement of financial indicators, but also toward realizing a Company that is sound, resilient, and sustainable, thereby capable of delivering optimal benefits to all participants and stakeholders.

We also hope that the Board of Directors will continue to optimize asset recovery efforts through measured, transparent, and accountable steps. These efforts are expected not only to strengthen the Company's financial position, but also to enhance stakeholder confidence, reinforce the implementation of Good Corporate Governance, and reaffirm the Company's commitment to delivering the best possible service to its participants.

PANDANGAN ATAS PENERAPAN GOVERNANSI PERUSAHAAN

Dewan Komisaris menilai bahwa penerapan Tata Kelola Perusahaan yang Baik/*Good Corporate Governance* (GCG) sepanjang tahun 2025 telah menunjukkan penguatan, yang tercermin dari peningkatan efektivitas fungsi pengawasan, kepatuhan terhadap regulasi, penerapan manajemen risiko, serta transparansi dalam proses pengambilan keputusan. Dewan Komisaris berpandangan bahwa Tata Kelola Perusahaan yang Baik tidak hanya diukur dari tersedianya struktur organisasi, kebijakan, maupun prosedur yang memadai, tetapi juga dari konsistensi implementasinya melalui budaya integritas, akuntabilitas, profesionalisme, serta keberanian untuk mengambil keputusan yang tepat dan mengedepankan kepentingan terbaik bagi Perseroan.

ASSESSMENT OF THE COMPANY'S CORPORATE GOVERNANCE IMPLEMENTATION

The Board of Commissioners is of the view that the implementation of Good Corporate Governance (GCG) throughout 2025 has shown continued strengthening, as reflected in the improved effectiveness of the supervisory function, regulatory compliance, the application of risk management, and transparency in decision-making processes. The Board of Commissioners holds that Good Corporate Governance is measured not only by the availability of adequate organizational structures, policies, and procedures, but also by the consistency of their implementation through a culture of integrity, accountability, professionalism, and the courage to make sound decisions that prioritize the best interests of the Company.

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Bagi PT ASABRI (Persero), penguatan tata kelola memiliki arti yang sangat strategis sebagai bagian dari upaya membangun perusahaan yang semakin sehat, tangguh, dan tepercaya. Pengalaman yang pernah dihadapi Perseroan menjadi pembelajaran berharga untuk terus memperkuat integritas organisasi, meningkatkan efektivitas pengawasan terhadap pengelolaan investasi, memperkuat sistem pengendalian internal dan manajemen risiko, serta memastikan setiap kebijakan dan keputusan bisnis senantiasa berorientasi pada perlindungan kepentingan peserta dan penciptaan nilai jangka panjang bagi seluruh pemangku kepentingan.

Dewan Komisaris memandang, Direksi telah menunjukkan komitmen yang kuat dalam menjaga kinerja Perusahaan, memperkuat penerapan GCG, meningkatkan efektivitas pengelolaan risiko, serta mendukung pencapaian target strategis perusahaan selama tahun 2025. Sinergi dan koordinasi yang baik antar anggota Direksi terlihat dalam pelaksanaan program kerja, pengambilan keputusan strategis, dan penyelesaian berbagai tantangan yang dihadapi perusahaan, sehingga mampu menjaga keberlangsungan usaha dan meningkatkan nilai perusahaan.

Dewan Komisaris mendorong implementasi prinsip GCG harus terus diperkuat melalui digitalisasi proses pengawasan, integrasi data, penyederhanaan birokrasi internal, serta penguatan *early warning system* atas risiko investasi, operasional, hukum, dan reputasi. Tata kelola yang efektif harus membuat Perusahaan bergerak lebih aman, bukan sekadar lebih lambat karena prosedur.

For PT ASABRI (Persero), the strengthening of governance carries profound strategic significance as part of the effort to build a Company that is increasingly sound, resilient, and trustworthy. The experiences the Company has faced serve as valuable lessons in continuously strengthening organizational integrity, improving the effectiveness of oversight over investment management, reinforcing the internal control system and risk management, and ensuring that every policy and business decision remains consistently oriented toward protecting the interests of participants and creating long-term value for all stakeholders.

The Board of Commissioners notes that the Board of Directors has demonstrated a strong commitment to maintaining the Company's performance, strengthening the implementation of GCG, improving the effectiveness of risk management, and supporting the achievement of the Company's strategic targets throughout 2025. Sound synergy and coordination among members of the Board of Directors were evident in the execution of work programs, strategic decision-making, and the resolution of various challenges faced by the Company, enabling it to sustain business continuity and enhance Company value.

The Board of Commissioners advocates that the implementation of GCG principles must continue to be strengthened through the digitalization of supervisory processes, data integration, simplification of internal bureaucracy, and the strengthening of early warning systems for investment, operational, legal, and reputational risks. Effective governance must enable the Company to operate more safely, not merely more slowly on account of procedural requirements.

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Dewan Komisaris terus mendorong peningkatan tata kelola melalui penguatan kualitas pengawasan investasi, peningkatan budaya kepatuhan, optimalisasi implementasi manajemen risiko, serta penguatan peran komite-komite pendukung dalam melakukan pemantauan dan kajian atas pelaksanaan strategi Perseroan. Selain melakukan peningkatan, kualitas sumber daya manusia merupakan faktor utama dalam keberhasilan penerapan GCG. Untuk itu, Perusahaan perlu terus memperkuat pengembangan kompetensi pegawai, menerapkan manajemen talenta dan penempatan jabatan berbasis kompetensi, serta menumbuhkan budaya integritas dan antikorupsi sebagai bagian dari budaya kerja yang berkelanjutan.

The Board of Commissioners continues to promote improvements in governance through the enhancement of investment oversight quality, the cultivation of a compliance culture, the optimization of risk management implementation, and the strengthening of the role of supporting committees in monitoring and reviewing the implementation of the Company's strategy. Beyond these improvements, the quality of human resources is a primary factor in the successful implementation of GCG. To this end, the Company must continue to strengthen employee competency development, implement talent management and competency-based position placement, and cultivate a culture of integrity and anti-corruption as an integral part of a sustainable work culture.

Dewan Komisaris memandang kecukupan sistem tata kelola Perusahaan pada tahun 2025. Perusahaan telah memiliki organ Perusahaan, kebijakan internal, komite-komite pendukung, sistem pengendalian internal, manajemen risiko, audit internal, dan mekanisme pelaporan. Meskipun demikian, efektivitas tata kelola tidak hanya ditentukan oleh kelengkapan perangkat yang dimiliki, tetapi juga oleh konsistensi implementasinya dalam setiap aktivitas operasional dan proses pengambilan keputusan di seluruh lini.

The Board of Commissioners assessed the adequacy of the Company's governance systems in 2025. The Company has in place its corporate organs, internal policies, supporting committees, an internal control system, risk management, internal audit, and reporting mechanisms. Nevertheless, the effectiveness of governance is determined not only by the completeness of the instruments in place, but also by the consistency of their implementation across every operational activity and decision-making process at all levels of the organization.

PENILAIAN TERHADAP KOMITE PENDUKUNG DEWAN KOMISARIS

Dewan Komisaris menilai bahwa komite-komite pendukung Dewan Komisaris telah menjalankan perannya dengan baik dan efektif dalam memperkuat pelaksanaan fungsi pengawasan. Melalui berbagai kajian dan telaah yang komprehensif, komite-komite pendukung Dewan Komisaris memberikan dukungan terhadap proses pengambilan keputusan Dewan Komisaris, khususnya terkait aspek audit, manajemen risiko, investasi, tata kelola perusahaan, pengelolaan sumber daya manusia, serta kepatuhan terhadap ketentuan yang berlaku.

ASSESSMENT OF THE BOARD OF COMMISSIONERS' SUPPORTING COMMITTEES

The Board of Commissioners is of the view that its supporting committees have performed their roles effectively in strengthening the execution of the supervisory function. Through various comprehensive studies and reviews, the supporting committees of the Board of Commissioners provide support to the Board of Commissioners' decision-making process, particularly with respect to audit, risk management, investment, corporate governance, human resource management, and compliance with applicable regulations.

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Dewan Komisaris mendorong agar peran komite-komite pendukung terus ditingkatkan melalui penyampaian analisis yang lebih komprehensif, rekomendasi yang berorientasi pada implementasi, serta pengawasan yang lebih efektif terhadap tindak lanjut setiap rekomendasi yang telah disampaikan kepada manajemen. Penguatan peran tersebut diharapkan dapat semakin meningkatkan efektivitas fungsi pengawasan dan mendukung pencapaian tujuan strategis Perseroan.

The Board of Commissioners encourages the role of the supporting committees to be continuously enhanced through the delivery of more comprehensive analyses, implementation-oriented recommendations, and more effective oversight of the follow-up actions taken on every recommendation submitted to management. This strengthening of the committees' role is expected to further improve the effectiveness of the supervisory function and support the achievement of the Company's strategic objectives.

PANDANGAN ATAS PENERAPAN/ PENGELOLAAN *WHISTLEBLOWING SYSTEM* (WBS)

Dewan Komisaris memandang bahwa *Whistleblowing System* (WBS) merupakan salah satu pilar penting dalam memperkuat budaya integritas, transparansi, dan akuntabilitas perusahaan. WBS berperan sebagai mekanisme deteksi dini terhadap potensi penyimpangan, sekaligus mendukung penerapan tata kelola perusahaan yang baik melalui penyediaan saluran pelaporan yang aman, independen, dan dapat dipercaya.

Sejalan dengan komitmen Perseroan dalam memperkuat tata kelola, Dewan Komisaris memberikan perhatian khusus terhadap efektivitas implementasi WBS, terutama dalam aspek independensi pengelolaan laporan, perlindungan bagi pelapor, objektivitas proses investigasi, serta akuntabilitas penyelesaian setiap pengaduan.

Dewan Komisaris meyakini bahwa efektivitas WBS tidak hanya ditentukan oleh tersedianya mekanisme pelaporan, tetapi juga oleh konsistensi tindak lanjut atas setiap laporan yang diterima serta transparansi proses penanganannya sesuai dengan ketentuan yang berlaku. Dewan Komisaris terus mendorong penguatan implementasi WBS sebagai bagian dari sistem pengendalian internal dan manajemen risiko, sehingga mampu mendukung terciptanya budaya perusahaan yang menjunjung tinggi integritas, kepatuhan, dan perilaku etis dalam setiap aktivitas usaha.

ASSESSMENT OF THE IMPLEMENTATION AND MANAGEMENT OF THE WHISTLEBLOWING SYSTEM (WBS)

The Board of Commissioners views the Whistleblowing System (WBS) as one of the key pillars in strengthening the Company's culture of integrity, transparency, and accountability. The WBS serves as an early detection mechanism against potential irregularities, while simultaneously supporting the implementation of good corporate governance through the provision of a safe, independent, and trustworthy reporting channel.

Aligning with the Company's commitment to strengthening governance, the Board of Commissioners pays particular attention to the effectiveness of WBS implementation, especially with regard to the independence of report management, protection for whistleblowers, the objectivity of the investigation process, and the accountability of the resolution of every complaint received.

The Board of Commissioners is confident that the effectiveness of the WBS is determined not only by the availability of a reporting mechanism, but also by the consistency of follow-up actions taken on every report received and the transparency of the handling process in accordance with applicable regulations. The Board of Commissioners continues to advocate for the strengthening of WBS implementation as part of the internal control system and risk management framework, so as to support the creation of a corporate culture that upholds integrity, compliance, and ethical conduct in every business activity.

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PANDANGAN TERHADAP KOMITMEN DAN IMPLEMENTASI KINERJA KEBERLANJUTAN PERUSAHAAN

Dewan Komisaris menilai bahwa komitmen terhadap keberlanjutan merupakan aspek penting dalam menjaga ketahanan dan pertumbuhan Perseroan di masa depan. Bagi PT ASABRI (Persero), keberlanjutan tidak hanya dimaknai sebagai pelaksanaan Tanggung Jawab Sosial dan Lingkungan, tetapi juga sebagai upaya menjaga keberlanjutan tata kelola perusahaan, kesehatan keuangan, kualitas pelayanan kepada peserta, serta kepercayaan para pemangku kepentingan. Dengan demikian, implementasi prinsip keberlanjutan harus menjadi bagian integral dari strategi bisnis dan proses pengambilan keputusan Perseroan.

Implementasi keberlanjutan diarahkan pada penguatan layanan peserta, investasi yang bertanggung jawab, efisiensi operasional, pengembangan SDM, serta kontribusi sosial yang relevan dengan karakter Perusahaan. Bagi PT ASABRI (Persero), keberlanjutan yang paling mendasar adalah memastikan Perusahaan mampu terus memenuhi kewajibannya kepada peserta secara aman, layak, dan berkeadilan.

FREKUENSI PEMBERIAN NASIHAT

Mekanisme pemberian nasihat kepada Direksi secara formal dilakukan melalui Rapat Gabungan Dewan Komisaris dan Direksi (Radirkom). Sepanjang tahun 2025, Dewan Komisaris telah menyelenggarakan rapat sebanyak 13 kali, rapat gabungan sebanyak 11 kali dan RUPS 2 kali dengan frekuensi dan tingkat kehadiran rapat masing-masing Dewan Komisaris.

Pemberian masukan dan nasihat juga dilakukan dalam tanggapan atas laporan manajemen baik triwulanan maupun tahunan, tanggapan atas RKAP dan RJPP, keputusan atau transaksi penting manajemen yang memerlukan persetujuan Dewan Komisaris, serta isu-isu strategis lainnya.

ASSESSMENT OF THE COMPANY'S SUSTAINABILITY PERFORMANCE COMMITMENT AND IMPLEMENTATION

The Board of Commissioners is of the view that a commitment to sustainability is an important aspect of maintaining the resilience and growth of the Company in the future. For PT ASABRI (Persero), sustainability is not merely understood as the fulfillment of Social and Environmental Responsibility obligations, but also as an effort to maintain the sustainability of corporate governance, financial soundness, the quality of service to participants, and the confidence of stakeholders. Accordingly, the implementation of sustainability principles must form an integral part of the Company's business strategy and decision-making processes.

The implementation of sustainability is directed toward the strengthening of participant services, responsible investment, operational efficiency, human resource development, and social contributions relevant to the character of the Company. For PT ASABRI (Persero), the most fundamental aspect of sustainability is ensuring that the Company remains capable of fulfilling its obligations to participants in a safe, dignified, and equitable manner.

FREQUENCY OF ADVISORY ACTIVITIES

The formal mechanism for providing advice to the Board of Directors is conducted through Joint Meetings of the Board of Commissioners and the Board of Directors (Radirkom). Throughout 2025, the Board of Commissioners held 13 Board of Commissioners meetings, 11 joint meetings, and 2 General Meetings of Shareholders (GMS), with the frequency and attendance rate of each Board of Commissioners member duly recorded.

The provision of input and advice is also carried out through responses to management reports, both quarterly and annual, responses to the RKAP and RJPP, decisions or significant management transactions requiring the approval of the Board of Commissioners, and other strategic issues.

Laporan Dewan Komisaris
Report of Board of Commissioners

Di samping menjalankan fungsi pengawasan, Dewan Komisaris dengan dukungan komite-komite pendukung secara konsisten memberikan arahan dan masukan strategis kepada Direksi berdasarkan prinsip objektivitas, independensi, dan kepentingan terbaik bagi Perseroan. Nasihat dan rekomendasi tersebut disampaikan melalui berbagai dokumen evaluasi dan tanggapan Dewan Komisaris sebagai bentuk komitmen dalam mendorong peningkatan kinerja, efektivitas implementasi strategi, serta penciptaan nilai jangka panjang bagi Perseroan dan seluruh pemangku kepentingan.

In addition to carrying out its supervisory function, the Board of Commissioners, with the support of its supporting committees, consistently provides strategic direction and input to the Board of Directors based on the principles of objectivity, independence, and the best interests of the Company. Such advice and recommendations are conveyed through various evaluation documents and responses of the Board of Commissioners, as a manifestation of its commitment to driving performance improvement, the effective implementation of strategy, and the creation of long-term value for the Company and all stakeholders.

PERUBAHAN KOMPOSISI ANGGOTA DEWAN KOMISARIS DAN ALASAN PERUBAHANNYA

Pada tahun 2025, terdapat perubahan susunan Dewan Komisaris sesuai dengan keputusan Pemegang Saham yang ditetapkan melalui mekanisme Rapat Umum Pemegang Saham (RUPS) dan keputusan lain yang berlaku sesuai dengan ketentuan peraturan perundang-undangan serta Anggaran Dasar Perseroan. Rincian perubahan susunan Dewan Komisaris sebagai berikut:

CHANGES IN THE COMPOSITION OF THE BOARD OF COMMISSIONERS AND THE REASONS THEREFOR

In 2025, changes were made to the composition of the Board of Commissioners in accordance with the decisions of the Shareholders, as stipulated through the General Meeting of Shareholders (GMS) mechanism and other applicable resolutions in accordance with the provisions of the prevailing laws and regulations and the Company's Articles of Association. The details of the changes in the composition of the Board of Commissioners are as follows:

Periode 1 Januari s.d 26 Juni 2025 **January 1-June 26, 2025 Period**

No.	Nama *Name*	Jabatan *Position*	SK BUMN *DECREE OF SOEs*	SK OJK *DECREE OF SK*
1	Rui F.G.P. Duarte	Komisaris Utama President Commissioner	Keputusan Menteri BUMN Selaku RUPS Persero PT ASABRI Nomor SK-307/MBU/12/2024 tanggal 16 Desember 2024 Decree of the Minister of SOEs acting as the GMS of PT ASABRI (Persero) Number SK-307/MBU/12/2024 dated December 16, 2024	Keputusan Dewan Komisioner OJK Nomor Kep-52/D.05/2025 tanggal 19 Mei 2025 Decree Letter of the Board of Commissioners of OJK Number Kep-52/D.05/2025 dated May 19, 2025
2	Fary Djemy Francis*	Wakil Komisaris Utama Deputy President Commissioner	Keputusan Menteri BUMN Selaku RUPS Persero PT ASABRI Nomor SK-254/MBU/07/2020 tanggal 29 Juli 2020 Decree of the Minister of SOEs acting as the GMS of PT ASABRI (Persero) Number SK-254/MBU/07/2020 dated July 20, 2020	Surat Dewan Komisioner OJK Nomor S-41/D.05/2020 tanggal 10 November 2020 Letter of the Board of Commissioners of OJK Number S-41/D.05/2020 dated November 10, 2020

Laporan Dewan Komisaris
Report of Board of Commissioners

No.	Nama *Name*	Jabatan *Position*	SK BUMN *DECREE OF SOEs*	SK OJK *DECREE OF SK*
3	I Nengah Putra Winata	Komisaris Independen Independent Commissioner	Keputusan Menteri BUMN Selaku RUPS Persero PT ASABRI Nomor SK-288/MBU/09/2020 tanggal 15 September 2020. Decree of the Minister of SOEs acting as the gms of PT ASABRI (Persero) Number SK-288/MBU/09/2020 dated September 15, 2020.	Surat Dewan Komisioner OJK Nomor S-14/D.05/2021 tanggal 22 Juli 2021 Letter of the Board of Commissioners of OJK Number S-14/D.05/2021 dated July 22, 2021
4	Arief Sulistyanto	Komisaris Independen Independent Commissioner	Keputusan Menteri BUMN Selaku RUPS Persero PT ASABRI Nomor SK-36/MBU/02/2024 tanggal 16 Februari 2024. Decree of the Minister of SOEs acting as the GMS of PT ASABRI (Persero) Number SK-36/MBU/02/2024 dated February 16, 2024.	Keputusan Dewan Komisioner OJK Nomor Kep-51/D.05/2025 tanggal 19 Mei 2025 Decree of the Board of Commissioners of OJK Number Kep-51/D.05/2025 dated May 19, 2025
5	Rofyanto Kurniawan	Komisaris Commissioner	Keputusan Menteri BUMN Selaku RUPS Persero PT ASABRI Nomor SK-307/MBU/12/2024 tanggal 16 Desember 2024. Decree of the Minister of SOEs acting as the GMS of PT ASABRI (Persero) Number SK-307/MBU/12/2024 dated December 16, 2024.	Surat Dewan Komisioner OJK Nomor S-29/D.05/2020 tanggal 4 September 2020 Letter of the Board of Commissioners of OJK Number S-29/D.05/2020 dated September 4, 2020

Pada periode Juni 2025 terdapat perubahan susunan Dewan Komisaris karena adanya pengunduran diri Bapak Fary Djemy Francis sebagai Wakil Komisaris Utama dengan surat pengunduran diri yang dibuat tanggal 26 Juni 2025 dan Surat Keputusan Para Pemegang Saham Perusahaan Perseroan (Persero) PT ASABRI Nomor 192 Tahun 2026; SK.007/DI-DAM/DO/2026 tentang Pemberhentian dan Pengangkatan Anggota-Anggota Dewan Komisaris Perusahaan Perseroan (Persero) PT ASABRI, maka komposisi Dewan Komisaris menjadi sebagai berikut:

In June 2025, a change in the composition of the Board of Commissioners occurred following the resignation of Mr. Fary Djemy Francis as Vice President Commissioner, as set forth in his resignation letter dated June 26, 2025, and the Shareholders' Decree of PT ASABRI (Persero) Number 192 of 2026; SK.007/DI-DAM/DO/2026 concerning the Dismissal and Appointment of Members of the Board of Commissioners of PT ASABRI (Persero). As a result, the composition of the Board of Commissioners became as follows:

Laporan Dewan Komisaris
Report of Board of Commissioners

Periode 27 Juni s.d. 30 Juni 2025 **June 27-30 June, 2025 Period**

No.	Nama *Name*	Jabatan *Position*	SK BUMN *DECREE OF SOEs*	SK OJK *DECREE OF SK*
1	Rui F.G.P. Duarte	Komisaris Utama President Commissioner	Keputusan Menteri BUMN Selaku RUPS Persero PT ASABRI Nomor SK-307/MBU/12/2024 tanggal 16 Desember 2024 Decree of the Minister of SOEs acting as the GMS of PT ASABRI (Persero) Number SK-307/MBU/12/2024 dated Desember 16, 2024	Keputusan Dewan Komisioner OJK Nomor Kep-52/D.05/2025 tanggal 19 Mei 2025 Decree of the Board of Commissioners of the OJK Number Kep-52/D.05/2025 dated May 19, 2025
2	I Nengah Putra Winata*	Komisaris Independen Independent Commissioner	Keputusan Menteri BUMN Selaku RUPS Persero PT ASABRI Nomor SK-288/MBU/09/2020 tanggal 15 September 2020. Decree of the Minister of SOEs acting as the GMS of Shareholders of PT ASABRI (Persero) Number SK-288/MBU/09/2020 dated September 15, 2020.	Surat Dewan Komisioner OJK Nomor S-14/D.05/2021 tanggal 22 Juli 2021 Letter of the Board of Commissioners of the OJK Number S-14/D.05/2021 dated July 22, 2021
3	Arief Sulistyanto	Komisaris Independen Independent Commissioner	Keputusan Menteri BUMN Selaku RUPS Persero PT ASABRI Nomor SK-36/MBU/02/2024 tanggal 16 Februari 2024. Decree of the Minister of SOEs acting as the GMS of PT ASABRI (Persero) Number SK-36/MBU/02/2024 dated February 16, 2024.	Keputusan Dewan Komisioner OJK Nomor Kep-51/D.05/2025 tanggal 19 Mei 2025 Decree of the Board of Commissioners of the OJK Number Kep-51/D.05/2025 dated May 19, 2025
4	Rofyanto Kurniawan	Komisaris Commissioner	Keputusan Menteri BUMN Selaku RUPS Persero PT ASABRI Nomor SK-307/MBU/12/2024 tanggal 16 Desember 2024. Decree of the Minister of SOEs acting as the GMS of PT ASABRI (Persero) Number SK-307/MBU/12/2024 dated December 16, 2024.	Surat Dewan Komisioner OJK Nomor S-29/D.05/2020 tanggal 4 September 2020 Letter of the Board of Commissioners of the OJK Number S-29/D.05/2020 dated September 4, 2020

Pada tanggal 30 Juni 2025 terdapat perubahan karena Bapak I Nengah Putra Winata telah diberhentikan sebagai Komisaris Independen PT ASABRI (Persero) sesuai Surat Keputusan Para Pemegang Saham Perusahaan Perseroan (Persero) PT ASABRI Nomor 192 Tahun 2026; SK.007/DI-DAM/DO/2026 tentang Pemberhentian dan Pengangkatan Anggota-Anggota Dewan Komisaris Perusahaan Perseroan (Persero) PT ASABRI, maka komposisi Dewan Komisaris menjadi sebagai berikut:

On June 30, 2025, a further change occurred as Mr. I Nengah Putra Winata was dismissed as Independent Commissioner of PT ASABRI (Persero) in accordance with the Shareholders' Decree of PT ASABRI (Persero) Number 192 of 2026; SK.007/DI-DAM/DO/2026 concerning the Dismissal and Appointment of Members of the Board of Commissioners of PT ASABRI (Persero). As a result, the composition of the Board of Commissioners became as follows:

Laporan Dewan Komisaris
Report of Board of Commissioners

Periode 1 Juli s.d. 31 Desember 2025 **July 1-December 31, 2025 Period**

No.	Nama *Name*	Jabatan *Position*	SK BUMN *DECREE OF SOEs*	SK OJK *DECREE OF SK*
1	Rui F.G.P. Duarte	Komisaris Utama President Commissioner	Keputusan Menteri BUMN RI Nomor SK-307/MBU/12/2024 tanggal 16 Desember 2024 Decree of the Minister of SOEs Number SK-307/MBU/12/2024 dated December 16, 2024	Masih dalam Proses Penilaian OJK Still under OJK Assessment
2	Arief Sulistyanto	Komisaris Independen Independent Commissioner	Keputusan Menteri BUMN RI Nomor SK-36/MBU/02/2024 tanggal 16 Februari 2024 Decree of the Minister of SOEs Number SK-36/MBU/02/2024 dated February 16, 2024	Masih dalam Proses Penilaian OJK Still under OJK Assessment
3	Rofyanto Kurniawan	Komisaris Commissioner	Keputusan Menteri BUMN RI Nomor SK-307/MBU/12/2024 tanggal 16 Desember 2024 Decree of the Minister of SOEs Number SK-307/MBU/12/2024 dated December 16, 2024	Keputusan Dewan Komisioner OJK Nomor S-29/D.0522/KDK.05/2020 tanggal 4 September 2020 Decision of the OJK Board of Commissioners Number S-29/D.0522/KDK.05/2020 dated September 4, 2020

PENUTUP DAN APRESIASI

CLOSING REMARKS AND APPRECIATION

Laporan Dewan Komisaris
Report of Board of Commissioners

Atas nama Dewan Komisaris, kami menyampaikan apresiasi yang setinggi-tingginya kepada Direksi serta seluruh Insan PT ASABRI (Persero) atas dedikasi, komitmen, dan kerja keras yang telah ditunjukkan sepanjang tahun 2025 dalam menjaga keberlangsungan usaha, memperkuat tata kelola perusahaan, serta meningkatkan kualitas layanan kepada peserta. Dewan Komisaris berharap capaian tersebut menjadi motivasi bagi seluruh Insan Perusahaan untuk terus meningkatkan kinerja, memperkuat kepercayaan para peserta dan pemangku kepentingan, serta mewujudkan pertumbuhan yang sehat dan berkelanjutan.

On behalf of the Board of Commissioners, we extend our highest appreciation to the Board of Directors and all Personnel of PT ASABRI (Persero) for the dedication, commitment, and hard work demonstrated throughout 2025 in sustaining business continuity, strengthening corporate governance, and improving the quality of service to participants. The Board of Commissioners hopes that these achievements will serve as motivation for all Company personnel to continue improving performance, strengthening the confidence of participants and stakeholders, and realizing sound and sustainable growth.

Jakarta, Juni 2026
Jakarta, June, 2026

RUI F.G.P. DUARTE
Komisaris Utama
President Commissioner

Laporan Direksi
Report of the Board of Director



JEFFRY HARYADI P. MANULLANG

Direktur Utama
President Director

Laporan Direksi
Report of the Board of Director

Para Pemegang Saham dan Pemangku Kepentingan yang Terhormat,

Respected Shareholders and Stakeholders,

Stabilitas tersebut mencerminkan kemampuan Perusahaan dalam menjaga kesinambungan operasional, memenuhi kewajiban layanan kepada peserta secara optimal, serta mempertahankan kualitas layanan di tengah berbagai tantangan dan dinamika. Keberhasilan dalam menjaga stabilitas kinerja operasional didukung oleh konsistensi Perusahaan dalam menerapkan tata kelola yang baik, memperkuat sistem pengendalian internal, meningkatkan efektivitas proses bisnis, serta melanjutkan berbagai program transformasi dan digitalisasi yang telah berjalan dalam beberapa tahun terakhir.

The stability reflects the Company's ability to maintain operational continuity, fulfill its service obligations to participants optimally, and sustain service quality amid various challenges and dynamics. The successful maintenance of operational performance stability is supported by the Company's consistency in implementing good governance, strengthening the internal control system, improving the effectiveness of business processes, and continuing various transformation and digitalization programs that have been underway in recent years.

Laporan Direksi
Report of the Board of Director

Atas nama Direksi, izinkan kami menyampaikan Laporan Tahunan Tahun Buku 2025 sebagai bentuk pertanggungjawaban atas pengelolaan Perusahaan selama satu tahun buku. Laporan ini memuat kinerja Perusahaan sepanjang tahun 2025, mencakup pencapaian aspek keuangan, operasional, tata kelola perusahaan, manajemen risiko, pengelolaan investasi, transformasi digital, serta berbagai inisiatif strategis yang dilaksanakan untuk mendukung keberlanjutan usaha.

Laporan Tahunan ini juga merupakan bentuk komitmen kami dalam menerapkan Tata Kelola Perusahaan yang Baik serta upaya berkelanjutan dalam meningkatkan kualitas layanan kepada peserta dan menciptakan nilai tambah bagi pemegang saham serta seluruh pemangku kepentingan.

On behalf of the Board of Directors, we hereby present the 2025 Fiscal Year Annual Report as a form of responsibility for the Company management over the course of one fiscal year. The report contains the Company's performance throughout 2025, covering achievements in the finance aspect, corporate governance, management risk, investment management, digital transformation, and the various strategic initiatives implemented to support business sustainability.

The Annual Report represents our commitment to implementing Good Corporate Governance and ongoing efforts to improve the quality of service to participants and create added value for shareholders and all stakeholders.

PEREKONOMIAN DUNIA DAN NASIONAL

Kondisi perekonomian global selama tahun 2025 masih diwarnai oleh ketidakpastian yang cukup tinggi akibat perlambatan pertumbuhan ekonomi dunia, tensi geopolitik, volatilitas pasar keuangan global, serta dinamika kebijakan suku bunga negara maju. Meskipun tekanan inflasi global mulai menunjukkan tren menurun dan beberapa negara mulai melakukan pelonggaran kebijakan moneter, risiko eksternal tetap perlu diwaspadai karena berpotensi memengaruhi stabilitas pasar keuangan, arus investasi, dan pertumbuhan ekonomi dunia.

Di tengah kondisi tersebut, perekonomian Indonesia tetap menunjukkan ketahanan yang kuat dengan mencatatkan pertumbuhan sebesar 5,12% sepanjang tahun 2025. Pertumbuhan tersebut didukung oleh kuatnya permintaan domestik, meningkatnya investasi, optimalisasi belanja pemerintah, serta terjaganya kinerja ekspor.

Meskipun pertumbuhan ekonomi mampu tumbuh dengan baik, bagi industri asuransi sosial dan pengelolaan dana pensiun, kondisi tahun 2025 menghadirkan tantangan sekaligus peluang. Volatilitas pasar keuangan memberikan tekanan terhadap optimalisasi hasil investasi,

GLOBAL AND NATIONAL ECONOMY

Global economic conditions throughout 2025 continued to be marked by considerable uncertainty, driven by a slowdown in world economic growth, geopolitical tensions, global financial market volatility, and the dynamics of monetary policy in advanced economies. Although global inflationary pressures began to show a declining trend and several countries commenced monetary policy easing, external risks remained a concern given their potential to affect financial market stability, investment flows, and global economic growth.

In the midst of these conditions, the Indonesian economy continued to demonstrate strong resilience, recording growth of 5.12% throughout 2025. This growth was supported by robust domestic demand, increased investment, optimized government spending, and sustained export performance.

While economic growth remained solid, the conditions of 2025 presented both challenges and opportunities for the social insurance and pension fund management industry. Financial market volatility placed pressure on the optimization of investment returns, while technological

sementara perkembangan teknologi dan meningkatnya ekspektasi peserta mendorong kebutuhan transformasi layanan yang lebih modern, transparan, dan adaptif. Di sisi lain, meningkatnya kebutuhan perlindungan sosial dan penguatan regulasi sektor jasa keuangan menjadi peluang positif bagi pertumbuhan industri secara berkelanjutan.

developments and rising participant expectations drove the need for a more modern, transparent, and adaptive service transformation. On the other hand, the growing demand for social protection and the strengthening of the financial services sector regulation presented positive opportunities for sustainable industry growth.

Dalam menghadapi dinamika tersebut, pengelolaan investasi PT ASABRI (Persero) mengedepankan prinsip *Liability Driven Investment* guna memastikan komposisi investasi sesuai dengan kebutuhan liabilitas Perusahaan. Dengan implementasi pengelolaan investasi secara *prudent*, meningkatkan tata kelola perusahaan dan manajemen risiko, serta mempercepat transformasi digital guna meningkatkan kualitas layanan kepada peserta. Direksi meyakini bahwa dengan fundamental ekonomi nasional yang tetap kuat dan penerapan prinsip kehati-hatian serta *Good Corporate Governance* (GCG), PT ASABRI (Persero) mampu menjaga kinerja perusahaan secara sehat, berkelanjutan, dan memberikan manfaat optimal bagi seluruh peserta dan pemangku kepentingan.

To navigate the dynamics, PT ASABRI (Persero)'s investment management prioritizes the principle of Liability Driven Investment to ensure the investment composition remains aligned with the Company's liability requirements. Through the implementation of prudent investment management, the enhancement of corporate governance and risk management, and the acceleration of digital transformation to improve the quality of service to participants, the Board of Directors is confident that, with the continued strength of national economic fundamentals and the application of the principles of prudence and Good Corporate Governance (GCG), PT ASABRI (Persero) is well-positioned to sustain sound and sustainable Company performance and deliver optimal benefits to all participants and stakeholders.

STRATEGI DAN KEBIJAKAN STRATEGIS PERUSAHAAN

PT ASABRI (Persero) berkomitmen untuk senantiasa memperkuat orientasi layanan, memastikan keberlanjutan program, serta memberikan manfaat nyata bagi seluruh peserta TNI, Polri, dan ASN Kemhan/Polri. Sebagai wujud komitmen tersebut, Perusahaan menetapkan strategi dan kebijakan strategis yang menjadi pedoman dalam mengarahkan seluruh kegiatan operasional agar selaras dengan tujuan bisnis dan sasaran jangka panjang Perusahaan. Melalui strategi yang terukur dan adaptif, Perusahaan berupaya menjaga keberlangsungan usaha dan meningkatkan kinerja operasional.

COMPANY STRATEGY AND STRATEGIC POLICIES

PT ASABRI (Persero) is committed to continuously strengthening its service orientation, ensuring program sustainability, and delivering tangible benefits to all participants including TNI soldiers, Members of the National Police, and ASN Kemhan/Polri. As a manifestation of this commitment, the Company has established strategies and strategic policies that serve as guidelines in directing all operational activities to remain aligned with the Company's business objectives and long-term targets. Through measured and adaptive strategies, the Company strives to maintain business continuity and improve operational performance.

Laporan Direksi
Report of the Board of Director

PT ASABRI (Persero) menerapkan strategi bisnis yang berfokus pada penguatan kinerja perusahaan secara berkelanjutan melalui prinsip kehati-hatian, Tata Kelola Perusahaan yang Baik (GCG), transformasi digital, serta optimalisasi layanan kepada peserta. Strategi tersebut diarahkan untuk menjaga stabilitas keuangan perusahaan di tengah dinamika ekonomi global dan nasional yang masih penuh tantangan.

Pada aspek pengelolaan investasi, Direksi menerapkan kebijakan investasi yang mengedepankan prinsip kehati-hatian (*prudent investment*) dengan memperhatikan diversifikasi portofolio, manajemen risiko, kecukupan likuiditas, serta kepatuhan terhadap ketentuan peraturan perundang-undangan. Optimalisasi hasil investasi dilakukan secara selektif dan terukur dengan tetap memprioritaskan keamanan dana peserta serta menjaga keberlanjutan pendanaan jangka panjang Perseroan. Sejalan dengan hal tersebut, Direksi terus memperkuat sistem pengendalian internal dan mekanisme pengawasan investasi guna meningkatkan efektivitas tata kelola, memperkuat mitigasi risiko, serta memastikan pengelolaan investasi yang sehat, transparan, dan akuntabel.

Dalam bidang operasional dan layanan peserta, Direksi terus mendorong transformasi layanan melalui pemanfaatan teknologi informasi. Upaya tersebut dilakukan guna meningkatkan efisiensi proses bisnis, kualitas pelayanan, kemudahan akses informasi, serta pengalaman layanan yang lebih baik bagi peserta.

Di samping itu, Perusahaan menetapkan berbagai kebijakan strategis yang berfokus pada penguatan budaya kerja yang adaptif dan berorientasi pada kinerja, pengembangan kompetensi sumber daya manusia, serta optimalisasi penerapan manajemen risiko, pengendalian internal, dan kepatuhan di seluruh lini organisasi. Melalui kebijakan tersebut, Perseroan berupaya membangun organisasi yang tangguh, inovatif, dan mampu merespons dinamika lingkungan usaha secara efektif.

PT ASABRI (Persero) applies a business strategy focused on sustainably strengthening the Company's performance through the principles of prudence, Good Corporate Governance (GCG), digital transformation, and the optimization of services to participants. The strategy is directed toward maintaining the Company's financial stability in the dynamic global and national economic environment that remains full of challenges.

In the investment management aspect, the Board of Directors implements an investment policy that prioritizes the principle of prudent investment, taking into account portfolio diversification, risk management, liquidity adequacy, and compliance with the provisions of prevailing laws and regulations. The optimization of investment returns is carried out selectively and in a measured manner, while continuing to prioritize the security of participant funds and maintaining the long-term funding sustainability of the Company. In this regard, the Board of Directors continues to strengthen the internal control system and investment oversight mechanisms to improve governance effectiveness, strengthen risk mitigation, and ensure sound, transparent, and accountable investment management.

In the area of operations and participant services, the Board of Directors continues to drive service transformation through the utilization of information technology. These efforts are undertaken to improve business process efficiency, service quality, ease of access to information, and the overall service experience for participants.

In addition, the Company has established various strategic policies focused on strengthening an adaptive and performance-oriented work culture, developing human resource competencies, and optimizing the risk management implementation, internal controls, and compliance across all levels of the organization. Through the policies, the Company strives to build a resilient, innovative, and capable organization to respond effectively to the dynamic business environment.

Direksi juga terus memperkuat sinergi dengan berbagai pemangku kepentingan, termasuk kementerian/lembaga, TNI, Polri, serta mitra kerja strategis lainnya. Sinergi tersebut dilakukan untuk mendukung keberlanjutan bisnis Perseroan sekaligus meningkatkan kualitas layanan yang diberikan kepada peserta.

The Board of Directors also continues to strengthen synergies with various stakeholders, including ministries and institutions, the TNI, the National Police, and other strategic partners. These synergies are pursued to support the sustainability of the Company's business while simultaneously improving the quality of services delivered to participants.

Direksi meyakini bahwa strategi dan kebijakan strategis yang telah disusun mampu menjaga kinerja PT ASABRI (Persero) tetap sehat, berkelanjutan, dan berdaya saing. Melalui implementasi strategi tersebut, Perusahaan optimistis dapat meningkatkan kepercayaan peserta serta memastikan keberlanjutan penyelenggaraan program perlindungan sosial bagi prajurit TNI, anggota Polri, dan ASN Kemhan/Polri.

The Board of Directors believes that the strategies and strategic policies that have been formulated are capable of maintaining PT ASABRI (Persero)'s performance in a sound, sustainable, and competitive manner. Through the strategies implementation, the Company is optimistic that it may enhance participant confidence and ensure the continued delivery of social protection programs for TNI soldiers, National Police members, and ASN from the Ministry of Defense and the National Police.

PERANAN DIREKSI DALAM PERUMUSAN STRATEGI DAN KEBIJAKAN STRATEGIS PERSEROAN

Direksi PT ASABRI (Persero) berperan aktif dalam menetapkan strategi dan kebijakan strategis Perusahaan guna memastikan keberlangsungan usaha, peningkatan kinerja Perusahaan, serta optimalisasi pelayanan kepada peserta. Dalam penyusunan strategi dan kebijakan strategis tahun 2025, Direksi melakukan evaluasi terhadap kondisi ekonomi global dan nasional, dinamika industri jasa keuangan, perkembangan regulasi, serta profil risiko Perusahaan sebagai dasar dalam menetapkan arah kebijakan yang adaptif dan berkelanjutan.

THE ROLE OF THE BOARD OF DIRECTORS IN FORMULATING THE COMPANY'S STRATEGY AND STRATEGIC POLICIES

The Board of Directors of PT ASABRI (Persero) plays an active role in establishing the Company's strategies and strategic policies to ensure business continuity, improve Company performance, and optimize services to participants. In formulating the strategies and strategic policies for 2025, the Board of Directors conducted evaluations of global and national economic conditions, the dynamics of the financial services industry, regulatory developments, and the Company's risk profile, as the basis for establishing adaptive and sustainable policy directions.

Proses penyusunan strategi dan kebijakan strategis juga mempertimbangkan pencapaian kinerja tahun 2024, proyeksi kondisi ekonomi dan pasar keuangan, kebutuhan peserta yang terus berkembang, serta peluang dan tantangan yang berpotensi memengaruhi keberlangsungan usaha Perusahaan. Dengan pendekatan tersebut, Direksi memastikan bahwa setiap strategi dan kebijakan strategis yang ditetapkan tidak hanya mampu merespons dinamika bisnis secara efektif, tetapi juga mendukung pencapaian sasaran jangka pendek, menengah, dan panjang Perusahaan.

The process of formulating strategies and strategic policies also took into account the performance achievements of 2024, projections of economic and financial market conditions, the evolving needs of participants, and the opportunities and challenges that could potentially affect the continuity of the Company's business. Through this approach, the Board of Directors ensures that every strategy and strategic policy established is not only capable of responding effectively to business dynamics, but also supports the achievement of the Company's short-term, medium-term, and long-term objectives.

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Direksi juga berperan dalam merumuskan sasaran strategis Perusahaan yang dituangkan dalam Rencana Kerja dan Anggaran Perusahaan (RKAP), termasuk kebijakan pengelolaan investasi, transformasi digital, penguatan tata kelola Perusahaan, peningkatan kualitas layanan peserta, serta penguatan manajemen risiko dan kepatuhan. Penyusunan strategi dilakukan secara terukur dengan mempertimbangkan prinsip kehati-hatian, efektivitas operasional, dan keberlanjutan keuangan perusahaan dalam jangka panjang.

The Board of Directors also plays a role in formulating the Company's strategic objectives, as set out in the Company's Work Plan and Budget (RKAP), including policies on investment management, digital transformation, the strengthening of corporate governance, the improvement of participant service quality, and the strengthening of risk management and compliance. Strategy formulation is conducted in a measured manner, taking into account the principles of prudence, operational effectiveness, and the long-term financial sustainability of the Company.

Selain itu, Direksi memastikan bahwa strategi dan kebijakan strategis yang disusun telah selaras dengan ketentuan peraturan perundang-undangan, arahan pemegang saham, serta prinsip GCG. Dalam prosesnya, Direksi juga melakukan koordinasi dan komunikasi intensif dengan Dewan Komisaris, regulator, serta pemangku kepentingan terkait guna memperoleh masukan strategis dan memastikan implementasi kebijakan berjalan secara efektif.

Furthermore, the Board of Directors ensures that the strategies and strategic policies formulated are aligned with the provisions of prevailing laws and regulations, shareholder directives, and the principles of GCG. In the process, the Board of Directors also conducts intensive coordination and communication with the Board of Commissioners, regulators, and relevant stakeholders to obtain strategic input and ensure that the implementation of policies proceeds effectively.

Melalui peran tersebut, Direksi berupaya memastikan bahwa strategi dan kebijakan Perusahaan selama tahun 2025 mampu mendukung pencapaian target Perusahaan, menjaga stabilitas dan kesehatan keuangan Perusahaan, serta meningkatkan kualitas perlindungan dan pelayanan bagi seluruh peserta. Secara keseluruhan, berbagai inisiatif strategis yang dilaksanakan sepanjang tahun 2025 menunjukkan komitmen PT ASABRI (Persero) untuk terus memperkuat fondasi keuangan, meningkatkan kualitas tata kelola, mengoptimalkan pengelolaan risiko, serta mendorong transformasi bisnis yang berkelanjutan guna menciptakan nilai tambah bagi peserta dan seluruh pemangku kepentingan.

Through this role, the Board of Directors ensures that the Company's strategies and policies throughout 2025 are capable of supporting the achievement of the Company's targets, maintaining the stability and financial soundness of the Company, and improving the quality of protection and services for all participants. Overall, the various strategic initiatives implemented throughout 2025 reflect PT ASABRI (Persero)'s commitment to continuously strengthening its financial foundation, improving governance quality, optimizing risk management, and driving sustainable business transformation to create added value for participants and all stakeholders.

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PROSES YANG DILAKUKAN DIREKSI UNTUK MEMASTIKAN IMPLEMENTASI STRATEGI PERSEROAN

Direksi turut bertanggung jawab atas implementasi dan pengawasan pelaksanaan strategi serta kebijakan strategis yang telah ditetapkan. Hal ini guna memastikan seluruh inisiatif berjalan dengan baik dan mencapai target yang ditetapkan.

Direksi melakukan pengawasan melalui mekanisme pemantauan kinerja secara berkala, evaluasi dengan setiap unit kerja, serta penelaahan atas efektivitas program strategis. Upaya ini sebagai dasar dalam pengambilan keputusan dan penyempurnaan arah kebijakan apabila diperlukan.

Direksi senantiasa memastikan bahwa setiap unit kerja melaksanakan strategi dan kebijakan strategis sesuai dengan rencana dan ketentuan peraturan perundang-undangan. Direksi juga mendorong koordinasi antar unit kerja dengan baik serta menjalankan sistem pengendalian internal dan manajemen risiko secara konsisten. Melalui proses implementasi, pemantauan, dan evaluasi yang berkesinambungan, Direksi meyakini bahwa strategi dan kebijakan strategis Perusahaan dapat dilaksanakan dengan baik, sehingga pada akhirnya Perusahaan dapat meraih pertumbuhan sesuai dengan target yang ditetapkan.

PERBANDINGAN ANTARA HASIL YANG DICAPAI DENGAN YANG DITARGETKAN

Kinerja keuangan PT ASABRI (Persero) sepanjang tahun 2025 menunjukkan kondisi yang sehat dan terkelola dengan baik di tengah berbagai tantangan yang dihadapi. Perusahaan mampu menjalankan fungsi utamanya dalam memberikan layanan dan memenuhi kewajiban kepada peserta secara tepat waktu, dengan tetap mengedepankan prinsip kehati-hatian, tata kelola yang baik, dan pengelolaan risiko yang memadai.

PROCESSES UNDERTAKEN BY THE BOARD OF DIRECTORS TO ENSURE THE IMPLEMENTATION OF THE COMPANY'S STRATEGY

The Board of Directors bears responsibility for the implementation and oversight of the execution of the established strategies and strategic policies, to ensure that all initiatives proceed as planned and achieve the targets set.

The Board of Directors exercises oversight through a mechanism of periodic performance monitoring, evaluations with each work unit, and reviews of the effectiveness of strategic programs. These efforts serve as the basis for decision-making and the refinement of policy directions where necessary.

The Board of Directors consistently ensures that every work unit implements the strategies and strategic policies in accordance with the plan and the provisions of prevailing laws and regulations. The Board of Directors also promotes sound coordination among work units and ensures the consistent application of the internal control system and risk management. Through a continuous process of implementation, monitoring, and evaluation, the Board of Directors is confident that the Company's strategies and strategic policies can be effectively executed, ultimately enabling the Company to achieve growth in accordance with its established targets.

COMPARISON BETWEEN ACHIEVED RESULTS AND TARGETS

The financial performance of PT ASABRI (Persero) throughout 2025 demonstrated a sound and well-managed condition amid the various challenges faced. The Company was able to fulfill its primary function of delivering services and meeting its obligations to participants in a timely manner, while continuing to uphold the principles of prudence, good governance, and adequate risk management.

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Direksi menilai bahwa capaian kinerja tahun 2025 mencerminkan ketahanan dan kemampuan perusahaan dalam beradaptasi terhadap perubahan kondisi eksternal maupun internal. Berbagai program transformasi dan efisiensi yang telah dijalankan mampu meminimalkan dampak dari tidak terealisasinya PMN serta menjaga keberlangsungan operasional perusahaan agar tetap berjalan secara optimal.

The Board of Directors assesses that the performance achievements of 2025 reflect the Company's resilience and ability to adapt to changes in both external and internal conditions. The various transformation and efficiency programs that have been implemented have succeeded in minimizing the impact of the non-realization of State Capital Injection (PMN) and in maintaining the continuity of the Company's operations at an optimal level.

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Sebagai tindak lanjut, Direksi terus melakukan evaluasi terhadap strategi bisnis dan keuangan Perusahaan, termasuk penyesuaian prioritas program kerja, optimalisasi sumber daya yang tersedia, serta penguatan koordinasi dengan Pemegang Saham dan pemangku kepentingan terkait guna mendukung keberlanjutan pertumbuhan perusahaan di masa mendatang. Langkah-langkah tersebut diharapkan dapat memperkuat kinerja keuangan perusahaan sekaligus memastikan pemenuhan kewajiban kepada peserta tetap terlaksana secara optimal.

As a follow-up, the Board of Directors continues to evaluate the Company's business and financial strategies, including the adjustment of work program priorities, the optimization of available resources, and the strengthening of coordination with the Shareholders and relevant stakeholders to support the Company's sustained growth in the future. These measures are expected to strengthen the Company's financial performance while ensuring that obligations to participants continue to be fulfilled optimally.

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GAMBARAN TENTANG PROSPEK USAHA

Direksi memandang bahwa prospek usaha PT ASABRI (Persero) tetap memiliki peluang yang positif, didukung oleh peran strategis perusahaan sebagai pengelola program asuransi sosial bagi prajurit TNI, anggota Polri, serta Aparatur Sipil Negara di lingkungan Kementerian Pertahanan dan Kepolisian Negara Republik Indonesia. Meskipun Perusahaan masih menghadapi berbagai tantangan, baik dari kondisi ekonomi global, dinamika pasar keuangan, maupun perkembangan regulasi, Direksi optimis bahwa Perusahaan memiliki fondasi yang kuat untuk terus tumbuh secara berkelanjutan.

Direksi berharap proses pembahasan dan tindak lanjut atas berbagai usulan strategis Perusahaan, terutama terkait dengan pencairan *Unfunded Past Service Liability* (UPSL) Program THT dan penyesuaian premi Program THT, dapat memperoleh dukungan dari para pemangku kepentingan. Realisasi program-program tersebut diharapkan mampu memperkuat keberlanjutan program serta meningkatkan manfaat yang diterima oleh peserta di masa mendatang.

Dari sisi operasional, Perusahaan menargetkan peningkatan kualitas layanan melalui penyempurnaan proses bisnis, perluasan jaringan layanan, penguatan layanan digital, serta optimalisasi pemanfaatan teknologi informasi. Direksi juga berharap tingkat kepuasan peserta dapat terus meningkat seiring dengan kemudahan akses layanan, percepatan penyelesaian proses layanan, serta peningkatan kualitas interaksi dengan peserta.

Direksi juga menargetkan percepatan transformasi data dan digitalisasi melalui penguatan *single database* peserta, peningkatan kualitas data, serta pengembangan sistem informasi yang lebih terintegrasi. Dengan dukungan data yang akurat dan komprehensif, perusahaan diharapkan mampu menghasilkan proses pengambilan keputusan yang lebih efektif, meningkatkan efisiensi operasional, dan memberikan layanan yang lebih tepat sasaran.

OVERVIEW OF BUSINESS PROSPECTS

The Board of Directors is of the view that the business prospects of PT ASABRI (Persero) remain positive, supported by the Company's strategic role as the administrator of social insurance programs for TNI soldiers, National Police members, and Civil Servants within the Ministry of Defense and the National Police of the Republic of Indonesia. Although the Company continues to face various challenges from global economic conditions and financial market dynamics to regulatory developments, the Board of Directors is optimistic that the Company has a strong foundation to continue growing on a sustainable basis.

The Board of Directors hopes that the process of deliberation and follow-up on the Company's various strategic proposals, particularly with regard to the disbursement of the Unfunded Past Service Liability (UPSL) of the THT Program and the adjustment of Old Age Savings Program (THT) premiums, will receive the support of all stakeholders. The realization of these programs is expected to strengthen program sustainability and enhance the benefits received by participants in the future.

On the operational front, the Company targets improvements in service quality through the refinement of business processes, expansion of the service network, the strengthening of digital services, and the optimization of information technology utilization. The Board of Directors also expects participant satisfaction levels to continue rising in line with greater ease of service access, faster service processing times, and improved quality of interaction with participants.

The Board of Directors also targets the acceleration of data transformation and digitalization through the strengthening of a single participant database, improvements in data quality, and the development of a more integrated information system. With the support of accurate and comprehensive data, the Company is expected to be capable of producing more effective decision-making, improving operational efficiency, and delivering more precisely targeted services.

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Secara keseluruhan, Direksi berharap tahun 2026 menjadi momentum untuk memperkuat fundamental perusahaan, meningkatkan nilai tambah bagi peserta, serta memperkokoh posisi PT ASABRI (Persero) sebagai pengelola asuransi sosial yang tepercaya, profesional, dan berkelanjutan. Melalui sinergi seluruh pemangku kepentingan, Direksi optimis perusahaan dapat terus memberikan kontribusi yang optimal dalam mendukung kesejahteraan peserta dan keberhasilan program pemerintah.

Overall, the Board of Directors hopes that 2026 will serve as a momentum to strengthen the Company's fundamentals, enhance added value for participants, and consolidate PT ASABRI (Persero)'s position as a trusted, professional, and sustainable social insurance administrator. Through the synergy of all stakeholders, the Board of Directors is optimistic that the Company can continue to deliver optimal contributions in support of participant welfare and the success of government programs.

Dengan mempertimbangkan kondisi tersebut, Direksi berkeyakinan bahwa Perseroan memiliki posisi yang baik untuk menghadapi tahun mendatang melalui penerapan strategi yang adaptif, penguatan manajemen risiko, peningkatan efisiensi operasional, serta komitmen untuk terus memberikan layanan terbaik kepada peserta dan pemangku kepentingan. Direksi juga memandang bahwa sinergi dengan regulator, pemegang saham, mitra kerja, dan seluruh insan Perseroan menjadi faktor penting dalam menjaga keberlanjutan kinerja serta mendukung tercapainya tujuan Perseroan secara jangka panjang.

Taking these conditions into consideration, the Board of Directors believes that the Company is well-positioned to face the coming year through the implementation of adaptive strategies, strengthening of risk management, the improvement of operational efficiency, and commitment to delivering the best possible services to participants and stakeholders. The Board of Directors also views synergy with regulators, shareholders, business partners, and all Company personnel as a critical factor to sustaining performance and supporting the achievement of the Company's long-term objectives.

PENERAPAN GOVERNANSI PERSEROAN

Direksi menilai bahwa sistem tata kelola PT ASABRI (Persero) telah berjalan secara efisien dan efektif pada tahun 2025. Penerapan prinsip-prinsip GCG dilakukan secara konsisten melalui penguatan fungsi manajemen risiko, kepatuhan, pengendalian internal, serta pemanfaatan teknologi informasi dalam proses bisnis.

Dari sisi efisiensi, penguatan pada fungsi pengawasan, akan ditingkatkan melalui pendekatan *Governance*, *Risk*, *and Compliance* (GRC) yang terintegrasi, sehingga pengawasan tidak dilakukan secara terpisah, melainkan terhubung satu sama lain dan terpadu. Efektivitas penerapan GCG tercermin dari tidak adanya temuan signifikan atau temuan major dalam *surveillance audit* SMAP ISO 37001:2016, tidak adanya kasus *fraud* pada tahun berkenaan, pengakuan dalam pengelolaan gratifikasi, penyelesaian tindak lanjut audit tercapai, serta berjalannya *monitoring* kepatuhan terhadap peraturan perundang-undangan melalui *Compliance Index*.

IMPLEMENTATION OF THE COMPANY'S GOVERNANCE

The Board of Directors is of the view that PT ASABRI (Persero)'s corporate governance system has operated efficiently and effectively in 2025. The principles of GCG have been implemented consistently through the strengthening of the risk management, compliance, and internal control functions, as well as the utilization of information technology in business processes.

In terms of efficiency, the strengthening of the supervisory function will be further enhanced through an integrated Governance, Risk, and Compliance (GRC) approach, so that oversight is not conducted in isolation but is interconnected and integrated. The effectiveness of GCG implementation is reflected in the absence of significant or major findings in the SMAP ISO 37001:2016 surveillance audit, the absence of fraud cases during the year in question, recognition in gratuity management, the achievement of audit follow-up completion, and the ongoing monitoring of compliance with laws and regulations through the Compliance Index.

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Komitmen Perusahaan dalam menerapkan GCG dengan baik membawa pencapaian utama, antara lain:

1. Keberhasilan *surveillance audit* Sistem Manajemen Anti-Penyuapan (SMAP) berdasarkan ISO 37001:2016;
2. Tim Pengendali Gratifikasi (TPG) PT ASABRI (Persero) dipilih oleh PT Perumnas sebagai objek *benchmarking* atas capaian PT ASABRI (Persero) yang berhasil masuk dalam tiga besar BUMN dengan pengelolaan gratifikasi terbaik;
3. ASABRI sebagai BUMN terbaik kedua dalam penanggulangan gratifikasi oleh KPK;
4. ASABRI meraih predikat informatif dalam Keterbukaan Informasi Publik sebagai wujud transparansi dan akuntabilitas;
5. Penyelenggaraan *monitoring* kepatuhan terhadap peraturan perundang-undangan melalui *Compliance Index*; serta
6. Implementasi program dan sosialisasi anti *fraud* secara konsisten kepada seluruh karyawan di lingkungan kantor pusat dan kantor cabang melalui berbagai media Perusahaan.

Direksi berkomitmen untuk terus meningkatkan penerapan GCG pada tahun 2026, khususnya dalam rangka *upgrade* resertifikasi SMAP ke ISO 37001:2025 dan pengembangan aplikasi *Compliance Index* sebagai instrumen *monitoring* kepatuhan Perusahaan.

The Company's commitment to sound GCG implementation has yielded the following key achievements:

1. Successful completion of the surveillance audit of the Anti-Bribery Management System (SMAP) based on ISO 37001:2016;
2. The Gratuity Control Team (TPG) of PT ASABRI (Persero) was selected by PT Perumnas as a benchmarking subject, in recognition of PT ASABRI (Persero)'s achievement of ranking among the top three state-owned enterprises with the best gratuity management;
3. ASABRI is the second best State-Owned Enterprises in handling gratification by the Corruption Eradication Commission;
4. ASABRI achieved the "Informative" rating for Public Information Disclosure, demonstrating its commitment to transparency and accountability..
5. Implementation of compliance monitoring against laws and regulations through the Compliance Index; and
6. Consistent implementation of anti-fraud programs and dissemination to all employees across the head office and branch offices through various Company media.

The Board of Directors is committed to continuously improving GCG implementation in 2026, especially for the purpose of upgrading re-certification of SMAP to ISO 37001:2025 and the development of the Compliance Index application as an instrument for monitoring the Company's compliance.

PENERAPAN SISTEM PENGENDALIAN INTERNAL DAN MANAJEMEN RISIKO

Perusahaan terus memperkuat implementasi Sistem Pengendalian Internal sebagai bagian dari implementasi Tata Kelola Perusahaan yang Baik. Salah satu buktinya nyata dari penerapan Sistem Pengendalian Internal, yaitu. Perusahaan menggunakan sistem *Internal Control over Financial Reporting* (ICoFR).

IMPLEMENTATION OF THE INTERNAL CONTROL SYSTEM AND RISK MANAGEMENT

The Company continues to strengthen the implementation of its Internal Control System as part of its commitment to Good Corporate Governance. One tangible manifestation of this implementation is the Company's adoption of the Internal Control over Financial Reporting (ICoFR) system.

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Adapun tujuan utama penerapan ICoFR adalah menjamin keandalan pelaporan keuangan, memperkuat sistem pengendalian internal, meningkatkan kepatuhan terhadap regulasi yang berlaku, mendukung efektivitas manajemen risiko, serta mewujudkan tata kelola perusahaan yang transparan, akuntabel, dan berkelanjutan. Penerapan ICoFR yang efektif diyakini dapat mengurangi risiko terjadinya *fraud* dan penyalahgunaan aset perusahaan, sehingga turut meningkatkan kepercayaan investor terhadap Perusahaan.

The primary objectives of ICoFR implementation are to ensure the reliability of financial reporting, strengthen the internal control system, enhance compliance with applicable regulations, support the effectiveness of risk management, and realize corporate governance that is transparent, accountable, and sustainable. Effective ICoFR implementation is believed to reduce the risk of fraud and misappropriation of Company assets, thereby also strengthening investor confidence in the Company.

Sepanjang tahun 2025, Sistem Pengendalian Internal telah berjalan secara optimal dan berkelanjutan. Seluruh organ Perseroan telah menjalankan tugas dan tanggung jawabnya sesuai dengan pedoman kerja yang dimiliki, sehingga seluruh insan Perseroan berperan aktif untuk menciptakan Sistem Pengendalian Internal yang sesuai dengan pedoman dan regulasi yang berlaku.

Throughout 2025, the Internal Control System has operated optimally and on a continuous basis. All organs of the Company have carried out their duties and responsibilities in accordance with the applicable work guidelines, ensuring that all Company personnel play an active role in upholding an Internal Control System that is consistent with prevailing guidelines and regulations.

Di samping menerapkan Sistem Pengendalian Internal secara optimal, Perseroan juga berkomitmen untuk mengimplementasikan manajemen risiko secara menyeluruh dan terintegrasi dalam seluruh proses bisnis. Melalui penerapan manajemen risiko yang efektif, Perusahaan mampu menjaga kesinambungan operasional dan kesehatan keuangan Perusahaan.

In addition to implementing the Internal Control System optimally, the Company is also committed to implementing risk management in a comprehensive and integrated manner across all business processes. Through effective risk management implementation, the Company is able to maintain the continuity of its operations and its financial soundness.

Dalam implementasinya, Direksi turut bertanggung jawab dalam mengoordinasikan, mengarahkan, dan menetapkan strategi, kebijakan, implementasi, *monitoring* dan evaluasi, serta improvisasi fungsi pengelolaan manajemen risiko yang meliputi manajemen risiko keuangan dan risiko operasional. Dalam pelaksanaannya, Direksi memastikan proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko berjalan efektif, menetapkan *risk appetite*, *risk tolerance*, dan *risk limit*, mengevaluasi profil risiko perusahaan, serta memastikan terselenggaranya sistem pengendalian internal yang memadai guna mendukung pencapaian tujuan perusahaan dan penerapan tata kelola yang baik.

In its implementation, the Board of Directors bears responsibility for coordinating, directing, and establishing the strategy, policies, implementation, monitoring and evaluation, and improvement of the risk management function, encompassing both financial risk management and operational risk management. In practice, the Board of Directors ensures that the processes of risk identification, measurement, monitoring, and control are conducted effectively, establishes the risk appetite, risk tolerance, and risk limits, evaluates the Company's risk profile, and ensures the maintenance of an adequate internal control system to support the achievement of the Company's objectives and the implementation of good governance.

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PENERAPAN *WHISTLEBLOWING SYSTEM* (WBS)

Dalam upaya memperkuat budaya integritas dan penerapan GCG, Perusahaan mengimplementasikan mekanisme Pelaporan Pelanggaran (*Whistleblowing System*/WBS) sebagai sarana bagi seluruh pemangku kepentingan untuk menyampaikan laporan atas dugaan pelanggaran yang terjadi di lingkungan Perseroan. Upaya ini sekaligus bentuk komitmen tegas Perusahaan dalam mencegah terjadinya praktik korupsi, kolusi, nepotisme, dan praktik kecurangan lainnya.

Setiap laporan yang diterima akan diproses dan ditindaklanjuti secara objektif, independen, dan akuntabel sesuai dengan ketentuan yang diatur dalam Pedoman Pengelolaan Pengaduan Pelanggaran (*Whistleblowing System*) PT ASABRI (Persero), dengan tetap menjunjung tinggi prinsip perlindungan terhadap pelapor yang beriktikad baik.

Pengelolaan WBS dilaksanakan secara independen oleh Divisi Kepatuhan dan Hukum berdasarkan Keputusan Bersama Dewan Komisaris dan Direksi tentang Pedoman Pengelolaan Pengaduan Pelanggaran. Setiap laporan yang diterima akan diproses dan ditindaklanjuti secara objektif, independen, dan akuntabel sesuai dengan ketentuan yang diatur dalam Pedoman Pengelolaan Pengaduan Pelanggaran (*Whistleblowing System*) PT ASABRI (Persero), dengan tetap menjunjung tinggi prinsip perlindungan terhadap pelapor yang beriktikad baik. Dengan menerapkan WBS secara sungguh-sungguh, Perusahaan dapat menciptakan budaya keterbukaan, integritas, dan kepatuhan

IMPLEMENTATION OF THE WHISTLEBLOWING SYSTEM (WBS)

In its efforts to strengthen a culture of integrity and the implementation of GCG, the Company has implemented a Violation Reporting Mechanism (Whistleblowing System/WBS) as a channel for all stakeholders to submit reports of suspected violations occurring within the Company's environment. This initiative also represents the Company's firm commitment to preventing corrupt practices, collusion, nepotism, and other forms of misconduct.

Every report received will be processed and followed up in an objective, independent, and accountable accordance with the provisions set out in the Guidelines for the Management of Violation Reports (Whistleblowing System) of PT ASABRI (Persero), while upholding the principle of protection for good-faith whistleblowers.

The WBS is implemented independently by the Compliance and Legal Division, based on the Joint Decree of the Board of Commissioners and the Board of Directors concerning the Guidelines for the Management of Violation Reports. Every report received will be processed and followed up in an objective, independent, and accountable manner in accordance with the provisions set out in the Guidelines for the Management of Violation Reports (Whistleblowing System) of PT ASABRI (Persero), while upholding the principle of protection for good-faith whistleblowers. Through the earnest implementation of the WBS, the Company endeavors to foster a culture of openness, integrity, and compliance.

PENILAIAN KINERJA DIREKSI TERHADAP KOMITE-KOMITE DI BAWAH DIREKSI

PT ASABRI (Persero) memiliki 6 (enam) Komite di bawah Direksi, yaitu Komite Investasi, Komite Aktuaria dan Produk, Komite Manajemen Risiko dan *Asset Liability Management*, Komite Teknologi Informasi, Komite Tanggung Jawab Sosial dan Lingkungan, dan Komite

PERFORMANCE ASSESSMENT OF THE BOARD OF DIRECTORS TOWARD THE COMMITTEES UNDER THE BOARD OF DIRECTORS

PT ASABRI (Persero) has 6 (six) Committees under the Board of Directors, namely the Investment Committee, the Actuarial and Product Committee, the Risk Management and Asset Liability Management Committee, the Information Technology Committee, the

Karier. Direksi menilai komite-komite tersebut sepanjang tahun 2025 telah menyelenggarakan rapat sesuai dengan tugas dan tanggung jawabnya.

Social and Environmental Responsibility Committee, and the Career Committee. The Board of Directors assesses that these Committees held meetings throughout 2025, aligned with the respective duties and responsibilities.

Keberadaan komite pendukung membantu dalam memberikan sudut pandang yang lebih objektif dan mendalam terhadap berbagai isu strategis Perusahaan. Peran komite tersebut, dinilai cukup efektif bagi Direksi dalam menjaga kualitas pengambilan keputusan, pengawasan, penerapan prinsip kehati-hatian di lingkungan Perusahaan, penerapan manajemen risiko serta kepatuhan terhadap peraturan perundang-undangan. Direksi menilai sepanjang tahun 2025 komite-komite tersebut telah menjalankan tugas dengan baik.

The presence of supporting committees assists in providing more objective and in-depth perspectives on various strategic issues of the Company. The Committees' roles are assessed as sufficiently effective in supporting the Board of Directors in maintaining the quality of decision-making, oversight, the application of the principles of prudence within the Company, the implementation of risk management, and compliance with laws and regulations. The Board of Directors assesses that throughout 2025, these Committees have performed their duties well.

IMPLEMENTASI TANGGUNG JAWAB SOSIAL DAN LINGKUNGAN

Pelaksanaan Tanggung Jawab Sosial dan Lingkungan (TJSL) Perusahaan selama tahun 2025 telah berjalan dengan baik dan memberikan manfaat positif bagi para pemangku kepentingan, khususnya TNI Polri dan ASN Kemhan/Polri. Program-program TJSL yang dijalankan tidak hanya berfokus pada kepatuhan terhadap peraturan yang berlaku, tetapi juga untuk menciptakan nilai tambah bagi masyarakat, lingkungan, dan keberlanjutan usaha Perusahaan sehingga dapat memberikan *Creating Shared Value* (CSV).

IMPLEMENTATION OF SOCIAL AND ENVIRONMENTAL RESPONSIBILITY

The implementation of the Company's Social and Environmental Responsibility (CSR) throughout 2025 has proceeded well and has delivered positive benefits for stakeholders, particularly TNI and National Police personnel, as well as Civil Servants of the Ministry of Defense and the National Police. The CSR programs carried out are not solely focused on compliance with applicable regulations, but also on creating added value for the community, the environment, and the Company's business sustainability, thereby generating Creating Shared Value (CSV).

Pada Pilar Lingkungan TJSL, salah satu program yang dijalankan adalah pengelolaan limbah berbasis ekonomi sirkular melalui pembentukan dan pengembangan bank sampah yang berlokasi di lingkungan *stakeholders* utama di Bandung. Program ini bertujuan meningkatkan kesadaran masyarakat khususnya *stakeholders* terhadap pengelolaan sampah yang bertanggung jawab sekaligus memberikan manfaat ekonomi.

Under the Environmental Pillar of CSR, one of the programs implemented is circular economy-based waste management through the establishment and development of a waste bank located within the environment of primary stakeholders in Bandung. This program aims to raise public awareness, particularly among stakeholders, regarding responsible waste management while also delivering economic benefits.

Selain itu, ASABRI juga mendukung pemanfaatan Energi Baru Terbarukan (EBT) melalui pemberian dan pemasangan panel surya (*solar panel*) kepada lingkungan *stakeholders* perusahaan di Kodam VI/Mulawarman,

In addition, ASABRI also supports the utilization of New and Renewable Energy (NRE) by providing and installing solar panels for the Company's stakeholders in Kodam VI/Mulawarman, Balikpapan, to be used as an Integrated

Laporan Direksi
Report of the Board of Director

Balikpapan yang digunakan sebagai *Integrated Forming System* (IFS) Bersama msayarakat di sekitar lingkungan Kodam VI/Mulawarman. Program ini diharapkan dapat membantu meningkatkan efisiensi penggunaan energi, mengurangi ketergantungan terhadap energi berbasis fosil, serta mendukung upaya penurunan emisi karbon.

Forming System (IFS) together with the surrounding community. This program is expected to help improve energy efficiency, reduce dependence on fossil-based energy, and support efforts to reduce carbon emissions.

Pada tahun mendatang, Direksi berkomitmen untuk terus meningkatkan pelaksanaan program TJSL melalui pendekatan yang lebih terukur, berkelanjutan, dan selaras dengan strategi bisnis Perusahaan. Fokus program akan diarahkan pada peningkatan kualitas hidup masyarakat, khususnya pada lingkungan peserta ASABRI dan keluarganya, pengembangan kapasitas ekonomi lokal, peningkatan kesadaran lingkungan, serta dukungan terhadap pencapaian Tujuan Pembangunan Berkelanjutan (*Sustainable Development Goals*/SDGs). Selain itu, Perusahaan akan terus memperkuat kolaborasi dengan pemerintah, komunitas, dan pemangku kepentingan lainnya guna memastikan program yang dijalankan memberikan manfaat dan dampak yang lebih luas baik bagi pemangku kepentingan maupun Perusahaan.

In the coming year, the Board of Directors is committed to continuously improving the implementation of CSR programs through a more measured, sustainable, and business strategy-aligned approach. The program will focus on improving the quality of life of the community, particularly within the circles of ASABRI participants and their families, developing local economic capacity, raising environmental awareness, and supporting the achievement of the Sustainable Development Goals (SDGs). Furthermore, the Company will continue to strengthen collaboration with the government, communities, and other stakeholders to ensure that the programs implemented deliver broader benefits and impact for both the stakeholders and the Company.

PERUBAHAN KOMPOSISI ANGGOTA DIREKSI DAN ALASAN PERUBAHANNYA

Pada tahun 2025 terdapat kekosongan dalam jabatan Direktur Investasi, sehingga berdasarkan Keputusan Dewan Komisaris PT ASABRI (Persero) Nomor KEP/2/KOM/AS/I/2025 tanggal 22 Januari 2025 tentang Perubahan Penunjukan Pelaksana Tugas (Plt.) Direktur Investasi PT ASABRI (Persero), telah ditunjuk Sri Ainin Muktirizka sebagai Plt. Direktur Investasi disamping melaksanakan tugasnya sebagai Direktur SDM dan Hukum. Dengan demikian, susunan Direksi PT ASABRI (Persero) pada tahun 2025 adalah sebagai berikut:

CHANGES IN THE COMPOSITION OF THE BOARD OF DIRECTORS AND THE REASONS THEREFORE

In 2025, a vacancy arose in the position of Director of Investment. Accordingly, pursuant to the Decree of the Board of Commissioners of PT ASABRI (Persero) Number KEP/2/KOM/AS/I/2025 dated January 22, 2025, concerning the Amendment to the Appointment of the Acting (Plt.) Director of Investment of PT ASABRI (Persero), Sri Ainin Muktirizka, was appointed as Acting Director Board of Directors of PT ASABRI (Persero) in 2025 was therefore as follows:

No.	Nama *Name*	Jabatan *Position*	Tanggal Pengangkatan oleh RUPS *Date of Appointment by the GMS*	Masa Jabatan *Term of Office*
1.	Jeffry Haryadi P. Manullang	Direktur Utama President Director	16 Desember 2024 December 16, 2024	5 Tahun 5 Years
2.	Helmi I Satriyono	Direktur Keuangan dan Manajemen Risiko Director of Finance and Risk Management	30 Januari 2020 dan selanjutnya diangkat kembali pada tanggal 16 Desember 2024 January 30 2020, and subsequently reappointed on December 16, 2024	5 Tahun 5 Years

Laporan Direksi
Report of the Board of Director

No.	Nama *Name*	Jabatan *Position*	Tanggal Pengangkatan oleh RUPS *Date of Appointment by the GMS*	Masa Jabatan *Term of Office*
3.	Sri Ainin Muktirizka	Direktur SDM dan Hukum Director of HR and Law	15 April 2021 April 15, 2021	5 Tahun 5 Years
		Plt. Direktur Investasi Acting Director of Investment	22 Januari 2025 January 22, 2022	5 Tahun 5 Years
4.	Khaidir Abdurrahman	Direktur Hubungan Kelembagaan Director of Institutional Relations	25 Januari 2022 January 25, 2022	5 Tahun 5 Years

PENUTUP DAN APRESIASI

Mengakhiri Laporan Tahunan Tahun Buku 2025 ini, Direksi menyampaikan terima kasih yang setinggi-tingginya kepada Pemegang Saham, Dewan Komisaris, regulator, mitra kerja, serta seluruh pemangku kepentingan atas kepercayaan, dukungan, dan sinergi yang terus diberikan kepada PT ASABRI (Persero). Ucapan terima kasih dan apresiasi juga kami sampaikan kepada seluruh insan ASABRI atas dedikasi, profesionalisme, integritas, dan kerja keras yang telah ditunjukkan dalam menjaga keberlangsungan operasional, memperkuat tata kelola perusahaan, serta menghadirkan layanan terbaik bagi para peserta.

Direksi meyakini bahwa pencapaian yang berhasil diraih sepanjang tahun 2025 merupakan hasil dari kolaborasi, komitmen, dan semangat dari seluruh insan Perusahaan dan para pemangku kepentingan. Kami berharap kerja baik ini dapat terus semakin ditingkatkan sehingga ASABRI akan semakin mampu menjalankan mandatnya sebagai pengelola program asuransi sosial yang profesional, tepercaya, dan berkelanjutan.

CLOSING AND APPRECIATION

In closing this 2025 Fiscal Year Annual Report, the Board of Directors expresses deepest gratitude to the Shareholders, the Board of Commissioners, regulators, business partners, and all stakeholders for the trust, support, and synergy continuously extended to PT ASABRI (Persero). We also convey our sincere gratitude and appreciation to all ASABRI personnel for the dedication, professionalism, integrity, and hard work demonstrated in maintain operational continuity, strengthen corporate governance, and deliver the best possible services to participants.

The Board of Directors believe that the achievements had reached throughout 2025 are the result of the collaboration, commitment, and spirit of all Company personnel and stakeholders. We hope that these commendable efforts will continue to be further enhanced, enabling ASABRI to increasingly fulfill its mandate as a professional, trusted, and sustainable social insurance program administrator.

Jakarta, Juni 2026
Jakarta, June, 2026

JEFFRY HARYADI P. MANULLANG
Direktur Utama
President Director

Surat Pernyataan Dewan Komisaris dan Direksi Tentang Tanggung Jawab Atas Laporan Tahunan 2025 PT ASABRI (Persero)

Kami yang bertanda tangan di bawah ini menyatakan bahwa semua informasi dalam Laporan Tahunan PT ASABRI (Persero) tahun 2025 telah dimuat secara lengkap dan bertanggung jawab penuh atas kebenaran isi Laporan Tahunan Perusahaan. Demikian pernyataan ini dibuat dengan sebenarnya.

Jakarta, Juni 2026

DEWAN KOMISARIS
BOARD OF COMMISSIONERS

RUI F.G.P. DUARTE
Komisaris Utama
President Commissioner

ARIEF SULISTYANTO
Komisaris Independen
Independent Commissioner

ROFYANTO KURNIAWAN
Komisaris
Commissioner

Statement of Board of Commissioners and Board of Directors on Accountability for the 2025 Annual Report of PT ASABRI (Persero)

We, the undersigned, hereby declare that the entire information in the 2025 Annual Report of PT ASABRI (Persero) has been presented in full and are solely accountable for the accuracy of the contents of the Company's Annual Report. This statement is made truthfully.

Jakarta, June, 2026

DIREKSI
BOARD OF DIRECTORS

JEFFRY HARYADI P. MANULLANG
Direktur Utama
President Director

HELMI IMAM SATRIYONO
Direktur Keuangan dan Manajemen Risiko
Director of Finance and Risk Management

SRI AININ MUKTIRIZKA
Direktur SDM dan Hukum merangkap sebagai Plt. Direktur Investasi
Director of HR and Legal concurrently Act. Director of Investment

KHAIDIR ABDURRAHMAN
Direktur Hubungan Kelembagaan
Director of Institutional Relations

03

Profil Perusahaan
Company Profile

PT ASABRI (Persero) terus memperkuat perannya sebagai pengelola asuransi sosial yang adaptif, tepercaya, dan berorientasi pada peningkatan kesejahteraan peserta.

PT ASABRI (Persero) continues to strengthen its role as an adaptive, trustworthy social insurance manager focused on improving participant welfare.




EDUNG ASABRI
ASABRI
Danantara Indonesia

Identitas Perusahaan
Company Identity

Nama Perusahaan
Company Name

PT ASABRI (Persero)

Nama Panggilan
Byname

ASABRI

Status Perusahaan
Company Status

Badan Usaha Milik Negara (Persero)
State-Owned Enterprise (Persero)

Bidang Usaha
Line of Business

Asuransi Sosial • Social Insurance

Tanggal Pendirian
Date of Incorporation

1 Agustus 1971 • August 1, 1971

Sekretaris Perusahaan
Corporate Secretary

Okki Jatnika

Jumlah Karyawan
Total Employees

485 orang (Per 31 Desember 2025)
485 employees (As of December 31, 2025)

Dasar Hukum
Legal Basis of Establishment

- Peraturan Pemerintah Nomor 45 Tahun 1971 tanggal 31 Juli 1971 tentang Pendirian Umum Asuransi Sosial A.B.R.I.
- Peraturan Pemerintah Nomor 68 Tahun 1991 tanggal 17 Desember 1991 tentang Pengalihan Bentuk Perusahaan Umum (Perum) Asuransi Sosial Angkatan Bersenjata Republik Indonesia Menjadi Perusahaan Perseroan (Persero).
- Peraturan Pemerintah Republik Indonesia Nomor 102 Tahun 2015 tentang Asuransi Sosial Prajurit Tentara Nasional Indonesia, Anggota Kepolisian Negara Republik Indonesia, dan Pegawai Aparatur Sipil Negara di Lingkungan Kementerian Pertahanan dan Kepolisian Negara Republik Indonesia, sebagaimana telah diubah dengan Peraturan Pemerintah Nomor 54 Tahun 2020.
- Government Regulation of the Republic of Indonesia Number 102 of 2015 concerning Social Insurance for Indonesian National Armed Forces Soldiers, Members of the Indonesian National Police, and Civil Servant Employees within the Ministry of Defense and the Indonesian National Police, as amended by Government Regulation Number 54 of 2020.
- Government Regulation Number 45 of 1971 dated July 31, 1971, concerning the General Establishment of A.B.R.I. Social Insurance.
- Government Regulation Number 68 of 1991 dated December 17, 1991 concerning the Change of Form of the Indonesian Armed Forces Social Insurance Public Company (Perum) to a Limited Liability Company (Persero).

Akta Pendirian
Deed of Establishment

Akta Nomor 201 tanggal 30 Desember 1992 tentang Perusahaan Perseroan (Persero) PT Asuransi Sosial Angkatan Bersenjata Republik Indonesia yang dibuat di hadapan Notaris Muhani Salim S.H Notaris di Jakarta.
Deed Number 201 on December 30, 1992, concerning the Company (Persero) PT Asuransi Sosial Angkatan Bersenjata Republik Indonesia made before Notary Public, Muhani Salim, S.H., a Notary Public located in Jakarta.

Media Sosial
Social Media

- PT ASABRI-Persero
- @asabri_official
- @asabri_official
- ASABRI Official
- PT ASABRI (Persero)
- @asabri_official

Alamat
Address

Gedung PT ASABRI (Persero) Jalan Mayjen Sutoyo Nomor 11 Cawang, Jakarta – 13630

Telp / Phone : 021 8094140
E-mail / E-mail : asabri@asabri.co.id
Website / Website : www.asabri.co.id

Call Center 1500043

WhatsApp Business 0812-8237-1518

Data Jaringan Kantor
Office Network Data

Kantor Pusat / Head Office	: 1
Kantor Cabang Tipe A / Type A Branch Office	: 4
Kantor Cabang Tipe B / Type B Branch Office	: 11
Kantor Cabang Tipe C / Type C Branch Office	: 18

Identitas Perusahaan
Company Identity

Modal Dasar dan Disetor Penuh
Authorized and Fully Paid-up Capital

1. Modal Dasar Perseroan ini sebesar Rp500.000.000.000,00 (lima ratus miliar rupiah) yang terbagi atas:
   a. 1 (satu) saham Seri A Dwiwarna, dengan nominal sebesar Rp1.000.000,00 (satu juta rupiah);
   b. 499.999 (empat ratus sembilan puluh sembilan ribu sembilan ratus sembilan puluh sembilan) saham seri B, masing-masing dengan nilai nominal sebesar Rp1.000.000,00 (satu juta rupiah) atau seluruhnya dengan jumlah nilai nominal Rp499.999.000.000,00 (empat ratus sembilan puluh sembilan miliar sembilan ratus sembilan puluh sembilan juta rupiah).
2. Dari modal dasar tersebut telah ditempatkan dan diambil bagian oleh Para Pemegang saham sebanyak 200.000 (dua ratus ribu) lembar saham dengan nilai nominal seluruhnya sebesar Rp200.000.000.000,00 (dua ratus miliar rupiah) yang terdiri dari:
   a. 1 (satu) lembar saham seri A Dwiwarna dengan nilai nominal seluruhnya Rp1.000.000,00 (satu juta rupiah); dan
   b. 199.999 (seratus sembilan puluh sembilan ribu sembilan ratus sembilan puluh sembilan) lembar saham seri B, masing-masing dengan nilai nominal sebesar Rp1.000.000,00 (satu juta rupiah), sehingga keseluruhannya menjadi senilai Rp199.999.000.000,00 (seratus sembilan puluh sembilan miliar sembilan ratus sembilan puluh sembilan juta rupiah).

1. The authorized capital of this Company is Rp500,000,000,000.00 (five hundred billion rupiah), divided into:
   a. 1 (one) Series A Dwiwarna share, with a nominal value of Rp1,000,000.00 (one million rupiah);
   b. 499,999 (four hundred ninety-nine thousand nine hundred and ninety-nine) Series B shares, each with a nominal value of Rp1,000,000.00 (one million rupiah) In total with a nominal value of Rp499,999,000,000.00 (four hundred and ninety-nine billion nine hundred and ninety-nine rupiah).
2. Of the authorized capital, 200,000 (two hundred thousand) shares have been placed and taken up by the shareholders with a nominal value of Rp. 200,000,000,000.00 (two hundred billion rupiah), consisting of:
   a. 1 (one) Series A Dwiwarna share with a total nominal value of Rp1,000,000.00 (one million rupiah); and
   b. 199,999 (one hundred ninety-nine thousand nine hundred and ninety-nine) Series B shares, each with a nominal value of Rp1,000,000 (one million rupiah), bringing the total value to Rp 199,999,000,000.00 (one hundred ninety-nine billion nine hundred and ninety-nine million rupiah).

Kepemilikan Saham
Shareholding

1. Saham Seri A Dwiwarna, atas nama Negara Republik Indonesia;
2. Saham Seri B, atas nama PT Danantara Asset Management (Persero).

1. Series A Dwiwarna Shares, in the name of the Republic of Indonesia;
2. Series B Shares, in the name of PT Danantara Asset Management (Persero).

Surat terkait *Whistleblowing System*
Letter regarding the Whistleblowing System

- Ditujukan kepada Unit Pengelola *Whistleblowing System*, dalam hal Pelanggaran diduga dilakukan oleh Karyawan ASABRI.
- Ditujukan kepada Direksi, dalam hal Pelanggaran diduga dilakukan oleh anggota Dewan Komisaris dan/atau organ pendukung Dewan Komisaris.
- Ditujukan kepada Dewan Komisaris, dalam hal Pelanggaran diduga dilakukan oleh Direksi.

- Addressed to the Whistleblowing System Management Unit, if the violation is suspected to have been committed by an ASABRI employee.
- Addressed to the Board of Directors, if the violation is suspected to have been committed by a member of the Board of Commissioners and/or a supporting body of the Board of Commissioners.
- Addressed to the Board of Commissioners, if the violation is suspected to have been committed by the Board of Directors.

Website
www.asabri.co.id/pengaduan

E-mail
pengaduan@asabri.co.id

Makna Logo
Meaning of Logo

Logo ASABRI dirilis pada 26 Februari 2018 yang menandai *re-branding* dan dimulainya transformasi bisnis serta peningkatan layanan asuransi sosial terhadap Pesertanya, yang terdiri dari Prajurit TNI, Anggota Polri, dan ASN di lingkungan Kementerian Pertahanan dan Polri baik aktif maupun pensiun.

The ASABRI logo was unveiled on February 26, 2018, which marked the rebranding and commencement of business transformation and improvement of social insurance services for its Participants, consisting of TNI Soldiers, National Police Members, and Civil Servants within the Ministry of Defense and National Police, both active and retired.

Makna dari logo yaitu ASABRI menyatukan seluruh peserta dalam jalinan patriotisme untuk mengabdi bagi negara. ASABRI senantiasa melindungi dan juga melayani demi cita-cita kesejahteraan bagi pelindung Ibu Pertiwi.

The meaning of the logo is that ASABRI unites all participants in a bond of patriotism to serve the country. ASABRI always protects and serves for the sake of the welfare ideals of the protectors of Indonesia.

ARTI WARNA LOGO • MEANING OF LOGO COLORS

Biru Blue	**Merepresentasikan kesan yang dapat diandalkan, bijaksana, tepercaya dan profesional.** Represents ASABRI as a reliable, loyal, and professional brand.
Kuning Emas Golden Yellow	**Merepresentasikan sebuah harapan dan kesejahteraan bagi para Peserta.** Represents welfare where ASABRI is able to serve as a friend who provides welfare for participants.
Putih White	**Merepresentasikan kejujuran dan ketulusan dalam melakukan setiap pekerjaan.** Represents unity, honesty, and sincerity.

Makna Logo
Meaning of Logo

ARTI BENTUK LOGO • SIGNIFICANCE OF LOGO FORM

PAYUNG
Menyatukan loyalitas, memberikan perlindungan serta ketenangan untuk berbakti.



UMBRELLA
Unites loyalties, provides protection and order for devotion.

BURUNG
Mewakili seluruh Prajurit TNI AU dan seluruh ASN yang bertugas di setiap kesatuan TNI AU.



BIRD
Represents all Indonesian Air Force Soldiers and all Civil Servants who serve in any of the Indonesian Air Force units.

BINTANG
Mewakili seluruh Prajurit TNI AD dan seluruh ASN yang bertugas di setiap kesatuan TNI AD.



STAR
Represents all Indonesian Army Soldiers and all Civil Servants who serve in any of the Indonesian Army units

PERISAI
Mewakili seluruh Polri dan seluruh ASN yang bertugas di setiap kesatuan Polri.



SHIELD
Represents all National Police and all Civil Servants who serve in any of the National Police units.

JANGKAR
Mewakili seluruh TNI AL dan seluruh ASN yang bertugas di setiap kesatuan TNI AL.



ANCHOR
Represents the entirety of the Indonesian Navy and all Civil Servants who serve in any of the Indonesian Navy units.

Riwayat Singkat
Brief History

PT ASABRI (Persero) hadir sebagai wujud komitmen negara dalam mengelola asuransi sosial bagi prajurit TNI, anggota Polri, dan ASN di lingkungan Kementerian Pertahanan dan Polri.

PT ASABRI (Persero) exists as a manifestation of the state's commitment to managing social insurance for Indonesian National Armed Forces Soldiers, Members of the Indonesian National Police, and Civil Servant Employees within the Ministry of Defense and the National Police.

PT ASABRI (Persero) berdiri pada 1 Agustus 1971 dengan nama Perusahaan Umum Asuransi Sosial Angkatan Bersenjata Republik Indonesia (Perum ASABRI), berdasarkan Peraturan Pemerintah Nomor 45 Tahun 1971.

PT ASABRI (Persero) was established on August 1, 1971, under the name Perusahaan Umum Asuransi Sosial Angkatan Bersenjata Republik Indonesia (Perum ASABRI), based on Government Regulation Number 45 of 1971.

Pendiriannya bertujuan untuk menyediakan solusi asuransi yang lebih sesuai bagi prajurit TNI, anggota Polri, dan ASN di lingkungan Kementerian Pertahanan dan Polri, menggantikan program Taspen yang sebelumnya berlaku. Seiring waktu, beberapa tantangan terkait program Taspen muncul, antara lain:

It was founded to provide a more suitable insurance solution for TNI soldiers, National Police officers, and Civil Servants within the Ministry of Defense and the National Police, replacing the previously applicable Taspen program. Over time, several challenges related to the Taspen program emerged, including:



Riwayat Singkat
Brief History

1. Perbedaan Batas Usia Pensiun: Batas usia pensiun untuk TNI dan Polri diatur oleh Undang-Undang Nomor 6 Tahun 1966, sedangkan PNS mengacu pada Undang-Undang Nomor 11 Tahun 1969.
2. Risiko Tinggi: Prajurit TNI dan Polri menghadapi risiko tinggi, dengan banyak yang gugur atau meninggal dalam tugas.
3. Pengurangan Prajurit: Kebijakan pemerintah yang dimulai pertengahan 1971 untuk mengurangi jumlah prajurit dalam rangka peremajaan.
4. Ketidaksesuaian Iuran: Iuran yang terkumpul tidak mencukupi untuk menutupi klaim yang diajukan.

Sebagai tindak lanjut, Dephankam (sekarang Kementerian Pertahanan) membentuk lembaga asuransi baru, ASABRI. Pada tahun 1991, status ASABRI diubah dari Perum menjadi Perseroan Terbatas (Persero) berdasarkan Peraturan Pemerintah Nomor 68 Tahun 1991, dengan pembaruan Anggaran Dasar melalui beberapa akta notaris.

Pada Tahun 2015, Peraturan Pemerintah Nomor 102 Tahun 2015 memperluas manfaat asuransi ASABRI dari 9 manfaat menjadi 18 manfaat. Perubahan lebih lanjut pada tahun 2020 melalui Peraturan Pemerintah Nomor 54 Tahun 2020 menyesuaikan nilai manfaat program sesuai kebutuhan peserta.

KEDUDUKAN
PT ASABRI (Persero) adalah Badan Usaha Milik Negara berbentuk Perseroan Terbatas yang mengelola asuransi sosial bagi prajurit TNI, anggota Polri, dan ASN di lingkungan Kementerian Pertahanan dan Polri.

FILOSOFI
Berdasarkan Undang-Undang Nomor 2 Tahun 1992 tentang Usaha Perasuransian, PT ASABRI (Persero) merupakan perusahaan asuransi jiwa, sedangkan menurut sifat penyelenggaraan usahanya bersifat sosial. ASABRI bertujuan memberikan perlindungan finansial secara wajib kepada prajurit TNI, anggota Polri, dan ASN di lingkungan Kementerian Pertahanan dan Polri. Penyelenggaraannya berlandaskan prinsip asuransi sosial, yaitu kegotongroyongan, di mana anggota saling membantu sesuai dengan kemampuan dan risiko masing-masing.

1. Different Retirement Ages: The retirement age for TNI and National Police personnel was regulated under Law Number 6 of 1966, while that of Civil Servants followed Law No. 11 of 1969.
2. High Risk: TNI and National Police personnel faced high risks, with many killed or dying in the line of duty.
3. Troop Reduction: A government policy beginning in mid-1971 aimed to reduce the number of troops as part of rejuvenation efforts.
4. Insufficient Contributions: Collected contributions were inadequate to cover submitted claims.

In response, the Ministry of Defense and Security (now the Ministry of Defense) established a new insurance institution, ASABRI. In 1991, ASABRI's legal status was changed from a Public Company (Perum) to a Limited Liability Company (Persero) based on Government Regulation Number 68 of 1991, followed by several amendments to its Articles of Association through notarial deeds.

In 2015, Government Regulation Number 102 of 2015 expanded ASABRI's insurance benefits from 9 types to 18. Further changes in 2020 through Government Regulation Number 54 of 2020 adjusted the benefit values of the program according to participants' needs.

LEGAL STATUS
PT ASABRI (Persero) is a State-Owned Enterprise in the form of a Limited Liability Company who managing social insurance for Indonesian National Armed Forces Soldiers, Members of the Indonesian National Police, and Civil Servant Employees within the Ministry of Defense and the National Police.

PHILOSOPHY
Under Law Number 2 of 1992 on the Insurance Business, PT ASABRI (Persero) is classified as a life insurance company. However, in terms of business operations, it carries a social function. ASABRI aims to provide mandatory financial protection to TNI soldiers, National Police members, and Civil Servants within the Ministry of Defense and the National Police. Its operation is based on the principles of social insurance, namely mutual cooperation, where members support one another in accordance with their respective capacities and risks.

Jejak Langkah
Milestones

1971

1 Agustus 1971, Asuransi Sosial Angkatan Bersenjata Republik Indonesia (ASABRI) dibentuk dengan tujuan untuk meningkatkan kesejahteraan Prajurit TNI, Anggota Polri dan PNS Kemhan/Polri.

August 1, 1971, the Indonesian Armed Forces Social Insurance (ASABRI) was formed to improve the welfare of Indonesian National Armed Forces soldiers, members of the Indonesian National Police, and civil servants of the Ministry of Defense and Indonesian National Police.

1991

Perubahan bentuk Badan Hukum Perusahaan semula Perusahaan Umum (Perum) menjadi Perusahaan Perseroan (Persero) sesuai Peraturan Pemerintah Nomor 68 Tahun 1991.

Changes in the legal form of the company from a Public Company (Perum) to a Limited Liability Company (Persero) in accordance with Government Regulation Number 68 of 1991.

2004

Untuk memberikan proteksi risiko bagi peserta ASABRI yang gugur/tewas atau mengalami cacat dalam tugas, maka diterbitkan produk Manfaat Santunan Risiko Kematian Khusus dan Santunan Cacat karena dinas.

In order to provide risk protection to ASABRI participants who have been killed in action (KIA) or become disabled while on duty, products called Special Death Risk Compensation Benefits and Disability Compensation due to service were issued.

2015

Pemberlakuan Program ASABRI sesuai Peraturan Pemerintah Nomor 102 Tahun 2015 tentang Asuransi Sosial Prajurit TNI Anggota Polri dan Aparatur Sipil Negara (ASN) di lingkungan Kementerian Pertahanan dan Kepolisian Negara Republik Indonesia.

The ASABRI Program, according to Government Regulation Number 102 of 2015 concerning Social Insurance for TNI Soldiers, National Police Members, and Civil Servants (ASN) within the Ministry of Defense and National Police of the Republic of Indonesia, was applied.

2018

Rebranding Asuransi Sosial Angkatan Bersenjata Republik Indonesia menjadi ASABRI, diiringi dengan perubahan logo dan slogan.

Asuransi Sosial Angkatan Bersenjata Republik Indonesia was rebranded to ASABRI, with changes to the logo and slogan.

2020

- Pemberlakuan Program ASABRI sesuai Peraturan Pemerintah Nomor 54 Tahun 2020 tentang Perubahan atas Peraturan Pemerintah Nomor 102 Tahun 2015.
- Peluncuran aplikasi ASABRI Mobile yang dapat digunakan untuk peserta aktif maupun pensiun.
- *Launching* Tata Nilai AKHLAK.

- Implementation of the ASABRI Program according to Government Regulation Number 54 of 2020 concerning Amendments to Government Regulation Number 102 of 2015.
- The launch of ASABRI Mobile application which can be used by active and retired participants.
- The launch of AKHLAK Core Values.

Jejak Langkah
Milestones

2021

- Penerapan Antrean *Online* dan Kartu Peserta ASABRI Elektronik (KPA-E).
- Perluasan Titik Layanan ASABRI Link di seluruh Indonesia.

- Implementation of Online Queue and ASABRI Electronic Participant Card (KPA-E).
- Expansion of ASABRI Link Service Points throughout Indonesia.

2022

- Peluncuran Aplikasi Autentikasi Digital Bagi Peserta Pensiun – ASABRI STAR.
- Penerapan SPTB *Online* dan Perluasan Mall Pelayanan Publik ASABRI.
- Penerapan *Creating Shared Value* pada setiap program TJSL.

- The launch of Digital Authentication Application for Pension Participants – ASABRI STAR.
- Implementation of SPTB Online and Expansion of ASABRI Public Service Mall.
- Implementation of Creating Shared Value in every CSR program.

2023

- *Go Live* Aplikasi Sistem Autentikasi ASABRI (ASABRI STAR) di seluruh Indonesia.
- Penetapan Kepatuhan Persaingan Usaha oleh KPPU.

- Go Live ASABRI STAR Application (ASABRI Authentication System) throughout Indonesia.
- Determination of Competition Compliance by KPPU.

2024

- Perubahan Visi dan Misi PT ASABRI (Persero).
- ASABRI raih predikat Informatif dalam Keterbukaan Informasi Publik.
- ASABRI raih predikat Unit Pengendalian Gratifikasi Terbaik.

- Change in the Vision and Mission of PT ASABRI (Persero).
- ASABRI obtained the Informative predicate in Public Information Disclosure.
- ASABRI recognized as Best Gratuity Control Unit.

2025

ASABRI menjadi bagian dari BUMN Holding Operasional Danantara Indonesia.
ASABRI became part of the State-Owned Enterprise Holding Operations Danantara Indonesia.

Visi dan Misi
Vision and Mission

Visi dan Misi Perusahaan merupakan landasan berpijak bagi Perusahaan di dalam memutar roda Perusahaan ke arah tujuan yang ingin ASABRI wujudkan.

The Company's Vision and Mission are the foundation for the Company in turning the wheels of the Company towards the goals that ASABRI wants to realize.

VISI
VISION

Menjadi Pengelola Asuransi Sosial Tepercaya, Profesional, dan Peduli kepada Kesejahteraan Peserta.

Becoming a Trusted, Professional Social Insurance Provider that Cares for the Well-Being of Its Participants.



ASABRI diharapkan untuk terus menjadi pengelola asuransi yang tepercaya dan profesional melalui perbaikan kualitas layanan secara terus menerus serta tingkat pemenuhan kebutuhan peserta untuk mencapai tujuan kesejahteraan seluruh peserta.

ASABRI is expected to continue being a trusted and professional insurance provider through continuous improvement of service quality and fulfillment of participants' needs to achieve welfare goals for all of them.

MISI
MISSION

Memberikan layanan prima bagi peserta dengan memanfaatkan teknologi informasi, mengoptimalkan pengelolaan dana, serta menerapkan tata kelola yang baik.

Delivering excellent service to participants through the use of information technology, optimizing fund management, and implementing good governance.



Misi Perusahaan merupakan upaya untuk memberikan layanan kesejahteraan bagi prajurit TNI, Anggota Polri, dan Pegawai ASN di lingkungan Kemhan dan Polri dengan dukungan teknologi informasi guna memastikan pengelolaan dana secara optimal berlandaskan prinsip-prinsip tata kelola yang baik.

The Company's mission is to provide welfare services for TNI soldiers, National Police members, and Civil Servants within the Ministry of Defense and the National Police, supported by information technology to ensure optimal fund management based on the principles of good governance.

Budaya dan Nilai-Nilai Perusahaan
Corporate Culture and Values

Budaya Perusahaan memegang peranan penting dalam pengelolaan sumber daya manusia Perusahaan dalam upaya mewujudkan Visi, Misi, dan Target Perusahaan. Dalam melaksanakan proses pengembangan mencapai visi Perusahaan menjadi pengelola Asuransi Sosial Tepercaya, Profesional, dan Peduli kepada Kesejahteraan Peserta, PT ASABRI (Persero) memiliki tata nilai sebagai komitmen Perusahaan untuk mewujudkan visi dan misinya berdasarkan standar global dan penerapan tata kelola Perusahaan yang baik (*Good Corporate Governance*). Berdasarkan Keputusan Direksi PT ASABRI (Persero) tentang Visi, Misi, dan Nilai-Nilai Utama PT ASABRI (Persero), Perseroan telah menetapkan nilai-nilai dan norma perilaku yang wajib dipatuhi dan diterapkan dalam pelaksanaan kerja sehari-hari oleh seluruh jajaran dalam pelaksanaan Budaya Perusahaan.

Company culture plays a significant role in the management of the Company's human resources in an effort to realize the Company's Vision, Mission, and Targets. In carrying out the development process to achieve the Company's vision of becoming a Trusted, Professional Social Insurance Provider that Cares for the Well-Being of Its Participants, PT ASABRI (Persero) has values in place as the Company's commitment to realizing its vision and mission on the basis of global standards and implementing Good Corporate Governance. Based on the Decree of the Board of Directors of PT ASABRI (Persero) concerning Vision, Mission, and Main Values of PT ASABRI (Persero), the Company has established the values and code of conduct that must be observed and applied in the performance of their daily work by all personnel in implementing the Company Culture.

Nilai-nilai dasar ASABRI yang dianut dan diwujudkan dalam praktik bisnis sehari-hari sebagaimana berikut:

ASABRI's basic values observed and realized in daily business practices are as follows:



Amanah *Trustworthy*	Kompeten *Competent*	Harmonis *Harmonious*	Loyal *Loyal*	Adaptif *Adaptive*	Kolaboratif *Collaborative*
Memegang teguh kepercayaan yang diberikan Upholding the trust given	Terus belajar dan mengembangkan kapabilitas Continuing to learn and develop capability	Saling peduli dan menghargai perbedaan Mutually caring and respecting differences	Berdedikasi dan mengutamakan kepentingan Bangsa dan Negara Dedicated and prioritizing State and National interests	Terus berinovasi dan antusias dalam menggerakkan ataupun menghadapi perubahan Continuing to innovate and be enthusiastic in encouraging or dealing with changes	Membangun kerja sama yang sinergis Establishing synergic collaboration

Budaya dan Nilai-Nilai Perusahaan
Corporate Culture and Values

A	Amanah *Trustworthy*	Perilaku dan sikap yang Amanah yaitu selalu memegang teguh kepercayaan yang diberikan, memenuhi janji dan komitmen, bertanggung jawab atas tugas, keputusan, dan tindakan yang dilakukan, serta berpegang teguh kepada nilai moral dan etika. Trustworthy behavior and attitude mean constant maintenance of the trust granted, fulfilling promises and commitments, assuming responsibility for tasks, decisions, and actions taken, and adhering firmly to moral and ethical values.
K	Kompeten *Competent*	Perilaku dan sikap yang Kompeten yaitu terus belajar dan mengembangkan kapabilitas, meningkatkan kompetensi diri untuk menjawab tantangan yang selalu berubah, membantu orang lain belajar, serta menyelesaikan tugas dengan kualitas terbaik. Competent behavior and attitude mean continuous learning and development of capabilities, improvement of one's own competence in order to respond to any ever-changing challenges, helping others learn, and completing tasks with the best quality.
H	Harmonis *Harmonious*	Perilaku dan sikap yang Harmonis yaitu saling peduli dan menghargai perbedaan, menghargai setiap orang apapun latar belakangnya, suka menolong orang lain dan membangun lingkungan kerja yang kondusif. Harmonious behavior and attitude mean caring for each other and respecting differences, respecting anyone despite their background, being helpful to others, and building a conducive work environment.
L	Loyal *Loyal*	Perilaku dan sikap yang Loyal yaitu berdedikasi dan mengutamakan kepentingan Bangsa dan Negara, menjaga nama baik sesama Karyawan, Pimpinan, BUMN, dan Negara, rela berkorban untuk mencapai tujuan yang lebih besar, serta patuh kepada pimpinan sepanjang tidak bertentangan dengan hukum dan etika. Loyal behavior and attitude mean having dedication and prioritizing the interests of the Nation and State, maintaining the good name of fellow Employees, Management, SOEs, and the State, willing to make sacrifices to achieve greater goals, and adhering to leadership provided that it does not conflict with law and ethics.
A	Adaptif *Adaptive*	Perilaku dan sikap yang Adaptif yaitu terus berinovasi dan antusias dalam menggerakan ataupun menghadapi perubahan, cepat menyesuaikan diri untuk menjadi lebih baik, terus-menerus melakukan perbaikan mengikuti perkembangan teknologi, dan bertindak positif. Adaptive behavior and attitude mean continuing to innovate and having enthusiasm in driving or dealing with change, quickly adapting to become better, continuously making improvements following technological developments, and acting proactively.
K	Kolaboratif *Collaborative*	Perilaku dan sikap yang Kolaboratif yaitu membangun kerja sama yang sinergis, memberi kesempatan kepada berbagai pihak untuk berkontribusi, terbuka dalam bekerja sama untuk menghasilkan nilai tambah, dan menggerakan pemanfaatan berbagai sumber daya untuk tujuan bersama. Collaborative behavior and attitude mean establishing synergistic cooperation, providing opportunities for various parties to contribute, being open to collaboration to produce added value, and encouraging the use of various resources for common goals.

Kegiatan Usaha
Business Activities

PT ASABRI (Persero) berdiri pada 1 Agustus 1971 berdasarkan Peraturan Pemerintah Nomor 45 Tahun 1971 dengan nama Perum ASABRI yang bertujuan untuk menggantikan program Taspen yang berlaku. Pada tahun 1991, status ASABRI diubah dari Perum menjadi Perseroan Terbatas (Persero) berdasarkan Peraturan Pemerintah Nomor 68 Tahun 1991. PT ASABRI (Persero) merupakan Badan Usaha Milik Negara yang mengelola asuransi sosial bagi prajurit TNI, anggota Polri, dan ASN di lingkungan Kementerian Pertahanan, dan Polri. Manfaat produk PT ASABRI (Persero) meliputi Tabungan Hari Tua (THT), Asuransi Jaminan Kecelakaan Kerja (JKK), Jaminan Kematian (JKm), serta Jaminan Pensiun (JP).

PT ASABRI (Persero) was established on August 1, 1971, based on Government Regulation Number 45 of 1971 under the name Perum ASABRI, which aimed to replace the existing Taspen program. In 1991, ASABRI's status was changed from Perum to Limited Liability Company (Persero) based on Government Regulation Number 68 of 1991. PT ASABRI (Persero) is a State-Owned Enterprise that manages social insurance for TNI soldiers, National Police Members, and Civil Servants (ASN) within the Ministry of Defense and National Police. The benefits of PT ASABRI (Persero) products include Pension Savings (THT), Occupational Accident Insurance (JKK), Life Insurance (JKm), and Pension Insurance (JP).

PROGRAM TABUNGAN HARI TUA (THT)

Program Tabungan Hari Tua (THT) adalah tabungan yang bersumber dari iuran peserta dan iuran pemerintah beserta pengembangannya yang diselenggarakan dengan tujuan untuk menjamin agar peserta menerima uang tunai pada saat yang bersangkutan berhenti baik karena mencapai usia pensiun maupun bukan karena mencapai usia pensiun. Iuran Program THT, terdiri atas:

1. Iuran peserta sebesar 3,25% dari penghasilan (gaji pokok dan tunjangan keluarga setiap bulan).
2. Iuran pemberi kerja akan diatur dengan pemerintah tersendiri.

PENSION SAVINGS (THT) PROGRAM

Pension Savings (THT) Program constitutes savings obtained from a participant's contributions and government contributions, along with its development carried out for the purpose of ensuring that the participants receive cash when they resign, either because they have reached retirement age or otherwise. THT Program Contributions consist of:

1. Participant's contributions amounting to 3.25% of income (basic salary and monthly family allowance).
2. Employer contributions to be individually regulated by the government.

Tabel Manfaat Program THT
THT Program Benefit Table

Program	Diberikan Kepada *Granted To*	Besaran Manfaat *Total Benefit*
Tabungan Asuransi (TA) Insurance Savings (TA)	Peserta yang diberhentikan dengan hak pensiun atau tunjangan bersifat pensiun. Participants who are dismissed with pension rights or retirement benefits.	Faktor Indeks Iuran (FII) dikalikan penghasilan terakhir sebelum pensiun. Contribution Index Factor (FII) multiplied by the last income before retirement.
Nilai Tunai Tabungan Asuransi (NTTA) Insurance Savings Cash Value (NTTA)	Peserta yang diberhentikan tanpa hak pensiun, tanpa tunjangan bersifat pensiun, atau kepada ahli waris dari Peserta yang gugur, tewas dan meninggal dunia biasa dalam status dinas aktif. Participants who are dismissed without pension rights, retirement benefits, or to the heirs of Participants who expire, die or pass away in common manner while in active service status.	Faktor Indeks Iuran (FII) dikalikan penghasilan terakhir pada saat berhenti atau gugur, tewas, dan meninggal dunia biasa. Contribution Index Factor (FII) multiplied by the last income at the time of resignation or when he/she dies, expires, and dies under normal circumstances.
Biaya Pemakaman Peserta Pensiunan (BPPP) Pension Participant's Funeral Expenses (BPPP)	Ahli waris dalam hal Peserta pensiunan meninggal dunia biasa. The heirs in the event that the retired Participant dies under normal circumstances.	Rp5.000.000,00

Kegiatan Usaha
Business Activities

Tabel Manfaat Program THT
THT Program Benefit Table

Program	Diberikan Kepada *Granted To*	Besaran Manfaat *Total Benefit*
Biaya Pemakaman Istri atau Suami (BPI/S) Participant's Spouses Funeral Expenses (BPI/S)	Peserta Aktif, Peserta Pensiunan, atau Ahli Waris dalam hal istri atau suami peserta aktif atau peserta pensiunan meninggal dunia. Manfaat berlaku bagi istri/suami yang menikah saat peserta dinas aktif (sebelum peserta pensiun). Active Participants, Retired Participants, or Beneficiaries in the context of the death of the spouse (husband or wife) of an active participant or retired participant. Benefits apply to the spouse who was legally married to the participant during active service (prior to the participant's retirement).	Rp4.000.000,00
Biaya Pemakaman Anak (BPA) Participant's Child Funeral Expenses (BPA)	Peserta aktif, Peserta pensiunan, atau Ahli Waris dalam hal anak Peserta aktif atau Peserta pensiunan meninggal dunia yang terkait dengan iuran THT. Active Participants, Retired Participants, or Beneficiaries in the context of the child of an Active Participant or Retired Participant passes away in connection with THT contributions.	Rp3.000.000,00 untuk paling banyak 2 (dua) anak yang masuk dalam tunjangan. Rp3,000,000.00 for a maximum of 2 (two) children included in the allowance.

PROGRAM JAMINAN KECELAKAAN KERJA JKK

Program Jaminan Kecelakaan Kerja (JKK) adalah perlindungan atas risiko kecelakaan atau penyakit akibat kerja selama masa dinas. Iuran Program JKK sebesar 0,62% dari gaji pokok peserta setiap bulan ditanggung oleh Pemberi Kerja. Manfaat Program JKK meliputi:

1. Perawatan yang diberikan kepada Peserta aktif yang mengalami kecelakaan dalam perjalanan dari rumah ke tempat kerja atau sebaliknya, kecelakaan di tempat kerja termasuk tugas latihan dan operasi (sesuai Peraturan Pemerintah Nomor 54 Tahun 2020), atau tempat lain ketika menjalankan dinas dan/atau penyakit yang timbul akibat kerja sampai dengan Peserta sembuh. Perawatan yang dimaksud meliputi:
   a. Pemeriksaan Dasar dan Penunjang;
   b. Perawatan Dasar Tingkat Pertama dan Lanjutan;
   c. Rawat Inap Kelas I Rumah Sakit Pemerintah, Rumah Sakit Pemerintah Daerah, atau Rumah Sakit Swasta yang Setara;
   d. Perawatan Intensif;
   e. Penunjang Diagnostik;
   f. Pengobatan;
   g. Pelayanan Khusus;
   h. Alat Kesehatan dan Implan

OCCUPATIONAL ACCIDENT INSURANCE (JKK) PROGRAM

The Occupational Accident Insurance (JKK) Program is protection against the risk of accidents or work-related illnesses during the service term. JKK Program contribution of 0.62% of the participant's basic salary per month is borne by the Employer. JKK Program benefits include:

1. Medical treatment is provided to active Participants who experience an accident while commuting from home to the workplace or vice versa, accidents occurring in the workplace, including during training and operational duties (in accordance with Government Regulation Number 54 of 2020), or at other locations while performing official duties, and/or illnesses arising due to occupational causes, until the Participant recovers. The treatment in question includes:
   a. Basic and Supporting Examinations;
   b. First Level Basic and Advanced Care;
   c. Class I Inpatient Care at Government Hospitals, Regional Government Hospitals, or Equivalent Private Hospitals;
   d. Intensive Care;
   e. Diagnostic Support;
   f. Treatment;
   g. Special Services;
   h. Medical Devices and Implants;

i. Jasa Dokter dan/atau Medis;
j. Operasi;
k. Transfusi Darah;
l. Rehabilitasi Medik

Perawatan dilakukan berdasarkan kebutuhan medis yang ditetapkan oleh dokter dan dilakukan pada rumah sakit Pemerintah kelas I, rumah sakit swasta yang setara, atau fasilitas perawatan terdekat. Manfaat Program JKK jika terjadi kecelakaan kerja, meliputi:

- Perawatan diberikan kepada Peserta yang mengalami kecelakaan dalam perjalanan dari rumah ke tempat kerja atau sebaliknya, kecelakaan di tempat kerja, dan/atau penyakit yang timbul akibat kerja sampai dengan Peserta sembuh
- Perawatan lanjutan diberikan kepada Peserta yang mengalami kecelakaan pada saat kecelakaan dalam latihan dan operasi karena diperlukan sebagai tindak lanjut perawatan layanan kesehatan tertentu.

2. Santunan yang meliputi:
   a. Santunan cacat dinas khusus;
   b. Santunan cacat dinas biasa;
   c. Santunan risiko kematian khusus karena gugur;
   d. Santunan risiko kematian khusus karena tewas;
   e. Biaya pengangkutan peserta kecelakaan kerja;
   f. Bantuan beasiswa.

i. Doctor and/or Medical Services;
j. Operation;
k. Blood Transfusion;
l. Medical Rehabilitation.

Treatment is provided based on medical requirements specified by a doctor and is carried out at a class I Government hospital, an equivalent private hospital, or the nearest treatment facility. JKK Program benefits in the event of an occupational accident include:

- Treatment provided to Participants who experience accidents on the way from home to workplace or vice versa, accidents at work, and/or illnesses arising from work to the recovery of Participants;
- Follow-up care provided to Participants who experience accidents during training and operation as it is required as a follow-up on specified healthcare service treatments.

2. Compensation which includes:
   a. Special service disability compensation;
   b. Regular service disability compensation;
   c. Special death risk compensation due to killed in action (KIA);
   d. Special death risk compensation from death;
   e. Transportation fee for occupational accident participants;
   f. Scholarship assistance.

Tabel Manfaat Program JKK
Table of JKK Program Benefit

Program ***Program***	**Diberikan Kepada** ***Granted To***	**Besaran Manfaat** ***Total Benefit***
Perawatan Treatment	Peserta Aktif yang mengalami kecelakaan dalam perjalanan dari rumah ke tempat kerja atau sebaliknya, kecelakaan di tempat kerja termasuk tugas latihan dan operasi (sesuai Peraturan Pemerintah Nomor 54 Tahun 2020) dan/atau penyakit yang timbul akibat kerja. Participants who experience an accident while commuting from home to the workplace or vice versa, accidents occurring in the workplace, including during training and operational duties (in accordance with Government Regulation Number 54 of 2020), or at other locations while performing official duties, and/or illnesses arising due to occupational causes.	Ditanggung oleh ASABRI sampai Peserta sembuh. Covered by ASABRI up to the recovery of Participants.

Kegiatan Usaha
Business Activities

Tabel Manfaat Program JKK
Table of JKK Program Benefit

Program ***Program***	**Diberikan Kepada** ***Granted To***	**Besaran Manfaat** ***Total Benefit***
Santunan Cacat Dinas Khusus (SCDK) Special Service Disability Compensation (SCDK)	Peserta yang mengalami cacat golongan B atau C, yaitu: Participants with class B or C disabilities include: 1. Golongan B Class B a. Prajurit dan PNS Kemhan yang mengalami kecacatan yang terjadi dalam menjalankan tugas operasi militer perang maupun operasi militer selain perang di dalam atau di luar negeri bukan sebagai akibat tindakan langsung musuh, atau bukan akibat dari penyakit yang diderita; atau Soldiers and Civil Servants of the Ministry of Defense with disabilities in the course of conducting military operations during war or other military operations than war at home or abroad, not as a result of direct action by the enemy, or not as a result of an illness they are suffering from; or b. Anggota Polri dan PNS Polri yang mengalami kecacatan yang terjadi dalam menjalankan tugas kepolisian bukan sebagai akibat tindakan langsung pelaku tindak kriminal/pelanggar hukum, atau yang menentang negara, atau pemerintahan yang sah, atau bukan akibat dari penyakit yang diderita. Members of National Police and National Police Civil Servants with disabilities while performing their police duties, not as a result of direct actions of criminals/law breakers, or those who oppose the state, or the legitimate government, or not as a result of an illness they are suffering from. 2. Golongan C Class C a. Prajurit dan PNS Kemhan yang mengalami kecacatan yang terjadi dalam menjalankan tugas operasi militer perang maupun operasi militer selain perang di dalam atau di luar negeri sebagai akibat tindakan langsung musuh, atau bukan akibat dari penyakit yang diderita; atau Soldiers and Civil Servants of the Ministry of Defense with disabilities while conducting military operations during war or other military operations than war at home or abroad as a result of direct action by the enemy, or not as a result of the disease they are suffering from; or b. Anggota Polri dan PNS Polri yang mengalami kecacatan yang terjadi dalam menjalankan tugas kepolisian sebagai akibat tindakan langsung pelaku tindak kriminal/pelanggar hukum, atau yang menentang negara, atau pemerintahan yang sah, atau bukan akibat dari penyakit yang diderita. Members of National Police and National Police Civil Servants with disabilities while performing their police duties as a result of direct actions of criminals/law breakers, or those who oppose the state, or the legitimate government, or not the result of an illness they are suffering from.	Besaran manfaat disesuaikan dengan tingkat dan golongan cacat. The amount of benefits is adjusted according to the level and class of disability.
Santunan Cacat Dinas Biasa (SCDB) Regular Service Disability Compensation (SCDB)	Peserta yang mengalami cacat golongan A, yaitu: Participants with class A disabilities, include: 1. Prajurit dan PNS Kemhan yang mengalami kecacatan yang terjadi dalam menjalankan tugas sehari-hari selain tugas operasi militer perang maupun operasi militer selain perang di dalam atau di luar negeri, atau bukan akibat dari penyakit yang diderita; atau Soldiers and Civil Servants of the Ministry of Defense with disabilities while performing their daily duties other than war military operations or military operations other than war at home or abroad, or not as the result of an illness they are suffering from; or 2. Anggota Polri dan PNS Polri yang mengalami kecacatan yang terjadi dalam menjalankan tugas kedinasan sehari-hari, atau bukan akibat dari penyakit yang diderita. Members of National Police and National Police Civil Servants with disabilities while performing their daily official duties, or not as a result of an illness they are suffering from.	Besaran manfaat disesuaikan dengan tingkat dan golongan cacat. The amount of benefits is adjusted to the level and class of disability.

Kegiatan Usaha
Business Activities

Tabel Manfaat Program JKK
Table of JKK Program Benefit

Program ***Program***	**Diberikan Kepada** ***Granted To***	**Besaran Manfaat** ***Total Benefit***
Santunan Risiko Kematian Khusus karena Gugur Specific Death Risk Compensation due to Killed in Action (KIA)	Ahli waris dari: Heirs of: 1. Prajurit dan PNS Kemhan yang meninggal dunia dalam melaksanakan tugas operasi militer perang atau operasi militer selain perang di dalam atau di luar negeri, sebagai akibat langsung tindakan musuh, dan/atau akibat langsung dari cuaca dan medan operasi; atau Soldiers and Civil Servants of the Ministry of Defense who die while conducting war military operations or other military operations than war domestically or internationally, as a direct result of enemy action, and/ or as a direct result of weather and operational terrain; or 2. Anggota Polri dan PNS Polri yang meninggal dunia dalam melaksanakan tugas kepolisian, di dalam negeri maupun di luar negeri, sebagai akibat tindakan langsung para pelaku pelanggar hukum atau tindak pidana atau yang menentang negara atau pemerintahan yang sah dan/atau faktor alam yang dihadapi dalam tugas. Members of the National Police and National Police Civil Servants who die while performing police duties, domestically or internationally, as a result of direct actions by perpetrators who have violated the law or criminal acts or those who oppose the state or legitimate government and/or natural factors encountered in the course of their duties.	Rp450.000.000,00
Santunan Risiko Kematian Khusus karena Tewas Specific Death Risk Compensation due to Death	Ahli waris dari: Heirs of: 1. Prajurit dan PNS Kemhan yang meninggal dunia dalam melaksanakan tugas Tentara Nasional Indonesia atau dalam keadaan lain yang berhubungan langsung dengan dinas di dalam atau di luar negeri; atau Soldiers and Civil Servants of the Ministry of Defense who die while performing their duties in the Indonesian National Army or in any other circumstances directly related to domestic or international service; or 2. Anggota Polri dan PNS Polri yang meninggal dunia dalam tugas kepolisian, di dalam negeri dan di luar negeri atau dalam keadaan lain yang berhubungan langsung dengan dinas bukan sebagai akibat dari tindakan langsung para pelaku pelanggar hukum/ tindak pidana dan atau faktor alam yang dihadapi dalam tugas. Members of the National Police and National Police Civil Servants who die while performing police duties, domestically or internationally or in any other circumstances directly related to the service, not as a result of direct actions by perpetrators of law violations/ crimes and/or natural factors encountered in the course of their duties.	Rp350.000.000,00

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Tabel Manfaat Program JKK
Table of JKK Program Benefit

Program *Program*	**Diberikan Kepada** *Granted To*	**Besaran Manfaat** *Total Benefit*
Biaya Pengangkutan Transportation Costs	Peserta yang mengalami kecelakaan kerja untuk penggantian biaya pengangkutan ke rumah sakit dan atau ke rumah peserta, termasuk biaya pengangkutan pada saat pertolongan pertama pada kecelakaan. Participants who experience work accident are entitled to reimbursement of transportation expenses to the hospital and/or to the participant's residence, including transportation costs incurred during the provision of first aid at the time of the accident.	a. Angkutan darat/sungai/danau paling besar Rp2.000.000,00 (dua juta rupiah); Land/river/lake transportation at a maximum of Rp2,000,000.00 (two million rupiah); b. Angkutan laut paling besar Rp2.500.000,00 (dua juta lima ratus ribu rupiah); Sea transportation at a maximum of Rp2,500,000.00 (two million five hundred thousand rupiah); c. Angkutan udara paling besar Rp4.000.000,00 (empat juta rupiah); dan Air transportation at a maximum of Rp4,000,000.00 (four million rupiah); and d. Apabila menggunakan lebih dari 1 (satu) moda angkutan maka diberikan biaya akumulasi angkutan yang digunakan. In the event of using more than 1 (one) mode of transportation, the accumulated cost of the transportation used is applied.
Bantuan Beasiswa (Beasiswa-JKK) Scholarship Assistance (Scholarship-JKK)	Diberikan untuk membantu biaya pendidikan anak dari Peserta yang meninggal dunia dengan status Gugur atau Tewas atau anak dari peserta yang mengalami Cacat Tingkat III. Adapun ketentuan penerima Bantuan Beasiswa antara lain: Granted to supoort the educational costs for the children of Participants who die with Expired or Dead status or children of participants who have Level III Disabilities. The conditions for receipt of Scholarship Assistance include the following: 1. Masih sekolah atau terdaftar resmi di lembaga pendidikan; Still in school or officially enrolled in an educational institution; 2. Berusia paling tinggi 25 (dua puluh lima) tahun; Have a maximum age of 25 (twenty-five) years old; 3. Belum pernah menikah; dan Never been married; and 4. Belum bekerja. Not yet employed.	Rp30.000.000,00 untuk 1 (satu) orang anak yang diberikan sekaligus dan maksimal dibayarkan untuk 2 (dua) orang anak. Rp30,000,000.00 for 1 (one) child given at once and a maximum of 2 (two) children.

PROGRAM JAMINAN KEMATIAN (JKM)

Program Jaminan Kematian (JKm) adalah perlindungan atas risiko kematian bukan akibat kecelakaan kerja dan bukan karena dinas khusus. Iuran Program JKm sebesar 0,81% dari gaji pokok Peserta setiap bulan ditanggung oleh Pemberi Kerja.

LIFE INSURANCE PROGRAM (JKM)

The Life Insurance Program (JKm) is protection against the risk of death not as a result of work accidents or special service. The JKm Program contribution of 0.81% of the Participant's basic salary per month is borne by the Employer.

Tabel Manfaat Program JKm Tabel Manfaat Program JKm

Tabel Manfaat Program Jaminan Kematian (JKm)
Table of Life Insurance Program (JKm) Benefits

Program ***Program***	**Diberikan Kepada** ***Granted To***	**Besaran Manfaat** ***Total Benefit***
Santunan Risiko Kematian Death Risk Benefit	Ahli waris dari Peserta yang meninggal dunia biasa dalam status dinas aktif, terdiri atas: The heirs of Participants who die in active service status consist of: 1. Santunan Kematian Sekaligus (SKS) bagi Perwira TNI, Perwira Polri atau PNS Kemhan dan PNS yang menduduki jabatan pimpinan tinggi madya, pratama, jabatan administrator, jabatan pengawas atau jabatan fungsional keahlian. The lump sum death benefit (SKS) for TNI (Indonesian National Armed Forces) officers, Polri (Indonesian National Police) officers, or Ministry of Defense civil servants, and civil servants holding senior leadership positions, junior officers, administrators, supervisors, or functional positions of expertise. 2. Santunan Kematian Sekaligus (SKS) bagi Bintara atau Tamtama TNI dan Polri atau PNS Kemhan dan PNS Polri yang menduduki jabatan pelaksana atau jabatan fungsional keterampilan. The lump sum death benefit (SKS) for non-commissioned officers or privates of the TNI and Polri, or Ministry of Defense civil servants, and Polri civil servants holding executive positions or functional positions of expertise.	Rp30.000.000,00 Rp27.500.000,00
Uang Duka Wafat (UDW) Bereavement Payment (UDW)	Ahli waris dari peserta yang meninggal dunia biasa dalam status dinas aktif. The heirs of Participants who die under ordinary circumstances with active service status.	Tiga kali gaji pokok terakhir Three times the last basic salary
Bantuan Beasiswa (Beasiswa-JKm) Scholarship Assistance (Scholarship-JKm)	Diberikan untuk membantu biaya pendidikan anak dari Peserta yang meninggal dunia biasa dalam status dinas aktif. Adapun ketentuan penerima Bantuan Beasiswa antara lain: Granted to help with educational costs for the children of Participants who die under regular circumstances with active service status. The conditions for receipt of Scholarship Assistance include the following: 1. Masih sekolah atau terdaftar resmi di lembaga pendidikan; Still in school or officially enrolled in an educational institution; 2. Berusia paling tinggi 25 (dua puluh lima) tahun; Have a maximum age of 25 (twenty-five) years old; 3. Belum pernah menikah; dan Never been married; and 4. Belum bekerja. Not yet employed.	Rp15.000.000,00 untuk 1 (satu) orang anak yang diberikan sekaligus dan maksimal dibayarkan untuk 2 (dua) orang anak. Rp15,000,000.00 for 1 (one) child paid at once and a maximum of 2 (two) children.

PROGRAM PENSIUN

Program Pensiun adalah penghasilan yang diterima oleh penerima pensiun setiap bulan berdasarkan peraturan perundang-undangan. Iuran Program Pensiun, terdiri atas:

1. Iuran Peserta sebesar 4,75% dari penghasilan (gaji pokok dan tunjangan keluarga) setiap bulan.
2. Iuran pemberi kerja akan diatur dengan Peraturan Pemerintah tersendiri.

Manfaat Program Pensiun, meliputi:

1. Jaminan Pensiun (JP), diberikan kepada penerima pensiun setiap bulan berdasarkan ketentuan peraturan perundang-undangan.

PENSION PROGRAM

Pension Program is the income received by pension recipients per month under laws regulations. Pension Plan Contributions consist of:

1. Participant contributions of 4.75% of income (basic salary and family allowance) per month.
2. Employer contributions to be regulated by separate Government Regulations.

Pension Plan Benefits, include:

1. Pension Security (JP), granted to pension recipients per month under the provisions of laws and regulations.

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2. Nilai Tunai Iuran Pensiun (NTIP), diberikan kepada Peserta yang diberhentikan dengan hormat maupun tidak dengan hormat tanpa hak pensiun, tunjangan bersifat pensiun, tunjangan atau pesangon.

2. Cash Value of Pension Plan (NTIP), granted to Participants who are honorably or dishonorably dismissed without pension rights, pension benefits, allowances, or severance pay.

Tabel Penerima Manfaat Jaminan Pensiun
Table of Pension Security Beneficiary

Program ***Program***	**Diberikan Kepada** ***Granted To***
Pensiun Sendiri Independent Pension	Diberikan sebagai penghargaan kepada Prajurit TNI, Anggota Polri, Pegawai ASN Kemhan dan Polri, setelah yang bersangkutan diberhentikan dengan hormat dari dinas dan memenuhi persyaratan pensiun. Provided as a form of recognition to members of the Indonesian National Armed Forces (TNI), the National Police (Polri), and civil servants of the Ministry of Defense and National Police, after being honorably discharged from service and meeting the eligibility criteria for pension benefits.
Pensiun Warakawuri/Janda/Duda Widow/Widower Pension	Diberikan kepada istri/suami dari penerima pensiun yang meninggal dunia dan masih menjadi istri/suami yang sah menurut Undang-undang. Provided to the lawful wife or husband of a pension recipient who has passed away and who, at the time of death, was still the spouse recognized under the law.
Tunjangan Yatim Piatu Orphan Allowance	Diberikan kepada anak sah dari Prajurit TNI, Anggota Polri, Pegawai ASN Kemhan dan Polri, atau pensiunan Prajurit TNI, Anggota Polri, Pegawai ASN Kemhan dan Polri yang setelah bapak dan ibunya meninggal dunia masih dalam status tunjangan. Granted to legitimate children of TNI Soldiers, National Police Members, Civil Servants of the Ministry of Defense and National Police, or retired TNI Soldiers, National Police Members, Civil Servants of the Ministry of Defense and National Police who, after the death of their father and mother, are still on allowance status.
Tunjangan Yatim/Piatu Fatherless/Motherless Orphan Allowance	Diberikan kepada anak sah dari Prajurit TNI, Anggota Polri, Pegawai ASN Kemhan dan Polri yang meninggal dunia, sedangkan janda/dudanya telah kehilangan haknya. Granted to the legitimate children of TNI Soldiers, Police Members, Civil Servants of the Ministry of Defense and National Police who have died, while their widows/widowers have lost their rights.
Tunjangan Orang Tua Parental Allowance	Bapak/ibu kandung dari Prajurit TNI, Anggota Polri, Pegawai ASN Kemhan dan Polri yang gugur/tewas/meninggal di dalam dan/atau karena dinas dan tidak meninggalkan istri atau suami dan anak. Biological fathers/mothers of TNI Soldiers, National Police Members, Civil Servants of Ministry of Defense and National Police who expire/perish/die in and/or because of service and do not leave behind wives or husbands and children.
Tunjangan Terbatas Limited Allowance	Diberikan sebagai penghargaan kepada Prajurit TNI dan Anggota Polri yang berlaku dalam beberapa tahun sesudah diberhentikan dengan hormat dari dinas. Granted as an award to TNI Soldiers and National Police Members which take effect several years after being honorably discharged from service.
Tunjangan Cacat Disability Allowance	Diberikan sebagai penghargaan Pemerintah berbentuk uang yang diberikan setiap bulan selama hidupnya kepada Prajurit TNI penyandang cacat yang diberhentikan karena kecacatannya sesuai dengan tingkat dan golongan cacatnya. Granted as a government award in the form of money paid per month for the rest of their lives to TNI Soldiers with disabilities who are discharged due to their disability according to the level and class of their disability.

PRODUK DAN/ATAU JASA YANG DIHASILKAN

Berdasarkan Peraturan Pemerintah Republik Indonesia Nomor 54 Tahun 2020 tentang Perubahan atas Peraturan Pemerintah Nomor 102 Tahun 2015 tentang Asuransi Sosial Prajurit Tentara Nasional Indonesia, Anggota Kepolisian Negara Republik Indonesia, dan Pegawai Aparatur Sipil Negara di Lingkungan Kementerian Pertahanan dan Kepolisian Negara Republik Indonesia, maka ASABRI menjadi pengelola program asuransi sosial yang meliputi Program Tabungan Hari Tua (THT), Program Jaminan Kecelakaan Kerja (JKK), Program Jaminan Kematian (JKm), serta Program Pensiun.

PRODUCTS AND/OR SERVICES PRODUCED

Under Government Regulation of Republic of Indonesia Number 54 of 2020 concerning Amendment to Government Regulation Number 102 of 2015 concerning Social Insurance for Indonesian National Army Soldiers, Members of the Republic of Indonesia National Police, and Civil Servants within the Ministry of Defense and National Police of Republic of Indonesia, ASABRI is the manager of social insurance programs which include Tabungan Hari Tua (THT), Occupational Accident Insurance Program (JKK), Life Insurance Program (JKm), and Pension Plan.

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Dalam rangka meningkatkan layanan dan pengembangan manfaat program kepada para Peserta, ASABRI senantiasa mengembangkan beberapa produk dan/jasa layanan. Pengembangan produk dan/atau jasa yang dihasilkan merupakan wujud transformasi dan sinergi ASABRI melalui kerja sama sama dengan beberapa perusahaan. Produk dan/atau jasa yang berhasil diimplementasikan sampai dengan Tahun 2025 antara lain buku layanan ASABRI, Kartu Peserta ASABRI Elektronik (KPA-E), ASABRI Mobile Versi Terbaru, ASABRI STAR, ASABRI Link, dan *Merchant Discount* yang terdiri atas *health benefit* (kerja sama dengan PT Prodia Widyahusada Tbk), Mall Pelayanan Publik (Sinergi cluster - *Sharing Service Point* ASABRI dan TASPEN), *transportation benefit* (kerja sama dengan PT Sumber Multi Eramotor, PT Wahanartha Ritelindo, dan PT Arista Auto Prima), serta *insurance benefit* (kerja sama dengan PT Asuransi Jasaraharja Putera dan PT Asuransi Jiwa Taspen). Berikut penjelasan lengkap mengenai produk/jasa yang dihasilkan tersebut.

In order to improve services and develop program benefits for participants, ASABRI continues to develop several products and/or services. The development of products and/or services produced is a form of ASABRI's transformation and synergy by way of collaboration with several companies. Products and/or services successfully implemented up to 2025 include the ASABRI Service Booklet, the ASABRI Electronic Participant Card (KPA-E), the Latest Version of ASABRI Mobile, ASABRI STAR, ASABRI Link, and Merchant Discounts comprising: health benefits (in collaboration with PT Prodia Widyahusada Tbk), the Public Service Mall (cluster synergy — ASABRI and TASPEN Shared Service Point), transportation benefits (in collaboration with PT Sumber Multi Eramotor, PT Wahanartha Ritelindo, and PT Arista Auto Prima), and insurance benefits (in collaboration with PT Asuransi Jasaraharja Putera and PT Asuransi Jiwa Taspen). The following is a complete description of the products/services produced.

1 Buku Layanan ASABRI / ASABRI Services Book



Sebagai salah satu langkah untuk meningkatkan informasi mengenai produk dan layanan kepada para Peserta ASABRI membuat buku layanan. Buku Layanan ASABRI hadir dalam format cetak dan elektronik (yang bisa diakses melalui *website* ASABRI dan pada Aplikasi ASABRI Mobile). Buku Layanan ASABRI berisi informasi dan penjelasan mengenai manfaat program ASABRI, prosedur dan persyaratan pengajuan klaim, hak dan kewajiban Peserta, informasi mengenai jaringan kantor dan layanan ASABRI, dan informasi penting lainnya.

As one of the steps to increase information about products and services to participants, ASABRI has created a service book. ASABRI Services Book is available in print and electronic formats (which can be accessed via the ASABRI website and on the ASABRI Mobile Application). It contains information and explanations regarding the benefits of the ASABRI program, procedures and requirements for submission of claims, Participants' rights and obligations, information regarding the ASABRI office network and services, and any other important information.

Buku Layanan ASABRI versi cetak hadir dalam bentuk buku saku, dan dijadikan sebagai salah satu media sosialisasi oleh ASABRI baik Kantor Pusat maupun Kantor Cabang kepada para Peserta.

The printed version of the ASABRI Services Book comes in the form of a pocket book, and is used as a medium for socialization by ASABRI, both the Head Office and Branch Offices, to participants.

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2 Kartu Peserta ASABRI Elektronik (KPA-E) / Electronic ASABRI Participant Card (KPA-E)



Dalam rangka mendukung dan melaksanakan pengembangan teknologi, ASABRI melakukan perubahan bentuk Kartu Tanda Peserta ASABRI (KTPA) konvensional menjadi Kartu Peserta ASABRI Elektronik (KPA-E). KPA-E merupakan kartu berbentuk *virtual* dengan menggunakan *Quick Response Code* (*QR Code*) sebagai tempat penyimpanan data secara elektronik yang tersedia melalui Aplikasi ASABRI Mobile. Fungsi KPA-E adalah sebagai berikut:

1. Penyimpanan identitas Peserta ASABRI;
2. Layanan klaim Peserta Aktif, pengendalian data, dan pengembangan program; dan
3. Memudahkan proses layanan kepada pensiunan dan keluarga atau ahli warisnya.

In order to support and implement technology development, ASABRI changed the form of the conventional ASABRI Participant Identity Card (KTPA) to the Electronic ASABRI Participant Card (KPA-E). KPA-E is a virtual card that uses Quick Response Code (QR Code) as an electronic data storage area that is available via the ASABRI Mobile Application. The functions of KPA-E are as follows:

1. Storage of ASABRI Participant identities;
2. Active Participant claims services, data control, and program development; and
3. Facilitating the service process for retirees and their families or heirs.

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3 ASABRI Mobile

ASABRI terus berupaya meningkatkan pelayanan kepada pesertanya di era digitalisasi dengan menyediakan Aplikasi ASABRI Mobile. Aplikasi ASABRI Mobile merupakan layanan digital yang didalamnya terdapat fitur Individual *Account* bagi peserta. Aplikasi ASABRI Mobile telah diluncurkan pada 5 Juni 2020 yang dapat diunduh melalui aplikasi Android dengan *tagline* ASABRI IN YOUR HAND.

ASABRI terus meningkatkan pengembangan aplikasi ASABRI Mobile dengan meluncurkan pembaruan aplikasi ASABRI Mobile untuk pengguna iOS dan Android. Pembaruan Aplikasi ASABRI Mobile membawa banyak perubahan penting dari mulai tampilan, fungsi, penambahan fitur, dan hadirnya versi iOS. Peluncuran ASABRI Mobile versi terbaru ini memiliki fitur yang lebih lengkap dengan tujuan untuk memenuhi kebutuhan layanan Peserta ASABRI. Fitur baru tersebut di antaranya adalah registrasi aplikasi yang lebih mudah, antrian *Online*, formulir klaim layanan, SPTB *Online*, dan Autentikasi Digital.

ASABRI continues to strive to improve services to its participants in the era of digitalization by providing the ASABRI Mobile Application. The ASABRI Mobile Application is a digital service which includes an Individual Account feature for participants. The ASABRI Mobile application was launched on June 05, 2020, which can be downloaded via the Android application with the tagline ASABRI IN YOUR HAND.

ASABRI continues to enhance the development of the ASABRI Mobile application by launching updated versions for both iOS and Android users. The ASABRI Mobile Application update introduces a number of significant improvements, encompassing enhancements to the interface, functionality, the addition of new features, and the availability of an iOS version. The latest version of ASABRI Mobile offers a more comprehensive set of features designed to meet the service needs of ASABRI participants. These new features include a simplified application registration process, online queue management, service claim forms, online SPTB (Statement of Continued Eligibility), and Digital Authentication.

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4 ASABRI Link



ASABRI Link merupakan program perluasan jaringan yang dapat mendekatkan akses layanan peserta aktif maupun pensiun agar tercipta layanan yang cepat dan akurat. ASABRI Link merupakan wujud implementasi kerja sama yang sinergis antara PT ASABRI (Persero) dengan 13 mitra kerja pembayaran yaitu Bank BTN, Bank BRI, Bank BNI, BSI, Bank Mantap, Bank BWS, Bank Bumi Arta, Bank KB Bukopin, Bank BTPN, Bank BJB, Bank Jatim, Bank Jateng, dan Pos Indonesia. Dengan *tagline* "Lebih Dekat Melayani Peserta", pada Tahun 2022 dilakukan perluasan ASABRI Link secara nasional di 33 Kantor Cabang ASABRI. Sampai dengan 31 Desember 2025 telah terdapat 1.995 titik layanan.

ASABRI Link is a network expansion program designed to bring service access closer to both active and retired participants, enabling faster and more accurate service delivery. ASABRI Link represents the implementation of a synergistic collaboration between PT ASABRI (Persero) and 13 payment partner institutions, namely Bank BTN, Bank BRI, Bank BNI, BSI, Bank Mantap, Bank BWS, Bank Bumi Arta, Bank KB Bukopin, Bank BTPN, Bank BJB, Bank Jatim, Bank Jateng, and Pos Indonesia. Under the tagline "Closer to Serving Participants," a nationwide expansion of ASABRI Link was carried out in 2022, covering 33 ASABRI Branch Offices. As of December 31, 2025, a total of 1,995 service points have been established.

5 Mall Pelayanan Publik (Sinergi klaster - *Sharing Service Point* ASABRI dan Taspen)
Public Service Mall (Cluster Synergy — ASABRI and Taspen Shared Service Point)

Sharing service point melalui Mall Pelayanan Publik (MPP) merupakan Program Pengembangan Klaster Asuransi Sosial antara PT ASABRI (Persero) dan PT Taspen (Persero). Salah satu projek dalam pengembangan kluster Asuransi sosial tersebut adalah tersedianya Layanan Bersama antara PT ASABRI (Persero) dan PT Taspen (Persero) yang disebut dengan Mal Pelayanan Publik (MPP). Sampai dengan tahun 2025 PT Taspen (Persero) dan PT ASABRI (Persero) telah lakukan peluncuran *sharing service point* di 12 titik layanan, yaitu:

1. MPP Kota Bekasi;
2. MPP Tasikmalaya;
3. MPP Badung;
4. MPP Tuban;
5. MPP Epicentrum;
6. MPP Pati;
7. MPP Purworejo;
8. MPP Banjarbaru;
9. MPP Tebing Tinggi;
10. MPP Maros;
11. MPP Banyuwangi; dan
12. MPP Bogor.

The shared service point through the Public Service Mall (MPP) is a Social Insurance Cluster Development Program between PT ASABRI (Persero) and PT Taspen (Persero). One of the projects under this social insurance cluster development is the provision of a Joint Service between PT ASABRI (Persero) and PT Taspen (Persero), referred to as the Public Service Mall (MPP). As of 2025, PT Taspen (Persero) and PT ASABRI (Persero) have launched shared service points at 12 service locations, namely:

1. MPP Bekasi City;
2. MPP Tasikmalaya;
3. MPP Badung;
4. MPP Tuban;
5. MPP Epicentrum;
6. MPP Pati;
7. MPP Purworejo;
8. MPP Banjarbaru;
9. MPP Tebing Tinggi;
10. MPP Maros;
11. MPP Banyuwangi; and
12. MPP Bogor.

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Sharing service point merupakan perluasan fungsi layanan terpadu dalam rangka menyediakan layanan yang cepat, mudah, terjangkau, aman dan nyaman untuk TASPEN dan ASABRI.

The shared service point represents an expansion of the integrated service function, established to provide services

6 ASABRI STAR

ASABRI terus bertransformasi dan berinovasi untuk memberikan Layanan Prima kepada seluruh Peserta ASABRI. Salah satu inovasi tersebut adalah dengan dikembangkannya sistem aplikasi berbasis Mobile Apps (Android dan iOS) untuk melaksanakan autentikasi secara digital. Melalui aplikasi ASABRI STAR, Penerima Pensiun dapat melakukan autentikasi secara mandiri (*self-service*) di manapun dan kapanpun.

ASABRI continues to transform and innovate in order to deliver excellent service to all ASABRI participants. One such innovation is the development of a Mobile Apps-based application system (Android and iOS) to facilitate digital authentication. Through the ASABRI STAR application, pension recipients are able to carry out authentication independently (self-service) anywhere and at any time.

7 Kerja Sama Mitra Merchant / *Merchant Collaboration*

***1) Health Benefit* – Kerja sama antara PT ASABRI (Persero) dengan PT Prodia Widyahusada Tbk**

Dalam upaya memberikan manfaat tambahan bagi peserta ASABRI (Aktif dan Pensiun) dan keluarganya dalam bidang kesehatan PT ASABRI (Persero) telah melakukan kerja sama dengan Prodia sejak tanggal 17 September 2021. Melalui kerja sama ini, Peserta ASABRI (aktif dan pensiun) akan mendapatkan *benefit* berupa pemberian tarif khusus untuk pemeriksaan laboratorium, vaksin influenza dan vaksin pneumonia, selain itu tematik event (program seminar kesehatan, cek gula darah, kolesterol, dan asam urat secara gratis dengan peserta terbatas). Untuk memanfaatkan *benefit* ini Peserta ASABRI (aktif dan pensiun) dapat menunjukkan KPA-E atau kartu keluarga (jika yang akan menggunakan *benefit* keluarga Peserta ASABRI).

1. Health Benefit — Collaboration between PT ASABRI (Persero) and PT Prodia Widyahusada Tbk

In its efforts to provide additional benefits for ASABRI participants (both active and retired) and their families in the area of healthcare, PT ASABRI (Persero) has been collaborating with Prodia since September 17, 2021. Through this collaboration, ASABRI participants (both active and retired) receive benefits in the form of special rates for laboratory examinations, influenza vaccines, and pneumonia vaccines, as well as thematic events (health seminar programs, and complimentary blood sugar, cholesterol, and uric acid checks for a limited number of participants). To avail of these benefits, ASABRI participants (both active and retired) may present their KPA-E (Electronic Participant Card) or family registration card (if the benefits are to be used by a family member of an ASABRI participant).

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Dengan kerja sama ini diharapkan Peserta ASABRI dapat memperoleh akses layanan kesehatan yang lebih mudah, terjangkau, dan berkualitas guna mendukung upaya pencegahan serta pemeliharaan kesehatan secara berkelanjutan.

This collaboration is expected to enable ASABRI participants to obtain easier, more affordable, and higher-quality access to healthcare services, in support of ongoing preventive and health maintenance efforts.

2) *Transportation Benefit* - Kerja Sama antara PT ASABRI (Persero) dengan PT Sumber Multi Eramotor

Dalam memberikan kemudahan di bidang transportasi, PT ASABRI (Persero) melakukan kerja sama dengan PT Sumber Multi Eramotor di tahun 2024. Program ini merupakan salah satu program peningkatan manfaat untuk mendapatkan kemudahan dalam memiliki kendaraan pribadi khususnya sepeda motor Yamaha. Melalui kerja sama dengan PT Sumber Multi Eramotor, peserta Asabri (aktif dan pensiun) beserta keluarganya akan mendapatkan kemudahan untuk benefit harga khusus baik dalam pembelian unit baru maupun perawatan kendaraan. PT Sumber Multi Eramotor adalah perusahaan yang bergerak dibidang perdagangan sepeda motor merek Yamaha yang dalam usahanya sebagai penyedia unit sepeda motor Yamaha, pelayanan service kendaraan dan penjualan suku cadang Yamaha. Peserta ASABRI, baik peserta aktif maupun pensiunan, yang melakukan pembelian dapat memperoleh manfaat tersebut melalui tautan khusus yang telah disediakan.

2. Transportation Benefit - Collaboration between PT ASABRI (Persero) and PT Sumber Multi Eramotor

In providing convenience in the area of transportation, PT ASABRI (Persero) entered into a collaboration with PT Sumber Multi Eramotor in 2024. This program represents one of the benefit enhancement initiatives designed to facilitate participants in acquiring personal vehicles, particularly Yamaha motorcycles. Through this collaboration with PT Sumber Multi Eramotor, ASABRI participants (both active and retired) and their families will receive benefits in the form of special pricing for both the purchase of new units and vehicle servicing. PT Sumber Multi Eramotor is a company engaged in the trading of Yamaha brand motorcycles, operating as a provider of Yamaha motorcycle units, vehicle servicing, and Yamaha spare parts sales. ASABRI participants both active participants and retirees who make purchases may avail of these benefits through a dedicated link that has been provided.

Kegiatan Usaha
Business Activities

***3) Transportation Benefit* – Kerja Sama antara PT ASABRI (Persero) dengan PT Wahanaartha Ritelindo**

Tidak hanya dengan merek Yamaha, PT ASABRI (Persero) melakukan kerja sama di bidang transportasi dengan PT Wahanaartha Ritelindo di tahun 2024 (salah satu pemegang lisensi penjualan motor Honda). Program ini merupakan salah satu program peningkatan manfaat untuk mendapatkan kemudahan dalam memiliki kendaraan pribadi khususnya sepeda motor merek Honda. Melalui kerja sama dengan PT Wahanaartha Ritelindo, Peserta ASABRI (aktif dan pensiun) beserta keluarganya akan mendapatkan kemudahan untuk benefit harga khusus baik dalam pembelian unit baru maupun perawatan kendaraan. PT Wahanaartha Ritelindo (WARI) adalah perusahaan yang bergerak dalam penjualan ritel sepeda motor Honda di seluruh Indonesia. Perusahaan ini memiliki model bisnis yang berfokus pada penjualan motor Honda langsung kepada konsumen akhir. WARI juga menawarkan layanan purna jual melalui bengkel resmi AHASS (Astra Honda Authorized Service Station) serta menjual suku cadang asli Honda (Honda Genuine Parts).

***4) Transportation Benefit* – Kerja Sama antara PT ASABRI (Persero) dengan PT Arista Auto Prima**

Kerja sama tidak hanya terbatas pada kendaraan roda 2 (dua), PT ASABRI (Persero) melakukan pengembangan untuk kerja sama dalam hal kepemilikan dan perawatan kendaraan roda 4 (empat). Kerja sama ini dilakukan dengan PT Arista Auto Prima.

Program ini merupakan salah satu program untuk mendapatkan kemudahan dalam memiliki kendaraan pribadi khususnya kendaraan roda 4 (empat) atau mobil. Melalui kerja sama dengan PT Arista Auto Prima Peserta ASABRI (aktif dan pensiun) beserta keluarganya akan mendapatkan kemudahan untuk benefit harga khusus dalam kepemilikan unit baru maupun perawatan kendaraan.

3. Transportation Benefit — Collaboration between PT ASABRI (Persero) and PT Wahanaartha Ritelindo

Not limited to the Yamaha brand, PT ASABRI (Persero) also entered into a collaboration in the area of transportation with PT Wahanaartha Ritelindo in 2024 — one of the authorized Honda motorcycle sales license holders. This program represents one of the benefit enhancement initiatives designed to facilitate participants in acquiring personal vehicles, particularly Honda brand motorcycles. Through this collaboration with PT Wahanaartha Ritelindo, ASABRI participants (both active and retired) and their families will receive benefits in the form of special pricing for both the purchase of new units and vehicle servicing. PT Wahanaartha Ritelindo (WARI) is a company engaged in the retail sale of Honda motorcycles throughout Indonesia. The Company operates a business model focused on selling Honda motorcycles directly to end consumers. WARI also offers after-sales services through authorized AHASS (Astra Honda Authorized Service Station) workshops and sells genuine Honda spare parts (Honda Genuine Parts).

4. Transportation Benefit – Collaboration between PT ASABRI (Persero) and PT Arista Auto Prima

The collaboration is not limited to two-wheeled vehicles. PT ASABRI (Persero) has expanded the partnership to include the ownership and maintenance of four-wheeled vehicles. This collaboration is carried out with PT Arista Auto Prima.

This program is one of the initiatives aimed at providing greater convenience in owning personal vehicles, particularly four-wheeled vehicles or automobiles. Through the collaboration with PT Arista Auto Prima, ASABRI Participants (active and retired), along with their family members, are entitled to special pricing benefits for the purchase of new vehicles as well as vehicle maintenance services.

Kegiatan Usaha
Business Activities

Honda Arista merupakan salah satu unit bisnis ARISTA Group yang beroperasi di bawah PT Arista Auto Prima dan PT Arista Auto Lestari. Kedua perusahaan ini merupakan anak perusahaan dari ARISTA Group yang fokus pada pengelolaan *dealership* Honda di berbagai wilayah di Indonesia.

Honda Arista is one of the business units of the ARISTA Group, operating under PT Arista Auto Prima and PT Arista Auto Lestari. Both companies are subsidiaries of the ARISTA Group, focusing on the management of Honda dealerships across various regions in Indonesia.

5) *Insurance Benefit* – Kerja Sama antara PT ASABRI (Persero) dengan PT Asuransi Jasaraharja Putera

Dalam upaya untuk meminimalkan risiko akan kepemilikan kendaraan bagi Peserta, PT ASABRI (Persero) menggandeng PT Asuransi Jasaraharja Putera (JRP) dalam memberikan perlindungan atau proteksi untuk kendaraannya.

Kerja sama ini diperuntukkan agar kendaraan roda empat maupun roda dua yang telah dimiliki oleh peserta ASABRI aktif maupun pensiun beserta keluarganya mendapatkan proteksi asuransi apabila terjadi risiko yang tidak diinginkan. JRP turut memberikan kemudahan kepada peserta ASABRI dengan menyediakan media khusus serta fasilitas diskon dalam rangka pembelian proteksi asuransi kepemilikan kendaraan.

5. Insurance Benefit – Collaboration between PT ASABRI (Persero) and PT Asuransi Jasaraharja Putera

As part of its efforts to minimize risks associated with vehicle ownership for Participants, PT ASABRI (Persero) has partnered with PT Asuransi Jasaraharja Putera (JRP) to provide vehicle protection coverage.

This collaboration is intended to ensure that both four-wheeled and two-wheeled vehicles owned by active and retired ASABRI Participants, as well as their family members, receive insurance protection against unforeseen risks. JRP also provides convenience to ASABRI Participants by offering dedicated service channels and discount facilities for the purchase of vehicle insurance protection.

6) *Insurance Benefit* – Kerja Sama antara PT ASABRI (Persero) dengan PT Asuransi Jiwa Taspen (Produk Taspen Proteksi Beasiswa)

PT ASABRI (Persero) telah menjalin kerja sama dengan PT Asuransi Jiwa Taspen melalui produk Taspen Proteksi Beasiswa (TPB).

Produk ini dirancang sebagai solusi perlindungan dan perencanaan dana pendidikan bagi putra-putri Peserta ASABRI di masa mendatang. Adapun produk ini secara khusus ditujukan bagi ahli waris peserta ASABRI yang menerima manfaat Jaminan Kecelakaan Kerja (JKK) atau Jaminan Kematian (JKm) yang memperoleh manfaat bantuan beasiswa.

6. Insurance Benefit – Collaboration between PT ASABRI (Persero) and PT Asuransi Jiwa Taspen (Taspen Education Protection Product)

PT ASABRI (Persero) has established a partnership with PT Asuransi Jiwa Taspen through the Taspen Education Protection (Taspen Proteksi Beasiswa/TPB) product.

This product is designed as a protection and education fund planning solution for the children of ASABRI Participants in the future. Specifically, the product is intended for the beneficiaries of ASABRI Participants who receive Work Accident Insurance (JKK) or Death Insurance (JKm) benefits and are entitled to educational scholarship assistance.

Kegiatan Usaha
Business Activities

Melalui produk TPB, putra-putri Peserta ASABRI memperoleh manfaat dana beasiswa pendidikan yang diberikan secara bertahap sesuai dengan jenjang pendidikan anak, mulai dari pendidikan dasar hingga perguruan tinggi, serta dilengkapi dengan manfaat perlindungan risiko meninggal dunia.

Dengan adanya produk ini, diharapkan keberlangsungan pendidikan anak peserta ASABRI dapat terjamin secara berkelanjutan, sekaligus mendukung peningkatan kesejahteraan ahli waris melalui perencanaan pendidikan yang lebih terstruktur dan berkesinambungan.

Program kerja sama melalui Produk TPB yang telah terjalin sejak tahun 2021 ini sudah dimanfaatkan oleh peserta ASABRI, dengan data pemanfaatan sebagai berikut:

Through the TPB product, the children of ASABRI Participants receive educational scholarship funds distributed in stages according to the child's educational level, ranging from primary education to higher education. The product is also complemented by life insurance protection benefits.

Through this product, it is expected that the continuity of the participants' children's education can be sustainably ensured, while also supporting the improvement of beneficiaries' welfare through more structured and sustainable education planning.

The TPB collaboration program, which has been in place since 2021, has been utilized by ASABRI Participants, with utilization data as follows:

7) ***Insurance Benefit*** **– Kerja Sama antara PT ASABRI (Persero) dengan PT Asuransi Jiwa Taspen (Produk Taspen Dwiguna Sejahtera)**

PT ASABRI (Persero) menjalin kerja sama dengan PT Asuransi Jiwa Taspen melalui produk Taspen Dwiguna Sejahtera. Produk ini dirancang sebagai instrumen perlindungan asuransi jiwa sekaligus sarana perencanaan keuangan jangka menengah dan panjang bagi Peserta ASABRI yang memasuki masa pensiun.

7) **Insurance Benefit – Collaboration between PT ASABRI (Persero) and PT Asuransi Jiwa Taspen (Taspen Dwiguna Sejahtera Product)**

PT ASABRI (Persero) has established a partnersh ith PT Asuransi Jiwa Taspen through the Taspen Dwiguna Sejahtera (TDS) product. This product is designed as both a life insurance protection instrument and a medium- to long-term financial planning solution for ASABRI Participants entering retirement.

Kegiatan Usaha
Business Activities

Produk ini memberikan perlindungan terhadap risiko meninggal dunia alami dan kecelakaan dalam masa asuransi 5 tahun, jika tidak terjadi klaim sampai akhir kontrak maka premi yang sudah dibayar akan dikembalikan dan ditambahkan bonus. Premi yang cukup terjangkau hanya Rp6.000.000 (berlaku kelipatan) dan pembayaran premi hanya perlu dilakukan 1 kali untuk masa perlindungan hingga 5 tahun.

The product provides protection against the risks of natural death and accidental death during a five-year insurance period. If no claim is made until the end of the contract period, the premium paid will be refunded along with an additional bonus. The premium is relatively affordable at IDR 6,000,000 (applicable in multiples), and payment is required only once for a protection period of up to five years.

Manfaat yang diterima oleh pemegang polis berupa:
- Uang Pertanggungan sebesar Rp20.000.000 apabila Tertanggung meninggal dunia alami;
- Uang Pertanggungan sebesar Rp40.000.000 apabila Tertanggung meninggal dunia karena kecelakaan;
- Pengembalian Premi ditambah Bonus Pengembangan Dana (Rp1.000.000) apabila tidak terdapat klaim hingga akhir masa pertanggungan.

Benefits received by policyholders include:
- Insurance coverage of IDR 20,000,000 in the event of natural death of the Insured;
- Insurance coverage of IDR 40,000,000 in the event of accidental death of the Insured;
- Refund of premium plus a Fund Development Bonus (IDR 1,000,000) if no claim is made until the end of the coverage period.

Melalui produk ini, diharapkan peserta ASABRI yang telah memasuki masa pensiun dan menyelesaikan masa dinasnya tetap memperoleh perlindungan jiwa yang optimal. Sekaligus mempersiapkan kebutuhan keuangan di masa depan secara lebih terencana, sehingga mendukung peningkatan kesejahteraan peserta dan keluarganya. Dengan adanya kepastian manfaat finansial bagi peserta maupun ahli waris, hal ini mendukung upaya pengelolaan risiko dan perencanaan keuangan yang berkelanjutan.

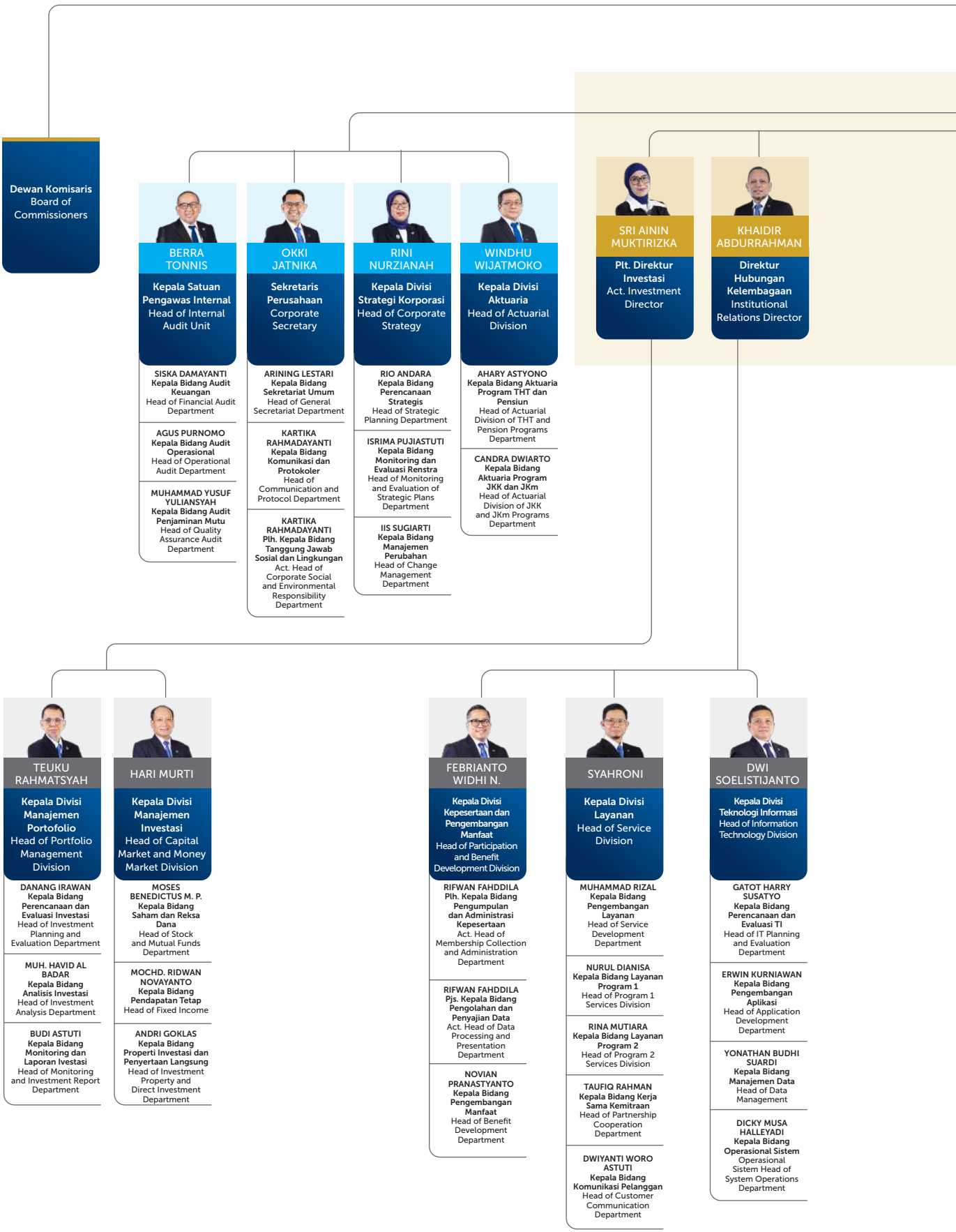
Through this product, it is expected that ASABRI Participants who have entered retirement and completed their service period will continue to receive optimal life insurance protection. At the same time, the product enables them to prepare for future financial needs in a more planned manner, thereby supporting the improvement of participants' and their families' welfare.

Program kerja sama melalui Produk TDS yang telah terjalin sejak tahun 2023 ini sudah dimanfaatkan oleh Peserta ASABRI, dengan data pemanfaatan sebagai berikut:

The certainty of financial benefits for both participants and beneficiaries also supports sustainable risk management and financial planning efforts.


ASABRI
Sahabat Perjuangan Anda
LOKET
1

Struktur Organisasi
Organizational Structure



Struktur Organisasi
Organizational Structure

(RUPS)
Rapat Umum Pemegang Saham
General Meeting Shareholders



JEFFRY HARYADI P. MANULLANG
Direktur Utama
President Director



SRI AININ MUKTIRIZKA
Direktur SDM dan Hukum
Human Resources and Legal Director



HELMI IMAM SATRIYONO
Direktur Keuangan dan Manajemen Risiko
Financial and Risk Management Director

UTAMA
Kepala Kantor Cabang Utama
Head of Main Branch Office

- **Kepala Bidang Layanan Pelanggan**
  Head of *Customer Service* Department
- **Kepala Bidang Administrasi dan Umum**
  Head of Administration and General Affairs Department

TIPE A
Kepala Kantor Cabang (Tipe A)
Head of Branch Office (Type A)

- **Kepala Bidang Layanan Pelanggan**
  Head of *Customer Service* Department
- **Kepala Bidang Administrasi dan Umum**
  Head of Administration and General Affairs Department

TIPE B
Kepala Kantor Cabang (Tipe B)
Head of Branch Office (Type B)

- **Kepala Bidang Layanan Pelanggan**
  Head of *Customer Service* Department
- **Kepala Bidang Administrasi dan Umum**
  Head of Administration and General Affairs Department

TIPE C
Kepala Kantor Cabang (Tipe C)
Head of Branch Office (Type C)



LINDA HARUMANIA
Kepala Divisi Strategi SDM
Head of HR Strategy Division

- **YOLANDA IMELDA F. TUAPATTINAYA**
  Kepala Bidang Pembelajaran dan Manajemen Pengetahuan
  Head of Learning and Culture Department
- **SUPARNI**
  Kepala Bidang Pengembangan Organisasi dan Kinerja
  Head of Organizational Development and Performance Department
- **ETIC NURJANA**
  Kepala Bidang Manajemen Talenta dan Karier
  Head of Talent and Career Management Department



LINDA HARUMANIA
Plh. Kepala Divisi Operasional SDM
Act. Head of Human Resources Operations Division

- **SEPTIANY DIAN PUSPITA**
  Pjs. Kepala Bidang Remunerasi dan Sistem SDM
  Act. Head of Remuneration and HR Systems Department
- **RANDY ACHMAD**
  Kepala Bidang Hubungan Karyawan dan Industrial
  Head of Employee and Industrial Relations Department



MUHAMMAD SYAIFUL P.
Kepala Divisi Umum
Head of the General Division

- **NI MADE YENI INDRIYATI**
  Kepala Bidang Pengadaan Barang dan Jasa
  Head of Procurement of Goods and Services Department
- **DECKY SOESANTO**
  Kepala Bidang Aset Tetap
  Head of Fixed Assets Department
- **ANDRI ARIFIANTO**
  Kepala Bidang Urusan Umum dan Rumah Tangga
  Head of General and Household Affairs Department



MARDIA YULIARTATI R.
Kepala Divisi Kepatuhan dan Hukum
Head of Compliance and Legal Division

- **DANAR DWI ANDANU**
  Kepala Bidang Kepatuhan
  Head of Compliance Department
- **RENOLD PARENTINO PANJAITAN**
  Kepala Bidang Hukum
  Head of Legal Department



WIDYA DESI SARTIKA
Kepala Divisi Keuangan
Head of Finance Division

- **AZWAR MUSTARI**
  Kepala Bidang Pembayaran Operasional
  Head of Operational Payment Department
- **ENI RUKMAENI TIRTA MANGGALA**
  Kepala Bidang Pembayaran Asuransi
  Head of Insurance Payment Department
- **AWANG SUPRIYANTO**
  Kepala Bidang Pembayaran Pensiun
  Head of Pension Payment Department
- **DITA MAULIDIA**
  Kepala Bidang Perbendaharaan
  Head of Treasury Department
- **AFY SETIONO**
  Kepala Bidang Pajak
  Head of Tax Department



GUSTAMI ALI WIBOWO
Kepala Divisi Akuntansi
Head of Accounting Division

- **WINDAHIRNI NATASTINA**
  Kepala Bidang Manajemen Transaksi
  Head of Transaction Management Department
- **DIAH ANANDAYU FARAHDISAH**
  Kepala Bidang Laporan Asuransi
  Head of Insurance Reporting Department
- **VICI THERESIA**
  Kepala Bidang Laporan Pensiun
  Head of Pension Report Department



MOCHAMAD IDHAM SABILI
Kepala Divisi Manajemen Risiko
Head of Risk Management Division

- **MAUDUDI**
  Kepala Bidang Manajemen Risiko Keuangan
  Head of Financial Risk Mangement Department
- **I GEDE ADHITYA PERDANA**
  Kepala Bidang Manajemen Risiko Operasional
  Head of Operational Risk Mangement Department

Profil Dewan Komisaris

Profile of the Board of Commissioners



RUI F.G.P. DUARTE

Komisaris Utama
President Commissioner

Masa Jabatan ***Term of Office***	2024 s.d. sekarang 2024 to present
Kewarganegaraan ***Nationality***	Warga Negara Indonesia Indonesian Citizen
Usia ***Age***	53 Tahun 53 Years Old
Domisili ***Domicile***	Jakarta
Riwayat Penunjukan ***Basis of Appointment***	Diangkat sebagai Komisaris Utama sejak tanggal 16 Desember 2024 berdasarkan Keputusan Menteri Badan Usaha Milik Negara Nomor SK-307/MBU/12/2024 tanggal 16 Desember 2024 tentang Pemberhentian, Pengalihan Tugas dan Pengangkatan Anggota anggota Dewan Komisaris Perusahaan Perseroan (Persero) PT ASABRI. Appointed as President Commissioner as of December 16, 2024, pursuant to the Decree of the Minister of State Owned Enterprises Number SK-307/MBU/12/2024 dated December 16, 2024, concerning the Dismissal, Reassignment, and Appointment of Members of the Board of Commissioners of the Limited Liability Company (Persero) PT ASABRI.
Riwayat Pendidikan ***Educational Background***	• S3 - Doktoral Universitas Pertahanan, Ilmu Pertahanan, 2024 Doctoral Degree, Universitas Pertahanan, Defense Studies, 2024 • S2 - MBA Webster University, Master of Business Administration, 2012 Master of Business Administration, Webster University, 2012 • S1 - University of London, King's College London, War Studies, 2004 Bachelor of War Studies, University of London, King's College London, War Studies, 2004
Riwayat Pekerjaan ***Work Experience***	• Irjen Kementerian Pertahanan (2024-sekarang) Inspector General, Ministry of Defense (2024-present) • Wakil Rektor III Bidang Kemahasiswaan dan Alumni Universitas Pertahanan, Kementerian Pertahanan tahun (2024) Vice Rector III for Student Affairs and Alumni, Universitas Pertahanan, Ministry of Defense (2024) • Kepala Satuan Pengawas UNHAN tahun (2022-2024) Head of the Supervision Unit, UNHAN (2022-2024) • Kepala Biro Tata Usaha dan Protokol Sekretariat Jenderal, Kementerian Pertahanan RI tahun (2020-2022) Head of the Bureau of Administration and Protocol, Secretariat General, Ministry of Defense of the Republic of Indonesia (2020-2022)
Sertifikasi yang Dimiliki ***Certification Held***	Certified Risk Governance Professional (CRGP)
Informasi Rangkap Jabatan ***Information on Concurrent Position***	Inspektur Jenderal (Irjen) Kementerian Pertahanan Inspector General, Ministry of Defense
Hubungan Afiliasi ***Affiliation***	Tidak memiliki hubungan afiliasi baik dengan anggota Dewan Komisaris, anggota Direksi lainnya maupun dengan Pemegang Saham Has no affiliations with members of the Board of Commissioners, other members of the Board of Directors, or Shareholders

Profil Dewan Komisaris
Profile of the Board of Commissioners

Masa Jabatan ***Term of Office***	2024 s.d. sekarang 2024 to present
Kewarganegaraan ***Nationality***	Warga Negara Indonesia Indonesian Citizen
Usia ***Age***	60 Tahun 60 Years Old
Domisili ***Domicile***	Jakarta
Riwayat Penunjukan ***Basis of Appointment***	Diangkat sebagai Komisaris Independen sejak tanggal 16 Februari 2024 berdasarkan Surat Keputusan Menteri BUMN Nomor SK-36/MBU/02/2024. Appointed as Independent Commissioner as of February 16, 2024, pursuant to the Decree of the Minister of State Owned Enterprises Number SK-36/MBU/02/2024.
Riwayat Pendidikan ***Educational Background***	• S3 - Doktor Ilmu Hukum, Universitas Pelita Harapan Jakarta, (2022) Doctor of Law, Universitas Pelita Harapan Jakarta (2022) • S2 - Magister Sains Ilmu Kepolisian, Universitas Indonesia (1996) Master of Science in Police Science, Universitas Indonesia (1996) • S1 - Sarjana Ilmu Kepolisian, Perguruan Tinggi Ilmu Kepolisian (1995) Bachelor of Police Science, Perguruan Tinggi Ilmu Kepolisian (1995)
Riwayat Pekerjaan ***Work Experience***	• Kepala Badan Pemeliharaan Keamanan Polri, (2021-2023) Head of Security Maintenance Agency of the National Police (2021-2023) • Kepala Lembaga Pendidikan dan Latihan Polri (2019-2021) Head of Education and Training Agency of the National Police (2019-2021) • Kepala Badan Reserse Kriminal Polri (2018-2019) Head of Criminal Investigation Agency of the National Police (2018-2019) • Asisten Kapolri Bidang Sumber Daya Manusia (2017-2018) Assistant to Chief of Police, Human Resources Sector (2017-2018)
Sertifikasi yang Dimiliki ***Certification Held***	• Integrated Anti-Fraud Management System • Fraud Risk Management and Fraud Risk Assessment • Certified Risk Governance Professional (CRGP)
Informasi Rangkap Jabatan ***Information on Concurrent Position***	Tidak memiliki rangkap jabatan perusahaan maupun lembaga lain Has no concurrent position in any other companies or agencies
Hubungan Afiliasi ***Affiliation***	Tidak memiliki hubungan afiliasi baik dengan anggota Dewan Komisaris, anggota Direksi lainnya maupun dengan Pemegang Saham Has no affiliations with members of the Board of Commissioners, other members of the Board of Directors, or Shareholders



ARIEF SULISTYANTO

Komisaris Independen
Independent Commissioner

Profil Dewan Komisaris
Profile of the Board of Commissioners



ROFYANTO KURNIAWAN

Komisaris
Commissioner

Masa Jabatan ***Term of Office***	2019 s.d. sekarang 2019 to present
Kewarganegaraan ***Nationality***	Warga Negara Indonesia Indonesian Citizen
Usia ***Age***	55 Tahun 55 Years Old
Domisili ***Domicile***	Jakarta
Riwayat Penunjukan ***Basis of Appointment***	Diangkat kembali sebagai Komisaris sejak tanggal 16 Desember 2024 berdasarkan Keputusan Menteri Badan Usaha Milik Negara Nomor SK-307/MBU/12/2024. Re-appointed as Commissioner as of December 16, 2024, pursuant to the Decree of the Minister of State Owned Enterprises Number SK-307/MBU/12/2024.
Riwayat Pendidikan ***Educational Background***	• S3 - Doctor of Philosophy, University Sains Malaysia (2014) Doctor of Philosophy, Universiti Sains Malaysia (2014) • S2 - Master of Business Administration, Nanzan University (2003) Master of Business Administration, Nanzan University (2003) • S1 - Sarjana Teknik Sipil, Institut Teknologi Bandung (1995) Bachelor of Civil Engineering, Institut Teknologi Bandung (1995)
Riwayat Pekerjaan ***Work Experience***	• Direktur Penyusunan Anggaran Pendapatan dan Belanja Negara (2020-sekarang) Director of State Budget Formulation (2020-present) • Kepala Pusat Kebijakan Pendapatan Negara Badan Kebijakan Fiskal Kementerian Keuangan (2017-2020) Head of the Center for State Revenue Policy, Fiscal Policy Agency, Ministry of Finance (2017-2020) • Kepala Pusat Kebijakan Anggaran Pendapatan dan Belanja Negara Badan Kebijakan Fiskal Kementerian Keuangan (2012-2017) Head of the Center for State Budget Policy, Fiscal Policy Agency, Ministry of Finance (2012-2017)
Sertifikasi yang Dimiliki ***Certification Held***	• Sertifikasi Manajemen Risiko: Ahli Tata Kelola Risiko Terintegrasi Risk Management Certification: Expert in Integrated Risk Governance • Governance, Risk, and Compliance For Executive (GRCE)
Informasi Rangkap Jabatan ***Information on Concurrent Position***	Direktur Penyusunan Anggaran Pendapatan dan Belanja Negara Direktorat Jenderal Anggaran Kementerian Keuangan Director of State Budget Formulation, Directorate General of Budget, Ministry of Finance
Hubungan Afiliasi ***Affiliation***	Tidak memiliki hubungan afiliasi baik dengan anggota Dewan Komisaris, anggota Direksi lainnya maupun dengan Pemegang Saham Has no affiliations with members of the Board of Commissioners, other members of the Board of Directors, or Shareholders

Profil Direksi

Profile of the Board of Directors

Masa Jabatan ***Term of Office***	2024 s.d. sekarang 2024 to present
Kewarganegaraan ***Nationality***	Warga Negara Indonesia Indonesian Citizen
Usia ***Age***	59 Tahun 59 Years Old
Domisili ***Domicile***	Jakarta
Riwayat Penunjukan ***Basis of Appointment***	Diangkat sebagai Direktur Utama sejak tanggal 9 September 2024 berdasarkan Surat Keputusan Menteri BUMN Nomor SK-204/MBU/09/2024. Appointed as President Director as of September 9, 2024, pursuant to the Decree of the Minister of SOEs Number SK-204/MBU/09/2024.
Riwayat Pendidikan ***Educational Background***	S1 - Sarjana Ekonomi, STIE Swadaya, 2005 Bachelor of Economics, STIE Swadaya, 2005
Riwayat Pekerjaan ***Work Experience***	• Direktur Investasi PT ASABRI (Persero) (2020-2024) Director of Investment PT ASABRI (Persero) (2020-2024) • Direktur Investasi Pelabuhan Indonesia Investama (2017-2020) Director of Investment of Pelabuhan Indonesia Investama (2017-2020) • Direktur Keuangan dan Administrasi RS Pelabuhan (2017) Director of Finance and Administration of RS Pelabuhan (2017) • Direktur Investasi BPJS Ketenagakerjaan (2014-2016) Director of Investment of BPJS Ketenagakerjaan (2014-2016) • Direktur Investasi PT Jamsostek (Persero) (2012-2014) Director of Investment of PT Jamsostek (Persero) (2012-2014) • Komisaris Utama PT Binajasa Abadikarya (2010-2012) President Commissioner of PT Binajasa Abadikarya (2010-2012)
Sertifikasi yang Dimiliki ***Certification Held***	• Sertifikasi Manajemen Risiko Utama Major Risk Management Certification • Certified Risk Governance Professional (CRGP)
Informasi Rangkap Jabatan ***Information on Concurrent Position***	Tidak memiliki rangkap jabatan perusahaan maupun lembaga lain Has no concurrent position in any other companies or agencies
Hubungan Afiliasi ***Affiliation***	Tidak memiliki hubungan afiliasi baik dengan anggota Dewan Komisaris, anggota Direksi lainnya maupun dengan Pemegang Saham Has no affiliations with members of the Board of Commissioners, other members of the Board of Directors, or Shareholders



JEFFRY HARYADI P. MANULLANG

Direktur Utama
President Director

Profil Direksi
Profile of the Board of Directors



HELMI IMAM SATRIYONO

Direktur Keuangan dan Manajemen Risiko
Director of Finance and Risk Management

Masa Jabatan ***Term of Office***	2024 s.d. sekarang 2024 to present
Kewarganegaraan ***Nationality***	Warga Negara Indonesia Indonesian Citizen
Usia ***Age***	57 Tahun 57 Years Old
Domisili ***Domicile***	Jakarta
Riwayat Penunjukan ***Basis of Appointment***	Diangkat kembali sebagai Direktur Keuangan dan Manajemen Risiko sejak 16 Desember 2024 berdasarkan Surat Keputusan Menteri BUMN Nomor SK-305/MBU/12/2024. Re-appointed as Director of Finance and Risk Management as of December 16, 2024, pursuant to the Decree of the Minister of SOEs Number SK-305/MBU/12/2024.
Riwayat Pendidikan ***Educational Background***	• S2 - Magister Manajemen Keuangan dan Perbankan Universitas Indonesia, 2000 Master in Financial and Banking Management, Universitas Indonesia, 2000 • S1 - Sarjana Matematika Institut Teknologi Bandung, 1992 Bachelor of Mathematics, Institut Teknologi Bandung, 1992
Riwayat Pekerjaan ***Work Experience***	• Direktur Keuangan dan Manajemen Risiko PT ASABRI (Persero) (2020-2024) Director of Finance and Risk Management of PT ASABRI (Persero) (2020-2024) • Komisaris Utama PT Asuransi Jiwa Taspen (2019-2020) President Commissioner of PT Asuransi Jiwa Taspen (2019-2020) • Direktur Keuangan PT Taspen (Persero) (2018-2020) Director of Finance of PT Taspen (Persero) (2018-2020) • Direktur Keuangan dan Manajemen Risiko PT Garuda Indonesia (Persero) Tbk (2016-2018) Director of Finance and Risk Management of PT Garuda Indonesia (Persero) Tbk (2016-2018) • Chief Executive Bank Mandiri (Europe) Limited London (2013-2016) Chief Executive of Bank Mandiri (Europe) Limited London (2013-2016)
Sertifikasi yang Dimiliki ***Certification Held***	• Sertifikasi Manajemen Risiko Utama Major Risk Management Certification • Certified Risk Governance Professional (CRGP)
Informasi Rangkap Jabatan ***Information on Concurrent Position***	Tidak memiliki rangkap jabatan perusahaan maupun lembaga lain Has no concurrent position in any other companies or agencies
Hubungan Afiliasi ***Affiliation***	Tidak memiliki hubungan afiliasi baik dengan anggota Dewan Komisaris, anggota Direksi lainnya maupun dengan Pemegang Saham Has no affiliations with members of the Board of Commissioners, other members of the Board of Directors, or Shareholders

Profil Direksi
Profile of the Board of Directors

Masa Jabatan ***Term of Office***	2021 s.d. sekarang 2021 to present
Kewarganegaraan ***Nationality***	Warga Negara Indonesia Indonesian Citizen
Usia ***Age***	55 Tahun 55 Years Old
Domisili ***Domicile***	Jakarta
Riwayat Penunjukan ***Basis of Appointment***	Diangkat sebagai Direktur SDM dan Hukum sejak tanggal 15 April 2021 berdasarkan Surat Keputusan Menteri BUMN SK-119/MBU/04/2021. Appointed as Director of HR and Legal as of April 15, 2021, pursuant to Decree of Minister of SOEs Number SK-119/MBU/04/2021.
Riwayat Pendidikan ***Educational Background***	• S3 - Doktor Ilmu Manajemen Binus University, 2025 Doctor of Management Science, Binus University, 2025 • S2 - Magister International Management Universitas Indonesia, 1995 Master of International Management, Universitas Indonesia, 1995 • S1 - Sarjana Teknik Industri Institut Pertanian Bogor, 1988 Bachelor of Industrial Engineering, Institut Pertanian Bogor, 1988
Riwayat Pekerjaan ***Work Experience***	• Chief HR Officer JV Salim Group x Lotte Group Korea (2017-2021) Chief HR Officer JV Salim Group x Lotte Group Korea (2017-2021) • HR Director JV Salim Group & Transcosmos Japan (2016-2017) HR Director JV Salim Group & Transcosmos Japan (2016-2017) • Business Associate Director di beberapa HR Consulting Firm (2014-2016) Business Associate Director di beberapa HR Consulting Firm (2014-2016) • HR Director The Body Shop Indonesia (2012-2014) HR Director The Body Shop Indonesia (2012-2014)
Sertifikasi yang Dimiliki ***Certification Held***	• Certified General Manager Human Resources (GM SDM) • Certified Risk Governance Professional (CRGP) • Certified Compensation & Benefit • Certified Salary Structure Designer • Certified Job Management Specialist • Certified Career System • Certified Competency System • Certified HR Management • Certified HR Auditor
Informasi Rangkap Jabatan ***Information on Concurrent Position***	Plt Direktur Investasi PT ASABRI (Persero) Act. Director of Investment of PT ASABRI (Persero)
Hubungan Afiliasi ***Affiliation***	Tidak memiliki hubungan afiliasi baik dengan anggota Dewan Komisaris, anggota Direksi lainnya maupun dengan Pemegang Saham Has no affiliations with members of the Board of Commissioners, other members of the Board of Directors, or Shareholders



SRI AININ MUKTIRIZKA

Direktur SDM dan Hukum merangkap sebagai Plt. Direktur Investasi
Director of HR and Legal concurrently Act. Director of Investment

Profil Direksi
Profile of the Board of Directors



KHAIDIR ABDURRAHMAN

Direktur Hubungan Kelembagaan
Director of Institutional Relations

Masa Jabatan ***Term of Office***	2022 s.d. sekarang 2022 to present
Kewarganegaraan ***Nationality***	Warga Negara Indonesia Indonesian Citizen
Usia ***Age***	54 Tahun 54 Years Old
Domisili ***Domicile***	Jakarta
Riwayat Penunjukan ***Basis of Appointment***	Diangkat sebagai Direktur Hubungan Kelembagaan sejak tanggal 25 Januari 2022 berdasarkan Surat Keputusan Menteri BUMN SK-29/MBU/01/2022. Appointed as Director of Institutional Relations as of January 25, 2022 pursuant to Decree of Minister of SOEs Number SK-29/MBU/01/2022.
Riwayat Pendidikan ***Educational Background***	• S2 - Magister Administrasi Publik Universitas Malikussaleh, 2019 Master in Public Administration, Universitas Malikussaleh, 2019 • S1 - Sarjana Ilmu Politik Universitas Malikussaleh, 2016 Bachelor of Politics, Universitas Malikussaleh, 2016
Riwayat Pekerjaan ***Work Experience***	• Anggota DPR RI Komisi IX (2014-2019) Member of the House of Representatives of the Republic of Indonesia (Commission IX) (2014-2019) • Ketua Komisi III Bidang Keuangan/Aset DPRK (2009-2014) Chairperson of Commission III on Finance/Assets, Regional People's Representative Council (DPRK) (2009-2014) • Project Officer Japanese Red Cross in Banda Aceh (2006-2008) Project Office of Japanese Red Cross in Banda Aceh (2006-2008)
Sertifikasi yang Dimiliki ***Certification Held***	• Sertifikasi Manajemen Risiko: Ahli Tata Kelola Risiko Terintegrasi Certification of Risk Management: Integrated Risk Governance Expert • Certified Risk Governance Professional (CRGP)
Informasi Rangkap Jabatan ***Information on Concurrent Position***	Tidak memiliki rangkap jabatan perusahaan maupun lembaga lain Has no concurrent position in any other companies or agencies
Hubungan Afiliasi ***Affiliation***	Tidak memiliki hubungan afiliasi baik dengan anggota Dewan Komisaris, anggota Direksi lainnya maupun dengan Pemegang Saham Has no affiliations with members of the Board of Commissioners, other members of the Board of Directors, or Shareholders

Profil Pejabat Senior
Profile of Senior Manager



BERRA TONNIS

Kepala Satuan Pengawas Internal
Chief Audit Executive



OKKI JATNIKA

Sekretaris Perusahaan
Corporate Secretary



WINDHU WIJATMOKO

Kepala Divisi Aktuaria
Head of Actuarial Division



GUSTAMI ALI WIBOWO

Kepala Divisi Akuntansi
Head of Accounting Division



SYAHRONI

Kepala Divisi Layanan
Head of Service Division



FEBRIANTO WIDHI NURCAHYO

Kepala Divisi Kepesertaan dan Pengembangan Manfaat
Head of Business Development Division



WIDYA DESI SARTIKA

Kepala Divisi Keuangan
Head of Finance Division



MOCHAMAD IDHAM SABILI

Kepala Divisi Manajemen Risiko
Head of Risk Management Division



TEUKU RAHMATSYAH

Kepala Divisi Manajemen Portofolio
Head of Portfolio Management Division

Profil Pejabat Senior
Profile of Senior Manager



HARI MURTI

Kepala Divisi Manajemen Investasi
Head of Investment Management Division



DWI SOELISTIJANTO

Kepala Divisi Teknologi Informasi
Head of Information Technology Division



RINI NURZIANAH

Kepala Divisi Strategi Korporasi
Head of Corporate Strategy Division



LINDA HARUMANIA

Kepala Divisi Strategi SDM /
Plh. Kepala Divisi Operasional SDM
Head of HR Strategy Division /
Act. Head of Human Resources Operations Division



MARDIA YULIARTATI R.

Kepala Divisi Kepatuhan dan Hukum
Head of Compliance and Legal Division



MUHAMMAD SYAIFUL PANIGORO

Kepala Divisi Umum
Head of General Affair Division

Daftar Pemimpin Cabang

List of Head of Branch

No	Nama *Name*	Jabatan *Position*	Unit Kerja *Work Unit*
1	Aris Karyawan	Kepala Kantor Cabang Utama Jakarta Head of Jakarta Main Branch Office	Kantor Cabang Utama Jakarta Jakarta Main Branch Office
2	Agus Sujarwo	Kepala Kantor Cabang Bandung Head of Bandung Branch Office	Kantor Cabang Bandung Bandung Branch Office
3	Winarti	Kepala Kantor Cabang Semarang Head of Semarang Branch Office	Kantor Cabang Semarang Semarang Branch Office
4	Kartono	Pjs.Kepala Kantor Cabang Surabaya Act. Head of Surabaya Branch Office	Kantor Cabang Surabaya Surabaya Branch Office
5	Nurcahyono	Pjs. Kepala Kantor Cabang Banda Aceh Act. Head of Banda Aceh Branch Office	Kantor Cabang Banda Aceh Banda Aceh Branch Office
6	Evi Adriani	Kepala Kantor Cabang Medan Head of Medan Branch Office	Kantor Cabang Medan Medan Branch Office
7	Mukti Hariyanto	Kepala Kantor Cabang Palembang Head of Palembang Branch Office	Kantor Cabang Palembang Palembang Branch Office
8	Junaeskam	Kepala Kantor Cabang Yogyakarta Head of Yogyakarta Branch Office	Kantor Cabang Yogyakarta Yogyakarta Branch Office
9	Deni Sondana	Kepala Kantor Cabang Malang Head of Malang Branch Office	Kantor Cabang Malang Malang Branch Office
10	Salim Achmad	Kepala Kantor Cabang Denpasar Head of Denpasar Branch Office	Kantor Cabang Denpasar Denpasar Branch Office
11	Emergency Lima Tujuh	Kepala Kantor Cabang Balikpapan Head of Balikpapan Branch Office	Kantor Cabang Balikpapan Balikpapan Branch Office
12	Supriyadi	Kepala Kantor Cabang Pontianak Head of Pontianak Branch Office	Kantor Cabang Pontianak Pontianak Branch Office
13	Hari Adi Wibowo	Kepala Kantor Cabang Makassar Head of Makassar Branch Office	Kantor Cabang Makassar Makassar Branch Office
14	Dimas Wira Yudhistira	Kepala Kantor Cabang Ambon Head of Ambon Branch Office	Kantor Cabang Ambon Ambon Branch Office
15	Bayu Subiantoro	Pjs. Kepala Kantor Cabang Jayapura Act. Head of Jayapura Branch Office	Kantor Cabang Jayapura Jayapura Branch Office
16	Dinar Agus Sara	Pjs. Kepala Kantor Cabang Lhokseumawe Act. Head of Lhokseumawe Branch Office	Kantor Cabang Lhokseumawe Lhokseumawe Branch Office
17	Reni Astrida	Kepala Kantor Cabang Padang Head of Padang Branch Office	Kantor Cabang Padang Padang Branch Office
18	Aswin Rizal Makatita	Kepala Kantor Cabang Batam Head of Batam Branch Office	Kantor Cabang Batam Batam Branch Office
19	Dodi Rahalian	Kepala Kantor Cabang Pekanbaru Head of Pekanbaru Branch Office	Kantor Cabang Pekanbaru Pekanbaru Branch Office
20	Aidil Fitra Jufri	Kepala Kantor Cabang Bengkulu Head of Bengkulu Branch Office	Kantor Cabang Bengkulu Bengkulu Branch Office

Daftar Pemimpin Cabang
List of Head of Branch

No	Nama *Name*	Jabatan *Position*	Unit Kerja *Work Unit*
21	Dienul Fauza	Kepala Kantor Cabang Bandar Lampung Head of Bandar Lampung Branch Office	Kantor Cabang Bandar Lampung Bandar Lampung Branch Office
22	Venni Sulistiowati	Kepala Kantor Cabang Serang Head of Serang Branch Office	Kantor Cabang Serang Serang Branch Office
23	Fani Abdillah	Kepala Kantor Cabang Cirebon Head of Cirebon Branch Office	Kantor Cabang Cirebon Cirebon Branch Office
24	Riyanto	Kepala Kantor Cabang Madiun Head of Madiun Branch Office	Kantor Cabang Madiun Madiun Branch Office
25	Arie Prasetyo	Kepala Kantor Cabang Palangkaraya Head of Palangkaraya Branch Office	Kantor Cabang Palangkaraya Palangkaraya Branch Office
26	Handaya Basuki	Pjs. Kepala Kantor Cabang Banjarmasin Act. Head of Banjarmasin Branch Office	Kantor Cabang Banjarmasin Banjarmasin Branch Office
27	Meila Ramadhany	Kepala Kantor Cabang Kupang Head of Kupang Branch Office	Kantor Cabang Kupang Kupang Branch Office
28	Nugrah Wahyu Wicaksono	Kepala Kantor Cabang Mataram Head of Mataram Branch Office	Kantor Cabang Mataram Mataram Branch Office
29	Meryanita Khairul Sidik	Kepala Kantor Cabang Palu Head of Palu Branch Office	Kantor Cabang Palu Palu Branch Office
30	Hasan	Kepala Kantor Cabang Manado Head of Manado Branch Office	Kantor Cabang Manado Manado Branch Office
31	Ilhammuddin	Pjs. Kepala Kantor Cabang Kendari Act. Head of Kendari Branch Office	Kantor Cabang Kendari Kendari Branch Office
32	Samodro Basuki	Pjs. Kepala Kantor Cabang Ternate Act. Head of Ternate Branch Office	Kantor Cabang Ternate Ternate Branch Office
33	Annugrah Mujito Pratama	Kepala Kantor Cabang Sorong Head of Sorong Branch Office	Kantor Cabang Sorong Sorong Branch Office

Demografi Karyawan
Employee Demography

JUMLAH KARYAWAN BERDASARKAN STATUS
TOTAL EMPLOYEES BY STATUS

Status Karyawan *Employee Status*	2025			2024		
	Pria *Male*	Wanita *Female*	Jumlah *Total*	Pria *Male*	Wanita *Female*	Jumlah *Total*
Karyawan Tetap Permanent Employee	262	206	468	271	212	483
Karyawan Tidak Tetap Non-Permanent Employee	10	7	17	12	8	20
Jumlah **Total**	**272**	**213**	**485**	**283**	**220**	**503**

JUMLAH KARYAWAN BERDASARKAN JENIS KELAMIN
TOTAL EMPLOYEES BY GENDER

Uraian *Description*	2025	2024
Pria Male	272	283
Wanita Female	213	220
Jumlah **Total**	**485**	**503**

JUMLAH KARYAWAN BERDASARKAN RENTANG USIA
TOTAL EMPLOYEES BY AGE RANGE

Usia *Age*	2025			2024		
	Pria *Male*	Wanita *Female*	Jumlah *Total*	Pria *Male*	Wanita *Female*	Jumlah *Total*
60 ke atas 60 years old and over	1	0	1	0	0	0
50-59	28	13	41	28	11	39
40-49	83	44	127	79	42	121
30-39	113	100	213	112	88	200
20-29	47	56	103	64	79	143
Jumlah **Total**	**272**	**213**	**485**	**283**	**220**	**503**

Demografi Karyawan
Employee Demography

JUMLAH KARYAWAN BERDASARKAN TINGKAT PENDIDIKAN

TOTAL EMPLOYEES BY EDUCATION LEVEL

Pendidikan *Education*	2025			2024		
	Pria *Male*	Wanita *Female*	Jumlah *Total*	Pria *Male*	Wanita *Female*	Jumlah *Total*
S3 Doctorate Degree	0	0	0	0	0	0
S2 Master's Degree	24	16	40	26	16	42
S1 Bachelor's Degree	195	177	372	202	184	386
Akademi Academy	28	19	47	29	19	48
SLTA Senior High School	23	1	24	24	1	25
SLTP Junior High School	1	0	1	1	0	1
SD Elementary School	1	0	1	1	0	1
Jumlah **Total**	**272**	**213**	**485**	**283**	**220**	**503**

JUMLAH KARYAWAN BERDASARKAN LEVEL JABATAN

TOTAL EMPLOYEES BY OFFICE LEVEL

Level Organisasi *Organization Level*	2025			2024		
	Pria *Male*	Wanita *Female*	Jumlah *Total*	Pria *Male*	Wanita *Female*	Jumlah *Total*
Kepala Divisi/Kepala Cabang Head of Division/Head of Branch	38	10	48	39	11	50
Kepala Bidang Head of Sector	46	30	76	46	31	77
Staf Staff	188	173	361	198	178	376
Jumlah **Total**	**272**	**213**	**485**	**283**	**220**	**503**

Informasi Komposisi Pemegang Saham

Information on Composition of Shareholders

PT ASABRI (Persero) merupakan Badan Usaha Milik Negara yang bergerak di bidang asuransi sosial. Berdasarkan struktur kepemilikan saham, Perseroan memiliki Saham Seri A Dwiwarna atas nama Negara Republik Indonesia dan Saham Seri B atas nama PT Danantara Asset Management (Persero). Sesuai dengan Anggaran Dasar Perusahaan Perseroan (Persero) PT ASABRI Nomor 16 tanggal 27 Agustus 2008 tentang Keputusan Para Pemegang Saham, untuk kepemilikan saham dapat dijelaskan sebagai berikut:

PT ASABRI (Persero) is a State-Owned Enterprise engaged in social insurance. Based on its shareholding structure, the Company holds Series A Dwiwarna shares in the name of the Republic of Indonesia and Series B shares in the name of PT Danantara Asset Management (Persero). In accordance with the Articles of Association of PT ASABRI (Persero) Number 16 dated August 27, 2008, concerning the Shareholders' Resolution, the share ownership can be explained as follows:

Keterangan ***Description***	**Nilai Nominal** ***Nominal Value***
Modal Dasar Authorized Capital	Rp500.000.000.000,00
Modal Disetor Penuh Fully Paid-in Capital	Rp200.000.000.000,00

Informasi Daftar Entitas Anak, Entitas Asosiasi, dan Ventura Bersama

Information on List of Subsidiaries, Associates, and Joint Ventures

Sampai dengan 31 Desember 2025, PT ASABRI (Persero) tidak memiliki entitas anak, entitas asosiasi, maupun ventura bersama. Sehingga Perusahaan tidak memiliki investasi yang memberikan pengendalian, pengaruh signifikan, atau pengendalian bersama atas entitas lain sebagaimana dimaksud dalam ketentuan akuntansi dan peraturan perundang-undangan yang berlaku. Oleh karena itu, tidak terdapat informasi mengenai daftar entitas anak, entitas asosiasi, maupun ventura bersama yang perlu diungkapkan dalam Laporan Tahunan Tahun Buku 2025.

As of December 31, 2025, PT ASABRI (Persero) did not have any subsidiaries, associates, or joint ventures. Therefore, the Company does not have any investments that provide control, significant influence, or joint control over other entities as referred to in applicable accounting standards and regulations. Accordingly, there is no information on subsidiaries, associates, or joint ventures that needs to be disclosed in the 2025 Fiscal Year Annual Report.

Kronologi Penerbitan dan/atau Pencatatan Saham

Chronology of Share Issuance and/or Listing

PT ASABRI (Persero) tidak melakukan Penawaran Umum Perdana Saham di bursa manapun. Seluruh kepemilikan saham berada di bawah Pemerintah Republik Indonesia. Dengan demikian, tidak ada kronologi pencatatan saham, dan informasi saham lainnya yang dapat disampaikan.

PT ASABRI (Persero) does not make an Initial Public Offering of Shares on any exchange. All share ownership is under the Republic of Indonesia Government. Thus, no chronology of share registration, and any other share information can be presented.

Kronologi Pencatatan Efek Lainnya

Chronology of Other Securities Registration

PT ASABRI (Persero) tidak pernah menerbitkan efek yang diperdagangkan dalam bentuk apa pun sehingga informasi mengenai:

1. Nama efek lainnya, tahun penerbitan efek lainnya, tingkat bunga/imbalan efek lainnya, dan tanggal jatuh tempo efek lainnya;
2. Nilai penawaran efek lainnya;
3. Nama bursa di mana efek lainnya dicatatkan; dan
4. Peringkat efek.

Tidak dapat disampaikan karena aktivitas terkait tidak terjadi sehingga informasi dan dokumen tersebut tidak tersedia.

PT ASABRI (Persero) has never issued traded securities in any form and therefore, information regarding:

1. Name of other securities, year of issuance of other securities, interest rate/yield on other securities, and maturity date of other securities;
2. Value of other securities offerings;
3. Name of the exchange where other securities are registered; and
4. Rating effect.

It cannot be presented as no relevant activities have been carried out, so the information and documents are not available.

Daftar Keanggotaan Asosiasi Industri

List of Industry Association Membership

Asosiasi *Association*	Status	Skala *Scale*	*Keterangan* *Description*
Asosiasi Asuransi Jaminan Sosial Indonesia (AAJSI) Indonesian Social Security Insurance Association (AAJSI)	ASABRI sebagai Anggota ASABRI as Member	Nasional National	Status Keanggotaan melekat pada Perusahaan Membership Status attached to the Company
Asosiasi Ahli Manajemen Asuransi Indonesia (AAMAI) Association of Indonesian Insurance Management Experts (AAMAI)	Tenaga Ahli yang dimiliki sebagai Anggota Expert owned as a Member	Nasional National	Status Keanggotaan berada pada level tenaga ahli yang dimiliki perusahaan dengan nomor registrasi keanggotaan melekat pada individu, bukan ASABRI selaku Perusahaan Asuransi Membership status is at the level of experts owned by the company with a membership registration number attached to the individual, not ASABRI as an Insurance Company
Persatuan Aktuaris Indonesia (PAI) Indonesian Actuaries' Association (PAI)	Tenaga Ahli yang dimiliki sebagai Anggota Expert owned as a Member	Nasional National	Status Keanggotaan berada pada level tenaga ahli yang dimiliki perusahaan dengan nomor registrasi keanggotaan melekat pada individu, bukan ASABRI selaku Perusahaan Asuransi Membership status is at the level of experts owned by the company with a membership registration number attached to the individual, not ASABRI as an Insurance Company
Ikatan Akuntan Indonesia (IAI) Institute of Indonesia Chartered Accountants (IAI)	Anggota Member	Nasional National	Status Keanggotaan melekat pada Perusahaan Membership Status attached to the Company
Forum Komunikasi Satuan Pengawas Internal (FKSPI) Internal Supervisory Unit Communication Forum (FKSPI)	Anggota Member	Nasional National	Status Keanggotaan melekat pada Perusahaan Membership Status attached to the Company

Wilayah Operasional

Operational Areas

No.	Nama Kantor *Office Name*	Alamat *Address*	Nomor Telepon *Phone Number*
1.	Kantor Pusat dan Kantor Cabang Utama Head Office and Main Branch Offices	Gedung Kantor Pusat PT ASABRI (Persero), Jl. Mayjen Sutoyo No. 11 Cililitan Jakarta Timur 13630 Head Office Building of PT ASABRI (Persero), Jl. Mayjen Sutoyo No. 11 Cililitan East Jakarta 13630	(021) 8094140/ (021) 8094135
2.	Kancab Bandung Bandung Branch Office	Jl. Citarum No. 6, Bandung 40114 Jl. Citarum No. 6, Bandung 40114	(022) 7103177
3.	Kancab Surabaya Surabaya Branch Office	Jl. Gayungan PTT No.43, Kel. Gayungan, Kec. Gayungan, Surabaya Jl. Gayungan PTT No. 43, Gayungan Sub-district, Gayungan District, Surabaya	(031) 8281461
4.	Kancab Semarang Semarang Branch Office	Jl. Perintis Kemerdekaan No. 3 Pudak Payung, Semarang 50265 Jl. Perintis Kemerdekaan No. 3 Pudak Payung, Semarang 50265	(024) 7475049
5.	Kancab Medan Medan Branch Office	Komplek Griya Riatur Indah Jl. T. Amir Hamzah Blok B/4, Medan 20124 Komplek Griya Riatur Indah Jl. T. Amir Hamzah Blok B/4, Medan 20124	(061) 8460675
6.	Kancab Palembang Palembang Branch Office	Jl. Radial No. 3 A-B 24 Ilir, Palembang 30134 Jl. Radial No. 3 A-B 24 Ilir, Palembang 30134	(0711) 361114
7.	Kancab Yogyakarta Yogyakarta Branch Office	Ruko Grand Tlogoadi R-18 Jl Kebon Agung, Mlati, Sleman, D.I. Yogyakarta Ruko Grand Tlogoadi R-18 Jl Kebon Agung, Mlati, Sleman, D.I. Yogyakarta	(0274) 869454
8.	Kancab Malang Malang Branch Office	Ruko Raden Intan Square Jl. Raden Intan Kav. 74/I Ruko Raden Intan Square Jl. Raden Intan Kav. 74/I	(0341) 412645, Fax. (0341) 473792
9.	Kancab Balikpapan Balikpapan Branch Office	Jl. Jendral Sudirman No. 85, Damai Bahagia Jl. Jendral Sudirman No. 85, Damai Bahagia	(0542) 424737
10.	Kancab Makassar Makassar Branch Office	Jl. A. P. Pettarani No. 21, Makassar 90232 Jl. A. P. Pettarani No. 21, Makassar 90232	(0411) 432147, Fax. (0411) 425437
11.	Kancab Jayapura Jayapura Branch Office	Jl. Raya Sentani Waena, Jayapura 99358 Jl. Raya Sentani Waena, Jayapura 99358	(0967) 571209

Wilayah Operasional
Operational Areas

No.	Nama Kantor *Office Name*	Alamat *Address*	Nomor Telepon *Phone Number*
12.	Kancab Denpasar Denpasar Branch Office	Jl. Hang Tuah No. 8 Renon, Denpasar Selatan Jl. Hang Tuah No. 8 Renon, South Denpasar	(0361) 238167
13.	Kancab Ambon Ambon Branch Office	Jl. DR Kayadoe SK No.20, Kudamati, Ambon 97116 Jl. DR Kayadoe SK No.20, Kudamati, Ambon 97116	(0911) 311353
14.	Kancab Banda Aceh Banda Aceh Branch Office	Jl. Cut Nyak Dien No. 27 A Ajun Peukan Bada, Aceh Besar-Banda Aceh 23351 Jl. Cut Nyak Dien No. 27 A Ajun Peukan Bada, Aceh Besar-Banda Aceh 23351	(0651) 43267
15.	Kancab Pontianak Pontianak Branch Office	Jl. Arteri Supadio KM 16, Kec. Sungai Raya, Kab. Kubu Raya, Kalimantan Barat Jl. Arteri Supadio KM 16, , Sungai Raya District, Kubu Raya Regency, West Kalimantan	(0561) 733083, Fax. (0561) 8110424
16.	Kancab Pekanbaru Pekanbaru Branch Office	Jl. Nenas, No. 81-B, Sukajadi, Pekanbaru Jl. Nenas, No. 81-B, Sukajadi, Pekanbaru	(0761) 7891739
17.	Kancab Batam Batam Branch Office	Jl. Jend. Sudirman, Kamp. Ruko Plamo Garden, Blok D No.5, Batam Center, Kel. Baloi Permai, Kec. Batam Kota Jl. Jend. Sudirman, Kamp. Ruko Plamo Garden, Block D No. 5, Batam Center, Baloi Permai Subdistrict, Batam Kota District	(0778) 468681
18.	Kancab Padang Padang Branch Office	Jl. Purus V No. 3, Kel. Purus Kec. Padang Barat, Kota Padang Jl. Purus V No. 3, Purus Subdistrict, West Padang District, Padang City	(0751) 30021
19.	Kancab Lampung Lampung Branch Office	Jl. ZA Pagar Alam No. 32 D, Gedung Meneng, Raja Basa Bandar Lampung Jl. ZA Pagar Alam No. 32 D, Gedung Meneng, Raja Basa Bandar Lampung	(0721) 787302
20.	Kancab Bengkulu Bengkulu Branch Office	Jl. Adam Malik RT. 023 RW. 08, Kel. Cempaka Permai, Kec. Gading Cempaka, Bengkulu Jl. Adam Malik RT. 023 RW. 08, Cempaka Permai Subdistrict, Gading Cempaka District, Bengkulu	(0736) 5612725
21.	Kancab Serang Serang Branch Office	Jl. Maulana Yusuf, Ruko Taman Sari No. 2 Kel. Cimuncang, Kota Serang Banten 42111 Jl. Maulana Yusuf, Ruko Taman Sari No. 2, Cimuncang Subdistrict, Serang City, Banten 42111	(0254) 201106
22.	Kancab Cirebon Cirebon Branch Office	Jl. Sudharsono No. 10A, Kel. Kesambi Kec. Kesambi, Kota Cirebon 45134 Jl. Sudharsono No. 10A, Kesambi Subdistrict, Kesambi District, Cirebon City 45134	(0231) 8336668
23.	Kancab Madiun Madiun Branch Office	Jl. Urip Sumoharjo No. 108 Madiun Jl. Urip Sumoharjo No. 108 Madiun	(0351) 4472450
24.	Kancab Banjarmasin Banjarmasin Branch Office	Jl. Jend. A Yani KM 33 Loktabat Kota Banjarbaru, Kalimantan Selatan 70712 Jl. Jend. A Yani KM 33 Loktabat, Banjarbaru City, South Kalimantan 70712	(0511) 4783820
25.	Kancab Manado Manado Branch Office	Jl. Pogidon Raya No. 58, Kel. Mahawu, Kec. Tuminting, Kab. Manado, Sulawesi Utara Jl. Pogidon Raya No. 58, Mahawu Subdistrict, Tuminting District, Manado Regency, North Sulawesi	(0431) 847094
26.	Kancab Kendari Kendari Branch Office	Jl. D.I. Panjaitan Lepo-Lepo Square No. 18 Kel. Wundudopi, Kec. Baruga, Kota Kendari Jl. D.I. Panjaitan Lepo-Lepo Square No. 18, Wundudopi Subdistrict, Baruga District, Kendari City	(0401) 3197942
27.	Kancab Palu Palu Branch Office	Jl. Tanjung Dako No. 22C, Palu, Sulawesi Tengah Jl. Tanjung Dako No. 22C, Palu, Central Sulawesi	(0451) 421040
28.	Kancab Sorong Sorong Branch Office	Jl. Basuki Rachmad No. 39B, KM 10,5 (Depan Yonif 752/R), Kota Sorong, Papua Jl. Basuki Rachmad No. 39B, KM 10.5 (In front of Yonif 752/R), Sorong City, Papua	(0951) 325886
29.	Kancab Mataram Mataram Branch Office	Jl. Panji Tilar No. 97 B, Mataram, NTB Jl. Panji Tilar No. 97 B, Mataram, West Nusa Tenggara	(0370) 636400
30.	Kancab Kupang Kupang Branch Office	Jl. Jend. Soeharto No. 110 Oepura Kota Kupang, NTT Jl. Jend. Soeharto No. 110 Oepura, Kupang City, East Nusa Tenggara	(0380) 8555133
31.	Kancab Ternate Ternate Branch Office	Jl. Raya Kayu Merah Ruko No. 1, Kel. Kayu Merah (Depan Waterboom) Kec. Ternate Selatan, Maluku Utara Jl. Raya Kayu Merah Ruko No. 1, Kayu Merah Subdistrict (In Front of Waterboom), South Ternate District, North Maluku	(0921) 3127853
32.	Kancab Lhokseumawe Lhokseumawe Branch Office	Jl. Panglateh No. 5-6, Kel. Simpang Empat, Kec. Banda Sakti, Kota Lhokseumawe Jl. Panglateh No. 5-6, Simpang Empat Subdistrict, Banda Sakti District, Lhokseumawe City	(0645) 49176
33.	Kancab Palangkaraya Palangkaraya Branch Office	Jl. G. Obos Induk Ruko No. 21, Kel. Menteng Kec. Jekan Raya Kota Palangkaraya, Kalimantan Tengah Jl. G. Obos Induk Ruko No. 21, Menteng Subdistrict, Jekan Raya District, Palangkaraya City, Central Kalimantan	(0536) 4200160

Lembaga dan Profesi Penunjang Perusahaan

The Company's Supporting Agencies and Professions

Lembaga dan Profesi *Institutions and Professionals*	Nama *Name*	Alamat dan Nomor Telepon *Address and Phone Number*	Jasa yang Diberikan *Service Rendered*	Periode Penunjukan *Appointment Period*	Biaya *Cost*
Kantor Akuntan Publik Public Accountant Office	Kantor Akuntan Publik Kanaka Puradiredja, Suhartono (Nexia KPS) Public Accounting Firm Kanaka Puradiredja, Suhartono (Nexia KPS)	The Royal Palace, Jalan Prof. Dr. Soepomo Nomor 178A-C29, Kelurahan Menteng Dalam, Kecamatan Tebet, Kota Administrasi Jakarta Selatan, 12810, Daerah Khusus Jakarta, Indonesia +62 218313861 The Royal Palace, Jalan Prof. Dr. Soepomo No. 178A-C29, Menteng Dalam Village, Tebet District, South Jakarta City, 12810, Special Region of Jakarta, Indonesia +62 218313861	Audit umum *(general audit)* terhadap Laporan Keuangan PT ASABRI (Persero) untuk tahun buku 2025 yang terdiri dari laporan posisi keuangan, laporan laba rugi dan penghasilan komprehensif lain, laporan perubahan ekuitas, laporan arus kas, dan catatan atas laporan keuangan; Unsur-unsur laporan keuangan, selain LMPMD program THT dan pengukuran piutang iuran atas Kewajiban Masa Lalu *(PSL)* program THT disusun berdasarkan standar audit yang berlaku di Indonesia, yaitu Standar Profesional Akuntan Publik (SPAP) dan Standar Pemeriksaan Keuangan Negara (SPKN); A general audit of the Financial Statements of PT ASABRI (Persero) for 2025 Fiscal Year, comprising the statement of financial position, statement of profit or loss and other comprehensive income, statement of changes in equity, statement of cash flows, and notes to the financial statements; The elements of the financial statements, with the exception of the Future Policy Benefit Liabilities (LMPMD) of the THT program and the measurement of contribution receivables in respect of Past Service Liabilities (PSL) of the THT program, are prepared in accordance with the auditing standards applicable in Indonesia, namely the Professional Standards of Public Accountants (SPAP) and the State Finance Audit Standards (SPKN);	Tahun 2025 Year 2025	
			Audit umum Laporan Keuangan program Pendanaan Usaha Mikro dan Usaha Kecil (PUMK) periode tahun buku 2025; General audit on Financial Statement of Micro and Small Enterprises Financing Program (PUMK) of the 2025 Fiscal Year;		
			Audit umum Laporan Keuangan AIP tahun buku 2025 sesuai dengan Peraturan Menteri Keuangan; Statement of Pension Contribution Accumulation (AIP) of the 2025 financial year in accordance with the Ministry of Finance Regulations (PMK);		
			Audit atas kepatuhan terhadap Peraturan Perundang-undangan dan pengendalian intern; Audit on the compliance toward the Laws and Regulations and internal control;		
			Telaah *(review)* atas Laporan Kinerja termasuk di dalamnya *review* atas pencapaian *Key Performance Indicator* (KPI); Review on Performance Report, including reviews on the Key Performance Indicator (KPI) achievement		

Lembaga dan Profesi *Institutions and Professionals*	Nama *Name*	Alamat dan Nomor Telepon *Address and Phone Number*	Jasa yang Diberikan *Service Rendered*	Periode Penunjukan *Appointment Period*	Biaya *Cost*
			Telaah *(review)* atas Laporan Pencapaian KPI Individual Direksi untuk tahun yang berakhir pada tanggal 31 Desember 2025; A review of the Individual KPI Achievement Report of the Board of Directors for the year ended December 31, 2025;		
			Telaah *(review)* atas struktur pengendalian intern, identifikasi kelemahan dan masalah yang ada termasuk keandalan sistem teknologi informasi yang diterapkan dalam rangka efektivitas dan efisiensi operasional, *fraud risk assessment,* serta penyampaian usulan/ rekomendasi perbaikan atau *area of improvement (management letter)* dalam hal ditemukan kelemahan; Review on internal control structure, identifications of existing weaknesses and issues including the reliability of the implemented information technology system, in terms of the operational effectiveness and efficiency, fraud risk assessment, as well as the submission of improvement suggestions/recommendations or area of improvement (management letter) in the event that weaknesses are found;		
			Memberikan informasi (presentasi) terkait hasil audit kepada Direksi dan Dewan Komisaris PT ASABRI (Persero); Disseminating information (presentation) related to the audit results to the Board of Directors and the Board of Commissioners of PT ASABRI (Persero);		
			Audit atas Laporan Peringkat Komposit tahun 2025, terdiri dari 2 (dua) variabel penilaian, yaitu variabel indikator pencapaian kinerja dan variabel kualitas penerapan Manajemen Risiko; An audit of the Composite Rating Report for 2025, comprising 2 (two) assessment variables, namely the performance achievement indicator variable and the quality of Risk Management implementation variable;		

Lembaga dan Profesi *Institutions and Professionals*	Nama *Name*	Alamat dan Nomor Telepon *Address and Phone Number*	Jasa yang Diberikan *Service Rendered*	Periode Penunjukan *Appointment Period*	Biaya *Cost*
			Audit atas *Information Package* berupa *Reporting Package* dan *Elimination Template*, atau data lain yang diminta oleh PT Danantara Asset Management (Persero) (PT DAM) berdasarkan angka audit PT ASABRI (Persero) dalam rangka penyusunan Laporan Keuangan Konsolidasian PT DAM, termasuk di dalamnya penerapan PSAK 117 di level konsolidasian yang merupakan konversi angka audit tahun 2025 berdasarkan SA800, serta konversi atas perbedaan *statutory* Standar Akuntansi PT ASABRI (Persero) dengan *statutory* Standar Akuntansi PT DAM. Reporting Package and Elimination Template, or other data requested by PT Danantara Asset Management (Persero) (PT DAM), based on the audited figures of PT ASABRI (Persero), for the purposes of preparing the Consolidated Financial Statements of PT DAM, including the application of PSAK 117 at the consolidated level — which constitutes a conversion of the 2025 audited figures based on SA800 — as well as the conversion of differences between the statutory Accounting Standards of PT ASABRI (Persero) and the statutory Accounting Standards of PT DAM.		
			Menyiapkan data dan dokumen serta paparan dan wawancara untuk pemeriksaan laporan keuangan Badan Usaha Milik Negara (BUMN) tahun 2025 sebagai implementasi Standar Audit 600 dalam rangka Pemeriksaan Laporan Keuangan Pemerintah Pusat (LKPP) tahun 2025 untuk PT ASABRI (Persero) oleh Badan Pemeriksa Keuangan Republik Indonesia (BPK RI), jika PT ASABRI (Persero) menjadi sampling audit. Dalam hal PT ASABRI (Persero) tidak menjadi *sampling* audit, maka pelaksanaan ruang lingkup pekerjaan ini tidak perlu dilaksanakan. Preparing data and documents, as well as presentations and interviews, for the audit of the 2025 financial statements of State-Owned Enterprises (SOEs) as part of the implementation of Audit Standard 600 for the 2025 Central Government Financial Statements (LKPP) audit of PT ASABRI (Persero) by the Audit Board of the Republic of Indonesia (BPK RI), in the event that PT ASABRI (Persero) is selected as an audit sample. If PT ASABRI (Persero) is not selected as an audit sample, then this scope of work does not need to be carried out.		

Lembaga dan Profesi *Institutions and Professionals*	Nama *Name*	Alamat dan Nomor Telepon *Address and Phone Number*	Jasa yang Diberikan *Service Rendered*	Periode Penunjukan *Appointment Period*	Biaya *Cost*
Aktuaris Actuary	Kantor Konsultan Aktuaria (KKA) Riana dan Rekan (PT Padma Radya Aktuaria) Actuarial Consulting Office (KKA) of Riana and Partners (PT Padma Radya Aktuaria)	District 8, Treasury Tower 6th Floor Unit N, Jalan Jend. Sudirman Kav. 52-53 SCBD, DKI Jakarta, 12190, Indonesia. District 8, Treasury Tower 6th Floor Unit N, Jalan Jend. Sudirman Kav. 52-53 SCBD, DKI Jakarta, 12190, Indonesia.	Jasa Konsultan Aktuaria atas Perhitungan Estimasi Saldo PSAK 117 serta Uji Kelayakan PAA. Actuarial Consultant Services for Calculation of PSAK 117 Balance Estimates and PAA Feasibility Test.	Tahun 2025 Year 2025	
Aktuaris Actuary	Kantor Konsultan Aktuaria (KKA) Azwir Arifin dan Rekan Actuarial Consulting Office (KKA) of Azwir Arifin	Jl. Brigif No. 39B Jagakarsa Jakarta - 12630	Jasa Konsultan Perhitungan Imbalan Pasca Kerja Berdasarkan PSAK 219. Consulting Service for Post-Employment Benefits Calculation Based on the PSAK 219.	Tahun 2025 Year 2025	
Notaris Notary	Notaris Indah Khaerunnisa, S.H., M.Kn. Notary Indah Khaerunnisa, S.H., M.Kn.	Ruko Cawang Elok Bizz Park, Jl. Cawang Baru No. 21 Unit A, Bidara Cina, Kecamatan Jatinegara, Kota Jakarta Timur, DKI Jakarta, 13330. Cawang Elok Bizz Park Shop House, Jl. Cawang Baru No. 21, Unit A, Bidara Cina, Jatinegara Subdistrict, East Jakarta City, DKI Jakarta, 13330.	Pembuatan Akta Perubahan Legalitas Perseroan, termasuk penyusunan Akta Perubahan Sdr. Jeffry Haryadi P. Manullang sebagai Direktur Utama dan Sdr. Helmi Imam Satriyono sebagai anggota Direktur Keuangan dan Manajemen Risiko dan penerbitan Surat Pengantar Kemenkumham. Preparation of the Deed of Amendment to the Company's Legal Status, including the drafting of the Deed of Amendment appointing Mr. Jeffry Haryadi P. Manullang as President Director and Mr. Helmi Imam Satriyono as Director of Finance and Risk Management, and the issuance of the Cover Letter from the Ministry of Law and Human Rights. Pembuatan Akta Perubahan Anggaran Dasar berdasarkan Surat Menteri BUMN S144/MBU/03/2025, termasuk SP Kemenkumham dan pembaruan Profil Perseroan. Preparation of the Deed of Amendment to the Articles of Association based on the Letter of the Minister of State-Owned Enterprises Number S-144/MBU/03/2025, including the Cover Letter from the Ministry of Law and Human Rights and the update of the Company Profile. Pengurusan Perubahan Legalitas PT ASABRI (Persero) dalam rangka pemutakhiran data korporasi. Processing of Amendments to the Legal Status of PT ASABRI (Persero) in the context of corporate data updates. Pembuatan Akta Perubahan Nama Pemegang Saham Seri B, yaitu perubahan pemegang saham dari PT Biro Klasifikasi Indonesia (Persero) menjadi PT Danantara Asset Management (Persero), termasuk SP Perubahan AD dan SP Perubahan Data Perseroan. Preparation of the Deed of Amendment to the Name of the Series B Shareholder, namely the change of shareholder from PT Biro Klasifikasi Indonesia (Persero) to PT Danantara Asset Management (Persero), including the Cover Letter for the Amendment to the Articles of Association and the Cover Letter for the Amendment to the Company Data.	Tahun 2025 Year 2025	

Informasi Pada Situs Web ASABRI

Information on ASABRI Website



Situs Web PT ASABRI (Persero) beralamat di www.asabri.co.id dan dipergunakan sebagai kanal untuk memberikan informasi terkait dengan ASABRI. Memiliki desain penyajian yang menarik, tampil dengan bahasa Indonesia terdapat logo Perusahaan sebagai identitas dan memiliki sistem navigasi yang jelas sehingga memudahkan pengunjungnya dalam mencari informasi.

Dengan tersedianya situs web ASABRI sebagai sarana informasi tentang Perseroan, diharapkan akan meningkatkan kepercayaan masyarakat luas, Peserta, serta tentunya Pemegang Saham.

Informasi yang disajikan dalam situs web ASABRI antara lain:

The website of PT ASABRI (Persero) can be accessed at www.asabri.co.id and is utilized as a channel to provide information related to ASABRI. It has an attractive presentation design, appears in the Indonesian language, has a Company logo as identity, and a simple navigation system, making it easier for visitors to find information.

With the availability of the ASABRI website as a means of information about the Company, it is hoped that it will increase the trust of the wider community, Participants, and, of course, Shareholders.

The information presented on the ASABRI website includes:

Informasi Pada Situs Web ASABRI
Information on ASABRI Website

Kategori *Category*	Alamat Website *Website URL*
Beranda **Home**	https://www.asabri.co.id/cv_home
Formulir **Form**	
Formulir Layanan Service Form	https://www.asabri.co.id/page/122/Formulir_Pelayanan
Formulir Pajak Tax Form	https://www/asabri/co/id/page/40/Formulir_Pajak
Formulir PUM KPR Household Loan Credit Down Payment (PUM KPR) Form	https://www.asabri.co.id/page/201/Formulir_PUM_KPR
Profil Perusahaan **Company Profile**	
Sejarah History	https://www.asabri.co.id/page/1/Sejarah
Status dan Kedudukan Status and Position	https://www.asabri.co.id/page/204/Status_dan_Kedudukan
Visi dan Misi Vision and Mission	https://www.asabri.co.id/page/5/Misi_dan_Visi
Landasan Brand Brand Foundation	https://www.asabri.co.id/page/199/Landasan_Brand
Struktur Organisasi Organizational Structure	https://www.asabri.co.id/page/6/Struktur_Organisasi
Manajemen Management	https://www.asabri.co.id/page/7/Manajemen
Jaringan Layanan Kantor Cabang Branch Office Service Network	https://www.asabri.co.id/page/9/Jaringan_Kantor
Mitra Kerja Rumah Sakit Hospital Working Partners	https://www.asabri.co.id/page/220/Mitra_Kerja_Rumah_Sakit
Produk dan Persyaratan **Products and Requirements**	
Program Sebelum 1 Juli 2015 **Programs Prior to July 1, 2015**	
Pensiun Pension	https://www.asabri.co.id/page/13/Pensiun
Santunan Benefits	https://www.asabri.co.id/page/34/Santunan
Program Mulai 1 Juli 2015 **Programs Starting July 1, 2015**	
Program Tabungan Hari Tua Pension Savings Program	https://www.asabri.co.id/page/15/Program_Tabungan_Hari_Tua_(THT)
Program Jaminan Kecelakaan Kerja Occupational Accident Insurance Program	https://www.asabri.co.id/page/16/Program_Jaminan_Kecelakaan_Kerja_(JKK)
Program Jaminan Kematian Life Insurance Program	https://www.asabri.co.id/page/17/Program_Jaminan_Kematian_(JKm)
Program Pensiun Pension Program	https://www.asabri.co.id/page/38/Program_Pensiun
Program PUM KPR Home Ownership Credit Down Payment Loan Program	http://www.asabri.co.id/page/202
Program Pinjaman Polis Policy Loan Program	http://www.asabri.co.id/page/203
Buku Informasi Program Layanan ASABRI ASABRI Service Program Information Booklet	https://www.asabri.co.id/page/197/Buku_Layanan_ASABRI

Informasi Pada Situs Web ASABRI
Information on ASABRI Website

Kategori *Category*	Alamat Website *Website URL*
Program Mulai 30 September 2020 (PP 54/2020) **Programs Starting September 30, 2020 (PP 54/2020)**	
Jaminan Kecelakaan Kerja PP 54 Work Accident Protection – Government Regulation No. 54	https://www.asabri.co.id/page/215
Jaminan Kematian PP 54 Death Protection – Government Regulation No. 54	https://www.asabri.co.id/page/218
Program Manfaat Tambahan **Additional Benefits Program**	
Program Manfaat Tambahan PUM KPR PUM KPR Additional Benefits Program	https://www.asabri.co.id/page/223
Program Taspen Dwi Guna Taspen Dwi Guna Program	https://www.asabri.co.id/page/222
Program Taspen Proteksi Beasiswa Taspen Scholarship Protection Program	https://www.asabri.co.id/page/224
Program Prodia dan ASABRI Prodia and ASABRI Program	https://www.asabri.co.id/page/225
Publikasi **Publications**	
Berita Kegiatan Event News	https://www.asabri.co.id/category/3/Berita_Kegiatan
Galeri Gallery	https://www.asabri.co.id/gallery/Galeri
Majalah ASABRI ASABRI Magazine	https://www.asabri.co.id/page/50/Majalah_ASABRI
Buletin ASABRI ASABRI Bulletin	https://www.asabri.co.id/page/227/Buletin_ASABRI
Produk Hukum **Legal Products**	
Peraturan Regulations	http://peraturan.asabri.co.id/
Tata Kelola Perusahaan Corporate Governance	https://www.asabri.co.id/page/192/Tata_Kelola_Perusahaan
FAQ Frequently Asked Questions	http://faq.asabri.co.id/home
Karir/Rekrutmen Baru Career/New Recruitments	https://rekrutmen.asabri.co.id/
Keterbukaan Informasi Publik **Public Information Disclosure**	
Profil PPID PPID Profile	https://www.asabri.co.id/asset/images/media/large/Profil PPID Tahun 2025.pdf
Regulasi PPID PPID Regulations	https://www.asabri.co.id/page/229/Regulasi_PPID
Informasi yang diumumkan secara berkala Periodically Announced Information	https://www.asabri.co.id/page/230/Informasi_yang_diumumkan_secara_ berkala
Informasi yang tersedia setiap saat Information Available at Any Time	https://www.asabri.co.id/page/236/Informasi_yang_tersedia_setiap_saat
Informasi yang diumumkan secara serta merta Immediately Announced Information	https://www.asabri.co.id/page/239/Informasi_yang_diumumkan_secara_serta_merta
Daftar Informasi Publik List of Public Information	https://www.asabri.co.id/page/241/Daftar_Informasi_Publik_(DIP)
Hyperlink	
E-Procurement E-Procurement	http://eproc.asabri.co.id/
Pengaduan Pelanggaran (WBS) Violation Reporting (WBS)	https://www.asabri.co.id/pengaduan

Peristiwa Penting Tahun 2025

2025 Significant Event

Sepanjang tahun 2025, terdapat beberapa momentum penting yang dapat menggambarkan perjalanan Perusahaan sejak Januari - Desember 2025. Kegiatan ini bervariasi baik kegiatan yang melibatkan pihak internal maupun juga melibatkan *stakeholder* lain. Berikut adalah kegiatan yang menjadi peristiwa penting di tahun 2025.

Throughout 2025, there were several significant milestones that reflect the Company's journey from January through December 2025. These activities varied in nature, encompassing both activities involving internal parties and those engaging external stakeholders. The following are the key events that marked the year 2025.

No	Tanggal *Date*	Nama Kegiatan *Name of Activity*	Pejabat Yang Hadir *Officials Present*	Dokumentasi *Documentation*
1.	30 Januari 2025 January 30, 2025	RUPS RKAP Tahun 2025 PT ASABRI (Persero) GMS for the 2025 RKAP of PT ASABRI (Persero)	Direksi, Dewan Komisaris, Seluruh Kadiv Board of Directors, Board of Commissioners, All Division Heads	
2.	11 Februari 2025 February 11, 2025	Rapat Kerja Komunikasi Communications Working Meeting	Direktur Utama, Direktur SDM dan Hukum, Sekretaris Perusahaan, Ka SPI, Para Kepala Divisi President Director, Director of HR and Legal Affairs, Corporate Secretary, Head of Internal Audit Unit,	
3.	17 Februari 2025 February 17, 2025	Penyerahan Manfaat Pensiun dan Tabungan Hari Tua (THT) kepada Menteri Imigrasi dan Pemasyarakatan Republik Indonesia Jenderal Polisi (Purn.) Drs. Agus Andrianto, S.H., M.H. Handover of Pension Bnefits and Old Age Savings to the Minister of Immigration and Corrections of the Republic Indonesia, Police General (Ret.) Drs. Agus Andrianto, S.H., M.H.	Direktur Utama, Ka KCU Jakarta, Sekretaris Perusahaan President Director, Head of Jakarta Main Branch Office, Corporate Secretary,	
4.	24 Februari 2025 February 25, 2025	Peluncuran Daya Anagata Nusantara (Danantara) /Daya Anagata Nusantara (Nusantara) Launching	Direktur Utama President Director	
5.	20-21 Februari 2025 February 20-21, 2025	Rakornis PT ASABRI (Persero) Tahun 2025 Technical Coordination Meeting of PT ASABRI (Persero) in 2025	Direksi, Dewan Komisaris, Kepala SPI, Sekretaris Perusahaan, Kepala Divisi dan Kepala Kantor Cabang Board of Directors, Board of Commissioners, Head of Internal Audit, Corporate Secretary, Division Heads, and Branch Heads	

Peristiwa Penting Tahun 2025
2025 Significant Event

No	Tanggal *Date*	Nama Kegiatan *Name of Activity*	Pejabat Yang Hadir *Officials Present*	Dokumentasi *Documentation*
6.	4 Maret 2025 March 4, 2025	Peletakan Batu Pertama Pembangunan Perumahan Bersubsidi Pegawai Negeri Pada Polri Groundbreaking Ceremony for the Construction of Subsidized Housing for Civil Servants in the National Police	Direktur Utama, Direktur Hubungan Kelembagaan President Director, Director of Institutional Relations	
7.	27 Maret 2025 March 27, 2025	Mudik Bersama BUMN Tahun 2025 2025 Joint Homecoming Program SOEs	Direksi, Kepala SPI, Sekretaris Perusahaan, Kepala Divisi Director, Head of Internal Audit, Corporate Secretary, Head of Division	
8.	11 April 2025 April 11, 2025	Penyerahan Manfaat JKK kepada Keluarga 3 Anggota Polri Gugur di Lampung Presentation of Work Accident Insurance Benefits to the Families of Three Police Officers Fall in the Line of Duty in Lampung	Direktur Hubungan Kelembagaan, Kepala Kantor Cabang Lampung Director Of Institutional Relations, Head of Lampung Branch Office	
9	17 April 2025 April 17, 2025	Penyerahan Manfaat Tabungan Hari Tua dan Pensiun ke Pangkoarmada 1 Presentation of Retirement Savings and Pension Benefits to the Commander of the 1st Fleet	Ka KCU Jakarta Head of Jakarta Main Office	
10.	2 Mei 2025 May 2, 2025	Peluncuran SATRIA VETERAN SATRIA VETERAN Launching	Direktur SDM dan Hukum, Sekretaris Perusahaan, Kepala Divisi Pengembangan Bisnis, Kepala Divisi Layanan, Kepala Divisi Strategi SDM/Plh. Kepala Divisi Operasional SDM Director of HR and Legal Affairs, Corporate Secretary, Head of Business Development Division, Head of Service Division, Head of HR Strategy Division/Acting Head of HR Operations Division	

Peristiwa Penting Tahun 2025
2025 Significant Event

No	Tanggal *Date*	Nama Kegiatan *Name of Activity*	Pejabat Yang Hadir *Officials Present*	Dokumentasi *Documentation*
11.	13 Mei 2025 May 13, 2025	ASABRI Salurkan JKK dan JHT TNI Korban Ledakan Munisi di Garut ASABRI Distributes JKK and JHT Benefits to TNI Members Affected by the Ammunition Explosion in Garut	Direktur Hubungan Kelembagaan, Kepala Divisi Layanan, Ka Kancab Bandung Director of Institutional Relationships, Head of Services Division, Head of Bandung Branch Office	
12.	11 Juni 2025 June 11, 2025	Peringatan Hari Kesaktian Pancasila 2025 di Kancab Aceh Commemoration of Pancasila Day 2025 at the Aceh Branch Office	Ka Kancab Banda Aceh Head of Banda Aceh Branch Office	
13.	14 Juni 2025 June 14, 2025	Peringatan Hari Lanjut Usia Nasional 2025 di Kancab Pekanbaru Commemoration of National Senior Citizens' Day 2025 at the Pekanbaru Branch Office	Ka Kancab Pekanbaru Head of Pekanbaru Branch Office	
14.	17 Juni 2025 June 17, 2025	ASABRI Raih Penghargaan TOP CSR Awards 2025 ASABRI Wins the TOP CSR Awards 2025	Direktur SDM dan Hukum, Sekretaris Perusahaan Director of HR and Legal, Corporate Secretary	
15.	30 Juni 2025 June 30, 2025	RUPS Pengesahan Laporan Keuangan Tahun Buku 2024 PT ASABRI (Persero) Annual GMS PT ASABRI (Persero)'s Financial Statements for 2024 Fiscal Year	Direksi, Kepala SPI, Sekretaris Perusahaan, Dewan Komisaris, Seluruh Kadiv Director, Head of Internal Audit, Corporate Secretary, Head of Commissioner, All Head of Division	
16.	1 Juli 2025 July, 1 2025	Penandatanganan Berita Acara Pembahasan Hasil Pengawasan Hasil Audit BOP Pembayaran Manfaat Pensiun oleh Tim Itjen Kementerian Keuangan Signing of the Minutes of the Discussion on the Findings of the Audit of Pension Benefit Payment Operations by the Inspectorate General Team of the Ministry of Finance	Direktur Keuangan dan Manajemen Risiko, Kepala Satuan Audit Internal, Sekretaris Perusahaan, Kadiv Keuangan, Kadiv Sistem Informasi, Kadiv Kepesertaan, Plh. Kadiv Umum Director of Finance and Risk Management, Head of Corporate Secretary, Head of Finance Division, Head of the Information Systems Division, Head of the Personnel Division, Act. Head of the General Affairs Division	

Peristiwa Penting Tahun 2025
2025 Significant Event

No	Tanggal *Date*	Nama Kegiatan *Name of Activity*	Pejabat Yang Hadir *Officials Present*	Dokumentasi *Documentation*
17.	1 Juli 2025 July, 1 2025	Rapat Dengar Pendapat PT ASABRI (Persero) dengan Komisi VI DPR RI Committee Hearing between PT ASABRI (Persero) and Commission VI of the Indonesian House of Representatives	Direksi, Sekretaris Perusahaan, Kadiv Strategi Korporasi, Kadiv Aktuaria, Kadiv Manajemen Risiko, Kadiv Manajemen Portofolio, Kadiv Kepatuhan dan Hukum Board of Directors, Corporate Secretary, Head of Corporate Strategy Division, Head of Actuarial Division, Head of Risk Management Division, Head of Portfolio Management Division, Head of Compliance and Legal Division	
18.	7 Juli 2025 July 7, 2025	Serah Terima Ketum PPAL Handover of the PPAL Chairman	Direktur Hubungan Kelembagaan, Sekretaris Perusahaan, Ka KCU Director of Institutional Relations, Coorporate Secretary, Head of Main Branch Office	
19.	15 Juli 2025 July 15, 2025	Upacara Pembukaan POR Kemhan Tahun 2025 Opening Ceremony of the 2025 Ministry of Defense Sports Festival	Direktur Hubungan Kelembagaan, Plh. Kadiv Operasional SDM, Kontingen ASABRI Director of Institutional Relations, Acting Head of HR Operations Division, ASABRI Contingent	
20.	15 Juli 2025 July 15, 2025	Workshop Keterbukaan Informasi Publik Public Information Disclosure Workshop	Direktur Utama, Sekretaris Perusahaan President Director, Corporate Secretary	
21.	21 Juli 2025 July 21, 2025	Penyerahan SRKK Gugur kepada Ahli Waris Alm. Ammar Jihad Dzil Ikram. Handover of the SRKK Gugur to the Heirs of the Late Ammar Jihad Dzil Ikram	Ka Kancab ASABRI Medan Head of ASABRI Medan Branch Office	
22.	22 Juli 2025 July 22, 2025	Penyerahan Manfaat SRKK Tewas kepada Keluarga Alm. Kopda Hasmi di Aceh Tamiang Presentation of SRKK Death Benefits to the Family of the Late Corporal Hasmi in Aceh Tamiang	Ka Kancab ASABRI Lhokseumawe Head of ASABRI Lhokseumawe Branch Office	

Peristiwa Penting Tahun 2025
2025 Significant Event

No	Tanggal *Date*	Nama Kegiatan *Name of Activity*	Pejabat Yang Hadir *Officials Present*	Dokumentasi *Documentation*
23.	29 Juli 2025 July 29, 2025	Upacara Penutupan POR Kemhan Tahun 2025 dan Olah Raga Bersama Closing Ceremony for the 2025 Ministry of Defense Sports Festival and Joint Sports Event	Direktur Utama, Plh. Kadiv Operasional SDM, Kadiv Kepatuhan dan Hukum President Director, Acting Head of HR Operations Division, Head of Compliance and Legal Division	
24.	29 Juli 2025 July 29, 2025	Penyerahan SRKK kepada 4 peserta yang gugur dalam tugas Presentation of SRKK to 4 participants who died in the line of duty	Ka Kancab Jayapura Head of Jayapura Branch Office	
25.	31 Juli 2025 July 31, 2025	Indonesia Human Capital Conference & Award 2025: Driving Productivity and Growth, HR Innovation for Sustainable Nation	Direktur SDM dan Hukum, Sekretaris Perusahaan, Kadiv Strategi SDM, Plh. Kadiv Operasional SDM Director of HR and Legal Affairs, Corporate Secretary, Head of HR Strategy, Acting Head of HR Operations	
26.	1 Agustus 2025 August 1, 2025	Upacara HUT Ke-54 PT ASABRI (Persero) 54th Anniversary Ceremony PT ASABRI (Persero)	Dewan Komisaris, Direksi, Kepala SPI, Sekretaris Dewan Komisaris, Anggota Komite Dewan Komisaris, Seluruh Karyawan Kantor Pusat Board of Commissioners, Board of Directors, Head of Internal Audit, Secretary of Board of Commissioners, Members of the Board of Commissioners Committee, All Headquarters Employees	
27.	13 Agustus 2025 August 13, 2025	Peringatan Hari Veteran Nasional Tahun 2025 Commemoration of National Veterans Day 2025	Direktur Hubungan Kelembagaan Director of Institutional Relation	

Peristiwa Penting Tahun 2025
2025 Significant Event

No	Tanggal *Date*	Nama Kegiatan *Name of Activity*	Pejabat Yang Hadir *Officials Present*	Dokumentasi *Documentation*
28.	14 Agustus 2025 August 14, 2025	Penyerahan Program TJSL Gerakan Apresiasi bagi Putra/Putri Peserta ASABRI Presentation of the CSR Program: "Appreciation Movement for the Children of ASABRI Participants"	Sekretaris Perusahaan Corporate Secretary	
29.	15 Agustus 2025 August 15, 2025	Penyerahan Pensiun Pertama Letjen TNI (Purn) Djaka Budi Utama / Presentation of the First Pension Lt. Gen. TNI (Ret.) Djaka Budi Utama	Direktur Hubungan Kelembagaan, Ka KCU Director of Institutional Relation, Head of Main Branch Office	
30.	15 Agustus 2025 August 15, 2025	Program SEGARA (Aksi ASABRI Lestarikan dan Jaga Terumbu Karang) SEGARA (Aksi ASABRI Lestarikan dan Jaga Terumbu Karang) Program	Ka Kancab Denpasar Head of Denpasar Branch Office	
31.	19 Agustus 2025 August 19, 2025	Rilis aplikasi Integrasi Layanan Pensiunan PNS BKN dengan plikasi SINAR ASABRI Launch of the BKN Civil Servant Pension Services Integration App with the SINAR ASABRI App	Direktur Hubungan Kelembagaan, Kadiv Layanan, Kadiv Teknologi Informasi, Kadiv Kepesertaan dan Pengembangan Manfaat Director of Institutional Relations, Head of Services Division, Head of Information Technology Division, Head of Membership and Benefit Development Division	
32.	25 Agustus 2025 August 25, 2025	Pembukaan Turnamen Nusantara Open 2025 Nusantara Open 2025 Tournament Opening	Direktur Hubungan Kelembagaan Director of Institutional Relation	
33.	4 September 2025 September 4, 2025	Program Pengelolaan Integratif Limbah di Lingkungan Peserta ASABRI (PILAH) Integrated Waste Management Program in ASABRI Participant Environments (PILAH)	Sekretaris Perusahaan, Ka Kancab Bandung Corporate Secretary, Head of Bandung Branch Office	

Peristiwa Penting Tahun 2025
2025 Significant Event

No	Tanggal *Date*	Nama Kegiatan *Name of Activity*	Pejabat Yang Hadir *Officials Present*	Dokumentasi *Documentation*
34.	17 September 2025 September 17, 2025	Kunjungan Kerja Spesifik dengan Komisi VI DPR RI Specific Working Visit with Commission VI of the Indonesian House of Representatives	Direktur Utama, Direktur Keuangan dan Manajemen Risiko, Sekretaris Perusahaan, President Director, Director of Finance and Risk Management, Corporate Secretary	
35.	23 September 2025 September 23, 2025	Penyerahan Pensiun Pertama: Komjen Pol (Purn) Drs. Nana Sudjana Presentation of the First Pension: Police Commissioner General (Ret.) Drs. Nana Sudjana	Direktur Hubungan Kelembagaan, Ka KCU Director of Institutional Relation, Head of Main Branch Office	
36.	25 September 2025 September 25, 2025	Penerimaan Penghargaan Anugerah Humas Indonesia 2025 Receipt of the 2025 Indonesian Public Relations Award	Sekretaris Perusahaan Corporate Secretary	
37.	5 Oktober 2025 October 5, 2025	Upacara Parade dan Defile dalam Rangka Peringatan HUT ke-80 Tahun 2025 TNI Parade and March-Past Ceremony in Commemoration of the 80th Anniversary of the Indonesian National Armed Forces (TNI) in 2025	Direktur Utama President Director	
38.	7 Oktober 2025 October 7, 2025	Koordinasi dan Konsultasi Teknis Kemhan Bersama Kemenkes dan BPOM (Kerja Sama RS dan Farmasi) Technical Coordination and Consultation between the Ministry of Defense, the Ministry of Health, and the Indonesian Food and Drug Authority (Collaboration Between Hospitals and the Pharmaceutical Sector)	Direktur Utama, Sekretaris Perusahaan President Director, Corporate Secretary	
39.	9 Oktober 2025 October 9, 2025	Penyerahan SRKK 3 peserta yang gugur dalam menjalankan tugas negara kepada ahli waris prajurit Presentation of SRKK 3 to the heirs of soldiers who died in the line of duty	Komisaris Utama, Direktur Utama, Direktur Hubungan Kelembagaan, Sekretaris Perusahaan, Kadiv Layanan, Ka KCU, staf terkait President Commissioner, President Director, Director of Institutional Relations, Corporate Secretary, Head of Service Division, Head of Main Branch Office, related staff	

Peristiwa Penting Tahun 2025
2025 Significant Event

No	Tanggal *Date*	Nama Kegiatan *Name of Activity*	Pejabat Yang Hadir *Officials Present*	Dokumentasi *Documentation*
40.	16 Oktober 2025 October 16, 2025	Sharing Session & Awarding Indonesia Corporate Sustainability Initiatives 2025	Direktur SDM dan Hukum, Sekretaris Perusahaan, Kabid Tanggung Jawab Sosial dan Lingkungan Director of HR and Legal Affairs, Corporate Secretary, Head of Corporate Social Responsibility Department	
41.	19 Oktober 2025 October 19, 2025	Kunjungan Kerja Menhan RI dalam rangka melayat ke kediaman Prajurit yang Gugur dalam Penugasan The Indonesian Minister of Defense's Working Visit to Pay Respects at the Home of a Soldier Who Died in the Line of Duty	Direktur Utama, Direktur Hubungan Kelembagaan, Sekretaris Perusahaan, Kadiv Layanan, Ka Kancab Makassar President Director, Director of Institutional Relation, Corporate Secretary, Head of Services Division, Head of Makassar Branch Office	
42.	20 Oktober 2025 October 20,2025	Pembukaan dan *Onboarding* Program Pemagangan Nasional Kementerian Ketenagakerjaan Republik Indonesia Launch and Onboarding of the National Internship Program by the Ministry of Manpower of the Republic of Indonesia	Direktur Utama, Direktur SDM dan Hukum President Director, Director of HR and Legal	
43.	23 Oktober 2025 October 23, 2025	Indonesia Pension Fund Summit 2025: Emerging Issues – Digitalisasi dan Perubahan Demografi untuk Inklusi dan Efisiensi Program Pensiun Indonesia Pension Fund Summit 2025: Emerging Issues – Digitalization and Demographic Changes for Inclusion and Efficiency in Pension Programs	Direktur Utama, Kadiv Manajemen Risiko, Kadiv Manajemen Investasi, Kadiv Aktuaria President Director, Head of Risk Management, Head of Investment Management Division, Head of Actuarial Division	
44.	24 Oktober 2025 October 24, 2025	Program TJSL Aksi ASABRI Peduli Pendidikan (AKSARA) ASABRI's CSR Action Cares for Education (AKSARA) Program	Sekretaris Perusahaan Corporate Secretary	

Peristiwa Penting Tahun 2025
2025 Significant Event

No	Tanggal *Date*	Nama Kegiatan *Name of Activity*	Pejabat Yang Hadir *Officials Present*	Dokumentasi *Documentation*
45.	31 Oktober 2025 October 31, 2025	Penandatanganan PKS antara ASABRI dengan Kementerian Pertahanan tentang Pertukaran Data Peserta ASABRI secara *Online* dalam rangka Pemutakhiran Data Peserta di Lingkungan Kemhan untuk Program ASABRI Signing of a Memorandum of Understanding (MoU) between ASABRI and the Ministry of Defense regarding the Online Exchange of ASABRI Participant Data for the Purpose of Updating Participant Data within the Ministry of Defense for the ASABRI Program	Direktur Hubungan Kelembagaan, Kadiv Kepesertaan dan Pengembangan Manfaat, Kadiv Teknologi Informasi, Kabid Pengumpulan Dan Administrasi Kepesertaan, Pjs. Kabid Pengolahan dan Penyajian Data, Staf Terkait Director of Institutional Relations, Head of the Division of Membership and Benefit Development, Head of the Division of Information Technology, Head of the Section for Collection and Membership Administration, Act. Head of the Section for Data Processing and Presentation Department, Relevant Staff	
46.	10 November 2025 November 10, 2025	Sosialisasi tentang Produk dan Layanan PT ASABRI (Persero) di Kemhan Sosialization on PT ASABRI (Persero)'s Products and Services at the Ministry of Defense	Direktur Hubungan Kelembagaan, Kadiv Layanan, Kadiv Kepesertaan dan Pengembangan Manfaat Director of Institutional Relations, Head of Service Division, Head of Membership and Benefits Development	
47.	10 November 2025 November 10, 2025	Rapat Pembahasan Teknis Rencana Koordinasi Kinerja Mitra Kerja Pembayaran Technical Meeting Performance Coordination Plan for Payment Partners Discussion	Direktur Hubungan Kelembagaan, Direktur Keuangan dan MR Director of Institutional Relation, Director of Finance and RM	
48.	19 November 2025 November 19, 2025	Uji Publik Keterbukaan Informasi Publik Public Hearing on Access to Public Information	Direktur Utama, Sekretaris Perusahaan President Director, Corporate Secretary	
49.	26 November 2026 November 26, 2026	Hadirkan Aksi Ramah Lingkungan bagi Peserta ASABRI (HARITA) Presenting Environmentally Friendly Actions for ASABRI Participants (HARITA)	Ka Kancab Balikpapan Head of Balikpapan Branch Office	

Peristiwa Penting Tahun 2025
2025 Significant Event

No	Tanggal *Date*	Nama Kegiatan *Name of Activity*	Pejabat Yang Hadir *Officials Present*	Dokumentasi *Documentation*
50.	27 November 2025 November 27, 2025	Kegiatan Pemberdayaan dan Kemandirian Peserta Disabilitas ASABRI (DAKSA) Empowerment and Independence Activities for ASABRI Participants with Disabilities (DAKSA)	Sekretaris Perusahaan, Kabid Tanggung Jawab Sosial dan Lingkungan Corporate Secretary, Head of Corporate Social Responsibility Department	
51.	10 Desember 2025 December 10, 2025	ASABRI Raih Penghargaan PaDi UMKM 2025 ASABRI Wins 2025 PaDi UMKM Award	Kadiv Umum Head of General Affairs Division	
52.	11 Desember 2025 December 11, 2025	Penyerahan SRKK Gugur kepada 3 ahli waris Prajurit TNI yang gugur dalam tugas evakuasi bencana banjir bandang di Sumatera Barat Presentation of SRKK Certificates to the three heirs of TNI soldiers who died in the line of duty during the flash flood evacuation operation in West Sumatra	Ka Kancab Padang Head of Padang Branch Office	
53.	15 Desember 2025 December 15, 2025	Anugrah Keterbukaan Informasi Publik (KIP) 2025 2025 Public Information Transparency (KIP) Award	Direktur Utama, Sekretaris Perusahaan President Director, Corporate Secretary	
54.	16 Desember 2025 December 16, 2025	Woman Leaders Summit 2025 "Srikandi Danantara : Membangun Budaya Aman, Inklusif dan Berdaya di BUMN 2025 Women Leaders Summit "Srikandi Danantara: Building a Safe, Inclusive, and Empowered Culture in State-Owned Enterprises"	Direktur SDM dan Hukum Director of HR and Legal	
55.	18 Desember 2025 December 18, 2025	FHCI Connect Expert Series 6 - "Workforce Foresight : Winning Practices for Strategic Workforce Planning with AI"	Direktur SDM dan Hukum Director of HR and Legal	
56.	19 Desember 2025 December 19, 2025	PT ASABRI (Persero) Kantor Cabang Jayapura melaksanakan Program Bersatu Mencegah Stunting (TUNAS) PT ASABRI (Persero) Jayapura Branch Office is implementing the Program Uniting to Prevent Stunting (TUNAS)	Ka Kancab Jayapura Head of Jayapura Branch Office	

Penghargaan dan Sertifikasi

Awards and Certification



PENGHARGAAN • AWARDS

No	Divisi *Division*	Penghargaan *Awards*	Tanggal *Date*
1.	Manajemen Investasi Investment Management	BRI Custodian Awards Night 2025 : Nakula Madya (Nominal Peningkatan Jumlah Aset Tertinggi) BRI Custodian Awards Night 2025: Nakula Madya (Highest Asset Increase)	23 Agustus 2025 August 23, 2025
2.	Sekretariat Perusahaan Corporate Secretary	*Bronze Winner* Anugerah Humas Indonesia Kategori Media Internal Sub Kategori *Video Profile* Bronze Winner of the Indonesian Public Relations Award in the Internal Media Category, Video Profile Subcategory	25 September 2025 September 25, 2025
3.	Umum General	Peringkat II BUMN Dengan Kategori Belanja ke Seller Rekomendasi pada PaDi Business Forum & Showcase 2025 Ranked Second in the BUMN Shopping to Recommended Seller Category at the PaDi Business Forum & Showcase 2025	10 Desember 2025 December 10, 2025
4.	Human Capital	HC Matchmaking Award 2025 : The Most Outstanding Learning Agility Hero HC Matchmaking Award 2025 : The Most Outstanding Learning Agility Hero	18 Desember 2025 December 18, 2025
5.	Kepatuhan dan Hukum Compliance and Law	Predikat Baik dalam Program Pengendalian Gratifikasi Komisi Pemberantasan Korupsi Tahun 2025 Good Predicate in the 2025 Corruption Eradication Commission Gratification Control Program	22 Oktober 2025 October 22, 2025



SERTIFIKAT • CERTIFICATES

No	Divisi *Division*	Penghargaan *Awards*	Tanggal *Date*
1.	Sekretariat Perusahaan Corporate Secretary	TOP CSR AWARDS 2025 #STAR 3 TOP CSR AWARDS 2025 #STAR 3	17 Juni 2025 June, 17 2025
2.	Strategi SDM dan Operasional SDM HR Strategy and HR Operations	Best Company in Building Culture & Organization Resilience - Human Capital Award XI 2025 Best Company in Building Culture & Organization Resilience - Human Capital Award XI 2025	31 Juli 2025 July, 31 2025
3.	Teknologi Informasi Information Technology	ISO 27001 : 2022 Information Security Management System ISO 27001 : 2022 Information Security Management System	24 Agustus 2025 August 24, 2025
4.	Kepatuhan dan Hukum Compliance and Law	ISO 37001 : 2016 Sistem Manajemen Anti Penyuapan ISO 37001 : 2016 Anti-Bribery Management System	9 Oktober 2025 October 9, 2025
5.	Sekretariat Perusahaan Corporate Secretariat	ASA (Aksi Sehat ASABRI untuk Indonesia) : Indonesia's Best Corporate Sustainability Initiative 2025 Category: Corporate Social Marketing ASA (Aksi Sehat ASABRI for Indonesia): Indonesia's Best Corporate Sustainability Initiative 2025 Category: Corporate Social Marketing	16 Oktober 2025 October 16, 2025
6.	Sekretariat Perusahaan Corporate Secretariat	DEDIKASI (Duta Edukasi ASABRI dari Putra/Putri Peserta ASABRI) as Indonesia's Best Corporate Sustainability Initiative 2025 Category: Creating Shared Value DEDIKASI (Duta Edukasi ASABRI from the Children of ASABRI Participants) as Indonesia's Best Corporate Sustainability Initiative 2025 Category: Creating Shared Value	16 Oktober 2025 October 16, 2025
7.	Sekretariat Perusahaan Corporate Sceretariat	Predikat Informatif dalam Monev Keterbukaan Informasi Publik Tahun 2025 Informative Predicate in the 2025 Public Information Disclosure Monitoring and Evaluation (Monev)	15 Desember 2025 December 15, 2025
8.	Strategi Korporasi Corporate Strategy	ISO 9001:2015 Sistem Manajemen Mutu ISO 9001:2015 Quality Management System	30 Desember 2025 December 30, 2025

04

Fungsi Penunjang Bisnis

Business Support Overview

Melalui penguatan Human Capital dan Teknologi Informasi, PT ASABRI (Persero) mampu membangun fondasi organisasi yang adaptif, tangguh, dan siap menghadapi tantangan masa depan.

Through the strengthening of Human Capital and Information Technology, PT ASABRI (Persero) has been able to build an adaptive, resilient organizational foundation ready to face future challenges.




ASABRI

Sumber Daya Manusia
Human Resources

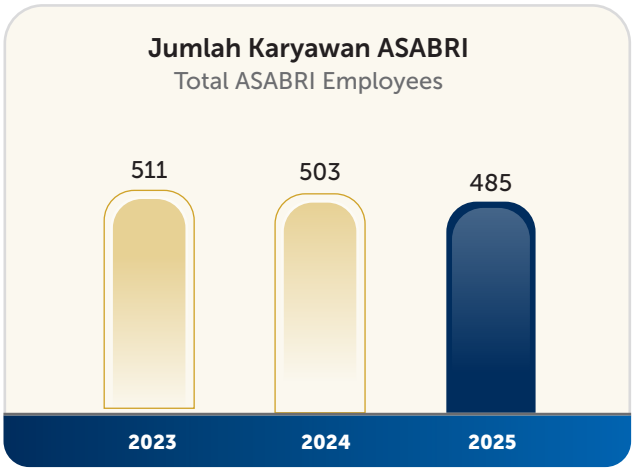


Dalam pengelolaan sumber daya manusia, Perusahaan menerapkan prinsip *equality* dan *inclusivity* dalam melakukan penilaian kinerja, penentuan remunerasi serta pengembangan karier Karyawan.

Hingga tanggal 31 Desember 2025, Perusahaan mengelola total 485 karyawan. Jumlah tersebut mengalami sedikit penurunan sebesar 3,58% dibandingkan dengan jumlah karyawan pada tahun sebelumnya yang berjumlah total 503 orang.

In managing human resources, the Company implemented the principles of equality and inclusivity to assess the performance evaluation, remuneration determination, and Employee career development.

As of December 31, 2025, the Company has managed 485 employees. This number has slightly decreased by 3.58% compared to the number of employees in the previous year, which totaled 503 people.



Karyawan / Employees

Sumber Daya Manusia
Human Resources

RINGKASAN KINERJA SDM TAHUN 2025

Fokus pengelolaan *Human Capital* di tahun 2025 dalam rangka penguatan aspek keuangan Perusahaan dengan meningkatkan kompetensi SDM, melakukan transformasi digital, menyusun organisasi yang ramping dan proses bisnis yang lincah serta menggunakan teknologi digital dalam bekerja, antara lain:

- Perubahan Organisasi
  Untuk memastikan organisasi berfungsi secara optimal dalam mencapai tujuan Perusahaan dan mampu beradaptasi dengan perubahan budaya serta dinamika bisnis, maka dilakukan evaluasi organisasi yang selaras dengan RJPP 2026-2030 dan bisnis Perusahaan.

  Telah dilakukan penyusunan dan pengesahan Struktur Organisasi Baru yang ditetapkan dalam Peraturan Direksi PT ASABRI (Persero) tentang Organisasi dan Tata Kerja PT ASABRI (Persero) tanggal 1 Agustus 2025 dengan perubahan organisasi sebagai berikut:
  1. Transformasi, melalui penambahan bidang Manajemen Data dan pengkayaan fungsi ESG (*Environment, Social*, dan *Governance*).
  2. Penguatan proses bisnis dengan melakukan peleburan Divisi Pengembangan Bisnis ke Unit Kerja yang relevan.
  3. Optimalisasi Unit Kerja fungsi SDM dengan melakukan penataan ulang dan pembagian tugas di fungsi SDM.
  4. Perubahan nomenklatur di beberapa Unit Kerja.

  Sebagai penyempurnaan penetapan organisasi yang telah ditetapkan pada 1 Agustus 2025, telah dilakukan penyusunan dan pengesahan Peraturan Organisasi dan Tata Kerja melalui Peraturan Direksi PT ASABRI (Persero) tentang Organisasi dan Tata Kerja PT ASABRI (Persero) tanggal 29 Desember 2025 dengan perubahan organisasi sebagai berikut:
  a. Kewenangan jabatan manajerial.
  b. Perubahan nomenklatur staf menjadi officer.
  c. Pembagian peran dan tugas pokok jabatan officer.

SUMMARY OF 2025 HR PERFORMANCE

The focus of Human Capital management in 2025 is to strenghen the Company's financial, will be on enhancing HR competencies, implementing digital transformation, establishing a lean organisation and lively business processes, and implementing digital technology in the workplace, including:

- Organizational Changes
  To ensure the organisation functions optimally in achieving the Company's objectives and is able to adapt to cultural changes and business dynamics, an organizational review has been alligned with the 2026–2030 Long-Term Plan (RJPP) and the Company's business operations.

  A New Organizational Structure has been determinated and approved, as set out in the PT ASABRI (Persero) Board of Directors' Regulation on the Organization and Operational Procedures of PT ASABRI (Persero) dated 1 August 2025, with the following organisational changes:
  1. Transformation, through the addition of a Data Management division and the enhancement of ESG (Environment, Social and Governance) functions.
  2. Strengthen of business processes by merging the Business Development Division into the Relevant Work Units.
  3. Optimisation of the HR operational unit through reorganisation and the redistribution of tasks within the HR function.
  4. Changes to the nomenclature of several Work Units.

  To refine the organisational structure established on 1 August 2025, the Organisational and Operational Regulations have been drafted and approved via the PT ASABRI (Persero) Board of Directors' Regulation on the Organisation and Operational Procedures of PT ASABRI (Persero) dated 29 December 2025, with the following organisational changes:
  a. Managerial authority.
  b. Change in staff titles to 'officer'.
  c. Definition of the roles and core responsibilities of officer positions.

d. Optimalisasi Unit Kerja fungsi SDM dengan melakukan penggabungan Divisi Strategi SDM dan Divisi Operasional SDM menjadi Divisi Human Capital.

- Penyusunan Rencana Jangka Panjang Perusahaan (RJPP) Human Capital 2026-2030 yang selaras dengan tujuan Perusahaan, sekaligus mengakomodasi lima pilar pengelolaan *Human Capital* yang ditetapkan oleh Danantara. Melalui RJPP HC tersebut, pengelolaan *Human Capital* ASABRI diarahkan tidak hanya untuk mendukung pencapaian target bisnis, tetapi juga untuk membangun fondasi SDM yang berkelanjutan, adaptif, dan mampu menjawab tantangan jangka panjang perusahaan, khususnya dalam konteks layanan publik, tata kelola, transformasi digital, dan pengelolaan risiko.

- Menciptakan lingkungan kerja yang terus belajar dan berkembang dalam program sebagai berikut:
  a. Perusahaan fokus pada pemanfaatan *Learning Platform* melalui *Linkedin Learning*, dan Qubisa (*E-Learning* ASABRI), sehingga Karyawan terstimulus untuk mendapatkan *exposure* pembelajaran yang lebih dinamis.
  b. Nominated Talent Development Program by ELSA bagi Karyawan BoD-1 sebagai *nominated talent* untuk penguatan kapasitas strategis BoD-1 melalui peningkatan kompetensi komunikasi bisnis global guna mendukung pengambilan keputusan keuangan yang adaptif dan berdaya saing internasional.
  c. Berkolaborasi dengan Badan Pengaturan BUMN dan Danantara melalui BUMN *School of Excellence* bagi Karyawan BoD-1 sebagai *nominated talent* Badan Pengaturan BUMN.
  d. Pelaksanaan Program Reskilling di bidang Investasi dan Teknologi Informasi dilakukan untuk peningkatan kompetensi teknis dan digital SDM untuk mengoptimalkan kinerja investasi, memperkuat analisis berbasis data, serta mendorong proses bisnis yang lebih lincah dan berbasis teknologi.
  e. Continues Learning yang merupakan program pengembangan lanjutan untuk meningkatkan kapabilitas dan kompetensi bagi talenta Perusahaan, yaitu:

d. Optimisation of the HR functional unit by merging the HR Strategy Division and the HR Operations Division into the Human Capital Division.

- The formulation of the 2026–2030 Long-Term Human Capital Plan (RJPP), aligned with the Company's objectives whilst accommodating the five pillars of human capital management established by Danantara. Through this Human Capital RJPP, ASABRI's Human Capital management is directed not only towards supporting the achievement of business targets, but also towards building a sustainable and adaptive workforce capable of addressing the company's long-term challenges, particularly in the context of public service, governance, digital transformation and risk management.

- Creating a work environment of continuous learning and development in the following programs:
  a. The company focuses on utilization of Learning Platforms through LinkedIn Learning and Qubisa (ASABRI's e-learning platform), so that Employees are stimulated to get more dynamic learning exposure.
  b. The ELSA Nominated Talent Development Programme for BoD-1 employees, as nominated talent, to strengthen the strategic capacity of BoD-1 by enhancing global business communication skills to support adaptive and internationally competitive financial decision-making.
  c. Collaboration with the State-Owned Enterprises Regulatory Agency and Danantara through the BUMN School of Excellence for BoD-1 employees as nominated talent of the SOEs.
  d. Implementation of a reskilling programme in the fields of investment and information technology to enhance the technical and digital competencies of human resources, thereby optimising investment performance, strengthening data-driven analysis, and promoting more agile and technology-based business processes.
  e. Continuous Learning, an advanced development program to improve capabilities and competencies for Company's talent, namely:

1) Karyawan lulusan Branch Manager Development Program (BMDP);
2) Karyawan lulusan Officer Development Program (ODP);

f. Penguatan profesionalisme dan tata kelola melalui sertifikasi kompetensi pengelolaan investasi dan keuangan yang *prudent*, akuntabel, dan berstandar industri.
g. Menciptakan budaya pembelajaran Karyawan melalui aktivitas pembelajaran selain pelatihan yaitu *assignment, coaching*, dan *self learning*.
h. Pemenuhan kualifikasi Organ Pengelola Risiko melalui pembelajaran dan kepemilikan sertifikasi yang relevan dengan ketentuan dari Badan Pengaturan BUMN.

- Implementasi Program Talent Mobility yang dibentuk oleh Badan Pengaturan BUMN dalam rangka memenuhi kebutuhan talenta lintas BUMN guna mendukung transformasi bisnis yang bertujuan untuk pengisian formasi jabatan tertentu pada BUMN Grup, pengisian formasi pada BUMN atau anak Perusahaan dalam kondisi restrukturisasi, peningkatan *exposure* dan *leadership*, serta penajaman Kompetensi tertentu para talenta BUMN. Pada tahun 2025, implementasi talent mobility PT ASABRI (Persero) sebanyak 3 orang, terdiri dari 1 (satu) orang *talent mobility out* ke PT Bank Mandiri Taspen dan 2 (dua) orang *talent mobility in*, terdiri dari 1 (satu) orang dari PT Bank Rakyat Indonesia (Persero) Tbk dan 1 (satu) orang dari PT Sigma Cipta Caraka (Telkomsigma).

- Menyempurnakan HR *Softstructure* sebagai berikut:
  1) Prosedur Pengelolaan *Talent Mobility*;
  2) Prosedur Pengelolaan PKL dan Magang;
  3) Evaluasi kebijakan Penilaian Kinerja Karyawan;
  4) Evaluasi kebijakan Jaminan Kesehatan Karyawan;
  5) Evaluasi kebijakan Perencanaan dan Pengisian Formasi SDM;
  6) Evaluasi Pengelolaan SDM.

Untuk memperkuat tata kelola pengelolaan SDM, mengidentifikasi kesenjangan, memastikan kesesuaian dengan regulasi, dan mendukung pengambilan keputusan strategis, serta mendorong peningkatan kualitas secara berkelanjutan, Perusahaan menyusun

1) Graduate employee of Branch Manager Development Program (BMDP);
2) Graduate employee of Officer Development Program (ODP);

f. Strengthening professionalism and governance through certification in investment and financial management that is prudent, accountable and in line with industry standards.
g. Creating a culture of Employee learning through learning activities other than training, namely assignments, coaching, and self learning.
h. Fulfillment of Risk Management Organ qualifications through learning and ownership of relevant certifications, with the provisions of the Ministry of SOEs.

- Implementation of the Talent Mobility Programme established by the State-Owned Enterprises Regulatory Agency to meet cross-SOE talent needs in support of business transformation, with the aim of filling specific posts within the SOE Group, filling posts at SOEs or subsidiaries undergoing restructuring, enhancing exposure and leadership skills, and honing specific competencies among SOE talent. In 2025, PT ASABRI (Persero) implemented talent mobility for 3 individuals, comprising 1 (one) outbound talent mobility placement to PT Bank Mandiri Taspen and 2 (two) inbound talent mobility placements, comprising 1 (one) individual from PT Bank Rakyat Indonesia (Persero) Tbk and 1 (one) individual from PT Sigma Cipta Caraka (Telkomsigma).

- Improving HR Soft Sturcture as follows:
  1) Procedures for managing talent mobility;
  2) Procedures for managing work experience placements and internships;
  3) Evaluation of the employee performance appraisal policy;
  4) Evaluation of the employee health insurance policy;
  5) Review of the HR Planning and Recruitment Policy;
  6) Review of HR Management.

To strengthen human resources management, identify gaps, ensure compliance with regulations, support strategic decision-making, and promote continuous quality improvement, the Company has drawn up human resources management guidelines by harmonising these

pedoman pengelolaan SDM dengan melakukan harmonisasi pedoman pengelolaan SDM bersama konsultan independen. Sebagai tindak lanjut, disusun pedoman pengelolaan SDM yang mengintegrasikan seluruh kebijakan ke dalam satu regulasi induk agar lebih mudah dipahami dan diimplementasikan oleh Perusahaan maupun Karyawan.

guidelines with an independent consultant. As a follow-up, HR management guidelines have been drawn up that integrate all policies into a single overarching set of regulations, making them easier for both the Company and its employees to understand and implement.

Untuk melanjutkan rencana strategis *Human Capital* tersebut, pada tahun 2026, pengelolaan *Human Capital* Perusahaan tetap dijalankan selaras dengan Rencana Jangka Panjang Perusahaan dan Aspirasi Pemegang Saham. Beberapa fokus utama inisiatif *Human Capital* tahun 2026 yaitu:

1. Memanfaatkan *workload analysis* dan *high performance culture* untuk meningkatkan produktivitas.
2. Merancang *well-being* dan *benefit framework* yang bersifat *personalized* sebagai bagian dari strategi *employee engagement*.
3. Membangun strategi *successor mapping* untuk *critical position* serta strategi retensi *top talent* yang bersifat *personalized.*
4. Mengembangkan kapabilitas melalui desain kompetensi serta program *upskilling* dan *reskilling* pada fungsi *core business*.
5. Mengembangkan *Knowledge Management* (KM) *soft structure*.
6. Restrukturisasi *HC System*.

To advance this Human Capital strategic plan, in 2026, the Company's Human Capital management will continue to be aligned with the Company's Long-Term Plan and Shareholders' Aspirations. The key focuses of the 2026 human capital initiatives are as follows:

1. Utilising workload analysis and a high-performance culture to boost productivity.
2. Designing a personalised well-being and benefits framework as part of the employee engagement strategy.
3. Developing a succession planning strategy for critical positions, as well as personalised strategies for retaining top talent.
4. Developing capabilities through competency design, alongside upskilling and reskilling programmes within core business functions.
5. Developing a soft structure for Knowledge Management (KM).
6. Restructure the HR system.

STRATEGI MANAJEMEN SDM

ASABRI telah menyusun Rencana Jangka Panjang Perusahaan (RJPP) Human Capital 2026-2030 dalam bentuk *Human Capital Strategic House* sebagai kerangka strategis pengelolaan SDM jangka panjang. *Strategic house* ini dirancang untuk memastikan keselarasan penuh antara strategi *Human Capital* Perusahaan dengan arah RJPP Perusahaan, sekaligus mengakomodasi lima pilar pengelolaan *Human Capital* yang ditetapkan oleh Danantara.

HR MANAGEMENT STRATEGY

ASABRI has designed its 2026-2030 Long-Term Corporate Plan (RJPP) for Human Capital in the form of a Human Capital Strategic House, serving as a strategic framework for long-term human resources management. This Strategic House is designed to ensure full alignment between the Company's Human Capital strategy and the direction of the Company's Long-Term Corporate Plan, whilst accommodating the five pillars of Human Capital management set out by Danantara.

Melalui kerangka tersebut, pengelolaan *Human Capital* ASABRI diarahkan tidak hanya untuk mendukung pencapaian target bisnis, tetapi juga untuk membangun fondasi SDM yang berkelanjutan, adaptif, dan mampu menjawab tantangan jangka panjang perusahaan, khususnya dalam konteks layanan publik, tata kelola, transformasi digital, dan pengelolaan risiko.

Strategi penguatan Kompetensi SDM pada tahun 2026 dilakukan dengan tema "Strengthening the Fundamentals - Membangun Fondasi Strategis Human Capital", untuk memastikan bahwa seluruh praktik dan sistem HC berada pada level yang kokoh, terintegrasi, dan siap menopang transformasi Perusahaan secara berkelanjutan. Fokus HC tidak hanya pada pengelolaan operasional SDM, tetapi pada pembangunan kapabilitas jangka panjang yang berbasis data, sistem, dan kompetensi yang relevan dengan arah strategis Perusahaan. Hal ini dilakukan dengan memastikan keselarasan initiatives *roadmap* HC dengan initiatives *roadmap* Perusahaan 2026-2030, sebagai berikut:

Through this framework, ASABRI's Human Capital management is directed not only to support the achievement of business targets, but also to build a foundation that are sustainable, adaptive, and able to respond of HR to the company's long-term challenges, especially for public services, governance, digital transformation, and risk management context.

The strategy to strengthen HR Competency in 2026 is implemented with the theme "Strengthening the Fundamentals - Building the Strategic Foundation of Human Capital", to ensure that all HC practices and systems are at a solid, integrated level, and ready to support the Company's transformation in a sustainable manner. HC's focus is not only on managing HR operations, but on building long-term capabilities based on data, systems, and competencies that are relevant to the Company's strategic direction. This is done by ensuring the alignment of HC's roadmap initiatives with the Company's 2026-2030 initiatives, as follows:

Penguatan fundamental tersebut mencakup penataan menyeluruh pada lima pilar pengelolaan *human capital*, dengan inisiatif program kerja tahun 2026 untuk setiap pilarnya, sebagai berikut:

1. Pilar: *Corporate Value and Culture*
   a. *Workforce Analytics*

      Saat ini, Perusahaan belum memiliki peta kebutuhan sumber daya manusia jangka panjang yang terintegrasi dan selaras dengan arah transformasi bisnis Perusahaan. Belum tersedianya peta *long-term manpower mapping* (MPP) ini berpotensi menimbulkan ketidaktepatan dalam perencanaan jumlah dan kompetensi SDM, serta membatasi kemampuan Perusahaan dalam mengelola produktivitas dan keberlanjutan kinerja secara optimal.

      Seiring dengan dinamika bisnis, transformasi digital, dan meningkatnya kompleksitas layanan, Perusahaan memandang penting untuk menyusun *Workforce Analytics* dan *Manpower Planning* (MPP) jangka panjang yang berbasis data, objektif, dan proyektif. *Workforce Analytics* akan menjadi fondasi strategis untuk memahami kebutuhan SDM ideal, baik dari sisi jumlah (*quantity*) maupun kompetensi (*quality*), sesuai dengan kebutuhan bisnis di masa depan.

This strengthening of fundamentals involves a comprehensive overhaul of the five pillars of human capital management, with 2026 work programme initiatives for each pillar, as follows:

1. Pillar: Corporate Values and Culture
   a. Workforce Analytics

      At present, the Company does not yet have an integrated long-term human resources requirements map that is aligned with the direction of the Company's business transformation. The absence of this long-term manpower planning (MPP) map has the potential to lead to inaccuracies in planning the number and competencies of human resources, as well as limiting the Company's ability to optimally manage productivity and sustainable performance.

      In light of business dynamics, digital transformation and the increasing complexity of services, the Company considers it essential to develop long-term Workforce Analytics and Manpower Planning (MPP) that are data-driven, objective and forward-looking. Workforce Analytics will serve as a strategic foundation for understanding ideal human resource requirements, in terms of both quantity and quality, in line with future business needs.

Sebagai tahapan awal, penyusunan *Workforce Analytics* diawali dengan pelaksanaan Analisis Beban Kerja (ABK) secara komprehensif di seluruh fungsi dan unit kerja, bekerjasama dengan *expert* (konsultan independen). ABK digunakan untuk memperoleh gambaran aktual mengenai beban kerja, tingkat produktivitas, serta distribusi pekerjaan, sehingga menghasilkan perhitungan kebutuhan SDM yang lebih akurat dan rasional.

Melalui penyusunan *long-term* MPP berbasis *Workforce Analytics*, Perusahaan diharapkan mampu:
- meningkatkan produktivitas Karyawan secara berkelanjutan,
- memastikan ketersediaan SDM yang tepat guna dan tepat kompetensi,
- mendukung pencapaian kinerja Perusahaan secara optimal, serta
- memperkuat keberlanjutan (*sustainability*) Perusahaan dalam jangka panjang.

b. Core Values Alignment and Internalization

Dalam menghadapi dinamika transformasi digital dan tuntutan peningkatan kualitas layanan, ASABRI memandang bahwa keberhasilan perubahan organisasi tidak hanya ditentukan oleh sistem dan teknologi, tetapi sangat bergantung pada kualitas perilaku kerja dan budaya organisasi. Oleh karena itu, penguatan budaya kerja yang inovatif, adaptif, dan berorientasi pada nilai menjadi prasyarat utama dalam memastikan keberlanjutan transformasi Perusahaan.

Penguatan penyelarasan dan internalisasi *core values* ditetapkan sebagai salah satu pilar strategis pengelolaan *human capital* untuk memastikan bahwa nilai-nilai inti Perusahaan tidak hanya dipahami secara konseptual, tetapi dihidupi (*living the values*) dan tercermin secara konsisten dalam perilaku kerja, pengambilan keputusan, serta pola kepemimpinan di seluruh lini organisasi. Budaya kerja yang kuat dan konsisten diharapkan mampu menjadi pengungkit utama peningkatan inovasi, ketangkasan organisasi, dan reputasi Perusahaan di mata pemangku kepentingan.

As an initial step, the development of Workforce Analytics begins with the implementation of a comprehensive Workload Analysis (ABK) across all functions and work units, in collaboration with experts (independent consultants). The Workload Analysis is used to obtain an up-to-date picture of workload, productivity levels and the distribution of work, thereby resulting in a more accurate and rational calculation of human resource requirements.

Through the development of a long-term MPP based on Workforce Analytics, the Company is expected to be able to:
- sustainably improve employee productivity,
- ensure the availability of human resources that are fit for purpose and possess the right skills,
- support the Company's performance in an optimal manner, and
- strengthen the Company's long-term sustainability.

b. Core Values Alignment and Internalization

In the face of the dynamics of digital transformation and the demands for improved service quality, ASABRI believes that the success of organisational change is not solely determined by systems and technology, but depends heavily on the quality of work behaviour and organisational culture. Therefore, strengthening a work culture that is innovative, adaptive and value-oriented is a key prerequisite for ensuring the sustainability of the Company's transformation.

Strengthening the alignment and internalisation of core values has been established as one of the strategic pillars of human capital management to ensure that the Company's core values are not merely understood conceptually, but are lived out and consistently reflected in work behaviour, decision-making, and leadership styles across all levels of the organisation. A strong and consistent work culture is expected to serve as the key driver for enhancing innovation, organisational agility, and the Company's reputation from stakeholders perspective.

Pada tahun 2026, ASABRI akan melanjutkan dan memperkuat inisiatif internalisasi *core values* melalui pendekatan yang terintegrasi dan sistematis, mencakup penyelarasan nilai ke dalam kebijakan dan proses SDM, sistem manajemen kinerja, pengembangan kepemimpinan, serta strategi komunikasi dan *engagement* Karyawan. Dengan mengusung semangat "Melayani Sepenuh Hati" yang selaras dengan PT Danantara Asset Management (Persero), setiap insan perusahaan diharapkan mampu menghidupkan nilai-nilai inti dalam perilaku kerja sehari-hari. Internalisasi nilai juga akan diperkuat melalui peran kepemimpinan sebagai *role model* dan pembentukan kebiasaan kerja yang konsisten dengan nilai inti Perusahaan, sehingga budaya kerja yang diharapkan tidak hanya terbentuk secara formal, tetapi tumbuh dan berkelanjutan dalam praktik organisasi.

In 2026, ASABRI will continue and strengthen its initiative to embed core values through an integrated and systematic approach, encompassing the alignment of values with HR policies and processes, performance management systems, leadership development, and employee communication and engagement strategies. Embracing the spirit of "Serving Wholeheartedly", aligned with that of PT Danantara Asset Management (Persero), every member of the organisation is expected to bring these core values to life in their day-to-day work behaviour. The internalisation of these values will also be reinforced through leadership acting as role models and the establishment of work habits consistent with the Company's core values, so that the desired work culture is not merely established formally, but grows and is sustained within the organisation's practices.

2. Pilar: *Performance Management and Reward*
   a. *Performance Management Optimization*

   Saat ini, KPI individu belum sepenuhnya selaras dengan peningkatan produktivitas dan kinerja Perusahaan. Hal ini antara lain disebabkan oleh belum meratanya kualitas penetapan target kinerja, di mana sebagian Karyawan masih menetapkan target yang bersifat normatif dan kurang menantang, serta belum sepenuhnya selaras dengan arah dan prioritas strategis Perusahaan. Kondisi ini menunjukkan bahwa sistem manajemen kinerja belum berfungsi optimal sebagai alat pemacu kinerja Perusahaan.

   Perusahaan terus melakukan penyempurnaan atau perbaikan terhadap Sistem Manajemen Kinerja untuk memastikan keselarasan antara sistem penilaian kinerja dan strategi bisnis Perusahaan, meningkatkan objektivitas pengukuran kontribusi Karyawan, serta mendorong pencapaian kinerja Perusahaan secara berkelanjutan. Keberhasilan optimalisasi sistem manajemen kinerja ini memerlukan keterlibatan aktif seluruh lini organisasi dengan peran strategis sebagai berikut:

2. Pillar: Performance Management and Reward
   a. Optimisation of Performance Management

   At present, individual KPIs are not yet fully aligned with improvements in the Company's productivity and performance. This is due, amongst other things, to inconsistencies in the quality of performance target setting, with some employees still setting targets that are merely normative and lack challenge, and which are not yet fully aligned with the Company's strategic direction and priorities. This situation indicates that the performance management system is not yet functioning optimally as a tool to drive the Company's performance.

   The Company continues to refine and improve its Performance Management System to ensure alignment between the performance appraisal system and the Company's business strategy, enhance the objectivity of measuring employees' contributions, and drive the Company's performance on a sustainable basis. The successful optimisation of this performance management system requires the active involvement of all levels of the organisation, with the following strategic roles:

- Seluruh Unit Kerja: Menetapkan target kinerja individu yang selaras dengan sasaran strategis Perusahaan, bersifat menantang namun realistis, serta menunjukkan peningkatan kinerja yang terukur dibandingkan capaian tahun sebelumnya.
- Fungsi Perencanaan Strategis (Divisi Strategi Korporasi): Menetapkan target kinerja unit kerja yang konsisten dengan arah dan prioritas strategis Perusahaan, serta memastikan keterkaitan yang jelas antara sasaran korporasi, unit kerja, dan individu.

- Fungsi SDM (Divisi Human Capital): Melakukan evaluasi berkelanjutan terhadap implementasi Sistem Manajemen Kinerja, serta menyesuaikan kebijakan, mekanisme penilaian, dan sistem pendukung SDM agar sistem kinerja menjadi lebih objektif, adil, dan berorientasi pada pencapaian hasil.

b. Personalize Benefit Framework

Saat ini, 81% Karyawan ASABRI berada pada usia produktif dan tersebar dalam 3 (tiga) generasi kerja dengan karakteristik, kebutuhan, dan ekspektasi yang berbeda. Di sisi lain, sistem *benefit* yang bersifat seragam berpotensi tidak lagi relevan untuk menjawab kebutuhan tersebut secara optimal. Tanpa kerangka yang terstruktur, *benefit* berisiko kurang tepat sasaran, tidak memberikan nilai tambah yang signifikan bagi Karyawan, serta kurang efektif dalam mendorong produktivitas dan keterikatan kerja.

Melalui *Personalized Benefit Framework*, ASABRI membangun pendekatan *benefit* yang lebih terarah, adil, dan berkelanjutan, dengan tetap mempertimbangkan kemampuan dan keberlanjutan keuangan Perusahaan. Kerangka ini memungkinkan diferensiasi *benefit* berdasarkan tahapan karier, karakteristik generasi, dan peran strategis Karyawan, sehingga *reward* yang diberikan tidak semata berbasis kesetaraan nominal, tetapi berbasis kontribusi, kebutuhan, dan dampak terhadap kinerja.

- All Work Units: Setting individual performance targets that are aligned with the Company's strategic objectives, are challenging yet realistic, and demonstrate a measurable improvement in performance compared to the previous year's achievements.
- Strategic Planning Function (Corporate Strategy Division): Setting performance targets for business units that are consistent with the Company's strategic direction and priorities, and ensuring a clear alignment between corporate, business unit and individual objectives.
- Human Resources Function (Human Capital Division): Conducting ongoing evaluations of the implementation of the Performance Management System, and adapting policies, assessment mechanisms, and HR support systems to ensure the performance system is more objective, fair, and results-oriented.

b. Personalised Benefits Framework

Currently, 81 per cent of ASABRI employees are of working age and span three generations, each with distinct characteristics, needs and expectations. On the other hand, a one-size-fits-all benefits system may no longer be relevant to optimally address these needs. Without a structured framework, benefits risk being misdirected and failing to provides significant added value for employees, whilst being less effective in boosting productivity and staff engagement.

Through the Personalised Benefit Framework, ASABRI is developing a more targeted, fair and sustainable approach to benefits, whilst taking into account the Company's financial capacity and sustainability. This framework allows for the differentiation of benefits based on career stages, generational characteristics and the strategic roles of employees, ensuring that rewards are not merely based on nominal equality, but on contribution, needs and impact on performance.

Dengan kerangka *benefit* yang terpersonalisasi, ASABRI diharapkan mampu menciptakan sistem penghargaan yang lebih bermakna, mendorong engagement jangka panjang, serta memperkuat produktivitas SDM, tanpa meningkatkan beban biaya secara signifikan. *Framework* ini juga menjadi fondasi penting dalam mendukung program retensi talenta dan *well-being* Karyawan, sekaligus memastikan bahwa kebijakan *benefit* selaras dengan transformasi bisnis dan arah strategis Perusahaan ke depan.

With this personalised benefits framework, ASABRI is expected to be able to create a more meaningful reward system, foster long-term engagement, and strengthen workforce productivity, without significantly increasing cost burdens. This framework also serves as a vital foundation for supporting talent retention programmes and employee well-being, whilst ensuring that benefits policies align with the Company's business transformation and future strategic direction.

c. *Well-being Measurement*

ASABRI telah mengimplementasikan berbagai inisiatif *well-being* yang mencakup dimensi fisik, keuangan, mental, sosial, serta keseimbangan kerja–kehidupan (*work–life balance*) sebagai bagian dari komitmen Perusahaan dalam menjaga keberlangsungan kinerja dan kesejahteraan Karyawan. Namun demikian, hingga saat ini inisiatif tersebut belum didukung oleh mekanisme pengukuran yang terstruktur dan berbasis data, sehingga efektivitas program, tingkat relevansinya terhadap kebutuhan Karyawan, serta dampaknya terhadap produktivitas, *engagement*, dan kinerja organisasi belum dapat diukur secara objektif.

c. Well-being Measurement

ASABRI has implemented various well-being initiatives covering physical, financial, mental and social dimensions, as well as work–life balance, as part of the Company's commitment to ensuring the sustainability of its employees' performance and well-being. However, to date, these initiatives have not been supported by a structured, data-driven measurement mechanism; consequently, the effectiveness of the programmes, their relevance to employees' needs, and their impact on productivity, engagement and organisational performance cannot yet be objectively measured.

Perusahaan memandang *well-being* tidak hanya sebagai aspek kesejahteraan Karyawan, tetapi sebagai *enabler* strategis yang memiliki keterkaitan langsung dengan produktivitas, tingkat keterikatan (*engagement*), kesehatan organisasi, serta kemampuan Perusahaan dalam mempertahankan talenta unggul.

The Company views well-being not merely as an aspect of employee welfare, but as a strategic enabler directly linked to productivity, engagement levels, organisational health, and the Company's ability to retain top talent.

Pada tahun 2026, Perusahaan akan mengembangkan dan mengimplementasikan kerangka *Well-being Measurement* yang komprehensif dan terstruktur, mencakup dimensi fisik, keuangan, mental, sosial, serta keseimbangan kehidupan kerja (*work–life balance*). Pengukuran dilakukan secara periodik dan berbasis data untuk memperoleh gambaran yang objektif, konsisten, dan dapat dibandingkan mengenai kondisi kesejahteraan Karyawan di seluruh unit kerja.

By 2026, the Company will develop and implement a comprehensive and structured Well-being Measurement framework, covering physical, financial, mental and social dimensions, as well as work–life balance. Measurements will be carried out periodically and on a data-driven basis to obtain an objective, consistent and comparable picture of employees' well-being across all business units.

Hasil pengukuran ini akan digunakan sebagai dasar pengambilan keputusan strategis di bidang SDM, termasuk dalam perumusan kebijakan, penyempurnaan lingkungan kerja, serta penetapan program intervensi yang lebih adaptif dan tepat sasaran. Dengan pendekatan berbasis data tersebut, Perusahaan diharapkan mampu membangun lingkungan kerja yang sehat, inklusif, dan suportif, sekaligus memastikan keberlanjutan kinerja organisasi secara optimal dalam mendukung pencapaian tujuan jangka panjang Perusahaan.

The results of these measurements will be used as a basis for strategic decision-making in the field of human resources, including policy formulation, improvements to the working environment, and the establishment of more adaptive and targeted intervention programmes. Through this data-driven approach, the Company is expected to be able to foster a healthy, inclusive and supportive working environment, whilst ensuring the optimal sustainability of the organisation's performance in support of the Company's long-term objectives.

3. Pilar: *Talent Management*
   a. *Succesor Mapping (Identification & Development)*
   Perusahaan menghadapi risiko keberlanjutan kepemimpinan yang semakin nyata seiring dengan potensi kekosongan jabatan struktural, khususnya pada level BoD-1. Berdasarkan data tingkat *turnover* Karyawan tahun 2025 sebesar 3,91% (*all level*) serta proyeksi potensi pensiun sebesar 4,17% pada tahun 2027 dan meningkat menjadi 8,33% pada tahun 2028. Kondisi ini menjadi tantangan strategis karena ASABRI perlu memiliki pemetaan suksesor yang terstruktur untuk setiap jabatan, termasuk informasi mengenai tingkat kesiapan (*readiness*) talenta internal.

   Untuk merespons risiko tersebut, ASABRI perlu mengimplementasikan program kerja *Successor Mapping* sebagai bagian dari penguatan sistem manajemen talenta yang berkelanjutan. Program ini diarahkan untuk mengidentifikasi, memetakan, dan mengelola talenta potensial secara sistematis berdasarkan kinerja, potensi, dan kebutuhan jabatan kritis. *Successor mapping* tidak hanya berfokus pada pengisian jabatan ketika terjadi kekosongan, tetapi juga menjadi instrumen strategis untuk memastikan kesinambungan kepemimpinan dan stabilitas operasional Perusahaan.

3. Pillar: Talent Management
   a. Successor Mapping (Identification & Development)
   The company faces an increasingly tangible risk to leadership continuity due to potential vacancies in senior management positions, particularly at the BoD-1 level. Based on data showing an employee turnover rate of 3.91 per cent (across all levels) in 2025, as well as projected retirement rates of 4.17 per cent in 2027, rising to 8.33 per cent in 2028. This situation presents a strategic challenge as ASABRI needs to have a structured successor mapping process for every role, including information on the readiness level of internal talent.

   To address these risks, ASABRI needs to implement a Successor Mapping programme as part of strengthening its sustainable talent management system. This programme is designed to systematically identify, map and manage potential talent based on performance, potential and the requirements of critical roles. Successor mapping does not merely focus on filling vacancies when they arise, but also serves as a strategic tool to ensure leadership continuity and the Company's operational stability.

b. *Personalized Talent Retention Program (Design)*

Seiring dengan meningkatnya kompleksitas bisnis dan tantangan keberlanjutan Perusahaan, ASABRI perlu memastikan bahwa talenta-talenta unggul tetap terjaga keterikatannya dan memiliki alasan kuat untuk bertumbuh bersama Perusahaan. Dalam kondisi saat ini fleksibilitas pengelolaan biaya SDM perlu dilakukan secara lebih selektif dan berkelanjutan, pendekatan retensi Karyawan tidak lagi dapat sepenuhnya bertumpu pada skema manfaat finansial semata. Oleh karena itu, ASABRI perlu menggeser strategi retensi menuju pendekatan yang lebih personal, relevan, dan berbasis kebutuhan individual talenta, dengan menekankan pada pengalaman kerja, kesempatan pengembangan, kejelasan karier, serta kualitas lingkungan kerja.

Melalui implementasi *Personalized Talent Retention Program*, ASABRI akan mengembangkan strategi retensi berbasis data dan segmentasi talenta, yang mengintegrasikan aspek pengembangan kompetensi, pembelajaran berkelanjutan, mobilitas karier, serta dukungan *well-being* yang komprehensif. Pendekatan ini diharapkan mampu meningkatkan *engagement* dan loyalitas Karyawan tanpa menambah beban biaya secara signifikan, sekaligus memperkuat kesiapan organisasi dalam mempertahankan talenta kritis yang dibutuhkan untuk mendukung transformasi dan keberlanjutan layanan ASABRI dalam jangka panjang.

b. Personalised Talent Retention Programme (Design)

As business complexity and the Company's sustainability challenges increase, ASABRI needs to ensure that its top talent remains engaged and has strong reasons to grow alongside the Company. In the current climate, flexibility in managing HR costs must be approached in a more selective and sustainable manner; employee retention strategies can no longer rely solely on financial benefit schemes. Therefore, ASABRI needs to shift its retention strategy towards a more personalised, relevant approach based on the individual needs of its talent, emphasising work experience, development opportunities, career clarity and the quality of the working environment.

Through the implementation of the Personalised Talent Retention Programme, ASABRI will develop a data-driven retention strategy based on talent segmentation, integrating aspects of competency development, continuous learning, career mobility, and comprehensive well-being support. This approach is expected to enhance employee engagement and loyalty without significantly increasing costs, whilst strengthening the organisation's readiness to retain the critical talent required to support ASABRI's transformation and the long-term sustainability of its services.

4. Pilar: *Learning & Leadership Development*
   a. *KM Learning Ecosystem*

   Knowledge Management Learning Ecosystem merupakan sebuah sistem pembelajaran terpadu dalam Perusahaan yang menghubungkan pembelajaran (*learning*) dengan pengelolaan pengetahuan (*knowledge management*). Program *Knowledge Management* (KM) telah dilaksanakan dengan topik yang beragam, namun memerlukan penguatan pada area investasi, digital, dan aktuaria sebagai *core business* Perusahaan yang bersifat kritikal. Selain itu, pelaksanaan program KM belum didukung dengan sistem yang terintegrasi, sehingga proses dokumentasi dan pemanfaatan pengetahuan belum optimal.

4. Pillar: Learning & Leadership Development
   a. KM Learning Ecosystem

   The Knowledge Management Learning Ecosystem is an integrated learning system within the Company that links learning with knowledge management. Knowledge Management (KM) programmes have been implemented across a variety of topics; however, they require strengthening in the areas of investment, digital and actuarial – which are critical to the Company's core business. Furthermore, the implementation of KM programmes has not yet been supported by an integrated system, meaning that the processes of documenting and utilising knowledge are not yet optimal.

Perusahaan perlu membangun suatu ekosistem di mana pengetahuan tidak hanya disimpan, tetapi juga terus dipelajari, diperbarui, dibagikan, dan dimanfaatkan untuk memberikan nilai tambah bagi Karyawan dan Perusahaan. Melalui penyusunan KM *Policy*, Perusahaan menetapkan mekanisme pengelolaan pengetahuan yang terstandar dan terintegrasi dengan sistem. Selanjutnya, *Knowledge Mapping* disusun sebagai dasar pemetaan pengetahuan kritikal pada setiap fungsi untuk memastikan ketersediaan, keberlanjutan, serta kemudahan akses terhadap pengetahuan di Perusahaan.

The Company needs to build an ecosystem in which knowledge is not only stored, but also continuously learnt, updated, shared and utilised to provide added value for Employees and the Company. Through the formulation of the KM Policy, the Company has established standardised knowledge management mechanisms that are integrated with the system. Furthermore, Knowledge Mapping is developed as the basis for mapping critical knowledge across each function to ensure the availability, sustainability, and ease of access to knowledge within the company.

Sebagai penguatan implementasi, Perusahaan mengembangkan KM *Technology Enablement* yang diawali dengan pembuatan KM *Prototype* sebagai model operasional pengelolaan pengetahuan berbasis sistem digital. Pendekatan ini bertujuan untuk mengoptimalkan proses dokumentasi, pembelajaran, dan berbagi pengetahuan secara terintegrasi, sekaligus meningkatkan kemudahan akses, efektivitas pemanfaatan pengetahuan, dan tingkat adopsi sistem oleh Karyawan. Dengan dukungan teknologi yang tepat, KM *Learning Ecosystem* diharapkan mampu memperkuat budaya belajar, meningkatkan kapabilitas SDM, serta mendukung kesiapan Perusahaan dalam menjawab kebutuhan bisnis dan transformasi organisasi secara berkelanjutan.

To strengthen implementation, the company is developing KM Technology Enablement, beginning with the creation of a KM Prototype as an operational model for knowledge management based on a digital system. This approach aims to optimise the processes of documentation, learning and knowledge sharing in an integrated manner, whilst enhancing ease of access, the effectiveness of knowledge utilisation and the level of system adoption by employees. With the right technological support, the KM Learning Ecosystem is expected to strengthen the learning culture, enhance human resource capabilities and support the Company's readiness to meet business needs and drive continuous organisational transformation.

b. Re-design Kamus Kompetensi

Model dan Kamus Kompetensi yang dimiliki Perusahaan saat ini belum sepenuhnya mendukung pengelolaan kapabilitas SDM secara komprehensif, karena masih berfokus pada kompetensi *soft skill* dan belum mencakup kompetensi *hard skill* yang melekat pada setiap jabatan. Kondisi ini berdampak pada belum dilakukannya pengukuran kapabilitas teknis Karyawan untuk mengidentifikasi *gap competency* sebagai dasar pengambilan keputusan strategis di bidang pengembangan SDM. Selain itu, penambahan *core values* BUMN oleh PT Danantara Asset Management (Persero), yaitu Melayani Sepenuh Hati berdampak pada penyesuaian kompetensi *soft skill* agar selaras dengan arah budaya dan tata nilai Perusahaan.

b. Redesign of the Competency Dictionary

The Company's current Competency Model and Dictionary do not yet fully support the comprehensive management of HR capabilities, as they remain focused on soft skills and do not yet cover the hard skills inherent to each role. This situation has meant that employees' technical capabilities have not yet been assessed to identify competency gaps as a basis for strategic decision-making in the field of HR development. Furthermore, the addition of the state-owned enterprise's core values by PT Danantara Asset Management (Persero), namely 'Serving Wholeheartedly', has necessitated the adjustment of soft skills to align with the Company's cultural direction and values.

Re-design Model dan Kamus Kompetensi dilakukan sebagai inisiatif strategis untuk memperkuat tata kelola SDM yang selaras dengan kebutuhan bisnis, dinamika organisasi, dan transformasi Perusahaan. Inisiatif ini mencakup integrasi kompetensi *soft skill* dan *hard skill* yang diselaraskan dengan *core values* BUMN serta kebutuhan kompetensi teknis pada setiap jabatan untuk saat ini dan masa yang akan datang. Model kompetensi yang disusun secara terukur dan relevan dapat menjadi dasar dalam pengelolaan SDM, mulai dari proses rekrutmen, pengembangan Karyawan, penilaian kinerja, dan perencanaan suksesor yang dapat mendukung dalam pencapaian target dan keberlanjutan Perusahaan.

The redesign of the Competency Model and Glossary is being carried out as a strategic initiative to strengthen HR governance in line with business needs, organisational dynamics, and the Company's transformation. This initiative encompasses the integration of soft and hard skills, aligned with the SOE's core values as well as the technical competency requirements for each role, both currently and in the future. A competency model that is structured in a measurable and relevant manner can serve as the foundation for HR management, from the recruitment process, through employee development and performance appraisal, to succession planning, thereby supporting the achievement of the Company's targets and its long-term sustainability.

5. Pilar: HC *Operation*, *Governance*, & *Policy*
   HCIS *Blueprint & Priority Module Implementation (Data Management & Payroll)*
   Saat ini, pengelolaan *Human Capital* di Perusahaan masih menghadapi keterbatasan dari sisi sistem digital. Sekitar 62% proses HC masih dijalankan secara manual atau semi-manual dan belum terintegrasi antar fungsi, sehingga menimbulkan inefisiensi, duplikasi pekerjaan, serta keterbatasan dalam memperoleh data SDM yang akurat dan konsisten. Selain itu, HCIS yang ada belum mampu mendukung analisis strategis, seperti pemetaan kesenjangan kompetensi (*skills gap*), kesiapan suksesi, pengukuran produktivitas, maupun penyediaan *insight real-time* yang dibutuhkan dalam pengambilan keputusan strategis manajemen.

   Kondisi tersebut terjadi karena Perusahaan belum memiliki HCIS *Blueprint* sebagai acuan pengembangan sistem secara menyeluruh dan bertahap. Tanpa *blueprint*, prioritas modul dan kapabilitas sistem yang perlu dibangun belum teridentifikasi secara jelas, sehingga pengembangan HCIS cenderung bersifat parsial dan belum optimal dalam mendukung transformasi *Human Capital*.

5. Pillar: HC Operations, Governance and Policy
   HCIS Blueprint & Priority Module Implementation (Data Management & Payroll)
   Currently, human capital management within the Company still faces limitations in terms of digital systems. Approximately 62% of HR processes are still carried out manually or semi-manually and are not yet integrated across functions, leading to inefficiencies, duplication of work, and limitations in obtaining accurate and consistent HR data. Furthermore, the existing HCIS is not yet capable of supporting strategic analysis, such as mapping skills gaps, succession planning, measuring productivity, or providing the real-time insights required for strategic management decision-making.

   This situation arises because the Company does not yet have an HCIS Blueprint to serve as a reference for the comprehensive and phased development of the system. Without a blueprint, the priorities for the modules and system capabilities that need to be developed have not been clearly identified, meaning that HCIS development tends to be piecemeal and is not yet optimal in supporting Human Capital transformation.

Memasuki tahun 2026, Perusahaan memandang perlu untuk melakukan *reengineering* HCIS secara terarah dan terintegrasi melalui penyusunan HCIS *Blueprint* sebagai fondasi strategis. *Blueprint* ini akan menjadi panduan dalam menentukan prioritas pengembangan modul, tahapan implementasi, serta integrasi data lintas fungsi HC. Fokus awal diarahkan pada pembangunan modul-modul prioritas yang mampu mendukung proses inti pengelolaan SDM dan menghasilkan HC *Analytics Dashboard* yang menyajikan informasi akurat, terintegrasi, dan *real-time*.

Looking ahead to 2026, the Company considers it necessary to carry out a targeted and integrated re-engineering of the HCIS through the development of an HCIS Blueprint as a strategic foundation. This Blueprint will serve as a guide in determining module development priorities, implementation phases, and cross-functional HR data integration. The initial focus will be on developing priority modules capable of supporting core HR management processes and producing an HR Analytics Dashboard that presents accurate, integrated and real-time information.

Dengan pendekatan tersebut, pengembangan HCIS diharapkan dapat diinisiasi sejak awal tahun 2026, sehingga manfaatnya dapat mulai dirasakan pada tahun yang sama, khususnya dalam mendukung pengambilan keputusan berbasis data, peningkatan produktivitas SDM, penguatan manajemen talenta, serta kesiapan organisasi dalam menjalankan transformasi bisnis secara berkelanjutan.

With this approach, it is hoped that the development of the HCIS can be initiated from the start of 2026, so that its benefits can begin to be realised in the same year, particularly in supporting data-driven decision-making, improving HR productivity, strengthening talent management, and ensuring the organisation's readiness to undertake sustainable business transformation.

Dalam rangka penguatan SDM, Perusahaan melaksanakan optimasi kapasitas Karyawan melalui:

Rekrutmen

ASABRI memerlukan talenta unggul untuk kesuksesan eksekusi transformasi. Demi mendukung hal tersebut ASABRI telah menyusun kebijakan terkait perencanaan dan pengisian formasi sumber daya manusia, yang bersumber dari internal atau ekternal yang disesuaikan dengan kompetensi yang dibutuhkan Perusahaan sehingga pelaksanaan pengisian formasi dilaksanakan dengan efektif dan efisien sebagai berikut:

1. Pengisian Formasi bersumber dari Internal
   Strategi penting dalam mengoptimalkan potensi Karyawan internal yang telah berpengalaman dan memiliki pemahaman mendalam tentang budaya serta operasional internal Perusahaan, akan membantu membangun stabilitas dan pertumbuhan berkelanjutan di lingkungan Perusahaan. Dalam implementasinya, Perusahaan telah melaksanakan Pengisian formasi melalui Rotasi atau Promosi dengan data sebagai berikut:

As part of its efforts to strengthen its human resources, the Company is optimising employee capacity through:

Recruitment

ASABRI requires outstanding talent to ensure the successful execution of its transformation. To support this, ASABRI has drawn up policies regarding the planning and filling of human resource vacancies, sourced either internally or externally, tailored to the competencies required by the Company, so that the filling of vacancies is carried out effectively and efficiently as follows:

1. Filling Vacancies from Internal Sources
   A key strategy in optimising the potential of existing staff—who are experienced and possess a deep understanding of the Company's culture and internal operations—will help foster stability and sustainable growth within the Company. In practice, the Company has carried out staff recruitment through rotation or promotion, with the following data:

2. Pengisian Formasi bersumber dari Eksternal
   Langkah strategis dalam memperluas cakupan talenta Perusahaan dilakukan melalui pembukaan akses yang lebih luas bagi kandidat eksternal yang memiliki pengalaman, perspektif baru, serta kompetensi yang relevan dengan kebutuhan Perusahaan. Upaya ini diharapkan dapat memperkuat kapabilitas Perusahaan dalam menjawab tantangan bisnis sekaligus mendukung pencapaian tujuan jangka panjang Perusahaan. Pengisian kebutuhan formasi yang bersumber dari eksternal dilaksanakan melalui:
   a. *Multi Channel*
      ASABRI menyiapkan jalur masuk yang beragam (*multi channel*), dengan jalur masuk, yaitu:
      - Jalur Umum, dalam rangka mencari kandidat *fresh graduate* dengan pendidikan mulai dari Diploma IV sampai dengan Strata 2 (dua).
      - Jalur Profesional, dalam rangka mencari kandidat yang memiliki keahlian khusus/ pengalaman/manajerial.
      - Jalur khusus, dalam rangka mencari kandidat untuk tenaga kerja putra/putri daerah serta disabilitas.
      - Jalur Perjanjian Kerja Harian Lepas, dalam rangka mencari tenaga kerja berpengalaman untuk melakukan pekerjaan tertentu.

2. Filling Vacancies from External Sources
   A strategic step in broadening the Company's talent pool is achieved by opening up wider access to external candidates who possess experience, fresh perspectives and competencies relevant to the Company's needs. This initiative is expected to strengthen the Company's capabilities in addressing business challenges whilst supporting the achievement of the Company's long-term objectives. Filling vacancies sourced from external candidates is carried out through:
   a. Multi Channel
      ASABRI has prepared various entry points (multi channels), including:
      - General Channel, in order to look for fresh graduate candidates with education ranging from Diploma IV to Strata 2 (two)/Postgraduate.
      - Professional Channel, in order to find candidates with special/experienced/ managerial skills.
      - Special channel, in order to find candidates comprising local male/female workforce and those with disabilities.
      - The Daily Worker Employment Channel, designed to recruit experienced workers to carry out specific tasks.

Perusahaan telah melaksanakan Pengisian formasi dari eksternal dengan data sebagai berikut:

The Company has fulfilled formation from external sources with the following data:

Jalur *Lines*	2023	2024	2025
Umum General	24	14	7
Profesional Professional	10	6	5
Khusus Spesific	0	0	0
PKHL	0	0	0

b. *Multi Platform*

Selain jalur pencarian *talent* yang beragam (*multi cahnnel*), untuk mencari SDM yang unggul ASABRI juga menggunakan media pencarian *talent* yang beragam (*multi platform*) dengan metode *job posting* melalui media internal Perusahaan menggunakan *website*, *headhunter*, *LinkedIn*, dan media lainnya.

b. Multi Platform

In addtion to diverse talent search channels (multi channel), to seek superior human resources, ASABRI also uses diverse talent search media (multi platform) with job posting method via internal media of the Company, using the website, headhunter, Linkedin, and any other media.

MANAJEMEN KARIER

Kebijakan

Dalam mengembangkan Karier Karyawan, Perusahaan telah menyusun ketentuan terkait jalur karier dan mekanisme pengelolaan *grade* melalui Peraturan Direksi sebagai berikut:

- Peraturan Direksi PT ASABRI (Persero) tentang Pengelolaan Grade dan Karier Karyawan; dan
- Peraturan Direksi PT ASABRI (Persero) tentang Pedoman Pengelolaan Jabatan Fungsional.

Identifikasi Talenta

Talenta Perusahaan diidentifikasi ke dalam *talent box* yang digunakan sebagai acuan dalam pemetaan talenta Karyawan untuk menentukan suksesor jabatan manajerial. *Talent Box* terdiri dari 9 (sembilan) kuadran, sebagai berikut:

CAREER MANAGEMENT

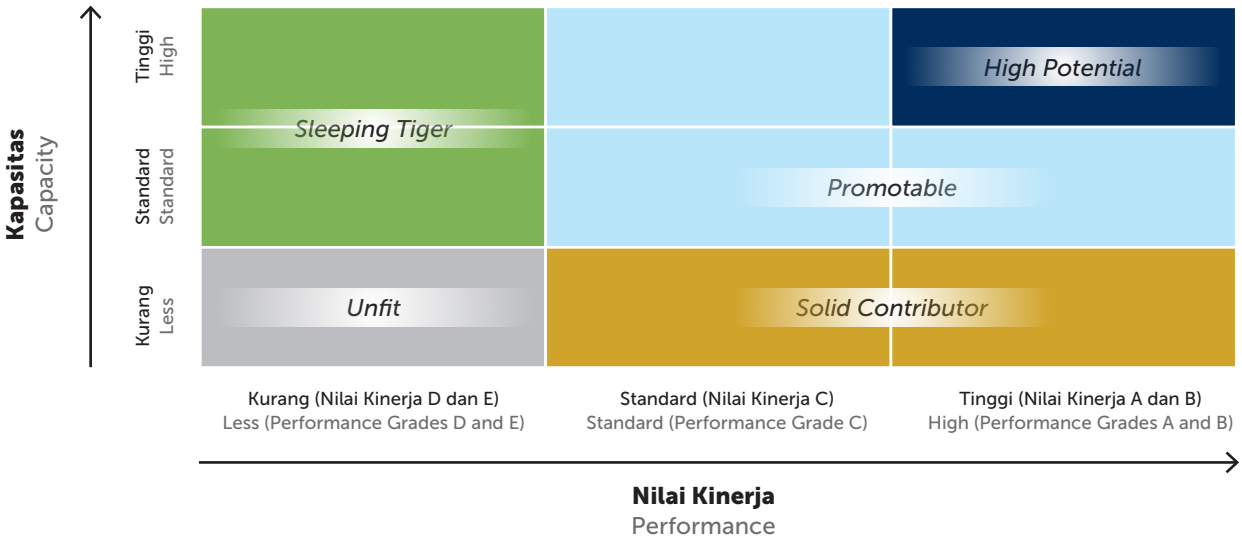
Policies

In developing Employee Careers, the Company has compiled provisions related to career paths and grade management mechanisms through the following Board of Directors Regulations:

- Regulation of the Board of Directors of PT ASABRI (Persero) concerning Employee Grade and; and
- Regulation of the Board of Directors of PT ASABRI (Persero) concerning Guidelines for Functional Position Management.

Talent Identification

Company talent are indentified and selected in a talent box used as a reference in mapping Employee talent to determine successors for managerial positions. The Talent Box consists of 9 (nine) quadrants, as follows:



Pemetaan talenta dalam *Talent Box* ditentukan sesuai dengan:

- Tingkat kapasitas Karyawan, diukur melalui asesmen kompetensi yang indikator pengukurannya ditetapkan dalam Keputusan Direksi tentang kriteria pengukuran kapasitas Karyawan; dan
- Klasifikasi Nilai Kinerja Karyawan, yang diperoleh melalui hasil penilaian kinerja Karyawan yang diatur dalam Peraturan Direksi tentang Pedoman Sistem Manajemen Kinerja Karyawan.

Talent mapping in Talent Box is determined by:

- Employee capacity level, measured through a competency assessment whose measurement indicators are stipulated in the Decree of theBoard of Directors concerning Employee Capacity Measurement Criteria; and
- Classification of Employee Performance Grades, which are obtained through the results of Employee performance assessment as stipulated in the Regulation of the Board of concerning Guidelines for Employee Performance Management System.

Pada tahun 2025 Perusahaan telah mengidentifikasi status talenta Karyawan dengan sebaran sebagai berikut:

In 2025, the Company has identified the talent status of Employees with the following distribution:

Talenta Perusahaan

Company Talent

Penilaian Kinerja Karyawan

ASABRI terus berupaya dalam mewujudkan *performance driven culture* yang berkelanjutan, menetapkan Peraturan Direksi tentang Pedoman Sistem Manajemen Kinerja Karyawan pada Tahun 2021 dengan pembaruan tahun 2025 yang mengatur aspek penilaian sebagai berikut:

1. Hasil Kerja;
2. Perilaku Kerja;
3. Prestasi Kerja.
4. Pelanggaran Disiplin Kerja.

Kemudian sistem manajemen kinerja Karyawan diimplementasikan mulai tahun 2022 sampai dengan saat ini dengan mekanisme, sebagai berikut:

1. Perencanaan Kinerja
   Penyusunan KPI Individu Karyawan dalam proses perencanaan Kinerja, dilakukan melalui *cascading* KPI Perusahaan secara berjenjang mulai dari Direktur, Kepala Unit Kerja, Kepala Bidang, sampai dengan Staf.

Employee Performance Assessment

ASABRI continues to strive to create a sustainable performance-driven culture, establishing Board of Directors Regulation concerning Guidelines for Employee Performance Management System in 2021 regulating the following aspects of assessment:

1. Work Result;
2. Work Behavior;
3. Work Performance.
4. Work Discipline.

Then The Employee performance management system has been implemented from 2022 to date with the following mechanism:

1. Performance Planning
   Determination of Individual Employee KPIs in the performance planning process, carried out through cascading Company KPIs in stages starting from the Director, Head of Work Unit, Head of Division untill Staff.

2. Penilaian Kinerja:
   a. Hasil Kerja, yang penilaiannya dilakukan 1 (satu) tahun sekali.
   b. Perilaku Kerja, yang penilaiannya dilakukan 6 (enam) bulan sekali.
3. Pelaksanaan *Feedback* dan *Coaching*, dilakukan setiap triwulan.

Adapun data capaian kinerja Individu Karyawan yaitu sebagai berikut:

2. Performance Assessment:
   a. Work Result, which is assessed once a year.
   b. Work Behavior, which is assessed once every 6 (six) months.
3. Implementation of Feedback and Coaching, conducted quarterly.

The data on Individual Employee performance is as follows:

REMUNERASI DAN KESEJAHTERAAN KARYAWAN

Kebijakan

Perusahaan telah menyusun dan memberlakukan Peraturan Direksi sebagai dasar pemenuhan seluruh penghasilan yang diberikan kepada Karyawan yang tertuang dalam Peraturan Direksi PT ASABRI (Persero) tentang Penghasilan Karyawan sebagaimana telah diubah dengan Peratuan Direksi PT ASABRI (Persero) .

Jenis Penghasilan

Terdapat 3 jenis segmentasi penghasilan Karyawan, sebagai berikut:

1. Penghasilan Tetap;
2. Penghasilan Tidak Tetap; dan
3. Manfaat.

Sejalan dengan strategi remunerasi ASABRI tahun 2025, penghasilan tidak tetap dalam bentuk insentif kinerja diberikan kepada Karyawan berdasarkan kinerja individual Karyawan tahun 2025, sehingga kompensasi yang diterima oleh Karyawan berbanding lurus dengan kontribusi/kinerja Karyawan.

PROGRAM PENDIDIKAN DAN PELATIHAN

Strategi Pembelajaran dan Pengembangan Kompetensi Karyawan yang dilakukan oleh Perusahaan pada tahun 2025 disusun berdasarkan *Learning Blueprint* sebagai berikut:

RENUMERATION AND WELFARE OF EMPLOYEES

Policies

The Company has formulated and implemented the Board of Directors Regulation as the basis for the fulfillment of all income provided to Employees as stipulated in the PT ASABRI (Persero) Board of Directors Regulation concerning Employee Income as amended by PT ASABRI (Persero) Board of Directors Regulation.

Types of Income

There are 3 types of Employees income, as follows:

1. Fixed Income;
2. Variable Income; and
3. Benefits.

In line with its 2025 remuneration strategy, variable remuneration in the form of performance-related incentives will be paid to Employees based on their individual performance in 2025, so that the remuneration received by Employees is directly proportional to their contributions and performance.

EDUCATION AND TRAINING PROGRAM

Learning Strategies and Employee Competence Development carried out by the Company in 2025 are prepared based on the Learning Blueprint as follows:

1. Program Wajib

Merupakan program yang wajib diikuti oleh Karyawan yang baru bergabung di Perusahaan dan Karyawan yang akan memasuki masa pensiun, yang terdiri dari:

a. Onboarding

Merupakan program wajib untuk memberikan gambaran umum Perusahaan kepada Karyawan yang baru bergabung.

1. Mandatory Program

It is a mandatory programme for new employees joining the Company and employees approaching retirement, comprising:

a. Onboarding

This is a compulsory programme designed to provide new employees with an overview of the Company.

No	Program *Program*			
	Nama Program ***Program Name***	**Waktu** ***Time***	**Metode** ***Method***	**Jumlah Orang** ***Number of People***
1	*Onboarding* Karyawan Baru *Batch* 1 Tahun 2025 Onboarding of New Employees Batch 1 Year 2025	6 Januari 2025 January 6, 2025	*Offline*	1 orang 1 people
2	*Onboarding* Karyawan Baru *Batch* 2 Tahun 2025 Onboarding of New Employees Batch 2 Year 2025	3 Februari 2025 February 3, 2025	*Offline*	1 orang 1 people
3	*Onboarding* Karyawan Baru *Batch* 3 Tahun 2025 Onboarding of New Employees Batch 3 Year 2025	14 s.d. 15 April 2025 April 14-15, 2025	*Offline*	4 orang 4 people
4	*Onboarding* Karyawan Baru *Batch* 4 Tahun 2025 Onboarding of New Employees Batch 4 Year 2025	1 September 2025 September 1, 2025	*Offline*	1 orang 1 people
5	*Onboarding* Karyawan Baru *Batch* 5 Tahun 2025 Onboarding of New Employees Batch 5 Year 2025	1 November 2025 November 1, 2025	*Offline*	1 orang 1 people
6	*Onboarding* Karyawan Baru *Batch* 6 Tahun 2025 Onboarding of New Employees Batch 6 Year 2025	1 Desember 2025 December 1, 2025	*Offline*	4 orang 4 people
7	*Onboarding* Karyawan Baru *Batch* 7 Tahun 2025 Onboarding of New Employees Batch 7 Year 2025	15 Desember 2025 December 15, 2025	*Offline*	1 orang 1 people

b. Bela Negara

Merupakan program pembekalan kepada Karyawan dalam membentuk karakter, kedisiplinan, serta menumbuhkan rasa cinta tanah air dan semangat patriotisme.

b. National Service

This is a programme designed to instil character and discipline in employees, as well as to foster a love for the homeland and a spirit of patriotism.

No	Program *Program*			
	Nama Program ***Program Name***	**Waktu** ***Time***	**Metode** ***Method***	**Jumlah Orang** ***Number of People***
1	Bela Negara National Defence	24 s.d. 26 Juni 2025 June 25-26, 2025	*Offline*	10 orang 10 people

c. Program Pensiun

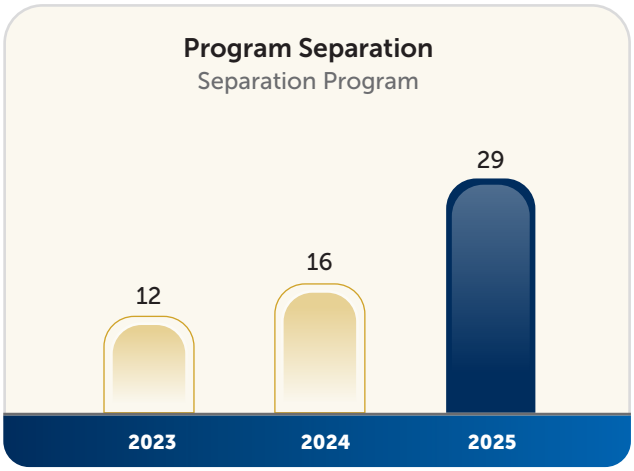
Sebagai upaya perusahaan dalam menjamin kesejahteraan bagi Karyawan setelah berakhirnya hubungan kerja dengan meningkatkan kenyamanan dan ketenangan bagi Karyawan selama masih aktif bekerja, Perusahaan menyiapkan program *benefit* sebelum dan setelah berakhirnya hubungan kerja. Beberapa program yang dilaksanakan mencakup:

- Program Separation
  Merupakan program pendidikan untuk mempersiapkan mental, pembekalan pengetahuan, wawasan, keterampilan yang dibutuhkan untuk menjalani masa pensiun bagi Karyawan yang akan memasuki masa pensiun.

c. Pension Plan

As part of the Company's efforts to ensure the welfare of its employees following the termination of their employment, and to enhance their comfort and peace of mind whilst they are still actively employed, the Company has put in place benefit programmes both before and after the termination of employment. Some of the programmes implemented include:

- Separation Program
  It is an educational program to prepare the mental state, provice knowledge, insights, and skills needed to undergo retirement for Employees who will retire.



- Program Pensiun Iuran Pasti (PPIP)
  Merupakan program pensiun tambahan (*supplementary benefit*) bagi Karyawan.
- Program Jaminan Hari Tua (BPJS Ketenagakerjaan)
  Merupakan program jaminan sosial wajib yang diikuti oleh Karyawan sesuai regulasi nasional.
- Program Jaminan Pensiun (BPS Ketenagakerjaan)
  Merupakan program jaminan sosial wajib yang memberikan penghasilan bulanan setelah pensiun.

- Pensiun Iuran Pasti Program (PPIP)
  It is an additional pension program (supplementary benefit) for Employees.
- Jaminan Hari Tua Program (BPJS Ketenagakerjaan)
  It is a compulsory social security program in which employees participate in accordance with national regulations.
- Jaminan Pensiun Program (BPJS Ketenagakerjaan)
  It is a compulsory social security program that provides a monthly income after retirement.

Program Pensiun yang disebabkan Karyawan meninggal dunia, Perusahaan juga memberikan manfaat selain daripada manfaat sebagaimana yang tercantum sebagai berikut:

- Program Jaminan Kematian (BPJS Ketenagakerjaan);
- Asuransi Jiwa;
- Gaji Terusan.

The pension program due to the Employee's death, the Company shall provide additional benefits to the designated beneficiaries, in addtion to those outlined as detailed below:

- Jaminan Kematian Program (BPJS Ketenagakerjaan).
- Life Insurance.
- Posthumous Salary.

No	Program			
	Nama Program ***Program Name***	**Waktu** ***Time***	**Metode** ***Method***	**Jumlah Orang** ***Number of People***
1	*Separation Program Batch* I	20 s.d. 21 Januari 2025 January 20-21, 2025	*Online*	16 orang 16 people
2	*Separation Program Batch* II	16 s.d. 17 Desember 2025 December 16-17, 2025	*Online*	13 orang 13 people

2. Program Pengembangan Talenta

Merupakan program pembelajaran dan pengembangan yang disediakan untuk mengakselerasi ketersediaan Karyawan talenta, dengan jenjang program terdiri atas:

a. Officer Development Program (ODP)

Merupakan program pengembangan talenta bagi Karyawan level *Staff* dan *Supervisor* dengan *output* menjadikan Karyawan sebagai *good performer* dan menghasilkan talenta suksesor *Manager*.

2. Talent Development Programme

This is a learning and development programme designed to accelerate the availability of talented employees, with the programme comprising the following levels:

a. Officer Development Programme (ODP)

This is a talent development programme for staff and supervisor-level employees, designed to turn employees into high performers and produce potential managerial successors.

No	Program *Program*			
	Nama Program ***Program Name***	**Waktu** ***Time***	**Metode** ***Method***	**Jumlah Orang** ***Number of People***
1	*E-Learning:* Berpikir Kritis, Inovatif, dan Kreatif E-Learning: Critical Thinking, Innovation, and Creative	30 Juni s.d. 7 Juli 2025 June 30, - July 7, 2025	*E-Learning* melalui LMS Qubisa E-Learning through LMS Qubisa	30 orang 30 people
2	*Assignment* dengan dua pilihan untuk lulusan ODP *Grade* 2.1: Two assignment options for ODP Grade 21. graduates: a. Analisis *platform* atau Sistem IT di Perusahaan; Analysis of IT platform or Systems in a Company b. Analisis aset Perusahaan menjadi peluang pengembangan bisnis. Analysis of Company assets as business development opportunities.	Batch I: 3 Februari s.d. 5 Maret 2025 Batch I: February 3, - March 5, 2025 Batch II: 2 s.d. 24 September 2025 Batch II: September 2-24, 2025	Video Presentasi Presentation Video	Batch I: 23 orang Batch I: 23 people Batch II: 13 orang Batch II: 13 people

b. Branch Management Development Program (BMDP)

Merupakan program pengembangan talenta bagi Karyawan level manajerial setingkat Kepala Kantor Cabang dan Kepala Bidang Kantor Cabang dalam rangka mengakselerasi ketersediaan talenta khususnya di Kantor Cabang.

b. Branch Management Development Programme (BMDP)

This is a talent development programme for managerial-level staff, such as Branch Managers and Heads of Divisions at Branch Offices, designed to accelerate the availability of talent, particularly within Branch Offices.

No	Program *Program*				
	Nama Program ***Program Name***	**Waktu** ***Time***	**Metode** ***Method***	**Jumlah Orang** ***Number of People***	**Keterangan** ***Description***
1	Continues Learning: 1. Solving Business Problems 2. The Art of Creative Disruption: Master Lateral Thinking in the Age of AI 3. Enhance Your Coaching Impact with Generative AI	14 s.d. 24 Agustus 2025 August 14-24, 2025	*Elearning* melalui *LinkedIn Learning* Elearning through LinkedIn Learning	12 Orang 12 people	-
2	Continues Assignment: Problem Solving Coaching to Boost Operational Excellence	25 Agustus s.d. 25 September 2025 August 25-September 25, 2025	*Online* melalui Teams Online through Teams		
3	Continues Assignment: Process Improvement Assignment Topik: Analisis mendalam terhadap *pain point* yang selalu terjadi dalam operasional di Kantor Cabang, yaitu: In-depth analysis of pain points that always occur in operations at Branch Offices, namely: 1. Keterlanjutan Bayar Payment Continuity 2. Perbaikan Standar Layanan Sevice Standard Improvement	2 s.d. 29 Oktober 2025 October 2-29, 2025	Video Presentasi Presentation Video	8 Orang 8 people	4 orang Peserta BMDP tidak mengikuti assignment karena telah mengalami promosi jabatan 4 BMDP Participants didn't follow the assignment because they had received a job promotion.

c. Nominated Talent Development Program

Merupakan program pengembangan talenta bagi Karyawan BoD-1 *Nominated Talent* yang bertujuan untuk meningkatkan kemampuan komunikasi bahasa Inggris secara lisan maupun tulisan dan meningkatkan kematangan dan kapabilitas untuk menjalankan peran strategis sebagai Direksi di lingkungan BUMN.

c. Nominated Talent Development Programme

This is a talent development programme for BoD-1 Nominated Talent employees, aimed at improving their spoken and written English communication skills and enhancing their maturity and capabilities to fulfil strategic roles as directors within state-owned enterprises.

No	Program *Program*			
	Nama Program ***Program Name***	**Waktu** ***Time***	**Metode** ***Method***	**Jumlah Orang** ***Number of People***
1	Intensive English Program	TW III s.d. TW IV 2025 Q III – Q IV 2025	*Hybrid* menggunakan Aplikasi ELSA dan *In Class* Hybrid using ELSA Application and In Class	5 orang 5 people
2	CrossLead CollaborAction	November 2025 s.d. Juni 2026 November 2025-June 2026	*Offline (Coaching)*	1 orang 1 people

d. First Time Manager Development Program
Merupakan program pengembangan kompetensi kepemimpinan bagi Karyawan yang pertama kali menjabat sebagai *Manager* yang dirancang untuk meningkatkan kompetensi Karyawan dalam perubahan peran dari *individual contributor* menjadi *team leader*.

d. First-Time Manager Development Programme
Is a leadership development program for Employees taking on a Manager role for the first time, designed to enhance their skills as they transition from being individual contributor to team leaders.

No	Nama Program ***Program Name***	Waktu ***Time***	Metode ***Method***	Jumlah Orang ***Number of People***
1	Cara Tepat Memberikan dan Menerima Umpan Balik (*Feedback*) The Proper Way to Give and Receive Feedback	22 Desember 2025 s.d. 22 Januari 2026 December 22, 2025 January 22, 2026	*E-Learning* melalui LMS Qubisa E-Learning through Qubisa LMS	6 orang 6 people
2	Tips Sukses Menjalankan Sesi *Coaching* Tips for Running a Successful Coaching Session			
3	Membangun Hubungan yang Baik dan Mengelola Konflik Building Good Relationships and Managing Conflict			
4	Tepat Melakukan Delegasi untuk Membangun Perfoma Team Effective Delegation to Build Team Performance			
5	General Effective Communication			
6	Mengembangkan Respon Positif terhadap Perubahan dengan Kemampuan Beradaptasi (*Adaptability*) Developing a Positive Response to Change with Adaptibility			

e. Talent Development Program
Merupakan program pengembangan khusus bagi Karyawan dengan status talenta *High Potential* yang bertujuan untuk meningkatkan potensi diri serta mengembangkan kompetensi kepemimpinan.

e. Talent Development Programme
This is a specialised development programme for employees classified as 'High Potential' talents, aimed at enhancing their potential and developing their leadership skills

No	Program *Program*			
	Nama Program ***Program Name***	**Waktu** ***Time***	**Metode** ***Method***	**Jumlah Orang** ***Number of People***
1	E-Learning Basic Leadership Skill: Membangun Dasar Kepemimpinan yang Kuat E-Learning Basic Leadership Skill: Building a Strong Leadership Foundation	5 s.d. 19 Desember 2025 December 5-19, 2025	*E-Learning* melalui LMS Qubisa E-Learning through Qubisa LMS	10 Orang 10 people

f. Managerial Development Program

Merupakan program strategi pengembangan kompetensi manajerial bagi Karyawan level manajerial melalui pemenuhan jam belajar (*learning hours*) sebanyak 10 jam belajar.

f. Managerial Development Programme

This is a strategic programme designed to develop managerial competencies among managerial-level staff through the completion of 10 learning hours.

No	Program *Program*			
	Nama Program ***Program Name***	**Waktu** ***Time***	**Metode** ***Method***	**Jumlah Orang** ***Number of People***
1	Mandatory Course: E-Learning Finance for non Finance Mandatory Course: E-Learning Finance for non Finance	16 s.d. 27 Juli 2025 July 16-27, 2025	*E-Learning* melalui *LinkedIn Learning* E-Learning through LinkedIn Learning	116 Orang 116 people
2	Mandatory Course: Governance, Risk, & Compliance (GRC)	12 s.d. 26 Agustus 2025 August 12-26, 2025		10 Orang 10 people
3	Pemenuhan 10 Jam Belajar: Pembelajaran dengan materi yang dipilih secara mandiri sesuai dengan kebutuhan dan minat Karyawan 10-Hour Learning Fulfillment: Employee-driven learning with materials choosen according to the employee's needs and interests	Juni s.d. Desember 2025 June-December 2025		126 orang 126 people

g. Digital Talent Development Program
Merupakan program strategi dalam pengembangan *digital skill* bagi Karyawan yang masuk sebagai *Digital Talent* dengan pemenuhan jam belajar/*learning hours*. Untuk Karyawan di Divisi Teknologi Informasi sebanyak 20 jam belajar dan Karyawan di luar Divisi Teknologi Informasi sebanyak 10 jam belajar.

g. Digital Talent Development Programme
Is a strategic programme for the development of digital skills among employees designated as 'Digital Talent', subject to the completion of the required learning hours. Employees in the Information Technology Division are required to complete 20 learning hours, whilst those outside the Information Technology Division are required to complete 10 learning hours.

No	Program *Program*			
	Nama Program ***Program Name***	**Waktu** ***Time***	**Metode** ***Method***	**Jumlah Orang** ***Number of People***
1	Digital Talent Development Program 1. 20 Jam Belajar untuk Karyawan Divisi Teknologi Informasi 20 Hours of Learning for Information Technology Employees 2. 10 Jam Belajar untuk Karyawan non Divisi Teknologi Informasi 10 Hours of Learning for Non-Information Technology Employees	Januari s.d. Desember 2025 January-December 2025	*Online* melalui berbagai sumber sesuai minat Online through various sources according to interest	103 orang 103 people

3. Program Fleksi
Merupakan manfaat yang dapat diterima Karyawan talenta berupa program pembelajaran dan pengembangan sesuai dengan ketentuan dan kebutuhan Karyawan serta Perusahaan.

3. Flexi Programme
This is a benefit available to high-potential employees in the form of learning and development programmes, in accordance with the provisions and needs of both the employees and the Company.

4. Program Reguler
Merupakan program pembelajaran, yang disediakan untuk memenuhi standar kompetensi Karyawan sesuai dengan Model dan Kamus Kompetensi Perusahaan, terdiri atas:
a. Program Reguler Individu
Merupakan program reguler yang disediakan untuk memenuhi standar kompetensi Karyawan baik *soft skill* maupun *hard skill* yang bersifat spesifik.

4. Regular Programme
These are learning programmes provided to meet employee competency standards in accordance with the Company's Competency Model and Competency Dictionary, comprising:
a. Individual Regular Programme
These are regular programmes provided to meet specific employee competency standards, covering both soft skills and hard skills.

Realisasi Program Soft Competency Tahun 2025

Realization of Soft Competency Program in 2025

No	Nama Program *Program Name*	Jumlah Orang *Number of People*	Waktu Pelaksanaan *Implementation Date*
1	*Workshop Influencer* BUMN Sumatera Barat West Sumatera SOEs Workshop Influencer	1 orang 1 people	3 s.d. 5 Januari 2025 January 3-5, 2025
2	Program *Onboarding* Bulan Januari 2025 Level Staff January 2025 Onboarding Program Staff Level	1 orang 1 people	6 Januari 2025 January 6, 2025
3	Separation Program Separation Program	16 orang 16 people	20 s.d. 21 Januari 2025 January 20-21, 2025
4	Seminar Nasional Economic Outlook 2025 National Seminar on Economic Outlook 2025	3 orang 3 people	21 Januari 2025 January 21, 2025
5	*Workshop* Komunikasi BUMN Regional Jateng & DIY SOEs Communication Workshop Jateng & DIY Region	2 orang 2 people	1 s.d. 2 Februari 2025 February 1-2, 2025
6	Program *Onboarding* Bulan Februari 2025 Level Staff January 2025 Onboarding Program Staff Level	1 orang 1 people	3 Februari 2025 February 3, 2025
7	Raker Komunikasi ASABRI ASABRI Communications Working Meeting	150 orang 150 people	11 Februari 2025 February 11, 2025
8	*Workshop* Komunikasi: Komunikasi Media Sosial melalui Optimasi AI Regional Jawa Barat Communication Workshop: Social Media Communication through AI Optimazation West Java Region	2 orang 2 people	21 s.d. 22 Februari 2025 February 21-22, 2025
9	Jejak Masa Depan - BUMN Muda Series 2 Future Steps – SOEs Young Series 2	1 orang 1 people	27 Februari 2025 February 27, 2025
10	Data Science Machine Learning & AI for Risk Management Applications Data Science Machine Learning & AI for Risk Management Applications	8 orang 8 people	17 Maret 2025 March 17, 2025
11	Peringatan Hari Kartini Tahun 2025 Kartini Commeration Day in 2025	4 orang 4 people	21 April 2025 April 21, 2025
12	BSE Master Class X BSE Master Class X	2 orang 2 people	22 April 2025 April 22, 2025
13	*Onboarding* Karyawan Baru Bulan April 2025 New Employees Onboarding in April 2025	4 orang 4 people	14 s.d. 15 April 2025 April 14-15, 2025
14	*Workshop* Komunikasi BUMN Jawa Timur : "Komunikasi Media Sosial melalui Optimasi AI" East Java SOEs Workshop: "Social Media Communication through AI Optimization"	3 orang 3 people	24 s.d. 25 April 2025 April 24-25, 2025
15	Program Top Gun (BoD-1 Acceleration Development Program) Program Top Gun (BoD-1 Acceleration Development Program)	1 orang 1 people	5 s.d. 6 Mei 2025 May 5-6, 2025
16	*Workshop* Komunikasi BUMN Denpasar: "Komunikasi Media Sosial melalui Optimasi AI" Denpasar SOEs Workshop: "Social Media Communication through AI Optimization"	2 orang 2 people	13 s.d.15 Mei 2025 May 13-15, 2025
17	Webinar OJK Institute Customer Experience: Strategies For Success In Digital Era Webinar OJK Institute Customer Experience: Strategies For Success In Digital Era	4 orang 4 people	22 Mei 2025 May 22, 2025
18	*Workshop* Komunikasi BUMN Jakarta: "Komunikasi Media Sosial melalui Optimasi AI" Jakarta SOEs Workshop: "Social Media Communication through AI Optimization"	3 orang 3 people	27 s.d. 28 Mei 2025 May 27-28, 2025

No	Nama Program *Program Name*	Jumlah Orang *Number of People*	Waktu Pelaksanaan *Implementation Date*
19	Program Bela Negara Tahun 2025 2025 National Defence Program	10 orang 10 people	24 s.d. 26 Juni 2025 June 24-26, 2025
20	*E-Learning* Belajar Berpikir Kritis, Inovatif, Dan Kreatif Di Tempat Kerja E-Learning Learn Critical Thinking, Inovative, and Creative in the Workplace	30 orang 30 people	30 Juni s.d. 7 Juli 2025 June 30-July 7, 2025
21	*Workshop* Komunikasi BUMN Balikpapan: "Komunikasi Media Sosial melalui Optimasi AI" Balikpapan SOEs Workshop: "Social Media Communication through AI Optimization	2 orang 2 people	17 s.d. 18 Juli 2025 July 17-18, 2025
22	Conference Indonesia Human Capital Award (IHCA) XI 2025 Conference Indonesia Human Capital Award (IHCA) XI 2025	12 orang 12 people	30 Juli 2025 July 30, 2025
23	*E-Learning* Handling Complaint E-Learning Handling Complaint	5 orang 5 people	12 - 26 Agustus 2025 August 12-26, 2025
24	*E-Learning* General Effective Communication & Menumbuhkan Loyalitas Karyawan Dengan Strategi Employee Engagement E-Learning General Effective Communication & Build Employees Loyalty with Employee Engagement Strategy	5 orang 5 people	12 s.d. 26 Agustus 2025 August 12-26, 2025
25	*E-Learning* Menguasai Kemampuan Mengelola Hubungan Bisnis (Relationship Management) E-Learning Masters the Ability to Manage Relationship Management	2 orang 2 people	12 s.d. 26 Agustus 2025 August 12-26, 2025
26	*E-Learning* Strategi Komunikasi dan Advokasi ESG untuk Membangun Reputasi Perusahaan E-Learning Communication Strategy and ESG Advocacy to Build Company Reputation	7 orang 7 people	12 s.d. 26 Agustus 2025 August 12-26, 2025
27	*Workshop* Komunikasi BUMN: Komunikasi Media Sosial Melalui Optimasi AI Regional Sumatera Utara SOEs Communication Workshop: Social Media Communication through AI Optimazation Sumatera Utara Region	3 orang 3 people	13 s.d. 15 Agustus 2025 August 13-15, 2025
28	Interaktif *Workshop*: Office of Strategy Management Interactive Workshop: Office of Strategy Management	2 orang 2 people	28 Agustus 2025 August 28, 2025
29	Kegiatan Intensive English Program Intennsive English Program Activities	5 orang 5 people	3 September s.d. 30 November 2025 September 3- November 30, 2025
30	*Workshop* Business Process Reengineering Workshop Business Process Reengineering	21 orang 21 people	12 September 2025 September 12, 2025
31	Pelatihan Digital Public Relation (PR) Graphic Designer Digital Public Relation (PR) Graphic Designer Training	2 orang 2 people	16 s.d. 17 September 2025 September 16-17, 2025
32	*Workshop* Komunikasi Media Sosial Melalui Optimasi AI Regional Yogyakarta Communication Workshop: Social Media Communication through AI Optimazation Yogyakarta Region	2 orang 2 people	18 s.d. 19 September 2025 September 18-19, 2025
33	*Sharing Session* FHCI Connect Expert Series 3 - HC Talent Development Global Trend, Future Insight, and Development Sharing Session FHCI Connect Expert Series 3 - HC Talent Development Global Trend, Future Insight, and Development	3 orang 3 people	8 Oktober 2025 October 8, 2025
34	Pelatihan Leadership Fundamental Leadership Fundamental Training	1 orang 1 people	23 Oktober 2025 October 23, 2025

No	Nama Program *Program Name*	Jumlah Orang *Number of People*	Waktu Pelaksanaan *Implementation Date*
35	Indonesia Pension Fund Summit 2025 Indonesia Pension Fund Summit 2025	3 orang 3 people	23 s.d. 24 Oktober 2025 October 23-23, 2025
36	*Mentoring* CrossLead Collaboraction Mentoring CrossLead Collaboraction	1 orang 1 people	Oktober 2025 s.d. Februari 2026 October 2025-February 2026
37	Pelatihan Agile Leadership Agile Leadership Training	20 orang 20 people	19 November 2025 November 19, 2025
38	Pelatihan Step Up to Lead – Leadership Essentials for Real Workplace Impact Step Up to Lead – Leadership Essentials for Real Workplace Impact Training	1 orang 1 people	2 Desember 2025 December 2, 2025
39	Seminar Internasional "Indonesia Accountants: Resilient, Sustainable, and Future-Ready Beyond Numbers, Building the Golder Future" International Seminar "Indonesia Accountants: Resilient, Sustainable, and Future-Ready Beyond Numbers, Building the Golder Future"	1 orang 1 people	3 Desember 2025 December 3, 2025
40	*E-Learning* Basic Leadership Skill: Membangun Dasar Kepemimpinan yang Kuat E-Learning Basic Leadership Skill: Building a Strong Leadership Foundation	45 orang 45 people	5 s.d. 19 Desember 2025 December 5-19, 2025
41	*E-Learning* Risk Management Level Basic E-Learning Risk Management Level Basic	482 orang 482 eople	8 s.d. 21 Desember 2025 December 8-21, 2025
42	Seminar HR Expo "Great Performance: People, Process, Technology Strategies for Building a High – Performing Organization"	1 orang 1 people	10 s.d. 11 Desember 2025 December 10-11, 2025
43	Webinar Dikopi "Diskusi UU RI Nomor 16 Tahun 2025 tentang Perubahan Keempat atas UU Nomor 19 Tahun 2003 tentang Badan Usaha Milik Negara" Dikopi Webinar "Discussion of Law of the Republic of Indonesia Number 16 of 2025 concerning the Fourth Amendment to Law Number 19 of 2003 concerning State-Owned Enterprises"	12 orang 12 people	11 Desember 2025 December 11, 2025
44	Change Agent Refreshment Change Agent Refreshment	45 orang 45 people	12 Desember 2025 December 12, 2025
45	Kegiatan Simulasi Tanggap Darurat Emergency Response Simulation Activities	41 orang 41 people	15, 22, dan 23 Desember 2025 December 15, 22, and 23, 2025
46	Separation Program Batch 2 Separation Program Batch 2	13 orang 13 people	16 s.d. 17 Desember 2025 December 16-17, 2025

Realisasi Program Hard Competency Tahun 2025

Realization of Hard Competency Program in 2025

No	Nama Program *Program Name*	Jumlah Orang Number of People	Waktu Pelaksanaan Implementation Date
1	Kegiatan Executive Connect: How HR Transforms Organizational Culture in the Age of Gen AI Executive Connect: How HR Transforms Organizational Culture in the Age of Gen AI Activity	2 orang 2 people	23 Januari 2025 January 23, 2025
2	Webinar Kepatuhan dan Efektivitas Manajemen Risiko POJK 12/2024 Compliance and Effective Management Risk PO JK 12/2024 Webinar	8 orang 8 people	31 Januari 2025 January 31, 2025
3	Legal Training Program BUMN School of Excellence Legal Training Program BUMN School of Excellence	1 orang 1 people	5 s.d. 14 Februari 2025 February 5-14, 2025
4	Pelatihan Internal Control Over Financial Reporting (ICOFR) Internal Control Over Financial Reporting (ICOFR) Training	3 orang 3 people	18 s.d. 19 Februari 2025 February 18-19, 2025
5	BSE Masterclass Creating Business Ecosystem BSE Masterclass Creating Business Ecosystem	2 orang 2 people	21 Februari 2025 February 21, 2025
6	Webinar Peran GRC dalam Meningkatkan Kepercayaan Investor dan Stabilitas Sektor Keuangan Webinar: The Role of GRC in Enhancing Investor Confidence and Financial Sector Stability	23 orang 23 people	25 Februari 2025 February 25, 2025
7	Kegiatan PAI SOA Joint Webinar 2025 PAI SOA Joint Webinar 2025 Activities	1 orang 1 people	26 Februari 2025 February 26, 2025
8	Certified Risk Governance Professional (CRGP) Certified Risk Governance Professional (CRGP)	4 orang 4 people	11 s.d. 12 Maret 2025 March 11-12, 2025
9	Talent & Career Management Workshop Talent & Career Management Workshop	20 orang 20 people	20 s.d. 24 Maret 2025 March 20-24, 2025
10	Perpanjangan Sertifikasi Asesor Kompetensi Competency Assessor Certification Renewal	1 orang 1 people	10 s.d. 12 April 2025 April 10-12, 2025
11	Talent Mobility Management "Leveraging Leadership, AI Tools & Technology" Talent Mobility Management "Leveraging Leadership, AI Tools & Technology"	3 orang 3 people	22 April 2025 April 22, 2025
12	Investment Learning Experience Program Investment Learning Experience Program	69 orang 69 people	5 s.d. 9 Mei 2025 May 5-9, 2025
13	Chief Risk Officer (CRO) School Program 2025 Chief Risk Officer (CRO) School Program 2025	1 orang 1 people	14 s.d. 16 Mei 2025 May 14-16, 2025
14	*Workshop* "Business & Investment Analysis: How to Value a Company" Workshop "Business & Investment Analysis: How to Value a Company"	2 orang 2 people	17 s.d. 18 Mei 2025 May 17-18, 2025
15	SPT Innovation Connect 2025 "Innovation Connect: Innovate, Secure, Accelerate: Pioneering the Future Digital Security" SPT Innovation Connect 2025 "Innovation Connect: Innovate, Secure, Accelerate: Pioneering the Future Digital Security"	2 orang 2 people	28 Mei 2025 May 28, 2025
16	Kegiatan BSE Masterclass "Global Trade Tensions: Turning Crisis Into Opportunity" BSE Masterclass: "Global Trade Tensions: Turning Crisis Into Opportunity"	1 orang 1 people	28 Mei 2025 May 28, 2025
17	Pelatihan Manajemen Risiko Risk Management Training	94 orang 94 people	11 Juni 2025 June 11, 2025
18	ASABRI Financial Empowerment Program ASABRI Financial Empowerment Program	45 orang 45 people	13 Juni 2025 June 13, 2025
19	*Sharing Session* Fenomena Kerugian BUMN Pasca Revisi UU BUMN & Legal Training BUMN School of Excellence Sharing Session: SOE Loss Phenomena Post-Revision of the SOE Law & Legal Training — BUMN School of Excellence	35 orang 35 people	18 Juni 2025 June 18, 2025
20	Pelatihan Sustainability Reporting Bootcamp Sustainability Reporting Bootcamp Training	2 orang 2 people	18 s.d. 20 Juni 2025 June 18-20, 2025

No	Nama Program *Program Name*	Jumlah Orang Number of People	Waktu Pelaksanaan Implementation Date
21	*E-Learning* Awareness SMAP Tahun 2025 2025 E-Learning Awareness SMAP	485 orang 485 people	23 s.d. 30 Juni 2025 June 23-30, 2025
22	Continuous Learning ODP - Critical Thinking Continuous Learning ODP - Critical Thinking	30 orang 30 people	30 Juni s.d. 7 Juli 2025 June 30-July 7, 2025
23	Pelatihan JOGET Workflow Workshop JOGET Workflow Workshop Training	7 orang 7 people	30 Juni s.d. 31 Juli 2025 June 30-July 31, 2025
24	Awareness SMKI Awareness SMKI	489 orang 489 people	2 Juli 2025 July 2, 2025
25	Masterclass Program Series XXIV Masterclass Program Series XXIV	4 orang 4 people	3 s.d. 4 Juli 2025 July 3-4, 2025
26	Training Lead Auditor Sistem Manajemen Keamanan Informasi (SMKI) ISO/IEC 27001-1:2022 Training : Lead Auditor Information Security Management System (SMKI) ISO/IEC 27001-1:2022	24 orang 24 people	4 s.d. 5 Juli 2025 July 4-5, 2025
27	Pelatihan Certified Financial Analyst (CFA) Certified Financial Analyst (CFA) Training	1 orang 1 people	12 Juli s.d. 9 Agustus 2025 July 12- August 9, 2025
28	Pelatihan Fundamental Corporate Budgeting with Case Study Simulation Fundamental Corporate Budgeting with Case Study Simulation Training	4 orang 4 people	16 s.d.18 Juli 2025 July 16-18, 2025
29	Finance for non Manager & Basic Financial Report Finance for non Manager & Basic Financial Report	358 orang 358 people	16 s.d. 27 Juli 2025 July 16-27, 2025
30	Finance for non Finance Manager - LinkedIn Learning Finance for non Finance Manager - LinkedIn Learning	115 orang 115 people	16 s.d. 27 Juli 2025 July 16-27, 2025
31	*E-Learning* Tentang Pengelolaan Bidang Pajak - Taxplore E-Learning: Tax Management — Taxplore	4 orang 4 people	23 s.d. 30 Juli 2025 July 23-30, 2025
32	The 8th The Indonesian Actuaries Summit "Navigating Uncertainty Shaping Tomorrow"	3 orang 3 people	24 s.d. 26 Juli 2025 July 24-26, 2025
33	Seminar Cyber Defender Enhancement - Network Security Fundamentals and Defense-in-Depth Seminar Cyber Defender Enhancement - Network Security Fundamentals and Defense-in-Depth	1 orang 1 people	28 Juli 2025 July 28, 2025
34	*E-Learning* Pengelolaan Pajak E-Learning: Tax Management	2 orang 2 people	12 s.d. 26 Agustus 2025 August 12-26, 2025
35	*E-Learning* GRC E-learning GRC	50 orang 50 people	12 s.d. 26 Agustus 2025 August 12-26, 2025
36	Intermediate Bloomberg Intermediate Bloomberg	10 orang 10 people	13 s.d. 20 Agustus 2025 August 13-20, 2025
37	*E-Learning* Pengelolaan Investasi E-Learning: Investment Management	455 orang 455 people	22 Agustus s.d. 22 November 2025 August 22-November 22, 2025
38	Bloomberg Portfolio Analytics on PORT Bloomberg Portfolio Analytics on PORT	2 orang 2 people	28 Agustus 2025 August 28, 2025
39	Kegiatan Implementasi ICOFR Dalam Regime PSAK 117 Untuk Perusahaan Asuransi ICOFR Implementation in the PSAK 117 Regime for Insurance Companies	1 orang 1 people	11 s.d. 12 September 2025 September 11-12, 2025
40	Pelatihan Engineering (Fixed) Asset Management Engineering (Fixed) Asset Management Training	2 orang 2 people	24 s.d. 25 September 2025 September 24-25, 2025
41	Edukasi Pengisian SPT Tahun 2025 2025 Annual Tax Return (SPT) Completion Education	2 orang 2 people	24 September 2025 September 24, 2025

No	Nama Program *Program Name*	Jumlah Orang Number of People	Waktu Pelaksanaan Implementation Date
42	*Workshop* Ethical Risk Culture & Risk Leadership Workshop Ethical Risk Culture & Risk Leadership	4 orang 4 people	30 September 2025 September 30, 2025
43	Kegiatan HR Leaders Circle HR Leaders Circle Activity	2 orang 2 people	2 Oktober 2025 October 2, 2025
44	Pelatihan Awareness dan Audit Internal Sistem Manajemen Mutu berbasis ISO 9001:2015 ISO 9001:2015 Quality Management System Awareness and Internal Audit Training	30 orang 30 people	14 s.d. 15 Oktober 2025 October 14-15, 2025
45	Indonesian Actuarial Conference Indonesian Actuarial Conference	1 orang 1 people	30 Oktober 2025 October 30, 2025
46	Strategi Analisis Rasio Keuangan Financial Ratio Analysis Strategy	1 orang 1 people	31 Oktober 2025 October 31, 2025
47	*E-Learning* Bond Investing: The Complete Guide E-Learning Bond Investing: The Complete Guide	1 orang 1 people	Oktober 2025 October 2025
48	*E-Learning* Strategi Analisis Rasio Keuangan E-Learning: Financial Ratio Analysis Strategy	1 orang 1 people	Oktober 2025 October 2025
49	*Workshop* Human Capital Transformation Workshop Human Capital Transformation	1 orang 1 people	14 November 2025 November 14, 2025
50	*Training* Human Resources Professional Training Human Resources Professional	3 orang 3 people	24 November 2025 November 24, 2025
51	*Workshop* Penerapan Akuntansi Instrumen Keuangan sesuai PSAK 109 Workshop: Application of Financial Instrument Accounting in accordance with PSAK 109	2 orang 2 people	26 s.d. 28 November 2025 November 26-28, 2025
52	Konferensi Nasional Profesional Manajemen Risiko X 11th National Risk Management Professional Conference	11 orang 11 people	27 s.d. 28 November 2025 November 27-28, 2025
53	Pelatihan Certified Anti *Fraud Officer* Pelatihan Certified Anti Fraud Officer	1 orang 1 people	8 s.d. 10 Desember 2025 December 8-10, 2025
54	Pelatihan Properti Manajemen Property Management Training	5 orang 5 people	15 s.d. 16 Desember 2025 December 15-16, 2025
55	*Workshop* Implementasi Akuntansi Kontrak Asuransi sesuai PSAK 117 Workshop: Implementation of Insurance Contract Accounting in accordance with PSAK 117	2 orang 2 people	16 s.d. 17 Desember 2025 December 16-17, 2025
56	GRC Executive Session GRC Executive Session	5 orang 5 people	24 s.d. 29 Desember 2025 December 24-29, 2025
57	*Re-skilling Development Program* Bidang Teknologi Informasi Information Technology Reskilling Development Program	9 orang 9 people	Desember 2025 s.d. Februari 2026 December 2025-February 2026
58	*Re-skilling Development Program* Bidang Investasi Investment Sector Re-skilling Development Program	14 orang 14 people	Desember 2025 s.d. Februari 2026 December 2025-February 2026

b. Program *Reguler Corporate*
Merupakan program reguler yang disediakan untuk memenuhi kompetensi Karyawan terkait Materi Generik Perusahaan.

b. Regular Corporate Programme
This is a regular programme designed to develop employees' competencies in relation to the company's generic subject matter.

No	Program *Program*			
	Nama Program *Program Name*	**Waktu** *Time*	**Metode** *Method*	**Jumlah Orang** *Number of People*
	E-Learning			
1	Basic Financial Report Basic Financial Report	16 s.d. 27 Juli 2025 August 16-27, 2025	*E-Learning* melalui LMS Qubisa E-Learning through Qubisa LMS	362 orang 362 people
2	Pengelolaan Pajak Tax Management	12 s.d. 26 Agustus 2025 August 12-26, 2025		50 orang 50 people
3	Pengelolaan Investasi Investment Management 1. *Part* 1: Pengantar Investasi Part 1: Investment Introduction 2. *Part* 2 dan 3: Analisis dalam Investasi Part 2 and 3: Analysis in Investment 3. *Part* 4: Kebijakan Investasi ASABRI Part 4: ASABRI's Investment Policy	1. *Part* 1: 22 Agustus s.d. 22 September 2025 Part 1: August 22-September 22, 2025 2. *Part* 2 & 3: 22 September 2025 s.d 22 Oktober 2025 Part 2&3: September 22 – October 22, 2025 3. *Part* 4: 22 Oktober s.d. 22 November 2025 Part 4: October 22-November 22, 2025		504 orang 504 people
4	Change Agent Refreshment Change Agent Refreshment	12 Desember 2025 December 12, 2025	*Offline* Offline	34 orang 34 people
	Manajemen Risiko **Management Risk**			
5	Pelatihan Manajemen Risiko "*Risk Officer*" "Risk Officer" Risk Management Training	11 Juni 2025 June 11, 2025	*Online* Online	95 orang 95 people
6	Risk Management Training "Organ Pengelola Risiko" Risk Management Training: "Risk Management Bodies" 1. SAI a. Ka SAI: 40 Jam Belajar b. Kabid & Staff: 20 Jam Belajar 2. Divisi Menrisk: Kadiv, Kabid, Staff: 60 Jam Belajar	Januari s.d. Desember 2025 January-December 2025	*Hybrid* Hybrid	23 orang 23 people
7	Risk Management Level Basic Risk Management Level Basic	8 s.d. 21 Desember 2025 December 8-21, 2025	*E-Learning* melalui LMS Qubisa E-Learning through Qubisa LMS	482 orang 482 people

5. Program Khusus
Merupakan program pembelajaran dan pengembangan yang disediakan khusus bagi Karyawan talenta, terdiri atas:
a. Beasiswa
Merupakan program khusus yang diberikan kepada Karyawan talenta yang sedang atau akan mengikuti pendidikan formal Strata Dua

5. Special Programme
This is a learning and development programme provided specifically for high-potential employees, comprising:
a. Scholarships
This is a special programme awarded to high-potential employees who are currently undertaking, or are due to undertake, formal

(S-2) atau Strata Tiga (S-3) sesuai dengan hasil analisis terhadap program studi yang dibutuhkan Perusahaan.

Master's (S-2) or Doctoral (S-3) degree programmes, in accordance with the results of an analysis of the study programmes required by the Company.

No	Program Studi *Major*	Nama *Name*	Unit Kerja *Work Unit*	Tahun Masuk *Year of entry*	Keterangan *Description*
1	Magister Psikologi Master's Degree in Psychology	Akhmad Fakhry Tawaqal	Divisi Operasional SDM HR Operations Division	Agustus 2023 August 2023	Lulus Graduated
2	Magister Manajemen Master's Degree in Management	Josua Ferdinan Pakpahan	Divisi Operasional SDM HR Operations Division	Februari 2023 February 2023	Belum Lulus Ungraduated
3	Magister Ilmu Ekonomi Master's Degree in Economic	Lyd Wina Amy	Kantor Cabang Semarang Semarang Branch Office	Agustus 2023 August 2023	Belum Lulus Ungraduated
4	Magister Administrasi Bisnis Master of Business Administration	Agung Kurniawan	Sekretariat Perusahaan Corporate Secretaiat	Januari 2026 January 2026	Belum Lulus Ungraduated

b. Sertifikasi

Merupakan program khusus yang diberikan dalam rangka mendapatkan penetapan keahlian oleh lembaga sertifikasi profesi atau Badan Nasional Sertifikasi Profesi (BNSP) untuk menunjukkan bahwa Karyawan kompeten melakukan suatu pekerjaan atau tugas tertentu sesuai dengan hasil analisis terhadap bidang profesi yang dibutuhkan Perusahaan.

b. Certification

This is a specialised programme designed to obtain recognition of expertise from a professional certification body or the National Professional Certification Agency (BNSP), demonstrating that an employee is competent to perform a specific job or task in accordance with the results of an analysis of the professional field required by the Company.

No	Nama Sertifikasi Profesi *Name of Prossional Certification*	Klasifikasi *Classification*	Jumlah Orang *Number of People*
1	Wakil Manajer Investasi (WMI) Investment Manager Representative (WMI)	Investasi Investment	22 orang 22 people
2	Sertifikasi Senior Office Operator (SOO) Senior Office Operator Certification (SOO)	IT	20 orang 20 people
3	Certified Risk Management Officer (CRMO) Certified Risk Management Officer (CRMO)	Manajemen Risiko Risk Management	18 orang 18 people
4	Certified Risk Governance Professional (CRGP) Certified Risk Governance Professional (CRGP)	Manajemen Risiko Risk Management	16 orang 16 people
5	Certified Financial Planner (CFP) Certified Financial Planner (CFP)	Keuangan Financial	11 orang 11 people
6	Certified Practitioner of Internal Audit (CPIA) Certified Practitioner of Internal Audit (CPIA)	Audit	6 orang 6 people
7	Certified Procurement Officer (CPOf) Certified Procurement Officer (CPOf)	Pengadaan Barang dan Jasa Procurement of Goods and Service	6 orang 6 people
8	Certified Risk Management Professional (CRMP) Certified Risk Management Professional (CRMP)	Manajemen Risiko Risk Management	6 orang 6 people
9	Certified Internal Auditor Officer (CIAO) Certified Internal Auditor Officer (CIAO)	Audit	5 orang 5 people
10	Sertifikasi Associate Data Analyst Certified Associate Data Analyst	IT	5 orang 5 people

No	Nama Sertifikasi Profesi *Name of Prossional Certification*	Klasifikasi *Classification*	Jumlah Orang *Number of People*
11	Business Continuity Management Certified Professional (BCMCP) Business Continuity Management Certified Professional (BCMCP)	Manajemen Risiko Risk Management	4 orang 4 people
12	Certified Risk Professional (CRP) Certified Risk Professional (CRP)	Manajemen Risiko Risk Management	4 orang 4 people
13	ITIL® Foundation Certificate in IT Service Management ITIL® Foundation Certificate in IT Service Management	IT	4 orang 4 people
14	Ahli K3 Umum OHS Expert Certification	K3	3 orang 3 people
15	Certified Data Privacy Solution Engineer (CDPSE) Certified Data Privacy Solution Engineer (CDPSE)	IT	3 orang 3 people
16	Certified Securities Analyst (CSA) Certified Securities Analyst (CSA)	Investasi Investment	3 orang 3 people
17	Chartered Accountant (CA) Chartered Accountant (CA)	Akuntansi Accountancy	3 orang 3 people
18	Qualified Internal Audit (QIA) Qualified Internal Audit (QIA)	Audit	3 orang 3 people
19	Registered Securities Analyst (RSA) Registered Securities Analyst (RSA)	Investasi Investment	3 orang 3 people
20	Sertifikasi AAAIJ AAAIJ Certification	Asuransi Insurance	3 orang 3 people
21	Ahli Pengadaan Nasional National Procurement Expert	Pengadaan Barang dan Jasa Procurement of Goods and Service	2 orang 2 people
22	Ajun Ahli Asuransi Kesehatan (AAAK) Assistant Health Insurance Expert (AAAK)	Asuransi Insurance	2 orang 2 people
23	Certified Assessment Center Assessor (CACA) Certified Assessment Center Assessor (CACA)	*Human Capital*	2 orang 2 people
24	Fellow of Society of Actuaries of Indonesia (FSAI) Fellow of Society of Actuaries of Indonesia (FSAI)	Aktuaria Actuarial	2 orang 2 people
25	Professional Financial Modeler (PFM) Professional Financial Modeler (PFM)	Investasi Investment	2 orang 2 people
26	Register Negara Akuntan (RNA) State Register of Accountants (RNA)	Akuntansi Accountancy	2 orang 2 people
27	Wakil Penjamin Emisi Efek (WPEE) Securities Underwriter Representative (WPEE)	Investasi Investment	2 orang 2 people
28	Wakil Perantara Pedagang Efek (WPPE) Securities Broker-Dealer Representative (WPPE)	Investasi Investment	2 orang 2 people
29	Certified Internal Audit Officer (CIAO) Certified Internal Audit Officer (CIAO)	Audit	2 orang 2 people
30	Administering Microsoft Azure SQL Solutions Administering Microsoft Azure SQL Solutions	IT	1 orang 1 people
31	Akuntan Accountant	Akuntansi Accountancy	1 orang 1 people
32	Associate of Society of Actuaries of Indonesia (ASAI) Associate of Society of Actuaries of Indonesia (ASAI)	Aktuaria /Actuarial	1 orang 1 people
33	Bank Risk Management Level 1 Bank Risk Management Level 1	Manajemen Risiko Management Risk	1 orang 1 people
34	Certified Ethical Hacker (CEH) Certified Ethical Hacker (CEH)	IT	1 orang 1 people
35	Certified Human Resource Professional (CHRP) Certified Human Resource Professional (CHRP)	*Human Capital*	1 orang 1 people
36	Certified Public Accountant (CPA) Certified Public Accountant (CPA)	Akuntansi Accountancy	1 orang 1 people

No	Nama Sertifikasi Profesi *Name of Prossional Certification*	Klasifikasi *Classification*	Jumlah Orang *Number of People*
37	Certified Sustainability Development Specialist (CSDS Certified Sustainability Development Specialist (CSDS)	*Sustainability*	1 orang 1 people
38	Regular Securities Analyst (RSA) Regular Securities Analyst (RSA)	Investasi Invest	1 orang 1 people
39	Sertifikasi Asesor Assessor Certification	Manajemen Risiko Risk Management	1 orang 1 people
40	Sertifikasi Human Resources Supervisor Human Resources Supervisor Certification	*Human Capital*	1 orang 1 people
41	Sertifikasi Pengelolaan Hubungan Industrial Industrial Relations Management Certification	*Human Capital*	1 orang 1 people
42	Sertifikasi Pengembangan Human Capital Human Capital Development Certification	*Human Capital*	1 orang 1 people
43	Sertifikasi Perencanaan Human Capital Human Capital Planning Certification	*Human Capital*	1 orang 1 people
44	Sertifikasi Staf Rekrutmen dan Seleksi SDM HR Recruitment and Selection Staff Certification	*Human Capital*	1 orang 1 people
45	Sertifikasi Profesi SDM HR Profession Certification	*Human Capital*	1 orang 1 people
46	Registered Technical Analyst (RTA) Registered Technical Analyst (RTA)	Investasi Investment	1 orang 1 people
47	Kepala Pengelola Lingkungan Bangunan Gedung Head of Building Environmental Management	K3	1 orang 1 people
48	Sertifikasi Kepala bagian Pelatihan dan Pengembangan Head of Training and Development Certification	*Human Capital*	1 orang 1 people
	Jumlah **Total**		**185 orang** **185 people**

Biaya Pengembangan Kompetensi Tahun 2025

2025 Competence Development Expenses

INTERNALISASI BUDAYA AKHLAK

Sepanjang tahun 2025, Divisi Strategi SDM telah menginisiasi dan merealisasikan sejumlah agenda strategis terkait pengembangan budaya organisasi. Rangkaian kegiatan ini dimulai pada 19 Juni 2025 dengan penyusunan kalender budaya yang disetujui oleh Direktur SDM dan Hukum.

INTERNALIZATION OF AKHLAK CULTURE

Throughout 2025, the HR Strategy Division has initiated and implemented a number of strategic initiatives relating to the development of organisational culture. This series of activities began on 19 June 2025 with the drafting of a cultural calendar, which was approved by the Director of HR and Legal Affairs.

Sebagai tindak lanjut dari perencanaan tersebut, beberapa program kerja mulai diimplementasikan secara bertahap. Hingga bulan Juli, salah satu pencapaian yang berhasil dilaksanakan adalah penyelenggaraan *Fun Quiz* pada 29 Juli 2025 sebagai upaya internalisasi budaya yang interaktif. Menjelang akhir tahun, tepatnya pada 12 Desember 2025, organisasi kembali memperkuat fondasi transformasinya melalui kegiatan *Refreshment Change Agent* guna memastikan keberlanjutan peran para agen perubahan dalam mengawal budaya kerja.

As a follow-up to this planning, several work programmes began to be implemented in stages. By July, one of the successful achievements was the organisation of a Fun Quiz on July 29 2025 as an interactive effort to internalise the culture. Towards the end of the year, specifically on December 12 2025, the organisation further strengthened the foundations of its transformation through a Change Agent Refreshment programme to ensure the continued role of change agents in fostering the work culture.

KESETARAAN GENDER DAN PERSAMAAN HAK

Dalam memastikan kesetaraan gender dan persamaan hak Karyawan, telah disusun beberapa program sebagai berikut:

1. Mewujudkan Lingkungan Kerja yang Inklusif dan Bebas Diskriminasi dengan penerapan *Respectful Workplace Policy* (RWP) di PT ASABRI (Persero)
   PT ASABRI (Persero) berkomitmen untuk menciptakan lingkungan kerja yang inklusif, bebas dari diskriminasi, kekerasan, dan pelecehan, serta menjunjung tinggi hak asasi manusia. Melalui penerapan RWP, Perusahaan menegaskan bahwa keberagaman dan kesetaraan merupakan nilai fundamental dalam mendorong kinerja, pertumbuhan, serta keberlanjutan bisnis.

   Sebagai wujud nyata dari komitmen tersebut, PT ASABRI (Persero) telah mengambil berbagai langkah strategis dalam mengimplementasikan RWP, di antaranya:
   a. PT ASABRI (Persero) secara resmi mengesahkan Keputusan Bersama Dewan Komisaris dan Direksi terkait Kebijakan Berperilaku Saling Menghargai. Kebijakan ini menjadi pedoman bagi seluruh insan ASABRI dalam berinteraksi dan menciptakan lingkungan kerja yang aman serta nyaman bagi semua pihak.
   b. Untuk memastikan penegakan kebijakan RWP secara transparan dan akuntabel, *whistleblowing system* (WBS) sebagai sarana bagi Karyawan untuk melaporkan dugaan pelanggaran secara aman dan rahasia. Dengan adanya sistem ini, PT ASABRI (Persero) menjamin perlindungan bagi pelapor dan menindaklanjuti setiap laporan dengan prinsip keadilan dan objektivitas. Sepanjang tahun 2025, terdapat 1 kasus pelanggaran RWP.

GENDER EQUALITY AND EQUAL RIGHTS

In ensuring gender equality and equal rights for Employees, several programs have been prepared as follows:

1. Realizing Inclusive Workplace and Non-Discrimination with Respectful Workplace Policy (RWP) in PT ASABRI (Persero)
   PT ASABRI (Persero) committed to create the inclusive, free from discrimination, violence, abuse workplace uphold with human rights. Through RWP implementation, the Company emphasized that diversity and equality is the fundamental value to support performance, growth, and business sustainability.

   As a tangible manifestation of this commitment, PT ASABRI (Persero) has taken various strategic steps in implementing RWP, including:

   a. PT ASABRI (Persero) has formally ratified the Joint Decree of the Board of Commissioners and Board of Directors regarding the Mutual Respect Behavioral Policy. This policy serves as a guideline for all ASABRI personnel in their interactions and in creating a safe and comfortable working environment for all parties.
   b. To ensure that the RWP is enforced in a transparent and accountable manner, a whistleblowing system (WBS) is in place as a channel for Employees to report suspected violations safely and confidentially. With this system, PT ASABRI (Persero) guarantees protection for whistleblowers and follows up on every report with the principles of fairness and objectivity. Throughout 2025, there was 1 (one) reported RWP violation.

c. PT ASABRI (Persero) secara berkala mengadakan sosialisasi dan edukasi terkait RWP untuk meningkatkan kesadaran seluruh Karyawan mengenai pentingnya menjaga etika profesional serta membangun budaya kerja yang menghargai perbedaan dan kesetaraan.

c. PT ASABRI (Persero) regularly conducts dissemination and education activities related to the RWP to raise awareness among all Employees regarding the importance of maintaining professional ethics and building a work culture that respects diversity and equality.

Dengan berbagai langkah proaktif, PT ASABRI (Persero) terus berupaya menciptakan tempat kerja yang aman, inklusif, dan mendukung kesejahteraan seluruh Karyawan. Komitmen ini tidak hanya memperkuat budaya Perusahaan tetapi juga menjadi bagian dari strategi jangka panjang dalam membangun lingkungan kerja yang produktif dan berkelanjutan.

With various proactive steps, PT ASABRI (Persero) always strive toward creating a safe workplace, inclusive, and support all the Employee welfare. The commitment not only strenghten the Company culture, but also become a part of long-term strategic to developed a productive and sustain work environment.

1. Disabilitas

   Pada Tahun 2023 telah disusun Keputusan Direksi tentang *Blueprint* Karyawan Difabel Tahun 2024-2028, digunakan sebagai acuan untuk pemenuhan amanat Undang-Undang Nomor 8 Tahun 2016 di PT ASABRI (Persero) yang meliputi 5 (lima) aspek, yaitu:

   a. Penempatan tenaga kerja;
   b. Pengembangan karier;
   c. Kesejahteraan;
   d. Aksesibilitas; dan
   e. Program Kesehatan dan Keselamatan Kerja.

   Sebagai bagian dari implementasi *Blueprint* Karyawan Difabel, PT ASABRI (Persero) telah berhasil mencapai pemenuhan komposisi tenaga kerja difabel sebesar 1,2% dari total 485 Karyawan, dengan rincian sebagai berikut:

1. Disability

   In 2023, the Board of Directors' Decree regarding the Blueprint for Disabled Employees for 2024-2028 has been prepared, used as a reference for compliance with the mandate of Law Number 8 of 2016 at PT ASABRI (Persero) which includes 5 (five) aspects as follows:

   a. Workforce placement;
   b. Career development;
   c. Welfare;
   d. Accessibility; and
   e. Occupational Health and Safety Program.

   As part of the implementation of the Disabled Employee Blueprint, PT ASABRI (Persero) has succeeded in achieving the fulfillment of the composition of the disabled workforce of 1.2% of the total 485 employees, with the following details:

2023	2024	2025
5	6	6

2. Kesetaraan Gender
Perusahaan memberikan kesempatan bagi Karyawan perempuan dengan menciptakan talenta-talenta Perempuan untuk menjadi talenta Badan Pengaturan BUMN dengan capaian 3 (tiga) tahun terakhir sebagai berikut:

2. Gender Equality
The Company provides female Employees with opportunities by creating Female talents to became part for the Regulator Agency of SOEs with the following achievements in the last 3 (three) years:

Indikator *Indicator*	Tahun *Year*					
	2023		2024		2025	
	Target	Pencapaian *Achievement*	Target	Pencapaian *Achievement*	Target	Pencapaian *Achievement*
Perempuan Female	25%	50% (3/6)	55%	66,67% (2/3)	40%	40% (2/5)
Muda Young	25%	50% (3/6)	55%	66,67% (2/3)	30%	40% (2/5)

Employee Engagement

Perusahaan menegaskan komitmennya dalam membangun lingkungan kerja yang positif dan inklusif. Sebagai bagian dari upaya ini, Perusahaan menyelenggarakan Survei Kepuasan dan Keterikatan Karyawan selama periode 2 tahun sekali. Adapun periode survei terakhir dilakukan pada tahun 2024 melalui *platform* digital EMX. Survei ini mencatat tingkat partisipasi sebesar 100%, di mana seluruh 503 orang Karyawan memberikan aspirasi mereka untuk kemajuan organisasi.

Employee Engagement

The Company reaffirms its commitment to fostering a positive and inclusive working environment. As part of these efforts, the Company conducts an Employee Satisfaction and Engagement Survey every two years. The most recent survey was carried out in 2024 via the EMX digital platform. The survey recorded a 100 per cent participation rate, with all 503 employees sharing their aspirations for the organisation's progress.

Hasil survei menunjukkan pencapaian yang membanggakan dengan skor keseluruhan sebesar 85,29 yang menempatkan insan ASABRI dalam kategori *Actively Engaged*. Keterikatan yang tinggi ini tercermin kuat pada dimensi:

1. *Dedication* (90,93), Karyawan memiliki rasa bangga dan prioritas tinggi terhadap tanggung jawab mereka.
2. Harmonis (89,29), Integrasi nilai-nilai AKHLAK telah menciptakan kolaborasi dan interaksi positif di lingkungan kerja.
3. Penyelesaian Masalah (88,05), Budaya pemberdayaan mendorong Karyawan untuk proaktif dalam mencari solusi.

The survey results show a commendable achievement, with an overall score of 85.29, placing ASABRI staff in the 'Actively Engaged' category. This high level of engagement is strongly reflected in the following dimensions:

1. Dedication (90.93), Employees have a sense of pride and high priority towards their responsibilities.
2. Harmony (89.29), The integration of AKHLAK values has created positive collaboration and interaction in the workplace.
3. Problem Clarity (88.05), The culture of empowerment encourages Employees to be proactive in seeking solutions.

Perusahaan juga mencatat keseimbangan tingkat keterikatan antara Karyawan laki-laki (85,30) dan perempuan (85,27), yang menunjukkan lingkungan kerja yang setara. Selain itu, skor 84,21 pada dimensi Implementasi Disabilitas menunjukkan persepsi positif Karyawan terhadap upaya perusahaan dalam membangun lingkungan kerja yang inklusif bagi rekan-rekan difabel.

The company also recorded a balanced engagement rate between male (85.30) and female (85.27) Employees, indicates an equal work environment. Furthermore, a score of 84.21 on the Disability Implementation dimension indicates positive Employee perceptions of the Company's efforts to build an inclusive work environment for colleagues with disabilities.

Meskipun mencapai hasil yang sangat baik, Perusahaan berkomitmen untuk terus melakukan perbaikan berkelanjutan pada beberapa aspek strategis yang menjadi aspirasi Karyawan, antara lain:

1. Meningkatkan transparansi sistem promosi dan kejelasan jalur pengembangan karier;
2. Diversifikasi bentuk apresiasi baik material maupun non-material untuk meningkatkan motivasi individu dan tim; dan
3. Memperkuat dukungan operasional, khususnya bagi Karyawan di kantor cabang sebagai optimalisasi layanan.

Despite achieve excellent results, the Company committed to continuous improvement in several strategic aspects that reflect Employee aspirations, including:

1. Increase the transparency of the promotion system and clarifying career development paths;
2. Diversifying forms of appreciation, both material and non-material, to improve individual and team motivation; and
3. Strengthen operational support, specifically for Employees in branch offices as a services optimization.

Melalui rencana aksi program *mentoring, buddy system, serta pulse survey* berkala, Perusahaan optimis bahwa peningkatan keterikatan Karyawan akan menjadi prioritas dalam mendorong produktivitas, menurunkan tingkat *turnover*, dan meningkatkan kualitas layanan Perusahaan secara menyeluruh.

Through an action plan for mentoring programs, buddy system, and regular pulse survey, the Company optimistic that increasing employee engagement would be a priority in improving productivity, reducing turnover rates, and improving the overall quality of the Company's services.

Penghargaan Karyawan

Sebagai bentuk apresiasi atas dedikasi dan pengabdian para Karyawan, PT ASABRI (Persero) memberikan Penghargaan Purna Tugas kepada Karyawan yang telah mencapai usia pensiun pada 56 tahun. Penghargaan ini diberikan sebagai bentuk penghormatan atas kontribusi mereka dalam mendukung pertumbuhan dan keberlanjutan perusahaan. dengan rincian sebagai berikut:

Employee Appreciation

As a form of appreciation for the dedication and devotion of the employees, PT ASABRI (Persero) provides Post Duty Awards to employees who have reached retirement age at 56 years. This award is given as a form of respect for their contribution in supporting the growth and sustainability of the company, with details as follows:

2023	2024	2025
9	13	9

Sebagai bagian dari penghargaan ini, setiap Karyawan yang memasuki masa purna tugas menerima emas seberat 10 gram sebagai simbol apresiasi atas loyalitas dan kerja keras mereka selama bertahun-tahun. Program ini merupakan wujud nyata dari komitmen PT ASABRI (Persero) dalam menghargai para Karyawan yang telah mengabdikan dirinya bagi perusahaan dan memberikan kontribusi yang berarti dalam perjalanan perusahaan.

As part of this award, each employee who enters retirement receives 10 grams of gold as a symbol of appreciation for their loyalty and hard work over the years. This program is a tangible manifestation of PT ASABRI (Persero)'s commitment to appreciating Employees who have devoted themselves to the company and made a meaningful contribution to the company's journey.

Rencana Pengembangan SDM Tahun 2026

Pengembangan Kompetensi Karyawan di tahun 2026 diselaraskan dengan RJPP 2026 – 2030, yaitu Lebih Peduli Dengan Peserta. Pengembangan kompetensi Karyawan dibagi menjadi 2 (dua) area pembelajaran yaitu *Spesific Learning* (meliputi pengembangan fungsi Aktuaria, TI, Investasi dan MR) dan *General Learning* (meliputi pengembangan pada *Commercial, Services* dan *People*). Metode pengembangan kompetensi Karyawan dilakukan dengan *Assignment, Coaching, Mentoring*, Pelatihan dan Belajar Mandiri.

Human Capital Development Plan for 2026

Employee Competency Development in 2026 is aligned with the 2026–2030 RJPP theme: More Care for Participants. Employee competency development is divided into 2 (two) learning areas: Specific Learning (encompassing the development of Actuarial, IT, Investment, and Risk Management functions) and General Learning (encompassing the development of Commercial, Services, and People). Employee competency development methods include Assignments, Coaching, Mentoring, Training, and Self-Learning.

Pengembangan kompetensi Karyawan didorong juga melalui *Knowledge Management Learning Ecosystem* dengan tahapan:

1. Penyusunan KM *Policy*: Perusahaan menetapkan mekanisme pengelolaan pengetahuan yang terstandar dan terintegrasi dengan sistem
2. *Knowledge Mapping*: Perusahaan menetapkan mekanisme pengelolaan pengetahuan yang terstandar dan terintegrasi dengan sistem
3. KM *Technology Enablement*: Perusahaan membuat KM *Prototype* sebagai model operasional pengelolaan pengetahuan berbasis sistem digital. Pendekatan ini bertujuan untuk mengoptimalkan proses dokumentasi, pembelajaran, dan berbagi pengetahuan secara terintegrasi, sekaligus meningkatkan kemudahan akses, efektivitas pemanfaatan pengetahuan, dan tingkat adopsi sistem oleh Karyawan.

Employee competency development is also promoted through the Knowledge Management Learning Ecosystem, structured in the following stages:

1. KM Policy Formulation: The Company establishes standardized and system-integrated knowledge management mechanisms.
2. Knowledge Mapping: The Company identifies and maps critical knowledge across each function to ensure availability, sustainability, and ease of access.
3. KM Technology Enablement: The Company creates a KM Prototype as an operational model for digital system-based knowledge management. This approach aims to optimize integrated documentation, learning, and knowledge-sharing processes, while enhancing ease of access, the effectiveness of knowledge utilization, and the level of system adoption by Employees.

Dengan dukungan teknologi yang tepat, KM *Learning Ecosystem* diharapkan mampu memperkuat budaya belajar, meningkatkan kapabilitas SDM, serta mendukung kesiapan Perusahaan dalam menjawab kebutuhan bisnis dan transformasi organisasi secara berkelanjutan.

With the right technological support, the KM Learning Ecosystem is expected to strengthen the learning culture, enhance HR capabilities, and support the Company's readiness to meet business needs and drive continuous organizational transformation.

Teknologi Informasi
Information Technology



Teknologi Informasi memiliki peran strategis dalam mendukung keberlangsungan operasional dan transformasi bisnis PT ASABRI (Persero). Di tengah perkembangan teknologi yang semakin pesat dan meningkatnya kebutuhan layanan digital, perusahaan terus memperkuat kapabilitas teknologi untuk memastikan tersedianya sistem yang andal, aman, dan terintegrasi. Pengelolaan Teknologi Informasi diarahkan untuk mendukung efektivitas proses bisnis, meningkatkan kualitas layanan kepada peserta, memperkuat pengelolaan data, serta menyediakan informasi yang akurat dan tepat waktu sebagai dasar pengambilan keputusan.

Sepanjang tahun 2025, fokus pengelolaan Teknologi Informasi mencakup penguatan tata kelola teknologi, peningkatan keamanan siber, pengembangan infrastruktur digital, serta optimalisasi mekanisme keberlangsungan layanan. Berbagai inisiatif dilakukan untuk menjaga ketersediaan sistem, melindungi data dan informasi perusahaan, meningkatkan kemampuan deteksi dan respons terhadap ancaman siber, serta memastikan

Information Technology plays a strategic role in supporting the operational continuity and business transformation of PT ASABRI (Persero). Amid the rapid pace of technological development and the growing demand for digital services, the Company continues to strengthen its technology capabilities to ensure the availability of reliable, secure, and integrated systems. IT management is directed toward supporting the effectiveness of business processes, improving the quality of service to participants, strengthening data management, and providing accurate and timely information as the basis for decision-making.

Throughout 2025, the focus of IT management has encompassed strengthening technology governance, enhancing cybersecurity, developing digital infrastructure, and optimizing service continuity mechanisms. Various initiatives have been undertaken to maintain system availability, protect the Company's data and information, improve the capability to detect and respond to cyber threats, and ensure the readiness for

kesiapan pemulihan layanan dalam kondisi darurat. Melalui upaya tersebut, ASABRI terus memperkuat fondasi digital perusahaan guna mendukung pertumbuhan bisnis yang berkelanjutan dan peningkatan kualitas layanan bagi seluruh pemangku kepentingan

service recovery in emergency situations. Through these efforts, ASABRI continues to strengthen the Company's digital foundation to support sustainable business growth and improve the quality of service for all stakeholders.

KEBIJAKAN PENGEMBANGAN TEKNOLOGI INFORMASI

Kebijakan Teknologi Informasi (TI) ASABRI dirancang untuk memastikan pengelolaan TI yang efektif dan terintegrasi dalam mendukung tujuan strategis organisasi. Kebijakan ini mengatur berbagai aspek terkait pemanfaatan teknologi informasi, mulai dari pengelolaan infrastruktur TI, pengamanan data, hingga pengembangan dan penggunaan aplikasi yang mendukung operasional Perusahaan, antara lain:

Kebijakan Teknologi Informasi PT ASABRI (Persero) disusun untuk memastikan pengelolaan teknologi yang terarah dan selaras dengan kebutuhan bisnis serta strategi Perusahaan. Kebijakan ini menjadi pedoman dalam pengelolaan seluruh aspek teknologi informasi, mencakup tata kelola dan pengembangan sistem, pengelolaan infrastruktur dan jaringan, keamanan informasi, perlindungan data, pengelolaan risiko teknologi informasi, serta pengembangan layanan digital yang mendukung efektivitas operasional dan peningkatan kualitas layanan kepada peserta. Melalui penerapan kebijakan tersebut, perusahaan berupaya memastikan pemanfaatan teknologi informasi dapat memberikan nilai tambah serta mendukung terciptanya layanan yang andal, aman, dan berkelanjutan. Adapun implementasi kebijakan Teknologi Informasi sepanjang tahun 2025 antara lain sebagai berikut:

1. Peraturan Direksi PT ASABRI (Persero) Nomor PER-25/HK.01.02/UTM.I/XII/2023 tanggal 13 Desember 2023 tentang Komite Teknologi Informasi;
2. Peraturan Direksi PT ASABRI (Persero) Nomor PER-26/HK.01.02/UTM.I/XII/2024 tanggal 20 Desember 2024 tentang Kebijakan Tata Kelola Teknologi Informasi PT ASABRI (Persero);
3. Peraturan Direksi PT ASABRI (Persero) Nomor PER-25/HK.01.02/UTM.I/XII/2024 tanggal 13 Desember 2024 tentang Pedoman Sistem Manajemen Keamanan Informasi PT ASABRI (Persero);

INFORMATION TECHNOLOGY DEVELOPMENT POLICY

ASABRI's Information Technology (IT) Policy is designed to ensure effective and integrated IT management in support of the organization's strategic objectives. This policy regulates various aspects related to the use of information technology, from IT infrastructure management and data security to the development and use of applications that support the Company's operations, including:

The Information Technology Policy of PT ASABRI (Persero) is formulated to ensure focused and business-aligned technology management in line with the Company's strategies. This policy serves as a guideline for the management of all aspects of information technology, encompassing system governance and development, infrastructure and network management, information security, data protection, IT risk management, and the development of digital services that support operational effectiveness and the improvement of service quality to participants. Through the implementation of this policy, the Company strives to ensure that the use of information technology delivers added value and supports the creation of reliable, secure, and sustainable services. The implementation of the Information Technology policy throughout 2025 includes the following:

1. PT ASABRI (Persero) Board of Directors Regulation No. PER-25/HK.01.02/UTM.I/XII/2023 dated December 13, 2023, regarding the Information Technology Committee;
2. Regulation of the Board of Directors of PT ASABRI (Persero) Number PER-26/HK.01.02/UTM.I/XII/2024 dated December 20, 2024 regarding the Information Technology Governance Policy of PT ASABRI (Persero);
3. Regulation of the Board of Directors of PT ASABRI (Persero) Number PER-25/HK.01.02/UTM.I/XII/2024 dated December 13, 2024 regarding Guidelines for the Information Security Management System of PT ASABRI (Persero);

4. Surat Edaran Direksi PT ASABRI (Persero) Nomor SE/TI.02.07/21-AS/VI/2019 tanggal 20 Juni 2019 tentang Optimalisasi Penggunaan Fitur Microsoft Office 365;
5. Surat Edaran Direksi PT ASABRI (Persero) Nomor SE/TI.01.04/01-AS/I/2021 tanggal 4 Januari 2021 tentang Pedoman Keamanan Pengelolaan *Password*;
6. Surat Edaran Direksi PT ASABRI (Persero) Nomor SE/TI.01/20-AS/VI/2021-SISFO tanggal 28 Juni 2021 tentang Klasifikasi Informasi Sistem Manajemen Keamanan Informasi;
7. Surat Edaran Direksi PT ASABRI (Persero) Nomor SE/TI.01/31-AS/XI/2021 tanggal 30 November 2021 tentang Ketentuan Klasifikasi *Business Requirement Specification* (BRS) dan *Post Implementation Review* (PIR) PT ASABRI (Persero);
8. Surat Edaran Direksi PT ASABRI (Persero) Nomor SE-18/HK.01.04/UTM.I/IX/2024 tanggal 17 September 2024 tentang Standardisasi Spesifikasi Laptop Dan Printer.

4. Circular Letter of the Board of Directors of PT ASABRI (Persero) Number SE/TI.02.07/21-AS/VI/2019 dated June 20, 2019 regarding the Optimization of Microsoft Office 365 Features;
5. Circular Letter of the Board of Directors of PT ASABRI (Persero) Number SE/TI.01.04/01-AS/I/2021 dated January 4, 2021 regarding Guidelines for Password Management Security;
6. Circular Letter of the Board of Directors of PT ASABRI (Persero) Number SE/TI.01/20-AS/VI/2021-SISFO dated June 28, 2021 regarding Classification of Information Security Management System Information;
7. Circular Letter of the Board of Directors of PT ASABRI (Persero) Number SE/TI.01/31-AS/XI/2021 dated November 30, 2021 concerning Provisions on the Classification of Business Requirement Specification (BRS) and Post Implementation Review (PIR) of PT ASABRI (Persero);
8. Circular Letter of the Board of Directors of PT ASABRI (Persero) Number SE-18/HK.01.04/UTM.I/IX/2024 dated September 17, 2024 concerning Standardization of Laptop and Printer Specifications.

TATA KELOLA TI

Pengelolaan Teknologi Informasi di ASABRI dilaksanakan secara terstruktur untuk memastikan pengelolaan sistem dan layanan TI mampu mengantisipasi isu-isu TI termasuk risiko gangguan layanan (*Disruption*), ancaman keamanan siber (*Cyber Security*), serta menjamin kesiapan pemulihan layanan (*Disaster Recovery*). Pendekatan ini menjadi landasan dalam menjaga keandalan sistem, perlindungan data, dan keberlangsungan operasional perusahaan.

Dalam praktiknya, Divisi Teknologi Informasi mengoordinasikan seluruh proses pengelolaan TI mulai dari perencanaan hingga evaluasi, dengan melibatkan unit kerja terkait sesuai perannya. Melalui mekanisme ini, pengelolaan TI tidak hanya terfokus pada aspek teknis, tetapi juga menjadi bagian dari proses pengawasan dan pengambilan keputusan strategis perusahaan.

IT GOVERNANCE

Information Technology Management at ASABRI is implemented in a structured manner to ensure IT systems and services are able to anticipate IT issues, including the risk of service (Disruptions), cyber security threats (Cyber Security), and ensure readiness for Disaster Recovery. The approach serves as the foundation for maintain system reliability, data protection, and the continuity of the company's operations.

In practice, the Information Technology Division coordinates the entire IT management process, from planning to evaluation, involving relevant work units according to their roles. Through this mechanism, IT management is not solely focused on technical aspects but also becomes part of the company's strategic oversight and decision-making process.

1. *Disruption* (gangguan)

   Dalam rangka menjaga keberlangsungan operasional dan kualitas layanan kepada peserta, ASABRI memandang risiko disruption sebagai salah satu risiko utama dalam tata kelola Teknologi Informasi. Fokus pengelolaan diarahkan pada *Availability Management dan Business Continuity*, dengan tujuan memastikan layanan tetap tersedia serta mampu dipulihkan secara terukur apabila terjadi gangguan.

   Untuk mendukung tujuan tersebut, ASABRI berperan aktif dalam membangun mekanisme deteksi dini, pencegahan gangguan, serta strategi pemulihan yang terintegrasi. Pendekatan ini dirancang untuk menjawab kebutuhan manajemen dan audit terkait kecepatan deteksi gangguan serta kesiapan perusahaan dalam menghadapi skenario gangguan berskala besar.

   a. Sistem Deteksi Dini & *Monitoring* (*Early Warning System*)

      ASABRI menargetkan agar setiap gangguan layanan dapat diketahui sedini mungkin sebelum berdampak pada pengguna. Dalam mendukung tujuan ini, dioperasikan sistem deteksi dini dan pemantauan berlapis untuk memberikan visibilitas *real-time* terhadap kondisi layanan.

      Pemantauan konektivitas jaringan dilakukan untuk mendeteksi status *up* dan *down* secara cepat melalui mekanisme berbasis Internet *Control Message Protocol* (ICMP). Di sisi lain, performa sistem dipantau secara mendalam dengan mengawasi penggunaan sumber daya utama seperti *Central Processing Unit* (CPU), memori, dan kapasitas penyimpanan, guna mencegah gangguan layanan akibat *resource exhaustion*. Selain itu, pemantauan *traffic* dan utilisasi *bandwidth Internet Service Provider* (ISP) dilakukan secara berkelanjutan untuk mengidentifikasi potensi gangguan pada jalur komunikasi eksternal.

      Melalui pemantauan yang terintegrasi tersebut, ASABRI memiliki dasar yang kuat untuk melakukan respons operasional secara cepat serta menjaga tingkat ketersediaan layanan sesuai dengan komitmen yang telah ditetapkan.

1. Disruption

   In order to maintain operational continuity and the quality of service to participants, ASABRI regards disruption risk as one of the key risks in IT governance. Management focus is directed toward Availability Management and Business Continuity, with the objective of ensuring services remain available and can be recovered in a measurable manner in the event of a disruption.

   To support this objective, ASABRI actively builds early detection mechanisms, disruption prevention measures, and an integrated recovery strategy. This approach is designed to address management and audit requirements relating to the speed of disruption detection and the Company's preparedness for large-scale disruption scenarios.

   a. Early Warning System & Monitoring

      ASABRI targets the earliest possible detection of any service disruption before it impacts users. In support of this objective, a layered early detection and monitoring system is operated to provide real-time visibility into service conditions.

      Network connectivity monitoring is conducted to rapidly detect up and down status through an Internet Control Message Protocol (ICMP)-based mechanism. System performance is closely monitored by tracking the usage of core resources such as Central Processing Units (CPUs), memory, and storage capacity, to prevent service disruptions caused by resource exhaustion. Additionally, Internet Service Provider (ISP) traffic and bandwidth utilization are continuously monitored to identify potential disruptions on external communication channels.

      Through this integrated monitoring approach, ASABRI has a solid foundation for rapid operational response and for maintaining service availability levels in accordance with established commitments.

b. Pencegahan Gangguan Eksternal (*Prevention*)
Dalam perspektif perusahaan, stabilitas layanan merupakan prasyarat utama keberlangsungan bisnis. Oleh karena itu, pengelolaan risiko disruption tidak hanya berfokus pada deteksi, tetapi juga pada upaya pencegahan gangguan yang bersumber dari faktor eksternal.

Sebagai bentuk dukungan terhadap tujuan tersebut, ASABRI menempatkan *Next Generation Application Firewall* (NGAF) pada perimeter utama sistem. Pengendalian ini berfungsi untuk menyaring *traffic* berbahaya dan mencegah aktivitas yang berpotensi menyebabkan gangguan layanan, seperti serangan *Distributed Denial of Service* (DDoS) atau upaya intrusi. Pendekatan preventif ini membantu menjaga stabilitas layanan serta memperkuat ketahanan sistem terhadap gangguan eksternal.

b. Prevention
From a business perspective, service stability is a fundamental prerequisite for business continuity. Therefore, disruption risk management does not focus solely on detection, but also on the prevention of disruptions arising from external factors.

In support of this objective, ASABRI deploys a Next Generation Application Firewall (NGAF) at the primary system perimeter. This control functions to filter malicious traffic and prevent activities that could potentially cause service disruptions, such as Distributed Denial of Service (DDoS) attacks or intrusion attempts. This preventive approach helps maintain service stability and strengthens the system's resilience against external disruptions.

c. Pemulihan Bencana & Keberlangsungan Data (*Disaster Recovery & Business Continuity Planning*)
ASABRI menempatkan kesiapan pemulihan layanan sebagai bagian penting dari tata kelola risiko perusahaan. Oleh karena itu, strategi *Disaster Recovery* dan *Business Continuity* disiapkan untuk memastikan bahwa layanan dan data kritis tetap dapat dipulihkan apabila terjadi gangguan berskala besar.

Dalam mendukung strategi tersebut, diimplementasikan mekanisme replikasi data secara sistematis dari *Data Center* utama ke *Disaster Recovery Center*. Pendekatan ini memungkinkan perusahaan menjaga *Recovery Point Objective* (RPO) pada tingkat yang rendah, sehingga risiko kehilangan data dapat diminimalkan.

Sebagai lapisan perlindungan tambahan, strategi *air-gapped backup* diterapkan melalui penggunaan *backup tape*. Data cadangan disimpan secara fisik terpisah dari jaringan operasional, sehingga memberikan perlindungan terhadap skenario ekstrem seperti serangan *ransomware*. Strategi ini berfungsi sebagai *last resort* untuk memastikan data tetap dapat dipulihkan dalam kondisi darurat.

c. Disaster Recovery & Business Continuity Planning
ASABRI regards service recovery readiness as an integral part of the Company's risk governance. Accordingly, a Disaster Recovery and Business Continuity strategy is prepared to ensure that critical services and data can be recovered in the event of a large-scale disruption.

In support of this strategy, a systematic data replication mechanism has been implemented, replicating data from the primary Data Center to the Disaster Recovery Center. This approach enables the Company to maintain a low Recovery Point Objective (RPO), thereby minimizing the risk of data loss.

As an additional layer of protection, an air-gapped backup strategy is applied through the use of backup tapes. Backup data is stored physically separated from the operational network, providing protection against extreme scenarios such as ransomware attacks. This strategy serves as a last resort to ensure data can be recovered even in emergency conditions.

2. *Cyber Security*

a. *Identity and Access Gateway* (IAG)

ASABRI telah menerapkan pengelolaan identitas dan akses secara terpusat sebagai fondasi pengendalian keamanan siber. Mekanisme *Single Sign-On* digunakan untuk seluruh layanan utama perusahaan guna memastikan konsistensi autentikasi dan meminimalkan risiko penyalahgunaan kredensial. Pengendalian ini mencakup akses ke aplikasi, sistem internal, serta layanan jaringan.

Akses jaringan, termasuk layanan WiFi, dikelola menggunakan *Network Access Control* yang memastikan hanya pengguna dan perangkat yang tervalidasi yang dapat terhubung ke jaringan internal perusahaan. Untuk memperkuat pengendalian tersebut, aktivitas *login* pada layanan *email* berbasis *cloud* dimonitor secara aktif guna mendeteksi indikasi penyalahgunaan akun, seperti pola *login* yang tidak wajar atau indikasi upaya akses tidak sah. Pendekatan ini memungkinkan identifikasi dini terhadap potensi ancaman berbasis identitas.

b. *Network Security and Architecture*

Dalam melindungi jalur komunikasi data, ASABRI menerapkan arsitektur keamanan jaringan dengan pendekatan pertahanan berlapis. Pada perimeter jaringan, perusahaan menggunakan *Next-Generation Firewall* untuk menyaring *traffic* berbahaya dan mencegah akses tidak sah yang berpotensi mengganggu layanan.

Di dalam jaringan internal, ASABRI mengimplementasikan *Network Detection and Response*. Mekanisme ini memberikan visibilitas yang lebih mendalam terhadap aktivitas jaringan, membantu mengidentifikasi *blind spots*, serta mendeteksi pergerakan lateral ancaman yang berhasil melewati pengamanan perimeter. Pendekatan ini memperkuat kemampuan deteksi dan respons terhadap ancaman yang berkembang secara dinamis.

2. Cybersecurity

a. Identity and Access Gateway (IAG)

ASABRI has implemented centralized identity and access management as the foundation of its cybersecurity controls. A Single Sign-On mechanism is used for all of the company's core services to ensure consistent authentication and minimize the risk of credential misuse. These controls cover access to applications, internal systems, and network services.

Network access, including Wi-Fi services, is managed using Network Access Control, which ensures that only validated users and devices can connect to the company's internal network. To strengthen these controls, login activity on cloud-based email services is actively monitored to detect signs of account misuse, such as unusual login patterns or indications of unauthorized access attempts. This approach enables the early identification of potential identity-based threats.

b. Network Security and Architecture

In protecting data communication channels, ASABRI applies a network security architecture based on a layered defense approach. At the network perimeter, the Company utilizes a Next-Generation Firewall to filter malicious traffic and prevent unauthorized access that could potentially disrupt services.

Within the internal network, ASABRI implements Network Detection and Response. This mechanism provides deeper visibility into network activity, helps identify blind spots, and detects lateral threat movement that successfully bypasses perimeter security. This approach strengthens detection and response capabilities against dynamically evolving threats.

c. *Endpoint Security*
Perlindungan perangkat pengguna dan server dikelola melalui penerapan standar *Endpoint Detection and Response* (EDR) pada seluruh aset endpoint untuk meningkatkan cakupan deteksi terhadap *Malware* dan R*ansomware*.

Pendekatan ini memungkinkan deteksi dini terhadap ancaman pada *endpoint* sekaligus mendukung tindakan isolasi perangkat secara cepat apabila teridentifikasi indikasi infeksi, sehingga potensi penyebaran ancaman dapat ditekan secara efektif.

d. *Security Operations and Incident Response* (SecOps)
Untuk memastikan pengawasan keamanan berjalan secara berkelanjutan, Teknologi Informasi ASABRI didukung oleh layanan *Managed Detection and Response* (MDR) yang dikelola pihak ketiga terhadap 100 aset kritis perusahaan. Layanan ini beroperasi selama secara berkesinambungan sepanjang waktu (24/7), sehingga memungkinkan deteksi dan respons insiden dilakukan secara cepat dan sesuai dengan tingkat prioritas yang telah ditetapkan.

Dalam mendukung proses investigasi dan penanganan insiden, perusahaan memanfaatkan *Security Threat Analysis* (STA) sebagai sarana analisis mendalam dan forensik keamanan. Pendekatan ini memastikan setiap insiden ditangani secara terukur, terdokumentasi dengan baik, dan menjadi bahan pembelajaran untuk penguatan pengendalian di masa mendatang.

e. *Assurance and Vulnerability Management*
Sebagai bagian dari upaya memastikan efektivitas pengendalian keamanan siber, ASABRI menjalankan program *assurance* secara berkelanjutan. Divisi Teknologi secara rutin melaksanakan kegiatan *penetration testing* untuk mengidentifikasi potensi kerentanan pada sistem dan aplikasi. Pengujian tidak hanya dilakukan menggunakan perangkat dan metode internal, tetapi juga melibatkan pihak ketiga yang

c. Endpoint Security
Protection of user devices and servers is managed through the implementation of Endpoint Detection and Response (EDR) standards across all endpoint assets to broaden detection coverage against Malware and Ransomware.

This approach enables early detection of endpoint threats while supporting rapid device isolation if signs of infection are identified, thereby effectively limiting the potential spread of threats.

d. Security Operations and Incident Response (SecOps)
To ensure continuous security monitoring, ASABRI's Information Technology is supported by a Managed Detection and Response (MDR) service, managed by a third party, covering 100 of the Company's critical assets. This service operates on a continuous, around-the-clock (24/7) basis, enabling incidents to be detected and responded to promptly and in accordance with established priority levels.

To support incident investigation and handling processes, the Company utilizes Security Threat Analysis (STA) as a tool for in-depth analysis and security forensics. This approach ensures that every incident is handled in a measured and well-documented manner, and serves as a learning basis for strengthening controls in the future.

e. Assurance and Vulnerability Management
As part of its efforts to ensure the effectiveness of cybersecurity controls, ASABRI conducts an ongoing assurance program. The Technology Division regularly carries out penetration testing activities to identify potential vulnerabilities in systems and applications. Testing is conducted not only using internal tools and methods, but also involves independent third parties to enhance the objectivity and reliability of test

independen sebagai bentuk penguatan objektivitas dan keandalan hasil pengujian. Pendekatan ini memungkinkan ASABRI memperoleh gambaran yang lebih komprehensif terhadap tingkat keamanan sistem. Hasil pengujian ini selanjutnya digunakan sebagai dasar dalam proses perbaikan dan penguatan sistem, sehingga pengelolaan keamanan siber dilakukan secara proaktif dan berkesinambungan.

results. This approach enables ASABRI to obtain a more comprehensive picture of the system's security posture. The test results are subsequently used as the basis for system improvement and strengthening, ensuring that cybersecurity management is conducted in a proactive and continuous manner.

3. *Disaster Recovery*

Dalam memastikan keberlangsungan operasional perusahaan, ASABRI menempatkan *Disaster Recovery* sebagai bagian strategis dari pengelolaan risiko dan tata kelola Teknologi Informasi. Kesiapan pemulihan layanan dan data dipandang sebagai prasyarat utama agar layanan kepada peserta tetap dapat berjalan meskipun terjadi gangguan berskala besar, baik yang disebabkan oleh kegagalan infrastruktur maupun insiden siber.

Untuk mendukung arah tersebut, ASABRI membangun kapabilitas *Disaster Recovery* yang terintegrasi, mencakup ketahanan arsitektur infrastruktur, strategi kontinuitas data, serta penerapan redundansi geografis antara pusat data utama dan pusat pemulihan bencana.

a. Arsitektur Infrastruktur *(Infrastructure Resilience*)

Sebagai fondasi ketahanan sistem, infrastruktur Teknologi Informasi telah dimodernisasi untuk memastikan kemampuan pemulihan yang cepat dan andal. Dalam mendukung tujuan ini, ASABRI mengimplementasikan arsitektur *Hyper-Converged Infrastructure* (HCI) sebagai basis pengelolaan server dan penyimpanan.

Arsitektur HCI mengintegrasikan komputasi dan penyimpanan dalam satu *platform* manajemen terpusat, sehingga mengurangi kompleksitas infrastruktur tradisional yang terpisah dalam berbagai *silo*. Pendekatan ini memungkinkan skalabilitas yang lebih fleksibel serta mempercepat proses pemulihan sistem apabila terjadi gangguan, karena seluruh komponen kritis dikelola secara terkoordinasi dalam satu ekosistem.

3. Disaster Recovery

In ensuring the continuity of the Company's operations, ASABRI regards Disaster Recovery as a strategic component of risk management and IT governance. Service and data recovery readiness is viewed as a key prerequisite for ensuring that participant services can continue to operate even in the event of a large-scale disruption, whether caused by infrastructure failure or a cyber incident.

To support this direction, ASABRI has built an integrated Disaster Recovery capability encompassing infrastructure architecture resilience, a data continuity strategy, and geographic redundancy between the primary data center and the disaster recovery center.

a. Infrastructure Resilience

As the foundation of system resilience, the IT infrastructure has been modernized to ensure rapid and reliable recovery capability. To support this objective, ASABRI has implemented a Hyper-Converged Infrastructure (HCI) architecture as the basis for server and storage management.

The HCI architecture integrates computing and storage within a single, centralized management platform, reducing the complexity of traditional siloed infrastructure. This approach enables greater scalability and accelerates the system recovery process in the event of a disruption, as all critical components are managed in a coordinated manner within a single ecosystem.

b. Strategi Kontinuitas Data (*Data Continuity Strategy*)

Dalam menjaga ketersediaan dan integritas data, ASABRI menetapkan kontinuitas data sebagai elemen utama dalam strategi *Disaster Recovery*. Data peserta dan data operasional diperlakukan sebagai aset kritis yang harus tetap tersedia dengan tingkat kehilangan seminimal mungkin.

Sebagai dukungan terhadap strategi tersebut, ASABRI menerapkan mekanisme *Continuous Data Protection* melalui replikasi data secara sistematis. Proses replikasi ini berjalan secara otomatis untuk menyalin data dari *Data Center* (DC) utama ke lokasi pemulihan, sehingga *Recovery Point Objective* (RPO) dapat dijaga pada tingkat yang rendah. Pendekatan ini memastikan bahwa data yang dipulihkan tetap mutakhir dan mendukung kelangsungan layanan setelah terjadi gangguan.

c. Redundansi Geografis (*Geographic Redundancy*)

Dalam mengantisipasi risiko kegagalan fisik total pada satu lokasi, ASABRI menerapkan strategi redundansi geografis sebagai bagian dari pengelolaan *Disaster Recovery*. Strategi ini dirancang untuk menghadapi skenario ekstrem, seperti bencana alam atau gangguan pasokan listrik berskala besar yang menyebabkan pusat data utama tidak dapat beroperasi.

Sebagai bentuk implementasi, ASABRI mengelola *Data Center* (DC) sebagai situs utama dan *Disaster Recovery Center* (DRC) sebagai situs *failover* yang terpisah secara geografis. Pemisahan lokasi ini memungkinkan layanan dan sistem kritis dialihkan ke situs cadangan apabila terjadi gangguan pada situs utama, sehingga operasional bisnis tetap dapat berjalan dan dampak terhadap layanan kepada peserta dapat diminimalkan.

b. Data Continuity Strategy

In maintaining data availability and integrity, ASABRI has established data continuity as a core element of its Disaster Recovery strategy. Participant data and operational data are treated as critical assets that must remain available with minimal data loss.

To support this strategy, ASABRI applies a Continuous Data Protection mechanism through systematic data replication. This replication process runs automatically to copy data from the primary Data Center (DC) to the recovery site, enabling the Recovery Point Objective (RPO) to be maintained at a low level. This approach ensures that recovered data remains current and supports service continuity following a disruption.

c. Geopgraphic Redundancy

In anticipating the risk of a total physical failure at a single location, ASABRI applies a geographic redundancy strategy as part of its Disaster Recovery management. This strategy is designed to address extreme scenarios, such as natural disasters or large-scale power outages that render the primary data centre inoperable.

In its implementation, ASABRI manages a Data Centre (DC) as the primary site and a Disaster Recovery Centre (DRC) as a geographically separate failover site. This physical separation enables critical services and systems to be transferred to the backup site in the event of a disruption at the primary site, thereby ensuring that business operations can continue and the impact on participant services is minimized.

Sebagai bentuk kesiapsiagaan, telah dilaksanakan simulasi *Disaster Recovery Plan* (DRP) pada tanggal 22 November 2025 guna menguji efektivitas prosedur pemulihan, kesiapan infrastruktur, sumber daya manusia, serta mekanisme koordinasi antar-unit kerja. Simulasi ini menjadi sarana evaluasi berkelanjutan untuk memastikan layanan dapat dipulihkan sesuai waktu yang telah ditetapkan. Pelaksanaan simulasi DRP mengacu pada Pedoman *Business Continuity Management* (BCM) sebagaimana diatur dalam Peraturan Direksi PT ASABRI (Persero) PER-27/HK.01.02/UTM.Q/XII/2024 tentang Kebijakan *Business Continuity Management* PT ASABRI (Persero).

As a preparedness measure, a Disaster Recovery Plan (DRP) simulation was conducted on November 22, 2025 to test the effectiveness of recovery procedures, infrastructure readiness, human resources, and inter-unit coordination mechanisms. This simulation serves as an ongoing evaluation tool to ensure services can be restored within the established timeframe. The DRP simulation was conducted in accordance with the Business Continuity Management (BCM) Guidelines as stipulated in the Board of Directors Regulation of PT ASABRI (Persero) PER-27/HK.01.02/UTM.Q/XII/2024 on the Business Continuity Management Policy of PT ASABRI (Persero).

STRATEGI TI (*IT ROADMAP*)

Dalam rangka mendukung pencapaian sasaran strategis perusahaan sebagaimana ditetapkan dalam Rencana Jangka Panjang Perusahaan (RJPP) 2026–2030, PT ASABRI (Persero) telah menyusun *Master Plan* Teknologi Informasi (MPTI) 2026-2030 sebagai pedoman pengembangan dan pemanfaatan teknologi informasi yang selaras dengan arah transformasi bisnis perusahaan. Penyusunan MPTI tersebut mengacu pada ketentuan tata kelola teknologi informasi Badan Usaha Milik Negara sebagaimana diatur dalam Peraturan Menteri BUMN Nomor PER-3/MBU/02/2018 yang telah disempurnakan melalui Peraturan Menteri BUMN Nomor PER-2/MBU/03/2023. Dalam implementasinya, *roadmap* teknologi informasi PT ASABRI (Persero) difokuskan pada empat inisiatif strategis, yaitu Peningkatan Digitalisasi *Value Chain* Proses Bisnis, Satu Data dan Peningkatan Kapabilitas Layanan Data Analitik, Peningkatan Kapasitas Infrastruktur dan Keamanan/Ketahanan Siber, serta Peningkatan Kematangan Tata Kelola Digital. Fokus tersebut diarahkan untuk mendukung transformasi digital perusahaan melalui penguatan proses bisnis, pengelolaan data, infrastruktur teknologi, keamanan siber, dan tata kelola digital secara terintegrasi, sehingga mampu meningkatkan efisiensi operasional, kualitas layanan, dan pencapaian sasaran strategis perusahaan.

IT STRATEGY (IT ROADMAP)

To support the achievement of the company's strategic objectives as set forth in the 2026–2030 Long-Term Corporate Plan (RJPP), PT ASABRI (Persero) has developed the 2026–2030 Information Technology Master Plan (MPTI) as a guideline for the development and utilization of information technology in alignment with the company's business transformation strategy. The formulation of the MPTI is based on the information technology governance provisions for State-Owned Enterprises as refers to Minister of State-Owned Enterprises Regulation Number PER-3/MBU/02/2018, which has been amended by Minister of SOEs Regulation Number PER-2/MBU/03/2023. In its implementation, PT ASABRI (Persero)'s information technology roadmap focuses on four strategic initiatives: Enhancing the Digitalization of the Business Process Value Chain; Single Data and Enhance Data Analytics Service Capabilities; Enhance Infrastructure Capacity and Cybersecurity/Resilience; and Enhancing Digital Governance Maturity. The priorities are designed to support the company's digital transformation by strengthening business processes, data management, technology infrastructure, cybersecurity, and digital governance in an integrated manner, therefore able to improve operational efficiency, service quality, and the achievement of the company's strategic objectives..

1. Peningkatan Digitalisasi *Value Chain* Proses Bisnis

   Peningkatan digitalisasi *value chain* proses bisnis dilakukan untuk memastikan seluruh proses operasional perusahaan berjalan lebih efisien, terintegrasi, dan responsif terhadap kebutuhan peserta serta mitra. Transformasi digital dilakukan dengan memperkuat sistem inti perusahaan serta meningkatkan integrasi sistem pendukung sehingga seluruh proses bisnis dapat berjalan secara *end-to-end*. Upaya peningkatan digitalisasi tersebut dilakukan melalui dua inisiatif utama, yaitu:

   a. Modernisasi *Core System* dan *Channeling* ke *Customer*-Mitra

      Modernisasi *core system* dilakukan untuk meningkatkan kapasitas dan keandalan sistem inti perusahaan yang mendukung pengelolaan kepesertaan, manfaat, serta layanan operasional lainnya. Selain itu, pengembangan kanal layanan digital kepada peserta dan mitra dilakukan guna meningkatkan kemudahan akses layanan, mempercepat proses pelayanan, serta memperkuat interaksi digital perusahaan dengan para pemangku kepentingan. Secara strategis, modernisasi ini diarahkan untuk:

1. Enhancing the Digitalization of the Business Process Value Chain

   Enhancing the digitalization of the business process value chain is carried out to ensure that all of the company's operational processes run more efficiently, are better integrated, and are responsive to the needs of participants and partners. Digital transformation is achieved by strengthening the company's core systems and improving the integration of supporting systems so that all business processes can run end-to-end. These digitalization efforts are carried out through two main initiatives, namely:

   a. Modernization of Core Systems and Channels to Customers and Partners

      Core system modernization is carried out to increase the capacity and reliability of the company's core systems that support the management of participants, benefits, and other operational services. Additionally, the development of digital service channels for participants and partners is undertaken to improve ease of access to services, accelerate service processes, and strengthen the company's digital interactions with stakeholders. Strategically, this modernization is aimed at:

1. Peningkatan fleksibilitas untuk antisipasi dinamika regulasi & kebutuhan bisnis pada *core systems*;
2. Mitigasi risiko teknologi, kinerja dan keamanan pada *core systems*;
3. Meningkatkan *customer experience*, melalui pengembangan *omnichannel interaction.*

b. Improvement Supporting Systems

Peningkatan *supporting system* dilakukan untuk memperkuat integrasi dan efektivitas sistem pendukung operasional perusahaan. Pengembangan ini bertujuan untuk memastikan bahwa *supporting system* dapat berfungsi secara optimal, terhubung dengan sistem inti, serta mampu mendukung kebutuhan pengolahan data, pelaporan, dan pengendalian operasional secara lebih efektif. Peningkatan *supporting systems* difokuskan pada beberapa aspek utama:

1. Kepatuhan terhadap regulasi di antaranya adalah: ICoFR, PSAK 109 & 117 atau sejenisnya;
2. Pemenuhan kebutuhan lintas fungsi bisnis, meliputi: Keuangan, Sumber Daya Manusia (SDM), Umum dan operasional, Manajemen risiko, Kepatuhan dan legal, Pengawasan internal;
3. Merealisasi *Digital Office*.

   Melalui peningkatan digitalisasi *Value Chain* proses bisnis ini, PT ASABRI (Persero) diharapkan mampu memperkuat kapabilitas teknologi informasi perusahaan dalam mendukung transformasi layanan, meningkatkan efisiensi operasional, serta memperkuat daya dukung sistem terhadap implementasi strategi perusahaan secara berkelanjutan.

2. Satu Data dan Peningkatan Kapabilitas Layanan Data Analitik

   Strategi penguatan teknologi informasi juga diarahkan pada pengelolaan data yang terintegrasi menjadi prioritas dalam mendukung pengambilan keputusan yang lebih akurat dan berbasis data. Oleh karena itu, perusahaan mengembangkan sistem pengelolaan data yang terstandarisasi dan terintegrasi agar data yang dimiliki dapat dimanfaatkan secara optimal untuk mendukung pengelolaan bisnis dan peningkatan kualitas layanan. Implementasi strategi ini dilakukan melalui dua inisiatif utama, yaitu:

1. Increasing flexibility to anticipate regulatory dynamics and business needs in core systems;
2. Mitigating technology, performance, and security risks in core systems;
3. Enhancing the customer experience through the development of omnichannel interactions.

b. Improvement Supporting Systems

Supporting systems are being enhanced to strengthen the integration and effectiveness of the company's operational support systems. This development aims to ensure that the supporting to ensure that supporting systems function optimally, are integrated with core systems, capable of supporting data processing, reporting, and operational control needs more effectively. Improvements to supporting systems focus on several key aspects:

1. Regulatory compliance, including: ICoFR, PSAK 109 & 117, or similar standards;
2. Meeting cross-functional business needs, including: Finance, Human Resources (HR), General and Operational, Risk Management, Compliance and Legal, and Internal Audit;
3. Implementing the Digital Office

   By enhancing the digitization of the business process value chain, PT ASABRI (Persero) is expected to strengthen the company's information technology capabilities in supporting service transformation, improving operational efficiency, and reinforcing the system's capacity to support the sustainable implementation of corporate strategy.

2. Single Data Source and Enhancement of Data Analytics Capabilities

   The strategy to strengthen information technology also prioritizes integrated data management to support more accurate, data-driven decision-making. Therefore, the company is developed a standardized and integrated data management system so that its data may be optimally utilized to support business management and improve service quality. The implementation of this strategy is carried out through two main initiatives, namely:

a. Implementasi Satu Data dan Optimasinya untuk Manfaat Peserta dan Monetisasi
Implementasi konsep Satu Data dilakukan untuk memastikan pengelolaan data yang terstandarisasi dan terintegrasi ke seluruh unit kerja. Dengan pengelolaan data yang terintegrasi, perusahaan dapat meningkatkan kualitas layanan kepada peserta melalui pemanfaatan data yang lebih akurat, serta membuka potensi pengembangan nilai tambah melalui pemanfaatan data yang dimiliki secara optimal sesuai dengan ketentuan yang berlaku, adapun arah pengembangannya meliputi:

1. *Single Source of Truth* untuk mendukung operasional layanan dan *decision making*;
2. Peningkatan *business value* atas data untuk manfaat peserta dan potensi monetisasinya;
3. Peningkatan efisiensi dan kualitas pertukaran data dengan pihak eksternal.

b. Pengembangan Layanan *Data Analytic*
Pengembangan layanan *data analytic* dilakukan agar perusahaan dapat mengidentifikasi tren, memetakan kebutuhan peserta, serta meningkatkan efektivitas pengelolaan operasional dan strategi bisnis. Dengan penerapan strategi ini, PT ASABRI (Persero) diharapkan mampu membangun sistem pengelolaan data yang lebih terintegrasi dan bernilai strategis, sehingga dapat mendukung peningkatan kualitas layanan, efisiensi operasional, serta pengambilan keputusan yang lebih tepat dan berbasis informasi. Inisiatif ini mencakup seluruh inisiatif strategis karena berperan sebagai *insight engine* yang mendukung seluruh lini manajemen. Pengembangan ini diarahkan pada:
1. Peningkatan *business surveillance* atas pelaksanaan operasional semua lini manajemen;
2. Realisasi *advanced analytic* berbasis DS/ML/AI untuk analisa lebih mendalam serta kapabilitas prediksi dan pemodelan kondisi ke depan.

3. Peningkatan Kapasitas Infrastruktur dan Keamanan/ Ketahanan Siber

a. a.Implementation of Single Data and for Optimization
Participants Benefit and Implementation Monetisation One Data concept carried out to ensure the standardization of data management and integrated to all across work unit. With the integrated data management, the company may improve the service quality to the participants through more accurate utilization as well as unlocking the potential for value-added development through the optimal utilization of existing data in accordance with applicable regulations; the direction of this development includes:
1. Single Source of Truth to support the service operation and decision-making;
2. Improvement of business value data for the benefit of participants and its monetization potential;
3. Improving the efficiency and quality of data exchange with external parties.

b. Development of Data Analytics Services
The Data analytics services improvement is to enable the company to identify trends, map participant needs, and improve the effectiveness of operational management and business strategies. By implementing this strategy, PT ASABRI (Persero) is expected to build a more integrated and strategically valuable data management system, therefore supporting improved service quality, operational efficiency, and more accurate, information-based decision-making. The initiative encompasses all strategic initiatives as it serves as an insight engine that supports all levels of management. The development is focused on:

1. Enhancing business surveillance over the operational performance of all management levels;
2. Implementing advanced analytics based on DS/ML/AI for deeper analysis, as well as predictive capabilities and modeling of future conditions.

3. Enhancing Infrastructure Capacity and Cybersecurity/ Resilience

Penguatan infrastruktur teknologi informasi dan keamanan siber menjadi faktor penting dalam mendukung peningkatan digitalisasi proses bisnis perusahaan. Infrastruktur yang andal serta sistem keamanan yang kuat diperlukan untuk menjaga keandalan layanan digital serta melindungi data perusahaan dan data peserta.

Inisiatif utama ini mencakup seluruh inisiatif strategis pada ASABRI, serta implementasi strategi inisiatif ini dilakukan melalui dua inisiatif utama, yaitu:

a. Penyesuaian Lisensi dan Kapasitas Infrastruktur

   Inisiatif ini bertujuan untuk memastikan bahwa infrastruktur informasi yang dimiliki perusahaan memiliki kapasitas yang memadai. Dengan kapasitas yang memadai dapat mendukung peningkatan volume data, aktivitas operasional, serta pengembangan berbagai layanan digital perusahaan. Penyesuaian lisensi perangkat lunak, peningkatan kapasitas server, serta penguatan sistem jaringan menjadi langkah penting untuk menjaga kinerja sistem agar tetap berjalan optimal dan mampu mendukung operasional perusahaan secara berkelanjutan.

   Inisiatif ini memiliki dua sasaran strategis, yaitu:
   1. Mitigasi risiko keberlangsungan operasional terkait dengan lisensi dan umur teknis perangkat;
   2. Pemenuhan kapasitas sesuai dinamika bisnis, termasuk *advanced analytic* ke depan.

b. Peningkatan Keamanan dan Ketahanan Siber

   Untuk inisiatif ini fokus pada penguatan sistem perlindungan terhadap berbagai ancaman siber yang berpotensi mengganggu operasional perusahaan maupun keamanan data. Selain itu, peningkatan kesadaran dan kapasitas sumber daya manusia dalam pengelolaan keamanan siber juga menjadi bagian penting dalam membangun ketahanan sistem secara menyeluruh. Terdapat dua sasaran utama dari strategis inisiatif ini:

Strengthening information technology infrastructure and cybersecurity is a crucial factor in supporting the increased digitization of the company's business processes. Reliable infrastructure and robust security systems are necessary to maintain the reliability of digital services and protect company and participant data.

The key initiative encompasses all strategic initiatives at ASABRI, and the initiative strategies implementation is carried out through two main initiative, namely:

a. Adjustment of Licenses and Infrastructure Capacity

   The initiative aims to ensure that the information infrastructure owned by the company has adequate capacity. With adequate capacity, its able to support the increase in data volume, operational activities, and the development of various digital services for the company. Adjusting software licenses, increasing server capacity, and strengthening the network system are important steps to maintain system performance so it runs optimally and is able to support the company's operations in a sustainable manner.

   The initiative has two strategic goals, namely:
   1. Mitigation of operational continuity risks related to the license and technical life of the device;
   2. Capacity fulfillment according to business dynamics, including advanced analytics in the future.

b. Enhancing Cybersecurity and Resilience

   The initiative focuses on strengthening protection systems against various cyber threats that potentially disrupt company operations or compromise data security. In addition, raising awareness and building the capacity of human resources in cybersecurity management are also crucial components of building overall system resilience. There are two main strategic objectives of this initiative:

1. Kepatuhan risiko atas keamanan dan ketahanan siber dari regulator atau pemerintah;
2. Mitigasi risiko operasional terkait aspek keamanan atau ketahanan siber pada siklus pengelolaan TI/Data.

   Melalui peningkatan kapasitas infrastruktur serta penguatan keamanan dan ketahanan siber, PT ASABRI (Persero) diharapkan mampu memastikan bahwa seluruh sistem teknologi informasi perusahaan dapat beroperasi secara andal, aman, dan mendukung implementasi transformasi digital perusahaan secara berkelanjutan.

4. Peningkatan Kematangan Tata Kelola Digital

   Tata kelola digital yang kuat diperlukan untuk memastikan bahwa pemanfaatan teknologi informasi tidak hanya mendukung operasional perusahaan, tetapi juga selaras dengan tujuan strategis organisasi, serta mematuhi regulasi dan standar yang berlaku. Implementasi ini dilakukan melalui dua inisiatif utama, yaitu:

   a. Penguatan Struktur dan Proses Tata Kelola Digital

      Inisiatif pertama dari strategi ini bertujuan untuk memperjelas peran, tanggung jawab serta mekanisme pengambilan keputusan terkait pengelolaan teknologi informasi di dalam PT ASABRI (Persero). Inisiatif ini mencakup pengembangan kerangka kerja tata kelola digital yang terintegrasi, penyempurnaan kebijakan dan prosedur pengelolaan teknologi informasi, serta penguatan koordinasi antar unit kerja dalam perencanaan, implementasi, dan evaluasi berbagai inisiatif digital.

      Melalui penguatan struktur dan proses ini, diharapkan seluruh pemanfaatan teknologi informasi di PT ASABRI (Persero) dapat lebih terarah, terukur, dan mampu mendukung pencapaian tujuan strategis perusahaan secara optimal. Sehingga mampu mendukung seluruh inisiatif strategis Perusahaan.

1. Compliance with cybersecurity and resilience requirements set by regulators or the government;
2. Mitigation of operational risks related to cybersecurity or resilience within the IT/Data.

   By enhancing infrastructure capacity and strengthening cybersecurity and resilience, PT ASABRI (Persero) is expected to ensure that all of the company's information technology systems can operate reliably and securely, and support the sustainable implementation of the company's digital transformation.

4. Enhancing Digital Governance Maturity

   Strong digital governance is necessary to ensure that the use of information technology not only supports the company's operations but also aligns with the organization's strategic objectives and complies with applicable regulations and standards. This implemented through two main initiatives, namely:

   a. Strengthening Digital Governance Structures and Processes

      The first initiative of this strategy aims to clarify roles, responsibilities, and decision-making mechanisms related to information technology management within PT ASABRI (Persero). This initiative includes the development of an integrated digital governance framework, the refinement of information technology management policies and procedures, and the strengthening of coordination among work units in the planning, implementation, and evaluation of various digital initiatives.

      By strengthen the structures and processes, it is expected that all use of information technology at PT ASABRI (Persero) are more focused, measurable, and capable of optimally supporting the achievement of the company's strategic objectives. Therefore it can, support all of the company's strategic initiatives.

Terdapat dua sasaran strategis, yaitu:

1. Struktur dan Proses Tata Kelola Digital yang efisien dan terintegrasi;
2. Kompetensi digital insan ASABRI sebagai enabler bagi realisasi seluruh inisiatif strategis terkait dengan transformasi digital perusahaan.

There are two strategic objectives, namely:

1. An efficient and integrated Digital Governance Structure and Process;
2. The digital competencies of ASABRI's workforce as an enabler for the realization of all strategic initiatives related to the company's digital transformation.

PERAN DAN STRATEGI TI

Sejalan dengan arah pengembangan yang tertuang dalam *IT Strategic House*, peran dan strategi Teknologi Informasi diarahkan pada penguatan kapabilitas digital melalui digitalisasi proses bisnis, optimalisasi pengelolaan data, peningkatan infrastruktur dan keamanan siber, serta penguatan tata kelola digital. Implementasi tersebut diwujudkan melalui berbagai strategi, sebagaimana diuraikan berikut:

1. Penguatan Keamanan Database (*Cyber Security*)
   Dalam lanskap digital yang terus berkembang pesat, data telah menjadi salah satu komoditas paling berharga di dunia saat ini. Organisasi dari berbagai sektor mulai dari bisnis hingga pemerintahan semakin bergantung pada penyimpanan dan pemrosesan data dalam sistem database mereka. Namun, dengan kehadiran data yang berharga ini, muncul ancaman serius terhadap keamanan mereka. Kejahatan siber semakin canggih dan kompleks. Dengan serangan yang dapat merusak, menyebabkan kerugian finansial, bahkan mengancam kelangsungan operasional suatu entitas. Oleh karena itu, penguatan keamanan database menjadi hal yang sangat penting untuk menjaga kerahasiaan dan ketersediaan data yang disimpan.

   Penguatan keamanan database bukan hanya sekadar upaya untuk melindungi data, tetapi juga merupakan langkah proaktif dalam menjaga kepercayaan dan reputasi sebuah entitas. Penguatan keamanan database juga menjadi semakin penting mengingat adopsi teknologi baru seperti *cloud computing* dan *Internet of Things* (IoT), dan *Artificial Intelligence* (AI).

IT ROLES AND STRATEGIES

Aligned with the development direction outlined in the IT Strategic House, the role and strategy of Information Technology are focused on strengthening digital capabilities through the digitization of business processes, the optimization of data management, the enhancement of infrastructure and cybersecurity, and the strengthening of digital governance. These initiatives are implemented through various strategies, as outlined below:

1. Strengthening Database Security (Cybersecurity)
   In a rapidly evolving digital landscape, data has become one of the world's most valuable commodities today. Organizations across various sectors, from business to government are increasingly reliant on storing and processing data within their database systems. However, the presence of this valuable data brings with it serious threats to its security. Cybercrime is becoming advanced and complex. Attacks can cause damage, result in financial losses, and even threaten the operational continuity of an entity. Therefore, strengthening database security is crucial for maintaining the confidentiality and availability of stored data.

   Strengthening database security is not only an effort to protect data but also a proactive step in safeguarding a trust and reputation entity. Strengthening database security is also increasingly important given the adoption of new technologies such as cloud computing, the Internet of Things (IoT), and Artificial Intelligence (AI).

Dengan semakin kompleksnya infrastruktur teknologi informasi yang digunakan, muncul pula berbagai titik kelemahan yang dapat dieksploitasi oleh para penyerang. Oleh karena itu, strategi keamanan siber yang terintegrasi dan komprehensif perlu diterapkan. Termasuk di dalamnya adalah keamanan database yang kokoh. Beberapa langkah strategis yang dapat diambil untuk menghadapi ancaman keamanan siber secara efektif. Program strategis ini bertujuan untuk mengidentifikasi, mengurangi, mengelola risiko keamanan yang terkait dengan pengelolaan data, sehingga mampu menjaga integritas, kerahasiaan, dan ketersediaan data.

Program yang dilaksanakan dalam Penguatan Keamanan Database (*Cyber Security*), yaitu:

1) Pembangunan *Network Detection Response Cyber Command*
   Penguatan keamanan siber dengan implementasi *Network Detection and Response* (NDR) yang telah terpasang pada *Data Center* ASABRI. Implementasi ini ditujukan untuk meningkatkan kemampuan deteksi dan respons keamanan terhadap jaringan Perusahaan, sehingga akan berdampak pada:

   a. Perlindungan Data Sensitif, yaitu dengan perlindungan dari serangan siber, pencurian data, dan manipulasi oleh pihak yang tidak berwenang.
   b. Meningkatkan Kepercayaan Pelanggan, yaitu perusahaan dapat memberikan kepercayaan kepada pelanggan bahwa data mereka akan dijaga dengan baik sehingga akan meningkatkan kepercayaan pelanggan dan mendukung hubungan jangka panjang dengan perusahaan.
   c. Mengurangi Risiko dan Biaya, yaitu perusahaan dapat mengurangi kemungkinan terjadinya kerusakan reputasi, sanksi regulator, dan pemulihan dari insiden keamanan.
   d. Kepatuhan Regulasi, program keamanan *database* yang kuat membantu perusahaan untuk mematuhi peraturan dan standar keamanan data yang berlaku, seperti GDPR, PDP, atau PCI DSS. Hal ini membantu mengurangi risiko denda dan sanksi regulator.

With the increasingly complex information technology infrastructure used, various weak points that can be exploited by attackers also appear. Therefore, an integrated and comprehensive cybersecurity strategy needs to be implemented. Including in this is solid database security. Some strategic steps that can be taken to deal effectively with cybersecurity threats. This strategic program aims to identify, reduce, and manage security risks related to data management, so as to be able to maintain data integrity, confidentiality, and availability.

The programs implemented in Strengthening Database Security (Cyber Security), namely:

1) Development of Network Detection Response Cyber Command
   Strengthen the cyber security with Network Detection and Response (NDR) implementation that had been installed in Data Center ASABRI. The implementation designed to improve security detection and response capabilities to the Company's network, so that it will have an impact on:

   a. Sensitive Data Protection, which is by protecting against cyberattacks, data theft, and manipulation by unauthorized parties.
   b. Increase Customer Trust, i.e. companies can give confidence to customers that their data will be well maintained so that it will increase customer trust and support long-term relationships with the company.
   c. Reduce Risks and Costs, i.e. the company can reduce the likelihood of reputational damage, regulatory sanctions, and recovery from security incidents.
   d. Regulatory Compliance, a robust database security program helps companies to comply with applicable data security regulations and standards, such as GDPR, PDP, or PCI DSS. This helps reduce the risk of regulatory fines and sanctions.

e. Dengan mengurangi gangguan operasional yang disebabkan oleh serangan siber atau kebocoran data, perusahaan dapat menjaga kelancaran operasi mereka yang pada gilirannya meningkatkan produktivitas dan efisiensi.
f. Keamanan data yang kuat merupakan aset berharga untuk reputasi perusahaan sehingga dapat membantu membangun citra yang kuat di mata pelanggan dan pemangku kepentingan.
g. Dengan merasa lebih aman tentang keamanan data peserta, perusahaan dapat lebih berani dalam menciptakan solusi baru dan mengadopsi teknologi inovatif tanpa khawatir akan risiko keamanan yang tinggi.
h. Program keamanan *database* yang dapat meningkatkan kesadaran keamanan di seluruh organisasi serta membantu staf untuk mengidentifikasi, melaporkan, dan merespons potensi ancaman keamanan dengan lebih baik.

2) Pengembangan CDPSE (*Certified Data Privacy Solutions Engineer*) *Based System*
Pengembangan CDPSE *Based System* merupakan inisiatif strategis PT ASABRI (Persero) untuk memperkuat tata kelola pelindungan data peserta melalui penerapan prinsip *data privacy*, peningkatan kompetensi SDM, dan penguatan kontrol keamanan informasi. Upaya ini didukung oleh tata kelola yang telah dimiliki perusahaan melalui Peraturan Direksi tentang Sistem Manajemen Keamanan Informasi (SMKI) mengacu kepada standar ISO/IEC 27001:2022, yang di dalamnya terdapat ketentuan terkait pelindungan data pribadi, serta Standar Operasional Prosedur Pengelolaan Privasi Data. Melalui inisiatif ini, perusahaan terus memperkuat upaya menjaga kerahasiaan, integritas, dan ketersediaan data peserta sekaligus mendukung kepatuhan terhadap regulasi pelindungan data yang berlaku.

e. By reducing operational disruptions caused by cyberattacks or data leaks, companies can maintain the smooth running of their operations which in turn increases productivity and efficiency.
f. Strong data security is a valuable asset to a company's reputation so it can help build a strong image in the eyes of customers and stakeholders.
g. By feeling more secure about the security of participant data, companies can be more courageous in creating new solutions and adopting innovative technologies without worrying about high security risks.
h. Database security programs that can increase security awareness across the organization and help staff to better identify, report, and respond to potential security threats.

2) CDPSE (Certified Data Privacy Solutions Engineer) Based System Development
CDPSE (Certified Data Privacy Solutions Engineer) Based System Development is the strategies initiative of PT ASABRI (Persero) to strengthen the participant's cyber security governance through data privacy principles implementation, HR competency improvement, and strengthen the cyber information control. These efforts are supported by the governance which the company has established through the Board of Directors' Regulation on the Information Security Management System (SKMI), based on the ISO/IEC 27001:2022 standard which includes provisions related to the protection of personal data as well as the Standard Operating Procedures for Data Privacy Management. Through this initiative, the company continues to strengthen its efforts to safeguard the confidentiality, integrity, and availability of participant data while supporting compliance with applicable data protection regulations.

2. Integrasi dengan Sistem *Stakeholder* Terkait
   Optimasi layanan akan dicapai melalui layanan yang terintegrasi dengan sistem digital. *Stakeholder* terkait adalah Kementerian Keuangan dan Kesatuan. Bekerjasama dan proaktif untuk melakukan komunikasi terkait dengan upaya integrasi sistem untuk memudahkan dalam memberikan layanan, adalah salah satu bentuk program dan kebijakan yang dapat dijalankan oleh ASABRI.

   Pada kondisi saat ini, pertukaran data Peserta antara ASABRI dengan Kesatuan telah dilaksanakan melalui sistem DataLink. Untuk selanjutnya akan dilakukan pengembangan sistem DataLink untuk menerima data Informasi Gaji (SIMGAJI) Peserta Aktif yang akan diintegrasikan dengan Kementerian Keuangan secara sistematis untuk bertukar atau memperoleh data gaji, tunjangan dan iuran Peserta Aktif PT ASABRI (Persero).

   Kedepannya, strategi integrasi dengan *stakeholder* terkait akan terus diperkuat melalui kerja sama dengan Kementerian dan Pusku Kesatuan khususnya Kemhan, TNI dan Polri untuk memperoleh data iuran peserta sebagai upaya meningkatkan kualitas, konsistensi, dan akurasi data kepesertaan. Penguatan kerja sama tersebut dilakukan melalui penyusunan dan penandatanganan *Memorandum of Understanding* (MoU) serta Perjanjian Kerja Sama (PKS), disertai pembahasan bagaimana mekanisme pertukaran data dan penyelarasan kebutuhan data nantinya sesuai dengan ketentuan Peraturan tentang Perlindungan Data Pribadi (PDP).

2. Integration with Relevant Stakeholder Systems
   Service optimization will be achieved through services integrated with digital systems. The relevant stakeholders are the Ministry of Finance and the Military Units. Collaborating and proactively communicating regarding system integration efforts to facilitate service delivery is one of the programs and policies that ASABRI can implement.

   In this condition, the exchange of Participant data between ASABRI and the Unity has been implemented through the DataLink system. Moving forward, the DataLink system will be developed to receive Salary Information (SIMGAJI) data on Active Participants, that will be systematically integrated with the Ministry of Finance to exchange or obtain data on the salaries, allowances, and contributions of Active Participants of PT ASABRI (Persero).

   Moving forward, the strategy for integration with relevant stakeholders will continue to be strengthened through cooperation with Ministries and the National Social Security Agency (Pusku Kesatuan) particularly the Ministry of Defense, the Indonesian National Armed Forces (TNI), and the Indonesian National Police (Polri) to obtain participant contribution data as part of efforts to improve the quality, consistency, and accuracy of participant data. This cooperation will be strengthened through the drafting and signing of a Memorandum of Understanding (MoU) and a Cooperation Agreement (PKS), accompanied by discussions on the mechanisms for data exchange and the alignment of future data requirements in accordance with the provisions of the Regulation on Personal Data Protection (PDP).

Saat ini pengembangan integrasi dengan Polri masih dalam tahap pembahasan rencana terkait perpanjangan Perjanjian Kerja Sama (PKS). Realisasi integrasi belum dapat dilanjutkan sampai dengan adanya tindak lanjut dan kesepakatan dari pihak Polri terkait perpanjangan PKS dimaksud. Sementara itu, proses integrasi dengan TNI masih dalam tahap koordinasi lebih lanjut. Saat ini, mekanisme pertukaran data kepesertaan dengan kesatuan telah berjalan melalui penyediaan akses *database* pendamping/ pengumpulan data yang dapat digunakan oleh kesatuan, khususnya Kemhan dan Polri, untuk melakukan pengunggahan data kepesertaan.

Currently, the development of integration with Polri is still in the planning stage regarding the extension of the Cooperation Agreement (PKS). The implementation of integration cannot proceed until there is follow-up and agreement from Polri regarding the extension of the aforementioned Cooperation Agreement (PKS). Meanwhile, the integration process with TNI is still in the stage of further coordination. Currently, the mechanism for exchanging membership data with military units is already in place through the provision of access to a companion database/data collection system that can be used by military units specifically the Ministry of Defense and Polri to upload membership data.

Adapun tujuan dari program ini adalah:

1) Terbentuknya data yang terstruktur
   Struktur data yang tersedianya saat ini masih belum tertata secara sistematis, perlu adanya koordinasi dengan Kesatuan dan Instansi terkait untuk melakukan pemetaan ulang (*remodelling*) terhadap struktur data yang *existing*. Hal ini agar kedepannya, ASABRI sebagai penerima data dari Kesatuan dan Instansi dapat meningkatan konsistensi dan integritas data, pencegahan anomali data, dan memastikan kualitas dan akurasi data sehingga melakukan pengolahan data secara tepat dan efisien.
2) Tersedianya data demografi peserta
   Saat ini belum adanya *targeting* berdasarkan karakteristik kelompok tertentu yang digunakan untuk mengklasifikasikan dan mengidentifikasi profil peserta yang valid berdasarkan usia, jenis kelamin, dan sebagainya. Sehingga perlu adanya koordinasi dengan Kesatuan dan Instansi untuk penambahan *field* permintaan data yang disampaikan pada pertukaran data di Aplikasi DataLink.

The objectives of this program are:

1) Creation of Structured Data
   he currently available data structures are have not systematically organized; coordination with relevant units and agencies is needed to remodel the existing data structures. This is so that in the future, ASABRI, as the recipient of data from units and agencies, can improve data consistency and integrity, prevent data anomalies, and ensure data quality and accuracy, thereby enabling precise and efficient data processing.
2) Availability of Participant Demographic Data
   Currently, there is no targeting based on specific group characteristics used to classify and identify valid participant profiles based on age, gender, and so on. Therefore, coordination with military units and agencies is needed to add data request fields to the data exchange process in the DataLink application.

3. Pengembangan dan Pemeliharaan Fitur ASABRI Mobile
   Sebagai bagian dari upaya peningkatan kualitas layanan digital kepada peserta, PT ASABRI (Persero) melaksanakan pengembangan dan pemeliharaan Aplikasi ASABRI Mobile. Pengembangan ini dilakukan untuk meningkatkan kemudahan akses layanan, kualitas aplikasi, serta mendukung penyelenggaraan layanan digital yang lebih efektif sesuai dengan kebutuhan peserta.

3. Development and Maintenance of ASABRI Fitur Mobile
   As a part of effort to improve digital service to participant, PT ASABRI (Persero) had developed. And maintenance the ASABRI Mobile Application. This development is to and improving service accessibility and application quality, as well as supporting the delivery of more effective digital services tailored to participants' needs.

1) Pengembangan Layanan Digital
Pengembangan layanan digital dilakukan melalui penambahan berbagai fitur pada Aplikasi ASABRI Mobile untuk memberikan kemudahan bagi peserta dalam mengakses layanan secara mandiri. Beberapa pengembangan yang dilakukan antara lain:
   a) Pengembangan Klaim *Online*
   Bertujuan untuk memudahkan peserta dalam mengajukan layanan secara digital sehingga proses pelayanan dapat dilakukan secara lebih efektif dan efisien.
   b) Pengembangan Kartu Identitas Pensiun Elektronik (KIP-E).
   Kartu Identitas Pensiun (KIP) merupakan bukti identitas diri peserta pensiun yang diterbitkan oleh PT ASABRI (Persero). Saat ini KIP diterbitkan secara cetak dalam bentuk *hardcopy*. ASABRI mengembangkan KIP elektronik yang dapat diakses dan diunduh melalui Aplikasi ASABRI Mobile. Selain dalam rangka optimalisasi layanan digital, pengembangan ini merupakan langkah untuk meningkatkan kualitas layanan kepada peserta dengan memanfaatkan teknologi informasi.
   c) Pengembangan Manfaat Peserta Comprehensive Hub for All Merchant Portal (CHAMP)
   Bertujuan untuk menyediakan informasi mengenai berbagai manfaat dan layanan yang dapat dimanfaatkan peserta melalui kerja sama dengan mitra perusahaan.
2) Penyempurnaan Fitur Aplikasi
Dalam rangka meningkatkan kualitas layanan digital, ASABRI melakukan penyempurnaan berbagai fitur pada Aplikasi ASABRI Mobile, diantaranya yaitu:
   a) *Revamp User Interface* (UI) dan *User Experience* (UX)
   Menyempurnakan tampilan dan kemudahan penggunaan aplikasi sehingga peserta dapat mengakses layanan dengan lebih mudah.
   b) Pengembangan *Customer Service* berbasis *Artificial Intelligence* (AI)
   Memberikan layanan informasi kepada peserta secara lebih cepat dan tepat.

1) Digital Service Development
Digital service development is carried out by adding various features to the ASABRI Mobile App to make it easier for participants to access services independently. Some of the developments include:

   a) Development of Online Claims
   Aimed at making it easier for participants to submit claims digitally so that the service process can be carried out more effectively and efficiently.
   b) Development of the Electronic Pension ID Card (KIP-E).
   Pension ID Card (KIP) is the pension participant identity proof published by PT ASABRI (Persero). Currently, KIP published in print as a hardcopy. ASABRI has developed an electronic KIP that can be accessed and downloaded via the ASABRI Mobile App. In addition to optimizing digital services, this development is a step toward improving the quality of service for participants through through the use of information technology.

   c) Development of the Comprehensive Hub for All Merchant Portal (CHAMP) for Participants

   Aimed at providing information on various benefits and services that participants can access through partnerships with corporate partners.
2) App Feature Improvements
To improve the quality of digital services, ASABRI has enhanced various features on the ASABRI Mobile App, including:

   a) Revamping the User Interface (UI) and User Experience (UX)
   Improving the app's appearance and ease of use so that participants can access services more easily.
   b) Development of Artificial Intelligence (AI)-Based Customer Service
   Providing information services to participants more quickly and accurately.

c) Pengembangan fitur *Chatbot*
Memberikan layanan pesan langsung untuk menjawab pertanyaan peserta secara cepat dan tepat. Sehingga dengan adanya fitur ini, dapat meningkatkan efektivitas pelayanan kepada peserta.

d) Pengembangan Survei Kepuasan Pelanggan

Sebagai sarana untuk memperoleh masukan dari peserta terhadap kualitas layanan yang diberikan sehingga dapat menjadi dasar dalam peningkatan layanan secara berkelanjutan.

3) Penguatan *Platform* Aplikasi
Selain pengembangan dan penyempurnaan fitur, ASABRI juga melakukan penguatan *platform* aplikasi melalui kegiatan pemeliharaan dan penyempurnaan aplikasi secara berkelanjutan. Upaya ini dilakukan untuk menjaga keandalan, keamanan, dan kinerja aplikasi sehingga layanan digital kepada peserta dapat berjalan secara optimal serta mendukung kebutuhan operasional perusahaan.

c) Development of a Chatbot Feature
Providing a live messaging service to answer participants' questions quickly and accurately. This feature enhances the effectiveness of service delivery to participants.

d) Development of a Customer Satisfaction Survey
Serving as a means to gather feedback from participants on the quality of services provided, which will serve as the basis for continuous service improvement.

3) Strengthen Application Platform
In addition developing and improving feature, ASABRI also strengthen application platform through sustainable maintenance and improvement application. This effort to maintain reliability, safety, and application performance, so the digital service to participant can be optimal and support the company operational needs.

PROGRAM DAN SASARAN STRATEGI TI TAHUN 2025

Realisasi kegiatan pengembangan TI yang telah selesai dilaksanakan sampai dengan tahun 2025, antara lain:

IT STRATEGIC PROGRAMS AND TARGETS FOR 2025

The realization of IT development activities that have been completed until 2025 include:

No	Pengembangan TI *TI Development*	Uraian Penjelasan *Description Explanation*	Progres Pekerjaan *Work Progress*	Kendala dan Penyelesaian *Challenges and Solution*
1.	Pengembangan aplikasi Pelayanan Terpadu (Yandu) Nextgen Pelayanan Terpadu (Yandu) Nextgen application Development	Optimalisasi layanan kepada pelanggan melalui pemanfaatan teknologi informasi dengan membangun aplik asi layanan terpadu (Yandu) yang lebih baik menyesuaikan kebutuhan proses bisnis Optimizing customer service through the use of information technology by developing a better integrated service application (Yandu) tailored to business process needs	Dalam proses pembangunan aplikasi pelayanan terpadu (Yandu) Nextgen. In developing process of Pelayanan Terpadu (Yandu) Nextgen application 1. Telah dilakukan proses penyampaian tanggapan *Request for Information* (RFI) dari calon penyedia jasa terkait dengan pembangunan Aplikasi Layanan Terpadu (Yandu) Nextgen Responses to the Request for Information (RFI) from prospective service providers regarding the development of the Next-Gen Integrated Services Application (Yandu) have been submitted 2. Telah ditandatangani Perjanjian Kerahasiaan Dan Larangan Pengungkapan (NDA) oleh PT Asabri (Persero) dan Calon Penyedia Jasa A Non-Disclosure Agreement (NDA) has been signed by PT Asabri (Persero) and the prospective service provider 3. Divisi TI telah mengajukan Realisasi program kerja dan anggaran untuk YANDU NEXT-GEN melalui Nota Dinas Nomor ND-96/TI.01/I/V/2025 tanggal 15 Mei 2025 hal Permohonan Realisasi Program Kerja dan Anggaran Divisi TI Susulan Bulan Mei 2025. The IT Division has submitted the work plan and budget implementation proposal for YANDU NEXT-GEN via Official Memorandum No. ND-96/TI.01/I/V/2025 dated May 15, 2025, regarding the Request for Implementation of the IT Division's Work Plan and Budget for May 2025. 4. Terdapat catatan dari Direktur Keuangan dan MR bahwa Keputusan Radir tanggal 24 Oktober 2024 tentang Pembahasan Pekerjaan Jasa Pembangunan Sistem Layanan Terpadu (YANDU) NEXT-GEN, dapat terlebih dahulu diselesaikan sebelum proyek dijalankan. There is a note from the Director of Finance and MR stating that the Radir Decision dated October 24, 2024, regarding the Discussion of the NEXT-GEN Integrated Service System (YANDU) Development Project, must be finalized before the project is implemented. 5. Telah dilaksanakan Rapat Direksi Pembahasan Pembangunan Aplikasi Sistem Yandu Next-Gen Tahap Kedua pada Selasa, 24 Juni 2025 dengan keputusan rapat yaitu Direksi menyetujui pembangunan Aplikasi Sistem Yandu Next-Gen dengan catatan rekomendasi yang tertera pada Berita Acara Rapat Direksi Nomor BA-53/TU.07.06/UTM.B/VI/2025. A Board of Directors meeting to discuss the development of the YANDU Next-Gen System Application on Tuesday, June 24, 2025, with the meeting's decision being that the Board of Directors approved the development of the YANDU Next-Gen System Application, subject to the recommendations listed in the Minutes of the Board of Directors Meeting No. BA-53/TU.07.06/UTM.B/VI/2025. 6. Berita Acara Rapat Direksi PT ASABRI (Persero) dengan Nomor BA-92/TU.07.06/UTM.B/IX/2025 tanggal 26 September 2025 tentang Pembahasan Revisi Proposal Pembangunan Aplikasi YANDU NEXT-GEN; Minutes of the Board of Directors Meeting of PT ASABRI (Persero), No. BA92/TU.07.06/UTM.B/IX/2025, dated September 26, 2025, regarding the Discussion on the Revision of the Proposal for the Development of the YANDU NEXT-GEN Application;	Pekerjaan dilanjutkan pada tahun 2026. Work continues in 2026. Kendala yang dialami: Challanges faced: a. Proses Penandatanganan NDA membutuhkan waktu yang lama Beberapa calon vendor meminta penyesuaian atau klarifikasi terkait beberapa klausul dalam NDA sebelum menandatangani. Keterlambatan ini berdampak pada jadwal diskusi teknis yang seharusnya sudah dapat dimulai. The NDA signing process takes a long time Some prospective vendors requested adjustments or clarifications regarding certain clauses in the NDA before signing. This delay has impacted the schedule for technical discussions, which should have already begun. b. Pengambilalihan Pengelolaan Pembayaran Pensiun oleh Kementerian Keuangan The Ministry of Finance's Takeover of Pension Payment Management 1. Terdapat ketidakpastian mengenai peran ASABRI ke depan dalam proses pembayaran pensiun dan bagaimana aplikasi Yandu NextGen dapat menyesuaikan dengan kebijakan baru ini. There is uncertainty regarding ASABRI's future role in the pension payment process and how the Yandu NextGen application can adapt to this new policy. 2. Dibutuhkan koordinasi lebih lanjut dengan Kementerian Keuangan dan pihak terkait untuk memastikan bahwa sistem yang dikembangkan tetap relevan dan dapat beroperasi secara optimal setelah perubahan kebijakan ini diterapkan. Further coordination with the Ministry of Finance and relevant parties is needed to ensure that the developed system remains relevant and can operate optimally after these policy changes are implemented. c. Aspek Keamanan dan Kepatuhan Regulasi Safety and Compliance Regulation Aspect 1. Aplikasi yang dikembangkan harus mematuhi berbagai regulasi yang berlaku, seperti Peraturan OJK, Undang-Undang Pelindungan Data Pribadi (UU PDP), dan standar keamanan TI nasional. The application being developed must comply with various applicable regulations, such as OJK regulations, the Personal Data Protection Act (PDP Act), and national IT security standards. 2. Diperlukan audit keamanan sistem secara berkala untuk memastikan bahwa data peserta ASABRI tetap terlindungi dengan baik. Periodic system security audits are required to ensure that ASABRI participants' data remains well protected. 3. Implementasi keamanan yang ketat dapat memperlambat pengembangan karena memerlukan pengujian tambahan sebelum sistem dapat digunakan secara penuh. Strict security implementation may slow down development because it requires additional testing before the system can be fully operational.

No	Pengembangan TI *TI Development*	Uraian Penjelasan *Description Explanation*	Progres Pekerjaan *Work Progress*	Kendala dan Penyelesaian *Challenges and Solution*
			7. Persetujuan Direktur Hubungan Kelembagaan tanggal 2 Oktober 2025 dan Persetujuan Direktur Keuangan dan Manajemen Risiko tanggal 3 Oktober 2025 pada Nota Dinas Kepala Divisi Teknologi Informasi Nomor ND-215/TI.01/I/X/2025 tanggal 1 Oktober 2025 hal Permohonan Realisasi Program Kerja dan Anggaran Divisi Teknologi Informasi Bulan Oktober 2025 Tahun Anggaran 2025 untuk Pembangunan YANDU NEXT-GEN. Approval by the Director of Institutional Relations dated October 2, 2025, and Approval by the Director of Finance and Risk Management dated October 3, 2025, regarding the Memorandum from the Head of the Information Technology Division No. ND-215/TI.01/I/X/2025 dated October 1, 2025, regarding the Request for Implementation of the Information Technology Division's Work Program and Budget for October 2025 of Fiscal Year 2025 for the Development of YANDU NEXT-GEN. 8. Bahwa sesuai dengan Keputusan Rapat Direksi PT ASABRI (Persero) tanggal 21 Desember 2025 tentang Laporan Perkembangan Pengadaan Yandu Nextgen, yang tercantum pada Berita Acara Rapat Direksi PT ASABRI (Persero) Nomor BA-124/TU.07.06/UTM.B/XII/2025 tanggal 21 Desember 2025 tentang Laporan Perkembangan Pengadaan Yandu Nextgen, proses Pengadaan Pekerjaan Pembangunan Sistem Layanan Terpadu (YANDU) NEXT – GEN agar dilanjutkan pada tahun 2026 dengan anggaran yang disesuaikan dengan kondisi Tahun 2026. That in accordance with the Decision of the Board of Directors Meeting of PT ASABRI (Persero) dated December 21, 2025, regarding the Progress Report on the Yandu Nextgen Procurement, as set forth in the Minutes of the Board of Directors Meeting of PT ASABRI (Persero) No.BA-124/TU.07.06/UTM. B/XII/2025 dated December 21, 2025, regarding the Progress Report on the YANDU NEXT-GEN Procurement, the procurement process for the construction of the NEXT-GEN Integrated Service System (YANDU) shall be continued in 2026.	
2.	Pengembangan aplikasi SMART RKAP v2 SMART RKAP v2 Application Development	Pengembangan Aplikasi sesuai dengan *request* dari *User* untuk meningkatkan efisiensi user dalam membuat Rencana kerja dan anggaran Application development according to user requests to increase user efficiency in creating work plans and budgets	Aplikasi SMART RKAP V2 *Go live* tanggal 4 November 2025. SMART RKAP V2 Go live Application dated November 4, 2025	Pekerjaan selesai. Work completed
3.	CR Simaset		Aplikasi CR Simaset sudah selesai di *develop* dan *testing*, menunggu Jadwal *Go Live* dan sosialisasi di Tahun 2026. The Simaset CR application has been fully developed and tested; awaiting the go-live schedule and outreach efforts in 2026.	Pekerjaan selesai. Work completed
4.	Create KTPA untuk P3K Create KTPA for P3K	Penambahan *Feature* Aplikasi Yandu Addition Feature Yandu Application	Dalam tahap Pengembangan, menunggu kepastian surat jawaban dari Kementerian Keuangan yang di sampaikan oleh Divisi Kepesertaan dan Pengembangan Manfaat In the development phase, awaiting confirmation of a response letter from the Ministry of Finance, to be submitted by the Membership and Benefit Development Division	Belum adanya peraturan dan *requirement* yang jelas. No clear regulations or requirements are currently in place

No	Pengembangan TI *TI Development*	Uraian Penjelasan *Description Explanation*	Progres Pekerjaan *Work Progress*	Kendala dan Penyelesaian *Challenges and Solution*
5.	Penambahan Modul Aplikasi Catatan Kejadian Kerugian (*Loss Event Database*) PT ASABRI (Persero) Pada Aplikasi *Risk Management System* (ARMY) Addition, Loss Event Database Module of PT ASABRI (Persero) Application To Risk Management System (ARMY) Application	Penambahan *Feature* LED (*Loss Event Database*) pada ARMY Addition of Feature LED (Loss Event Database) to ARMY	Telah *go live* bulan April 2025 Had golive on April, 2025	Pekerjaan selesai. Work Completed
6.	Pengembangan dan pemeliharaan Aplikasi ASABRI Mobile Development and maintenance ASABRI Mobile	Optimasi kinerja Aplikasi ASABRI Mobile dengan pengembangan Optimazation of ASABRI Mobile Application with development	Tahun 2025 dalam proses pengembangan Aplikasi ASABRI Mobile melalui Surat Penunjukan Penyedia Barang Jasa Nomor : SPPBJ-113/XII/2025 tanggal 31 Desember 2025. In 2025, the ASABRI Mobile app was under development pursuant to the Letter of Appointment of Goods and Services Provider No. SPPBJ-113/XII/2025 dated December 31, 2025.	Pekerjaan dilanjutkan pada tahun 2026. Work continues in 2026.
7.	Pengembangan Aplikasi INVESTPRO Dampak dari PSAK 109 Development of INVESTPRO Dampak Application from PSAK 109	Mengimplementasikan pemenuhan ketentuan PSAK 109 di lingkungan PT ASABRI (Persero), perlu dilakukan perubahan (*change request*) pada aplikasi INVESTPRO yang difokuskan pada pengembangan modul PSAK 109, penambahan proses reklasifikasi aset, serta integrasi beberapa modul tambahan di luar cakupan PSAK 109 untuk mendukung kebutuhan operasional pengguna. Penambahan fitur-fitur ini memberikan manfaat yang signifikan, antara lain meningkatkan fungsionalitas dan cakupan layanan aplikasi INVESTPRO, menjamin kepatuhan terhadap standar akuntansi yang berlaku, serta memperluas kemampuan sistem dalam menunjang aktivitas bisnis investasi. Dengan adanya pengembangan ini, diharapkan efisiensi kerja dapat meningkat, risiko operasional dapat diminimalkan, serta pengalaman pengguna menjadi lebih optimal melalui antarmuka dan alur kerja yang lebih baik. /To implement compliance with PSAK 109 within PT ASABRI (Persero), changes (change requests) must be made to the INVESTPRO application, focusing on the development of the PSAK 109 module, the addition of an asset reclassification process, and the integration of several additional modules outside the scope of PSAK 109 to support users' operational needs. The addition of these features provides significant benefits, including enhancing the functionality and scope of services offered by the INVESTPRO application, ensuring compliance with applicable accounting standards, and expanding the system's capabilities to support investment business activities. With these enhancements, it is expected that work efficiency will improve, operational risks will be minimized, and the user experience will be optimized through a better interface and workflow.	Sampai dengan bulan Desember 2025 masih dalam proses pengembangan. To December 2025, still in development process.	Pekerjaan dilanjutkan pada tahun 2026. Work continues in 2026.

No	Pengembangan TI *TI Development*	Uraian Penjelasan *Description Explanation*	Progres Pekerjaan *Work Progress*	Kendala dan Penyelesaian *Challenges and Solution*
8.	*Change Request* pada Aplikasi Microsoft Dynamics 365 *Change Request* in Microsoft Dynamics 365 Application	*Change Request* pada Aplikasi Microsoft Dynamics 365 untuk mengimplementasikan fungsionalitas di Microsoft Dynamics 365 dalam pengelolaan investasi yang sesuai dengan prinsip dan ketentuan PSAK 109 dan mendukung pencatatan serta pelaporan investasi sesuai standar PSAK 109 Change Request for the Microsoft Dynamics 365 application to implement investment management functionality in Microsoft Dynamics 365 that complies with the principles and provisions of PSAK 109 and supports the recording and reporting of investments in accordance with PSAK 109 standards	Sampai dengan bulan Desember 2025 masih dalam proses pengembangan. To December 2025, still in development process.	Pekerjaan dilanjutkan pada tahun 2026. Work continues in 2026.
9.	*Improvement Whistleblowing System* (WBS)	Pemisahan Fitur untuk melakukan laporan pada *Website* ASABRI antara pelaporan Keluhan Layanan dan Pengaduan Pelanggaran Separation of features for reporting on the ASABRI website between Service Complaints and Violation Reports	Telah *go live* bulan Desember 2025 Had go live on December, 2025	Pekerjaan selesai. Work completed

Rencana Program Pengembangan Teknologi Informasi Tahun 2026

Information Technology Development Program Plan for 2026

No	Inisiatif Strategis *Strategic Initiatives*	Rencana Pengembangan Tahun 2026 *2026 Development Plan*	Uraian *Description*
1	Modernisasi *Core System* dan *Channeling* ke *Customer*-Mitra Core System Modernization and Channeling to Customer-Partners	Melanjutkan Pengembangan aplikasi Pelayanan Terpadu (Yandu) Nextgen Continuing the Development of the Nextgen Integrated Service (Yandu) Application	Optimalisasi layanan kepada pelanggan melalui pemanfaatan teknologi informasi dengan membangun aplikasi layanan terpadu (Yandu) yang lebih baik menyesuaikan kebutuhan proses bisnis Optimizing customer service through the use of information technology by developing a better integrated service application (Yandu) tailored to business process needs
		Pengembangan Channeling Customer Terintegrasi (ASABRI Mobile, Web Portal, Contact Center) Channeling Development Channeling Integrated Customer (ASABRI Mobile, Web Portal, Contact Center)	Mewujudkan layanan peserta yang terintegrasi melalui berbagai kanal digital sehingga peserta dapat mengakses layanan secara mudah, cepat, dan konsisten. Delivering integrated participant services through various digital channels so that participants can access services easily, quickly, and consistently
2	*Improvement Supporting Systems*	Pengembangan Sistem Keuangan dan Akuntansi (Dynamics 365) Development Financial and Accountancy System (Dynamics 365)	Melakukan peningkatan fitur aplikasi keuangan dan akuntansi untuk mendukung kebutuhan PSAK 109 dan PSAK 117 Enhancing financial and accounting application features to support the requirements of PSAK 109 and PSAK 117.
		Pengembangan Sistem Manajemen Risiko Terintegrasi Development Integrated Risk Management System	Mendukung pengelolaan risiko perusahaan melalui digitalisasi proses identifikasi, pengukuran, pemantauan, dan pelaporan risiko secara terintegrasi. Supporting corporate risk management through the digitization of integrated risk identification, measurement, monitoring, and reporting processes.

No	Inisiatif Strategis *Strategic Initiatives*	Rencana Pengembangan Tahun 2026 *2026 Development Plan*	Uraian *Description*
3	Implementasi Satu Data dan Optimasinya untuk Manfaat Peserta dan Monetisasi Implementated One Data and Optimazation for Participant Utility and Monetization	Implementasi Integrasi Data Eksternal External Integrated Data Implementation	Mengintegrasikan data dengan TNI, Polri, Kementerian/ Lembaga, dan mitra strategis guna meningkatkan akurasi data peserta dan mempercepat proses bisnis. Integrating data with TNI, Polri, ministries/agencies, and strategic partners to improve the accuracy of participant data and accelerate business processes.
4	Pengembangan Layanan Data *Analytic* Development Data Analytic Service	Implementasi *Data Analytic* Data Analytic Implementation	Penerapan kontrol kualitas data, keamanan informasi, kepatuhan, dan pengelolaan penggunaan model analitik. Implementation of data quality controls, information security, compliance, and management of analytical model usage.
5	Penyesuaian Lisensi dan Kapasitas Infrastruktur/ Licence and Capacity Infrastucture Adjustmentt	Pembaruan Lisensi *Database Management System* (DBMS) Updating Database Management System (DBMS) Licence	Memastikan ketersediaan Lisensi Database Management System (DBMS) pada DC dan DRC. Ensuring the availability of Database Management System (DBMS) licenses at the DC and DRC.
		Pembaruan Lisensi *Operating System Server* Updating Operating System Server Licence	Menjamin keberlangsungan layanan infrastruktur server melalui pembaruan lisensi Server di DC dan DRC. Ensure the continuity of server infrastructure services by renewing server licenses at the DC and DRC.
6	Peningkatan Keamanan dan Ketahanan Siber Improvement, Security, and Resilience Cyber	Penguatan Keamanan Aplikasi dan Data Strengthen Security, Application and Data	Meningkatkan perlindungan terhadap aplikasi dan data perusahaan melalui penerapan kontrol keamanan, hardening sistem, dan peningkatan kapabilitas keamanan informasi. Enhancing protection for corporate applications and data through the implementation of security controls, system hardening, and improvements to information security capabilities.
7	Penguatan Struktur dan Proses Tata Kelola Digital Strengthen Structure and Digital Governance	Penyesuaian Struktur Tata Kelola TI dan Data Governance IT and Data Adjustment Structure	Menyelaraskan struktur organisasi, peran, dan tanggung jawab pengelolaan TI, data, keamanan informasi, dan perlindungan data pribadi sesuai kebutuhan transformasi digital perusahaan. Aligning the organizational structure, roles, and responsibilities for IT, data, information security, and personal data protection management in accordance with the company's digital transformation needs.
		Penyusunan Kebijakan dan Standar Tata Kelola TI/Data Policies Planning and Governance Standard IT/Data	Menyusun dan menyempurnakan kebijakan, standar, prosedur, serta pedoman pengelolaan TI dan data untuk mendukung tata kelola yang efektif dan kepatuhan regulasi. Developing and refining policies, standards, procedures, and guidelines for IT and data management to support effective governance and regulatory compliance.

05

Analisis dan Pembahasan Manajemen

Management Discussion and Analysis

Kinerja keuangan yang sehat menjadi fondasi utama PT ASABRI (Persero) dalam menjaga keberlanjutan program dan meningkatkan kualitas layanan kepada peserta.

Healthy financial performance serves as the main foundation for PT ASABRI (Persero) in maintaining the sustainability of its programs and improving service quality for participants.




TOTAL PEMBAYARAN KLAIM DAN MANFAAT
Total Claim and Benefit Payments
Rp 1,78
Triliun
Trillion
TABUNGAN HARI TUA (THT)
Pension Savings (THT)
Rp 1,52
Triliun
Trillion
JAMINAN KECELAKAAN KERJA (JKK)
Occupational Accident Insurance (JKK)
Rp 99,69
Miliar
Billion
Rp 167,87
ASABRI

Tinjauan Ekonomi
Economic Overview

Kondisi makroekonomi Indonesia sepanjang tahun 2025 menunjukkan ketahanan yang relatif kuat di tengah ketidakpastian perekonomian global yang masih berlanjut. Pertumbuhan ekonomi nasional hingga akhir tahun 2025 tercatat berada pada kisaran sekitar 5%, mencerminkan keberlanjutan momentum pertumbuhan yang didukung oleh permintaan domestik yang tetap solid, belanja pemerintah, serta aktivitas investasi yang secara bertahap membaik. Meskipun tekanan eksternal seperti perlambatan ekonomi global dan volatilitas pasar keuangan internasional masih membayangi, fundamental perekonomian domestik mampu menjaga laju pertumbuhan tetap stabil dan sejalan dengan asumsi makro yang ditetapkan di awal tahun.

Indonesia's macroeconomic conditions throughout 2025 demonstrated relatively strong resilience amidst ongoing global economic uncertainty. National economic growth by the end of 2025 was recorded at around 5%, reflecting sustained growth momentum supported by solid domestic demand, government spending, and gradually improving investment activity. Although external pressures such as the slowdown in the global economy and volatility in international financial markets persisted, domestic economic fundamentals managed to keep growth stable and in line with the macroeconomic assumptions set at the beginning of the year.

Dari sisi stabilitas ekonomi, tingkat inflasi yang relatif terkendali turut mendukung daya beli masyarakat dan menciptakan iklim usaha yang lebih kondusif. Inflasi sepanjang tahun 2025 berhasil dijaga dalam rentang sasaran Bank Indonesia sebesar 2,92%. Di saat yang sama, kebijakan moneter yang ditempuh Bank Indonesia berfokus pada menjaga stabilitas nilai tukar rupiah, mengendalikan inflasi, serta mendukung momentum pertumbuhan ekonomi. Inflasi yang terkendali mencerminkan efektivitas bauran kebijakan moneter dan koordinasi pengendalian inflasi pusat dan daerah, termasuk dalam menjaga inflasi inti serta mengelola gejolak harga pangan.

From the perspective of economic stability, a relatively well-controlled inflation rate supported public purchasing power and created a more conducive business climate. Inflation throughout 2025 was maintained within Bank Indonesia's target range at 2.92%. At the same time, Bank Indonesia's monetary policy focused on maintaining the stability of the rupiah exchange rate, controlling inflation, and supporting economic growth momentum. Controlled inflation reflected the effectiveness of a mix of monetary policies and coordination between central and regional inflation control, including maintaining core inflation and managing food price volatility.

Sejalan dengan kondisi tersebut, tingkat suku bunga SBN bergerak relatif stabil, mencerminkan ekspektasi pasar terhadap risiko domestik yang terkelola dengan baik pada angka 6,12%. Stabilitas suku bunga turut mendukung keberlanjutan pembiayaan pemerintah dan menjaga iklim investasi, meskipun tetap dipengaruhi oleh arah kebijakan suku bunga global dan dinamika pasar keuangan internasional.

In line with these conditions, government bond (SBN) interest rates remained relatively stable, reflecting market expectations of well-managed domestic risk at 6.12%. Stable interest rates also supported the sustainability of government financing and maintained a favorable investment climate, although still influenced by the direction of global interest rate policies and dynamics in international financial markets.

Di pasar keuangan, nilai tukar rupiah terhadap dolar AS sepanjang 2025 pada angka Rp16.690,00 menunjukkan volatilitas yang sejalan dengan dinamika global, namun secara umum masih berada dalam kisaran yang mencerminkan fundamental ekonomi nasional. Upaya stabilisasi yang dilakukan oleh Bank Indonesia membantu menjaga pergerakan rupiah agar tetap terkendali.

In the financial markets, the rupiah exchange rate against the US dollar throughout 2025 reached Rp16.690,00, indicating volatility in line with global dynamics but generally remaining within a range that reflects national economic fundamentals. Stabilization efforts by Bank Indonesia helped keep the rupiah's movement under control.

Tinjauan Ekonomi
Economic Overview

Sementara itu, kinerja pasar modal tercermin dari penguatan Indeks Harga Saham Gabungan (IHSG) yang ditutup menguat signifikan pada akhir tahun 2025 di angka Rp8.647,00. Peningkatan IHSG tersebut mencerminkan kepercayaan investor terhadap prospek perekonomian nasional serta ekspektasi positif terhadap kinerja dunia usaha, termasuk BUMN, di tengah upaya penguatan fundamental ekonomi dan stabilitas makro secara berkelanjutan.

Meanwhile, capital market performance was reflected in the significant strengthening of the Indonesia Stock Exchange Composite Index (IHSG), which closed strongly at Rp8.647,00 at the end of 2025. This increase in the IHSG reflected investor confidence in the outlook for the national economy as well as positive expectations for business sector performance, including State-Owned Enterprises (SOEs), amid ongoing efforts to strengthen economic fundamentals and macroeconomic stability.

Tinjauan Industri
Industrial Overview

Secara keseluruhan, industri asuransi Indonesia sepanjang 2025 menunjukkan pertumbuhan yang solid dengan peningkatan total aset, pendapatan premi, serta perluasan jangkauan perlindungan masyarakat. Meskipun menghadapi dinamika ekonomi global, tantangan investasi, dan perubahan perilaku klaim, posisi permodalan industri tetap kuat dan mencerminkan daya tahan sektor yang tinggi. Peluang pertumbuhan masih terbuka, terutama melalui inovasi produk, digitalisasi layanan, dan peningkatan literasi konsumen, yang akan menjadi kunci bagi pertumbuhan berkelanjutan di tahun-tahun mendatang.

Overall, Indonesia's insurance industry throughout 2025 demonstrated solid growth, marked by increases in total assets, premium income, and the expansion of public protection coverage. Despite facing global economic dynamics, investment challenges, and changes in claim behavior, the industry's capital position remained strong, reflecting the sector's high resilience. Growth opportunities remain open, particularly through product innovation, service digitalization, and improved consumer literacy, which will be key to sustainable growth in the years ahead.

Tinjauan Industri
Industrial Overview

Dari sisi pendapatan premi, industri asuransi umum dan reasuransi juga mencatat pencapaian positif. Pada semester I 2025, premi asuransi umum tercatat Rp58,5 triliun, tumbuh 5,8% YoY, terutama didorong oleh asuransi properti, kesehatan, dan rekayasa. Sementara itu, kinerja premi komersial hingga Juli 2025 mencapai Rp194,55 triliun, dengan pertumbuhan premi secara keseluruhan melambat namun masih positif sekitar 0,77% YoY.

In terms of premium income, the general insurance and reinsurance industries also achieved positive results. In the first half of 2025, general insurance premiums were recorded at Rp58.5 trillion, growing by 5.8% YoY, primarily driven by property, health, and engineering insurance. Meanwhile, commercial premium performance up to July 2025 reached Rp194.55 trillion, with overall premium growth slowing but remaining positive at around 0.77% YoY.

Industri asuransi jiwa juga menunjukkan tren yang menggembirakan dalam hal perluasan perlindungan. Hingga akhir 2025, jumlah tertanggung di sektor asuransi jiwa mencapai 151,56 juta orang, naik 12,8% YoY, mencerminkan meningkatnya kesadaran masyarakat terhadap pentingnya perlindungan finansial jangka panjang.

The life insurance industry also showed an encouraging trend in coverage expansion. By the end of 2025, the number of insured in the life insurance sector reached 151.56 million people, an increase of 12.8% YoY, reflecting a rising public awareness of the importance of long-term financial protection.

Industri asuransi di Indonesia mempertahankan tingkat permodalan yang sangat kuat sepanjang 2025. Data OJK menunjukkan bahwa *Risk Based Capital* (RBC) untuk asuransi jiwa mencapai lebih dari 470%, sedangkan asuransi umum dan reasuransi berada di atas 310%, jauh di atas ambang minimum yang ditetapkan sebesar 120%. Hal ini mencerminkan posisi solvabilitas yang kuat serta kemampuan industri untuk memenuhi kewajiban klaim nasabah dengan tingkat likuiditas yang memadai.

The insurance industry in Indonesia maintained a very strong capital position throughout 2025. OJK data showed that the Risk-Based Capital (RBC) for life insurance exceeded 470%, while general insurance and reinsurance stood above 310%, far exceeding the minimum threshold of 120%. This reflects a strong solvency position and the industry's ability to meet policyholders' claim obligations with adequate liquidity.

Tinjauan Operasional
Operational Overview

Perseroan senantiasa berupaya untuk meningkatkan kualitas pelayanan kepada pesertanya di era digitalisasi salah satunya dengan menyediakan Aplikasi ASABRI Mobile dan Aplikasi ASABRI STAR. Aplikasi ASABRI Mobile merupakan layanan digital yang bertujuan untuk memberikan kemudahan dan memenuhi kebutuhan layanan Peserta ASABRI antara lain adalah registrasi aplikasi yang lebih mudah, antrean *online*, formulir klaim layanan, SPTB *online*, dan Autentikasi Digital. Aplikasi ASABRI STAR merupakan layanan digital untuk memudahkan peserta pensiun ASABRI dalam melakukan Autentikasi secara digital guna memperoleh data status dan keberadaan peserta, serta mendukung pelaporan yang valid dan tepat waktu.

The Company continuously strives to enhance service quality to its participants in the digital era, including through the ASABRI Mobile Application and the ASABRI STAR Application. The ASABRI Mobile Application is a digital service designed to provide convenience and meet the service needs of ASABRI participants, including easier application registration, online queues, service claim forms, online SPTB, and Digital Authentication. The ASABRI STAR Application is a digital service to facilitate ASABRI pensioners in conducting digital authentication to obtain status and existence data, as well as to support valid and timely reporting.

Tinjauan Operasional
Operational Overview

Aspek Pemasaran
Marketing Aspect

KEPESERTAAN/PANGSA PASAR

Sesuai dengan Undang-Undang Nomor 40 Tahun 2004 tentang Sistem Jaminan Sosial Nasional (SJSN), Pasal 4 huruf g dinyatakan bahwa kepesertaan bersifat wajib dan pada Pasal 5 ayat 3 (c) dinyatakan bahwa ASABRI ditunjuk sebagai Badan Penyelenggara Jaminan Sosial yang dibentuk oleh Undang-Undang sebagai Asuransi Sosial Angkatan Bersenjata Republik Indonesia.

Bentuk keasuransian ASABRI bersifat wajib maka pangsa pasar atau Peserta asuransinya telah ditentukan oleh Pemerintah sebagai pemegang saham yaitu seluruh Prajurit TNI, Anggota Polri, dan Pegawai ASN di lingkungan Kementerian Pertahanan dan Polri. Selain itu, pertumbuhan jumlah Peserta juga ditentukan oleh Pemerintah sebagai pemberi kerja yang disesuaikan dengan kebutuhan personel TNI, Polri, maupun Pegawai ASN di setiap tahunnya.

PARTICIPATION/MARKET SHARE

In accordance with Law Number 40 of 2004 concerning the National Social Security System (SJSN), Article 4 point g stipulates that participation is mandatory, and Article 5 paragraph 3 (c) states that ASABRI is designated as the Social Security Administering Body established by law as the Social Insurance for the Armed Forces of the Republic of Indonesia.

Given that ASABRI's insurance scheme is mandatory, its market share or insured participants has been determined by the Government as the shareholder, namely all Indonesian National Armed Forces (TNI) soldiers, members of the Indonesian National Police (Polri), and Civil Servants within the Ministry of Defense and the Police. In addition, the growth in the number of participants is also determined by the Government as the employer and is adjusted according to the personnel needs of the TNI, Polri, and ASN employees each year.

Aspek Pemasaran
Marketing Aspect

Berikut adalah perkembangan jumlah Peserta ASABRI dari tahun 2021 - 2025:

The following is the development of the number of ASABRI Participants from 2021-2025:

STRATEGI PEMASARAN

Meskipun ASABRI adalah asuransi yang bersifat wajib dan tidak memiliki kewajiban untuk melakukan penjualan produk atau mencari pelanggan baru melalui kegiatan pemasaran, ASABRI memiliki sistem pemasaran yang berbeda dari asuransi komersial lainnya di mana Perusahaan berusaha mengenalkan ASABRI dan meningkatkan pemahaman tentang Program ASABRI kepada Peserta pada khususnya dan masyarakat pada umumnya.

MARKETING STRATEGIES

Although ASABRI is a mandatory insurance provider and no obligation to sell products or seek new customers through marketing activities, ASABRI has a marketing system that differs from other commercial insurers, whereby the Company strives to introduce ASABRI and increase understanding of the ASABRI Program among Participants in particular, and the public in general.

Aspek Pemasaran
Marketing Aspect

Kegiatan sosialisasi yang dilakukan ASABRI merupakan bentuk *soft marketing* yang bersifat edukasi kepada seluruh Peserta. Dengan kegiatan tersebut diharapkan peserta dapat memahami hak dan kewajibannya sesuai dengan Peraturan Pemerintah Nomor 102 Tahun 2015 jo Peraturan Pemerintah Nomor 54 Tahun 2020 tentang Asuransi Sosial Prajurit Tentara Nasional Indonesia, Anggota Kepolisian RI, dan Pegawai ASN di Lingkungan Kementerian Pertahanan dan Polri.

ASABRI's dissemination activities serve as a form of soft marketing with an educational emphasis directed at all Participants. Through these activities, it is hoped that Participants will understand their rights and obligations in accordance with Government Regulation Number 102 of 2015 in conjunction with Government Regulation Number 54 of 2020 concerning Social Insurance for Indonesian National Armed Forces Soldiers, Members of the Indonesian National Police, and Civil Servants within the Ministry of Defense and the Indonesian National Police.

Dalam Undang-Undang Nomor 40 Tahun 2004 tentang Sistem Jaminan Sosial Nasional (SJSN) Pasal 15 ayat 2 dinyatakan bahwa Badan Penyelenggara Jaminan Sosial wajib memberikan informasi tentang hak dan kewajiban kepada Peserta untuk mengikuti ketentuan yang berlaku. Sementara itu, dalam Pasal 16 dinyatakan bahwa setiap Peserta berhak memperoleh manfaat dan informasi tentang pelaksanaan program jaminan sosial yang diikuti.

Law Number 40 of 2004 concerning the National Social Security System (SJSN) Article 15 paragraph 2 stipulates that the Social Security Administering Body is required to provide information regarding rights and obligations to Participants in order to comply with applicable regulations. Furthermore, Article 16 stipulates that each Participant is entitled to benefits and information regarding the implementation of the social security program in which they participate.

Untuk kegiatan Sosialisasi Program dan Non Program dilakukan secara langsung ataupun tidak langsung melalui tatap muka, online dan hybrid oleh Kantor Cabang. Hingga Desember 2025, sosialisasi yang dilakukan telah terlaksana sebanyak 464 kegiatan dari target keseluruhan, yaitu sebanyak 302 kegiatan dan persentase pelaksanaan kegiatan sudah melebih dari target, yaitu sebesar 153,64% dan persentase peserta yang juga melebih target, yaitu sebesar 116,59%, dengan rincian sebagai berikut:

Program and Non-Program Dissemination activities were carried out directly or indirectly through face-to-face, online, and hybrid methods by Branch Offices. As of December 2025, a total of 464 dissemination activities had been conducted out of the overall target of 302 activities, with an achievement rate exceeding the target at 153.64%. The percentage of participants also exceeded the target, reaching 116.59%, with the following details:

Unit Organisasi ***Organization Unit***	**2025**	**2024**
Polri Indonesian National Police	191	181
TNI AD Indonesian National Armed Forces	168	171
TNI AL Indonesian National Navy	31	20
TNI AU Indonesian National Air Force	12	28
KEMHAN Ministry of Defense	1	2
Pensiun Retired	57	55
Ahli Waris Heirs	4	1
Jumlah **Total**	**464**	**458**

Tinjauan Operasi Per Segmen Usaha

Operations Review Per Business Segment

PT ASABRI (Persero) sebagai BUMN yang ditugaskan oleh Pemerintah Republik Indonesia untuk mengelola program asuransi sosial yang meliputi program THT, JKK, JKm, dan Pensiun bagi Prajurit Tentara Nasional Indonesia (TNI), Anggota Kepolisian Negara Republik Indonesia (POLRI), dan Pegawai Aparatur Sipil Negara (ASN) di lingkungan Kementerian Pertahanan Republik Indonesia dan Kepolisian Negara Republik Indonesia. Berdasarkan Peraturan Pemerintah Nomor 102 Tahun 2015 yang kemudian diubah menjadi Peraturan Pemerintah Nomor 54 Tahun 2020 tentang Asuransi Sosial Prajurit Tentara Nasional Indonesia, Anggota Kepolisian Negara Republik Indonesia, dan Pegawai Aparatur Sipil Negara di Lingkungan Kementerian Pertahanan dan Kepolisian Negara Republik Indonesia, terjadi perubahan besaran iuran/premi dan manfaat program JKK dan JKm. Perubahan ini berlaku efektif mulai tanggal 30 September 2020. Perubahan tersebut hanya berlaku pada program JKK dan JKm sehingga ketentuan program THT dan pensiun masih mengacu kepada ketentuan PP 102 Tahun 2015.

PT ASABRI (Persero) is a State-Owned Enterprise (SOE) assigned by the Government of the Republic of Indonesia to manage social insurance programs, including the Old Age Savings (THT), Work Accident Insurance (JKK), Death Benefit (JKm), and Pension programs for members of the Indonesian National Armed Forces (TNI), the Indonesian National Police (POLRI), and Civil Servants (ASN) within the Ministry of Defense of the Republic of Indonesia and the Indonesian National Police. Based on Government Regulation Number 102 of 2015, as amended by Government Regulation Number 54 of 2020 concerning Social Insurance for Indonesian National Armed Forces Soldiers, Members of the Indonesian National Police, and Civil Servants within the Ministry of Defense and the Indonesian National Police, there have been changes to the contribution/premium amounts and benefit levels for the JKK and JKm programs. These changes took effect as of September 30, 2020. The changes apply only to the JKK and JKm programs, while the provisions for THT and Pension programs continue to refer to Government Regulation 102 of 2015.

Pendapatan Premi
dalam jutaan Rupiah

Premium Income
in million Rupiah

Beban Klaim dan Manfaat
dalam jutaan Rupiah

Claims and Benefits Expenses
in million Rupiah

PROGRAM TABUNGAN HARI TUA (THT)

Deskripsi Usaha

Tabungan Hari Tua adalah tabungan yang bersumber dari iuran peserta dan iuran pemerintah beserta pengembangannya yang diselenggarakan dengan tujuan untuk menjamin agar peserta menerima uang tunai pada saat yang bersangkutan berhenti baik karena mencapai usia pensiun maupun bukan karena mencapai usia pensiun. Manfaat Program THT meliputi:

1. Tabungan Asuransi (TA), diberikan kepada Peserta yang diberhentikan dengan hak pensiun atau tunjangan bersifat pensiun saat peserta mencapai Batas Usia Pensiun (BUP) normal.
2. Nilai Tunai Tabungan Asuransi (NTTA), diberikan kepada Peserta yang diberhentikan tanpa hak pensiun, tanpa tunjangan bersifat pensiun, atau Peserta berhenti sebelum mencapai batas usia pensiun, mengundurkan diri, gugur, tewas, dan meninggal dunia biasa.
3. Biaya Pemakaman Peserta Pensiunan (BPPP), diberikan apabila Peserta pensiunan meninggal dunia.
4. Biaya Pemakaman Istri/Suami (BPI/S), diberikan kepada ahli waris apabila Istri/Suami Peserta aktif atau Peserta pensiunan meninggal dunia dengan ketentuan istri/suami menikah sebelum peserta pensiun.
5. Biaya Pemakaman Anak (BPA), diberikan apabila anak Peserta aktif atau Peserta pensiunan meninggal dunia dengan ketentuan anak Peserta lahir sebelum Peserta pensiun.

Iuran/Premi Program THT, terdiri dari:

1. Iuran/Premi peserta sebesar 3,25% dari gaji pokok ditambah tunjangan Istri/Suami dan tunjangan anak setiap bulan;
2. Iuran/Premi pemberi kerja akan diatur dengan Peraturan Pemerintah tersendiri.

OLD-AGE BENEFIT (THT) PROGRAM

Business Description

Old Age Savings (Tabungan Hari Tua) is a savings program sourced from participant contributions and government contributions along with their returns, organized with the aim of ensuring that participants receive a lump sum payment upon separation, either due to reaching retirement age or for reasons other than reaching retirement age.

1. Insurance Savings/Tabungan Asuransi (TA), is provided to Participants who are dismissed with pension rights or pension benefits when the participant reaches the normal Retirement Age Limit (BUP).
2. Cash Value of Insurance Savings/Nilai Tunai Tabungan Asuransi (NTTA), is provided to Participants who are dismissed without pension rights, without retirement benefits, or Participants quit before reaching the retirement age limit, resign, fall, die, and ordinary death.
3. Funeral Costs of Retired Participants/Biaya Pemakaman Peserta Pensiunan (BPPP), is provided if a retired Participant dies.
4. Spouses Funeral Costs/Biaya Pemakaman Istri/ Suami (BPI/S), is granted to the heirs if the wife/ husband of an active Participant or retired Participant dies, provided that the wife/husband was married before the Participant retired.
5. Child Funeral Costs/Biaya Pemakaman Anak (BPA), is granted if the child of an active Participant or retired Participant dies, provided that the Participant's child was born before the Participant retired.

THT Program Contributions/Premiums, consisting of:

1. Participant contributions/premiums of 3.25% of basic salary plus spouse and child allowances each month;
2. Employer contributions/premiums will be regulated by a separate Government Regulation.

Rasio Klaim
dalam jutaan Rupiah

Claim Ratio
in million Rupiah

PROGRAM JAMINAN KECELAKAAN KERJA (JKK)

Deskripsi Usaha

Jaminan Kecelakaan Kerja (JKK) adalah perlindungan atas risiko kecelakaan atau penyakit akibat kerja selama masa dinas. Manfaat program JKK meliputi:

1. Biaya Pengangkutan Kecelakaan Kerja.
2. Perawatan Kecelakaan Kerja.
3. Santunan Cacat Dinas Biasa (SCDB).
4. Santunan Cacat Dinas Khusus (SCDK).
5. Santunan Risiko Kematian Khusus – Gugur.
6. Santunan Risiko Kematian Khusus – Tewas.
7. Bantuan Beasiswa JKK bagi peserta yang mengalami cacat tingkat III/gugur/tewas, maksimum untuk 2 (dua) orang anak.

Iuran/Premi berasal dari Pemerintah selaku Pemberi Kerja sebesar 0,62% dari gaji pokok Peserta setiap bulan.

OCCUPATIONAL ACCIDENT PROTECTION (JKK) PROGRAM

Business Description

Occupational Accident Protection (JKK) is a protection against the risk of accidents or work-related illnesses during the period of service. The JKK program benefits include:

1. Occupational Accident Transportation Costs.
2. Occupational Accident Treatment.
3. Regular Service Disability Compensation (SCDB).
4. Special Service Disability Compensation (SCDK).
5. Special Death Risk Compensation – Loss.
6. Special Death Risk Compensation – Death.
7. JKK Scholarship Assistance for participants with level III disability/loss/death, maximum for 2 (two) children.

Contributions/Premiums are received from the Government as the Employer amounting to 0.62% of the Participant's basic salary per month.

Rasio Klaim
dalam jutaan Rupiah

Claim Ratio
in million Rupiah

PROGRAM JAMINAN KEMATIAN (JKM)

Deskripsi Usaha

Jaminan Kematian (JKm) adalah perlindungan atas risiko kematian bukan akibat kecelakaan kerja dan bukan karena dinas khusus yang diberikan kepada ahli waris dari peserta yang meninggal dunia biasa dalam status dinas aktif. Manfaat program JKm meliputi:

1. Santunan Kematian Sekaligus (SKS):
   a. Tamtama/Bintara/Pegawai ASN Jabatan Pelaksana; dan
   b. Perwira/Pegawai ASN Jabatan Pimpinan.
2. Uang Duka Wafat (UDW).
3. Bantuan Beasiswa JKm maksimum untuk 2 (dua) orang anak.

Iuran/Premi berasal dari Pemerintah selaku pemberi kerja sebesar 0,81% dari gaji pokok peserta setiap bulan.

LIFE INSURANCE SECURITY (JKM) PROGRAM

Business Description

Life Insurance Security (JKm) is protection against the risk of death not due to occupational accidents and not due to special service granted to the heirs of participants who die under normal circumstances while in active service status. The benefits of the JKm program include:

1. Simultaneous Death Compensation (SKS):
   a. Enlisted Officers/NCOs/Civil Servants in Executive Positions; and
   b. Officers/Civil Servants in Leadership Positions.
2. Bereavement Payment (UDW).
3. JKm Scholarship Assistance for a maximum of 2 (two) children.

Contributions/Premiums are obtained from the Government as the employer, amounting to 0.81% of the participant's basic salary per month.

Rasio Klaim
dalam jutaan Rupiah

Claim Ratio
in million Rupiah

PROGRAM PENSIUN

Deskripsi Usaha

Program Jaminan Pensiun adalah penghasilan yang diterima oleh penerima pensiun setiap bulan berdasarkan peraturan perundang-undangan. Manfaat Program Pensiun, meliputi:

1. Jaminan Pensiun
   Pensiun adalah penghasilan yang diterima oleh penerima pensiun setiap bulan berdasarkan peraturan perundang-undangan yang berlaku. Manfaat pensiun diberikan secara bulanan yang bersumber dari Anggaran Pendapatan dan Belanja Negara (*pay as you go*) dengan jenis pensiun sebagai berikut:
   a. Pensiun sendiri.
   b. Pensiun terusan.
   c. Pensiun warakawuri/janda/duda.
   d. Tunjangan anak yatim/piatu/yatim-piatu.
   e. Tunjangan orang tua.
   f. Uang Duka Wafat.
   g. Tunjangan cacat.

PENSION PROGRAM

Business Description

The Pension Security Program refers to the income received by pension recipients per month under laws and regulations. Pension Program benefits include:

1. Pension Security Pension refers to the income received by pension recipients per month under applicable laws and regulations. Pension benefits are provided on a monthly basis from the State Revenue and Expenditure Budget (pay-as-you-go), with the following types of pension:
   a. Independent pension.
   b. Remaining pension.
   c. Widow/widower pension.
   d. Benefits for fatherless/motherless/orphaned children.
   e. Parental allowance.
   f. Bereavement Payment.
   g. Disability allowance.

2. Nilai Tunai Iuran Pensiun
   Nilai Tunai Iuran Pensiun diberikan kepada peserta yang diberhentikan dengan hormat maupun tidak dengan hormat tanpa hak pensiun, tunjangan bersifat pensiun, tunjangan, atau pesangon.

   Iuran/Premi Program Pensiun, terdiri atas:

   a. Iuran/Premi peserta sebesar 4,75% dari gaji pokok ditambah tunjangan istri/suami dan tunjangan anak setiap bulan;
   b. Iuran/Premi pemberi kerja akan diatur dengan Peraturan Pemerintah tersendiri.

2. Cash Value of Pension Contribution
   The Cash Value of Pension Contribution is granted to participants who are honorably or dishonorably dismissed with no right to a pension, retirement benefits, allowances, or severance pay.

   Pension Plan Contributions/Premiums, which consist of:

   a. Participant contributions/premiums of 4.75% of the basic salary plus allowances for wife/husband and child per month;
   b. Employer contributions/premiums to be regulated by separate Government Regulations.

Produktivitas

Sampai dengan akhir tahun 2025, telah dilaksanakan kegiatan layanan yang meliputi:

Layanan Pensiun

Productivity

By the end of 2025, service activities had been implemented, which included:

Pension Services

Profitabilitas

Profitabilitas Program Pensiun tidak dapat dihitung karena berdasarkan Pasal 40 Peraturan Pemerintah Nomor 102 Tahun 2015, AIP merupakan dana milik Peserta secara kolektif yang dikuasai Pemerintah. Ketentuan terkait penggunaan dana AIP diatur dalam peraturan perundang-undangan yang berlaku.

Profitability

The profitability of the Pension Plan cannot be calculated because, based on Article 40 of Government Regulation Number 102 of 2015, AIP is a fund owned by Participants collectively controlled by the Government. Provisions related to the use of AIP funds are regulated in the applicable laws and regulations.

Alur Kerja/Produksi

ASABRI merupakan perusahaan asuransi yang fokus pada layanan bersifat jasa. Produk yang disampaikan kepada peserta berupa manfaat asuransi dan pensiun, bukan produk hasil industri. Penyampaian manfaat asuransi dan pensiun dilaksanakan langsung kepada Peserta yang mengajukan klaim ke Kantor Cabang ASABRI di seluruh Indonesia. Layanan ASABRI dilakukan secara

Workflow/Production

ASABRI is an insurance company that focuses on services. The products delivered to participants are in the form of insurance and pension benefits, not industrial products. The insurance and pension benefits are delivered directly to Participants who have submitted claims to ASABRI Branch Offices throughout Indonesia. ASABRI services are carried out in a decentralized manner in all ASABRI

desentralisasi di seluruh Kantor Cabang ASABRI baik Tipe A, B, dan C, serta bekerja sama dengan 13 (tiga belas) Mitra Perbankan dan PT Pos Indonesia sebagai Mitra Bayar ASABRI.

Branch Offices, either Type A, B, or C, and in collaboration with 13 (thirteen) Banking Partners and PT Pos Indonesia as ASABRI Payment Partner.

Dalam rangka peningkatan kualitas layanan kepada para Peserta, ASABRI telah memiliki sistem layanan terpadu untuk proses klaim manfaat asuransi dan pensiun. Hal itu berarti bahwa untuk proses setiap jenis produk asuransi dan pensiun yang saling terkait peserta tidak perlu mengajukan klaim secara terpisah dengan persyaratan yang berbeda, namun cukup mengajukan klaim untuk satu jenis produk saja, otomatis produk lain yang terkait akan langsung diproses dan dibayarkan kepada Peserta yang bersangkutan.

In order to improve the quality of services to participants, ASABRI has an integrated service system for the insurance and pension benefit claim process. It means that in order to process each type of interrelated insurance and pension products, participants do not have to submit separate claims with different requirements, but they only submit a claim for one type of product, and automatically, the other related products will be immediately processed and paid to the relevant Participants.

Dengan adanya sistem layanan yang terpadu, kegiatan layanan semakin efisien dari segi pengajuan persyaratan administrasi dan kecepatan penyelesaian klaim. Jika persyaratan yang diajukan oleh Peserta telah lengkap dan tervalidasi maka dalam waktu 1 (satu) jam, peserta dapat langsung memperoleh surat pemberitahuan yang akan dibawa ke mitra bayar untuk proses pencairan. Kecepatan layanan, sistem layanan berkualitas, SDM yang kompeten serta desentralisasi layanan, ASABRI menjamin proses layanan kepada Peserta dapat terwujud secara tepat waktu, efektif, dan efisien.

With an integrated service system, service activities become more efficient in terms of the submission of administrative requirements and accelerated claim settlement. If the requirements submitted by the Participant are complete and validated, then within 1 (one) hour, the participant shall immediately receive a notice which will be taken to the payment partner for the disbursement process. With its speed of service, quality service system, competent human resources, and decentralization of services, ASABRI ensures that the service process to Participants can be realized in a timely, effective, and efficient manner.

Tinjauan Keuangan
Financial Overview

Uraian mengenai tinjauan keuangan disusun berdasarkan laporan keuangan untuk tahun yang berakhir pada tanggal 31 Desember 2025 yang telah diaudit oleh Kantor Akuntan Publik Kanaka Puradiredja, Suhartono (Nexia KPS) dengan opini wajar tanpa modifikasian. Uraian atas kinerja keuangan PT ASABRI (Persero), disampaikan dengan memperhatikan penjelasan pada catatan atas laporan keuangan dari pihak auditor eksternal sebagai bagian yang tidak terpisahkan dari Laporan Tahunan ini.

The description of the financial review is based on the financial statement for the period ending on December 31, 2025, which has been audited by Public Accounting Firm Kanaka Puradiredja, Suhartono (Nexia KPS), with a qualified opinion without modification. The description of the financial performance of PT ASABRI (Persero) is presented by taking into account the explanation in the external auditors' financial statement notes as an integral part of this Annual Report.

LAPORAN POSISI KEUANGAN
dalam jutaan Rupiah

STATEMENTS OF FINANCIAL POSITION
in million Rupiah

Aset
dalam jutaan Rupiah

Assets
in million Rupiah

Kas dan Bank
dalam jutaan Rupiah

Cash and Banks
in million Rupiah

Deposito Berjangka
dalam jutaan Rupiah

Time Deposits
in million Rupiah

Efek-Efek
dalam jutaan Rupiah

Marketable Securities
in million Rupiah

Piutang
dalam jutaan Rupiah

Receivables
in million Rupiah

Properti Investasi
dalam jutaan Rupiah

Investment Properties
in million Rupiah

Aset Tetap dan Aset Hak-Guna – Bersih
dalam jutaan Rupiah

Fixed Assets and Right-of-Use Assets – Net
in million Rupiah

Aset Akumulasi Iuran Pensiun
dalam jutaan Rupiah

Accumulation of Pension Contribution Assets
in million Rupiah

Aset Pembayaran Pensiun
dalam jutaan Rupiah

Pension Payment Assets
in million Rupiah

Aset Lain-Lain
dalam jutaan Rupiah

Other Assets
in million Rupiah

Liabilitas
dalam jutaan Rupiah

Liabilities
in million Rupiah

Akrual dan Utang Lain-Lain
dalam jutaan Rupiah

Accrued Expenses and Other Payables
in million Rupiah

Utang Investasi
dalam jutaan Rupiah

Investment Payable
in million Rupiah

Utang Pajak
dalam jutaan Rupiah

Tax Payable
in million Rupiah

Pendapatan Diterima di Muka
dalam jutaan Rupiah

Unearned Revenue
in million Rupiah

Liabilitas Imbalan Kerja

Employee Benefits Liabilities

Liabilitas Akumulasi Iuran Pensiun

Accumulation of Pension Contribution Liabilities

Liabilitas Pembayaran Pensiun
dalam jutaan Rupiah

Pension Payment Liabilities
in million Rupiah

Liabilitas atas Sisa Masa Pertanggungan - Liabilitas Manfaat Polis Masa Depan (LMPMD)
dalam jutaan Rupiah

Liabilities for Remaining Coverage - Future Policy Benefit Liabilities (LMPMD)
in million Rupiah

Liabilitas atas Kejadian Klaim - Estimasi Liabilitas Klaim
dalam jutaan Rupiah

Liabilities for Claim Events – Estimated Claim Liabilities
in million Rupiah

Liabilitas atas Kejadian Klaim - Utang Klaim
dalam jutaan Rupiah

Liabilities for Claim Events – Claim Payables
in million Rupiah

Ekuitas
dalam jutaan Rupiah

Equity
in million Rupiah

LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN

dalam jutaan Rupiah

PROFIT AND LOSS AND OTHER COMPREHENSIVE INCOME STATEMENTS

in million Rupiah

Pendapatan Premi
dalam jutaan Rupiah

Premium Income
in million Rupiah

Sejak 30 September 2020, terdapat perubahan jumlah iuran program JKK semula sebesar 0,41% menjadi sebesar 0,62% dan program JKm semula sebesar 0,67% menjadi sebesar 0,81% sesuai dengan Peraturan Pemerintah Nomor 54 tahun 2020 tentang Perubahan atas Peraturan Pemerintah Republik Indonesia Nomor 102 tahun 2015 tentang Asuransi Sosial Prajurit Tentara Nasional Indonesia, Anggota Kepolisian Negara Republik Indonesia, dan Pegawai Aparatur Sipil Negara di Lingkungan Kementerian Pertahanan dan Kepolisian Negara Republik Indonesia. Peningkatan iuran program JKK dan JKm tersebut diikuti dengan perubahan kenaikan jumlah manfaat asuransi program JKK dan JKm yang diterima oleh peserta ASABRI sehingga tidak berdampak signifikan ke laba PT ASABRI (Persero) tahun 2025. Sedangkan, iuran program THT sebesar 3,25% tidak mengalami perubahan sejak tahun 1975.

Since September 30, 2020, there has been a change in the JKK program contribution rate from 0.41% to 0.62%, and in the JKm program from 0.67% to 0.81%, pursuant to Government Regulation Number 54 of 2020 concerning Amendments to Government Regulation Number 102 of 2015 regarding Social Insurance for Indonesian National Armed Forces Soldiers, Members of the Indonesian National Police, and Civil Servants within the Ministry of Defense and the Indonesian National Police. The increase in JKK and JKm program contributions was accompanied by increased insurance benefits for JKK and JKm programs received by ASABRI participants, so it did not have a significant impact on PT ASABRI (Persero)'s profit in 2025. Meanwhile, the THT program contribution rate of 3.25% has remained unchanged since 1975.

Hasil Investasi
dalam jutaan Rupiah

Investment Income
in million Rupiah

Pendapatan Lain-lain
dalam jutaan Rupiah

Other Income
in million Rupiah

Beban Klaim dan Manfaat
dalam jutaan Rupiah

Claim and Benefit Expenses
in million Rupiah

Beban Asuransi: Beban Kenaikan Liabilitas Manfaat Polis Masa Depan dan Estimasi Liabilitas Klaim

dalam jutaan Rupiah

nsurance Expenses: Expenses for the Increase in Policyholder Future Benefits Liabilities and Estimated Claim Liabilities

in million Rupiah

Penggantian Biaya Operasional Penyelenggaraan Pensiun

Reimbursement of Pension Operating Cost

Beban Umum dan Administrasi
dalam jutaan Rupiah

General and Administrative Expenses
in million Rupiah

Laba Bersih Tahun Berjalan

Net Profit for the Year

Penghasilan Komprehensif Lain
dalam jutaan Rupiah

Other Comprehensive Income
in million Rupiah

Jumlah Laba Komprehensif Tahun Berjalan

Total Comprehensive Income for the Year

LAPORAN ARUS KAS

dalam jutaan Rupiah

STATEMENTS OF CASH FLOW

in million Rupiah

Arus Kas Bersih Digunakan Untuk Aktivitas Operasi
dalam jutaan Rupiah

Net Cash Flows Used in Operating Activities
in million Rupiah

Arus Kas Bersih Digunakan Untuk Aktivitas Investasi
dalam jutaan Rupiah

Net Cash Flow Used in Investing Activities
in million Rupiah

Arus Kas Bersih Digunakan Untuk Aktivitas Pendanaan
dalam jutaan Rupiah

Net Cash Flow Used in Financing Activities
in million Rupiah

ANALISIS KEMAMPUAN MEMBAYAR UTANG, KOLEKTIBILITAS PIUTANG, DAN RASIO KEUANGAN LAINNYA

ANALYSIS ON THE CAPABILITY TO PAY DEBT (DEBT SERVICE), COLLECTIBILITY OF RECEIVABLES, AND ANY OTHER FINANCIAL RATIOS

Analisis Kemampuan Membayar Utang Jangka Pendek (Likuiditas)

dalam jutaan Rupiah

Analysis of the Capability to Pay Short-Term Debt (Liquidity)

in million Rupiah

ANALISIS KEMAMPUAN MEMBAYAR UTANG JANGKA PANJANG (SOLVABILITAS)

Rasio Pencapaian Solvabilitas Berdasarkan Peraturan Menteri Keuangan (PMK) Nomor 66/PMK.02/2021.

dalam jutaan Rupiah

ANALYSIS OF THE CAPABILITY TO PAY LONG-TERM DEBTS (SOLVENCY)

Solvency Achievement Ratio Based on Ministry of Finance Regulation (PMK) Number 66/PMK.02/2021.

in million Rupiah

Profitabilitas
dalam jutaan Rupiah

Profitability
in million Rupiah

Rasio Pengeluaran
dalam jutaan Rupiah

Expense Ratio
in million Rupiah

Rasio Kecukupan Investasi (RKI)
dalam jutaan Rupiah

Investment Adequacy Ratio (IAR)
in million Rupiah

Yield on Investment
dalam jutaan Rupiah

Yield on Investment
in million Rupiah

property.

PIUTANG

Piutang Premi *Past Service Liability* (PSL)

Piutang premi PSL merupakan piutang kepada pemberi kerja yang timbul atas kewajiban masa lalu sebagai akibat dari kebijakan Pemerintah Republik Indonesia selaku pemberi kerja. PT ASABRI (Persero) mengakui piutang premi PSL senilai Rp5.171.631 juta pada tahun 2023 berdasarkan Surat Menteri Keuangan Republik Indonesia Nomor S-310/MK.02/2024 tanggal 27 Maret 2024 tentang Pengakuan dan Penetapan *Unfunded Past Service Liability* (UPSL) Program Tabungan Hari Tua yang dikelola PT ASABRI (Persero) Tahun 2023.

RECEIVABLES

Past Service Liability (PSL) Premium Receivables

Premium receivable for PSL is a receivable from the employer arising from past obligations due to policy decisions by the Government of the Republic of Indonesia as the employer. PT ASABRI (Persero) recognized PSL premium receivables of Rp5,171,631 million in 2023 based on Letter from the Minister of Finance of the Republic of Indonesia Number S-310/MK.02/2024 dated March 27, 2024, regarding the Recognition and Determination of Unfunded Past Service Liability (UPSL) for the Old Age Savings Program managed by PT ASABRI (Persero) in 2023.

Piutang Premi

Premium Receivables

Piutang Hasil Investasi

Investment Income Receivables

Piutang Pengelolaan Investasi AIP

AIP Managing Investment Receivables

STRUKTUR MODAL

dalam jutaan Rupiah

CAPITAL STRUCTURE

in million Rupiah

KEBIJAKAN MANAJEMEN ATAS STRUKTUR MODAL

CAPITAL STRUCTURE MANAGEMENT POLICY

IKATAN MATERIAL UNTUK INVESTASI BARANG MODAL

Perseroan tidak memiliki ikatan material untuk investasi barang modal di sepanjang tahun 2025. Seluruh belanja modal dibiayai sendiri dan digunakan untuk operasional Perseroan.

MATERIAL COMMITMENTS FOR CAPITAL GOODS INVESTMENT

The Company had no material commitments for capital goods investment throughout 2025. All capital expenditures were self-financed and used for the Company's operations.

Informasi Realisasi Investasi Barang Modal
dalam jutaan Rupiah

Information on Realized Investment in Capital Goods
in million Rupiah

INFORMASI DAN FAKTA MATERIAL YANG TERJADI SETELAH TANGGAL LAPORAN AKUNTAN

Tidak terdapat kejadian setelah periode pelaporan yang perlu disesuaikan atau diungkapkan dalam catatan atas laporan keuangan untuk tahun yang berakhir pada tanggal 31 Desember 2025.

INFORMATION AND MATERIAL FACTS FOUND AFTER THE DATE OF ACCOUNTANT'S REPORT

There were no events after the reporting period that needed to be adjusted or disclosed in the notes to the financial statements for the year that ends on December 31, 2025.

ANALISIS PENCAPAIAN TARGET DAN REALISASI TAHUN 2025

PT ASABRI (Persero) secara berkala menganalisis realisasi pencapaian target yang telah ditentukan pada awal tahun dengan realisasi kinerja pada tahun tersebut. Pencapaian yang telah direalisasikan pada tahun 2025 menjadi acuan untuk penetapan target finansial pada tahun 2026. Berikut adalah uraian mengenai analisis pencapaian target tahun 2025.

Perbandingan Target dan Realisasi Laporan Posisi Keuangan Tahun 2025

dalam jutaan Rupiah

ANALYSIS OF TARGET ACHIEVEMENT AND REALIZATIONS IN 2025

PT ASABRI (Persero) periodically analyzes the realization of targets specified at the beginning of the year with the realized performance of that year. The achievements that have been realized in 2024 are a reference for the determination of financial targets in 2025. The following is a description of the analysis of the 2025 target achievements.

Comparison of Targets and Realization of 2025 Financial Position Statement

in million Rupiah

Perbandingan Target dan Realisasi Laporan Laba Rugi dan Penghasilan Komprehensif Lain Tahun 2025

dalam jutaan Rupiah

Comparison of Target and Realization of 2025 Profit and Loss and Other Comprehensive Income Statements

in million Rupiah

Perbandingan Target dan Realisasi Penempatan Dana Investasi Program THT, JKK, dan JKm Tahun 2025

dalam jutaan Rupiah

Comparison of Target and Realization of Investment Fund Placement for THT, JKK, and JKm Programs in 2025

in million Rupiah

penerimaan penambahan modal negara dari Pemerintah Republik Indonesia, namun, sampai dengan akhir tahun 2025, asumsi tersebut tidak terealisasi sehingga mempengaruhi sumber dana untuk penempatan dan pengembangan aset investasi.

the Government of the Republic of Indonesia, which had not materialized by the end of 2025, thus affecting the source of funds for the placement and development of investment assets.

TARGET KINERJA PERUSAHAAN TAHUN 2026

TARGET KINERJA OPERASIONAL

Adapun target kinerja operasional PT ASABRI (Persero) tahun 2026 dapat dilihat sebagai berikut:

dalam jutaan Rupiah

COMPANY PERFORMANCE TARGETS FOR 2026

OPERATIONAL PERFORMANCE TARGETS

PT ASABRI (Persero)'s operational performance targets for 2026 are as follows:

in million Rupiah

TARGET KINERJA FINANSIAL

Adapun target kinerja operasional PT ASABRI (Persero) tahun 2026 dapat dilihat sebagai berikut:

dalam jutaan Rupiah

FINANCIAL PERFORMANCE TARGETS

PT ASABRI (Persero)'s financial performance targets for 2026 are as follows:

in million Rupiah

KEBIJAKAN DIVIDEN

PT ASABRI (Persero) adalah Badan Usaha Milik Negara (BUMN) yang bergerak di bidang pengelolaan program asuransi sosial yang terdiri dari program THT, JKK, dan JKm. Fokus utama Perusahaan adalah untuk peningkatan kesejahteraan peserta sehingga sejak tahun 2015, RUPS tahunan memutuskan untuk tidak membagikan dividen kepada pemegang saham. Sehingga alokasi laba diperuntukkan sebesar-besarnya untuk pemupukan dana dalam rangka peningkatan manfaat kepada peserta dan *sustainability program*.

DIVIDEND POLICY

PT ASABRI (Persero) is a State-Owned Enterprise (SOE) engaged in the management of social insurance programs, consisting of the THT, JKK, and JKm programs. The Company's primary focus is on improving participant welfare, so since 2015, the Annual General Meeting of Shareholders has resolved not to distribute dividends to shareholders. Thus, profit allocation is designated as much as possible for fund accumulation to enhance participant benefits and ensure program sustainability.

INFORMASI TENTANG PROGRAM KEPEMILIKAN SAHAM OLEH KARYAWAN DAN/ ATAU MANAJEMEN

Hingga akhir tahun 2025, ASABRI tidak melaksanakan program kepemilikan saham oleh manajemen dan/ atau karyawan (ESOP/MSOP). Dengan demikian Laporan Tahunan ini tidak menyajikan informasi terkait *stock option* yang dimiliki pekerja dan manajemen, baik jumlah saham dan harga *exercise*, jangka waktu, persyaratan pekerja dan/atau manajemen yang berhak.

INFORMATION ON SHAREHOLDING PROGRAM BY EMPLOYEES AND/OR MANAGEMENT

As of the end of 2025, ASABRI did not implement a management and/or employee share ownership program (ESOP/MSOP). Accordingly, this Annual Report does not present information related to stock options held by employees and management, including the number of shares and exercise price, period, or terms for eligible employees and/or management.

REALISASI PENGGUNAAN DANA HASIL PENAWARAN UMUM

Sampai dengan akhir tahun 2025, Perseroan belum melaksanakan Penawaran Saham Umum di bursa efek manapun.

REALIZED USE OF FUNDS AND PUBLIC OFFERING RESULTS

As of the end of 2025, the Company had not conducted a Public Share Offering on any stock exchange.

INFORMASI MATERIAL MENGENAI INVESTASI EKSPANSI, DIVESTASI, PENGGABUNGAN, PELEBURAN, USAHA, AKUISISI, DAN RESTRUKTURISASI UTANG/ MODAL

Tidak terdapat informasi dan fakta material mengenai investasi, ekspansi, divestasi, penggabungan/ peleburan usaha, akuisisi, restrukturisasi utang/modal yang dilakukan Perusahaan pada tahun 2025.

MATERIAL INFORMATION ON INVESTMENTS, EXPANSIONS, DIVESTMENTS, BUSINESS MERGERS/ CONSOLIDATIONS, ACQUISITIONS, AND DEBT/CAPITAL RESTRUCTURING

No material information and facts are available regarding investments, expansions, divestments, business mergers/ consolidations, acquisitions, or debt/capital restructuring carried out by the Company in 2025.

INFORMASI TRANSAKSI MATERIAL YANG MENGANDUNG BENTURAN KEPENTINGAN DAN/ATAU TRANSAKSI DENGAN PIHAK AFILIASI

Transaksi Yang Mengandung Benturan Kepentingan

Selama tahun 2025, ASABRI tidak melakukan transaksi material yang mengandung benturan kepentingan.

INFORMATION ON MATERIAL TRANSACTIONS CONTAINING CONFLICT OF INTEREST AND/OR AFFILIATED PARTY TRANSACTIONS

Transactions Containing Conflict of Interest

Throughout 2025, ASABRI had not made any material transactions containing conflicts of interest.

Sifat dan Hubungan dengan Pihak Berelasi

Perusahaan telah melakukan transaksi dengan pihak-pihak berelasi, sesuai dengan PSAK Nomor 7 Revisi 2010, "Pengungkapan Pihak-pihak Berelasi".

Nature and Relationship with Related Parties

The Company has made transactions with related parties, subject to PSAK Number 7 2010 Revision, "Related Party Disclosures".

Pihak Berelasi *Related Party*	Sifat Hubungan *Nature of Relationship*	Sifat Transaksi *Nature of Transaction*
Pemerintah Republik Indonesia Government of Republic of Indonesia	Pemegang Saham dan Pemberi Kerja Shareholder and Employer	Piutang dan Iuran Premi serta Obligasi Pemerintah Premium Receivable and Income, and Government Bonds
Badan Usaha Milik Negara State-Owned Enterprises	Agen Pembayaran Manfaat Klaim dan Pensiun, serta Entitas Sepengendali Claim and Pension and Entities Under Common Control	Rekening Giro, Deposito Berjangka, dan Efek-Efek Checking Accounts, Time Deposits, and Marketable Securities
Badan Usaha Milik Daerah Local Government Owned Enterprises	Agen Pembayaran dan Entitas Sepengendali Payment Agent and Entities Under Common Control	Rekening Giro, Deposito Berjangka, dan Efek-Efek Checking Accounts, Time Deposits, and Marketable Securities
Manajemen Kunci Key Management	Dewan Komisaris, Dewan Direksi dan Karyawan Utama Board of Committees, Board of Directors Claims and Pension Payment Agent, and Key Employees	Beban gaji, Kompensasi dan Remunerasi, serta Imbalan kerja Salary, Compensation and Remuneration, and Employee Benefit

a. Pernyataan Direksi bahwa Transaksi Afiliasi telah melalui prosedur yang memadai untuk memastikan bahwa Transaksi Afiliasi telah dilaksanakan sesuai dengan memenuhi prinsip transaksi yang wajar (*arms-length principle*); dan
b. Peran Dewan Komisaris dan Komite Audit dalam melakukan prosedur yang memadai untuk memastikan bahwa Transaksi Afiliasi dilaksanakan sesuai dengan praktik bisnis yang berlaku umum antara lain dilakukan dengan memenuhi prinsip transaksi yang wajar (*arms-length principle*);

a. The Board of Directors states that Affiliate Transactions have followed adequate procedures to ensure that Affiliate Transactions have been carried out in accordance with the arm's length principle; and
b. The Board of Commissioners and Audit Committee played a role in carrying out adequate procedures to ensure that Affiliate Transactions are conducted in accordance with generally accepted business practices, including compliance with the arm's length principle.

Realisasi Transaksi dengan Pihak Berelasi

Realisasi transaksi dengan pihak berelasi dapat dilihat dalam Catatan atas Laporan Keuangan (CALK) 32: Saldo dan Transaksi dengan Pihak Berelasi pada Laporan Keuangan *Audited* 2025.

Realization of Transactions with Related Parties

The realization of transactions with related parties can be found in Note 32: Balances and Transactions with Related Parties in the 2025 Audited Financial Statements.

Perjanjian Penting

PT ASABRI (Persero) menandatangani perjanjian kerja sama pembayaran manfaat program THT, JKK, dan JKm termasuk NTIP bagi Prajurit TNI, Anggota Polri, dan Pegawai ASN di lingkungan Kementerian Pertahanan Republik Indonesia dan Kepolisian Negara Republik Indonesia dengan beberapa mitra bayar, yaitu:

Significant Agreements

PT ASABRI (Persero) has signed cooperation agreements for the payment of benefits under the THT, JKK, and JKm programs, including NTIP, for TNI Soldiers, Polri Members, and ASN employees within the Ministry of Defense of the Republic of Indonesia and the Indonesian National Police, with several paying partners, as follows:

a. PT Bank Tabungan Negara (Persero) Tbk;
b. PT Bank Rakyat Indonesia (Persero) Tbk;
c. PT Bank Pembangunan Daerah Jawa Tengah;
d. PT Bank KB Bukopin Tbk;
e. PT Bank Woori Saudara Indonesia 1906 Tbk;
f. PT Bank Bumi Arta Tbk;
g. PT Bank SMBC Indonesia Tbk;
h. PT Bank Mandiri Taspen;
i. PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk;
j. PT Bank Pembangunan Daerah Jawa Timur Tbk;
k. PT Pos Indonesia (Persero);
l. PT Bank Syariah Indonesia Tbk;
m. PT Jasa Raharja (Persero).

PT ASABRI (Persero) menandatangani perjanjian pembayaran pensiun Prajurit TNI, Anggota Polri, dan Pegawai ASN di lingkungan Kementerian Pertahanan Republik Indonesia dan Kepolisian Negara Republik Indonesia dengan beberapa mitra bayar, yaitu:

a. PT Bank Syariah Indonesia Tbk;
b. PT Bank Rakyat Indonesia (Persero) Tbk;
c. PT Bank Tabungan Negara (Persero) Tbk;
d. PT Bank Negara Indonesia (Persero) Tbk;
e. PT Bank Pembangunan Daerah Jawa Timur Tbk;
f. PT Bank Mandiri Taspen;
g. PT Bank Pembangunan Daerah Jawa Tengah;
h. PT Pos Indonesia (Persero);
i. PT Bank KB Bukopin Tbk;
j. PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk;
k. PT Bank Woori Saudara Indonesia 1906 Tbk;
l. PT Bank Bumi Arta Tbk;
m. PT Bank SMBC Indonesia Tbk.

Perjanjian kerja sama PT ASABRI (Persero) dengan mitra bayar di atas memiliki jangka waktu sampai dengan Juni 2026.

a. PT Bank Tabungan Negara (Persero) Tbk;
b. PT Bank Rakyat Indonesia (Persero) Tbk;
c. PT Bank Pembangunan Daerah Jawa Tengah;
d. PT Bank KB Bukopin Tbk;
e. PT Bank Woori Saudara Indonesia 1906 Tbk;
f. PT Bank Bumi Arta Tbk;
g. PT Bank SMBC Indonesia Tbk;
h. PT Bank Mandiri Taspen;
i. PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk;
j. PT Bank Pembangunan Daerah Jawa Timur Tbk;
k. PT Pos Indonesia (Persero);
l. PT Bank Syariah Indonesia Tbk;
m. PT Jasa Raharja (Persero).

PT ASABRI (Persero) has also signed pension payment agreements for Indonesian National Armed Forces soldiers, members of the Indonesian National Police, and Civil Servants within the Ministry of Defense of the Republic of Indonesia and the Indonesian National Police, with several paying partners, as follows:

a. PT Bank Syariah Indonesia Tbk;
b. PT Bank Rakyat Indonesia (Persero) Tbk;
c. PT Bank Tabungan Negara (Persero) Tbk;
d. PT Bank Negara Indonesia (Persero) Tbk;
e. PT Bank Pembangunan Daerah Jawa Timur Tbk;
f. PT Bank Mandiri Taspen;
g. PT Bank Pembangunan Daerah Jawa Tengah;
h. PT Pos Indonesia (Persero);
i. PT Bank KB Bukopin Tbk;
j. PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk;
k. PT Bank Woori Saudara Indonesia 1906 Tbk;
l. PT Bank Bumi Arta Tbk;
m. PT Bank SMBC Indonesia Tbk.

The cooperation agreements between PT ASABRI (Persero) and the above-mentioned paying partners are valid until June 2026.

PERUBAHAN PERATURAN PERUNDANG-UNDANGAN YANG BERPENGARUH TERHADAP PERUSAHAAN

Sepanjang tahun 2025, terdapat dinamika perubahan peraturan perundang-undangan dan/atau terbitnya peraturan perundang-undangan baru yang berpengaruh terhadap Perusahaan, baik secara langsung maupun tidak langsung pada proses bisnis Perusahaan. Daftar peraturan perundang-undangan sebagaimana dimaksud dapat disajikan sebagai berikut:

AMENDMENT TO LAWS AND REGULATIONS AFFECTING THE COMPANY

Throughout 2025, there were dynamic changes in laws and regulations and/or the issuance of new laws and regulations that affected the Company, both directly and indirectly, on the Company's business processes. The list of laws and regulations referred to can be presented as follows:

No	Peraturan *Laws and Regulations*	Dampak/Pengaruh *Impact/Affect*
1	Undang-Undang Nomor 19 Tahun 2003 tentang Badan Usaha Milik Negara sebagaimana telah beberapa kali diubah terakhir dengan Undang-Undang Nomor 16 Tahun 2025 Law Number 19 of 2003 concerning State-Owned Enterprises as amended several times, most recently by Law Number 16 of 2025	Kebijakan berdampak pada perubahan Tata Kelola: The policy impacted governance changes: 1. Kementerian BUMN dihapuskan sebagai organ eksekutif yang memegang saham dan fungsi regulator; The Ministry of State-Owned Enterprises was abolished as an executive body with shareholding and regulatory functions; 2. Digantikan oleh Badan Pengaturan BUMN (BP BUMN) yang berperan sebagai regulator badan usaha milik negara; It was replaced by the State-Owned Enterprises Regulatory Agency (BP BUMN), which acts as a regulator for state-owned enterprises; 3. Fungsi investasi dan operasional BUMN sebagian besar dipindahkan ke Danantara (Badan Pengelola Investasi Daya Anagata Nusantara). Most of the investment and operational functions of state-owned enterprises were transferred to Danantara (Daya Anagata Nusantara Investment Management Agency).
2	Peraturan Menteri Keuangan Nomor 66/PMK.02/2021 Tentang Tata Cara Pengelolaan Iuran Dan Pelaporan Penyelenggaraan Program Tabungan Hari Tua, Jaminan Kecelakaan Kerja, Dan Jaminan Kematian Bagi Pegawai Aparatur Sipil Negara, Prajurit Tentara Nasional Indonesia, Dan Anggota Kepolisian Negara Republik Indonesia sebagaimana telah diubah dengan Peraturan Menteri Keuangan Nomor 118 Tahun 2025 Regulation of the Minister of Finance Number 66/PMK.02/2021 Concerning Procedures for Contribution Management and Reporting of the Implementation of the Old Age Savings Program, Work Accident Insurance, and Death Insurance for Civil Servant Employees, Indonesian National Armed Forces Soldiers, and Members of the Indonesian National Police, as amended by Regulation of the Minister of Finance Number 118 of 2025	Kebijakan terkait dengan pengaturan penempatan investasi dana program (THT, JKK, JKm) untuk meningkatkan tata kelola, menetapkan kewajiban tingkat solvabilitas minimum sebesar 2% dari liabilitas asuransi, dan mengatur jenis instrumen investasi yang diperbolehkan dan batasan maksimal penempatannya, termasuk dalam bentuk saham, reksa dana, dan kontrak investasi kolektif. Policies related to the regulation of investment placement of program funds (THT, JKK, JKm) to improve governance, set a minimum solvency level requirement of 2% of insurance liabilities, and regulate the types of investment instruments permitted and maximum limits on their placement, including in the form of shares, mutual funds, and collective investment contracts.

PERUBAHAN KEBIJAKAN AKUNTANSI

Laporan keuangan PT ASABRI (Persero) untuk tahun yang berakhir pada 31 Desember 2025 disusun dan disajikan sesuai dengan kerangka pelaporan keuangan penyajian wajar bertujuan khusus untuk memenuhi ketentuan Peraturan Menteri Keuangan Republik Indonesia Nomor 66/PMK.02/2021 tanggal 14 Juni 2021 tentang Tata Cara Pengelolaan Iuran dan Pelaporan Penyelenggaraan Program Tabungan Hari Tua, Jaminan Kecelakaan Kerja, dan Jaminan Kematian bagi Pegawai Aparatur Sipil

CHANGES IN ACCOUNTING POLICIES

PT ASABRI (Persero)'s financial statements for the year ended December 31, 2025, were prepared and presented in accordance with the fair presentation financial reporting framework specifically intended to fulfill the provisions of the Regulation of the Minister of Finance of the Republic of Indonesia Number 66/PMK.02/2021 dated June 14, 2021, on Procedures for the Management of Contributions and Reporting of Old Age Savings, Work Accident Insurance, and Death Benefit Insurance

Negara, Prajurit Tentara Nasional Indonesia, dan Anggota Kepolisian Negara Republik Indonesia, sebagaimana telah diubah terakhir dengan Peraturan Menteri Keuangan Republik Indonesia Nomor 118 Tahun 2025 (PMK 118/2025) tanggal 31 Desember 2025, sebagai berikut:

a. Unsur-unsur laporan keuangan selain Liabilitas Manfaat Polis Masa Depan (LMPMD), yang merupakan bagian dari Liabilitas Asuransi pada pos Liabilitas atas Sisa Masa Pertanggungan, serta pengukuran Piutang Iuran atas Kewajiban Masa Lalu (Piutang PSL) program Tabungan Hari Tua (THT) adalah sesuai dengan Standar Akuntansi Keuangan di Indonesia;

b. Berdasarkan PMK 118/2025 tersebut, PT ASABRI (Persero) menghitung LMPMD program THT dengan menggunakan metode perhitungan dan asumsi yang disetujui oleh Menteri Keuangan Republik Indonesia dan Piutang Iuran atas Kewajiban Masa Lalu (Piutang PSL) program THT disajikan berdasarkan nilai sisa tagihan. PT ASABRI (Persero) menghitung LMPMD program THT pada tahun 2025 menggunakan metode perhitungan dan asumsi yang disetujui oleh Menteri Keuangan Republik Indonesia melalui Surat Nomor Nomor S-461/MK.03/2025 tanggal 1 Juli 2025.

Programs for Civil Servants, Indonesian National Armed Forces, and Indonesian National Police, as amended most recently by the Regulation of the Minister of Finance of the Republic of Indonesia Number 118 of 2025 (PMK 118/2025) dated December 31, 2025, as follows:

a. Elements of the financial statements other than Liabilities for Future Policy Benefits (LMPMD), which form part of insurance liabilities in the Liability for Remaining Coverage Periods item, and the measurement of Contribution Receivables for Past Service Liability (PSL) for the Old Age Savings (THT) program, are in accordance with Indonesian Financial Accounting Standards;

b. Based on PMK 118/2025, PT ASABRI (Persero) calculates LMPMD for the THT program using the calculation method and assumptions approved by the Minister of Finance of the Republic of Indonesia, and Contribution Receivables for Past Service Liability (PSL) for the THT program are presented based on the remaining claim value. PT ASABRI (Persero) calculated the LMPMD for the THT program in 2025 using the calculation method and assumptions approved by the Minister of Finance of the Republic of Indonesia, as stated in Letter Number S-461/MK.03/2025 dated July 1, 2025.

INFORMASI KELANGSUNGAN DAN PROSPEK USAHA

Asumsi Dasar Keberlangsungan Usaha

INFORMATION ON BUSINESS SUSTAINABILITY AND PROSPECTS

Basic Assumptions of Business Continuity

Prospek Usaha

Sebagai penyedia asuransi sosial non-komersial, perusahaan beroperasi di segmen yang tidak terlalu dipengaruhi fluktuasi pasar bebas dibandingkan asuransi komersial. Hal ini memberikan keuntungan relatif stabil karena berdasarkan kebutuhan wajib dan kepastian dari basis peserta tetap, yaitu anggota TNI, Polri, dan ASN di lingkungan Kemhan dan Polri.

Namun, kondisi makroekonomi seperti tingkat bunga, inflasi, dan pertumbuhan ekonomi nasional tetap mempengaruhi hasil investasi portofolio aset perusahaan (utamanya pada surat berharga negara). Dengan kondisi global yang masih berfluktuasi dan suku bunga yang cenderung tinggi di banyak negara, hasil investasi jangka pendek di instrumen keuangan bisa bervariasi. Hal ini tercermin dari meningkatnya kinerja Perusahaan yang menunjukkan bahwa Perusahaan siap menghadapi kompleksitas lingkungan bisnis global dengan strategi peningkatan kinerja internal seperti penguatan aspek investasi, tata kelola risiko, dan inovasi produk serta layanan agar tetap relevan dan berkelanjutan dalam jangka panjang.

PT ASABRI (Persero) menerima iuran premi THT dan pensiun setiap bulan yang berasal dari pemotongan gaji peserta oleh Kementerian Keuangan. Sedangkan untuk iuran premi JKK dan JKm, dananya berasal dari Pemerintah selaku pemberi kerja yang diterima Perusahaan dari Kementerian Keuangan setiap bulan. Pembayaran klaim atau manfaat dilakukan berdasarkan

Business Outlook

As a non-commercial social insurance provider, the company operates in a segment that is less affected by free market fluctuations compared to commercial insurance. This provides relatively stable advantages due to the mandatory nature and certainty of a fixed participant base, namely the Indonesian National Armed Forces (TNI), Indonesian National Police (Polri), and Civil Servants within the Ministry of Defense and National Police.

However, macroeconomic conditions such as interest rates, inflation, and national economic growth still affect the investment returns of the company's asset portfolio (primarily in government securities). With ongoing global market fluctuations and generally high interest rates in many countries, short-term returns on financial instruments may vary. This is reflected in the company's improved performance, demonstrating readiness to face the complexity of the global business environment through internal performance enhancement strategies, such as strengthening investment, risk governance, and product and service innovation to remain relevant and sustainable in the long term.

PT ASABRI (Persero) receives THT and pension premium contributions monthly, deducted from participants' salaries by the Ministry of Finance. For JKK and JKm premium contributions, the funds are provided by the Government as the employer, received by the Company through the Ministry of Finance on a monthly basis. Claims or benefits payments are made based on applications

pengajuan dari peserta maupun ahli waris dalam hal peserta telah mencapai Batas Usia Pensiun (BUP), diberhentikan dari dinas baik karena permintaan sendiri maupun peserta meninggal dunia, peserta mengalami kecelakaan kerja atau kondisi lain yang dijamin dalam program THT, JKK, dan JKm.

from participants or their heirs when the participant reaches the Retirement Age Limit (BUP), is discharged from service, either voluntarily or due to death, or experiences a work accident or other conditions covered under the THT, JKK, and JKm programs.

STRATEGI BISNIS TAHUN 2026

BUSINESS STRATEGY FOR 2026

Optimasi Model, Data dan Teknologi Manajemen Risiko

Strategi optimasi model, data, dan teknologi risiko bertujuan untuk meningkatkan ketahanan keuangan perusahaan dengan mengimplementasikan alat-alat seperti *stress test, Value at Risk* (VaR), analisis sensitivitas, dan *Early Warning System* (EWS), yang memungkinkan perusahaan untuk mengelola risiko secara lebih efektif, sehingga meningkatkan ketahanan dalam menghadapi fluktuasi pasar.

Dengan informasi risiko yang lebih akurat dan komprehensif, pengambilan keputusan investasi akan menjadi lebih tepat, yang pada gilirannya dapat mendorong kinerja keuangan perusahaan yang lebih baik. Selain itu, penggunaan teknologi dan data yang lebih baik juga akan meningkatkan transparansi dalam pengelolaan risiko, membangun kepercayaan pemangku kepentingan, dan meningkatkan efisiensi operasional melalui otomatisasi perhitungan risiko, yang mengurangi potensi kesalahan manusia.

Pada tahun 2025, realisasi optimasi model, data dan teknologi manajemen risiko yakni berupa perhitungan *Value at Risk* (VaR) untuk risiko pasar secara otomatis oleh perangkat lunak.Dengan menggunakan perangkat lunak VaR, Perusahaan dapat menghasilkan estimasi risiko pasar yang lebih akurat, dan dapat membantu dalam pengambilan keputusan yang lebih baik dan berdasarkan basis data. Tujuannya adalah meningkatkan pengelolaan risiko secara efisien dan akurat, sehingga Perusahaan dapat memberikan layanan yang prima kepada Peserta dengan mengoptimalkan pengelolaan dana dan menerapkan tata kelola yang baik.

Penguatan Organisasi dan Tata Kelola Serta Peningkatan Kualitas Penerapan Manajemen Risiko dan Kepatuhan

Penguatan organisasi dilakukan dengan cara penguatan fungsi komite, penguatan fungsi *risk officer* dan transformasi kelembagaan manajemen risiko. Dalam pengelolaan risiko spesifik, saat ini PT ASABRI (Persero) telah memiliki komite yang terdiri dari komite investasi dan komite manajemen risiko dan Asset and Liability Management (ALM). Komite manajemen risiko keanggotaannya lintas fungsi, dan bertujuan untuk

Optimization of Risk Management Model, Data, and Technology

Optimization strategy of risk model, data, and technology is aimed to enhance the company's financial resilience by applying tools such as stress test, Value at Risk (VaR), sensitivity analysis, and Early Warning System (EWS), which allows the company to manage risks more effectively, thereby strengthening resilience in facing market fluctuations.

With more accurate and comprehensive risk information, investment decision-making will be more appropriate, which in turn may encourage better financial performance of the company. Furthermore, the use of improved technology and data will also enhance transparency in managing risks, building stakeholders' trust, and improving operational efficiency through automated risk calculations, reducing the potential for human error.

In 2025, risk management model, data, and technology optimization were realized through automated market risk VaR calculation by software. By using VaR software, the company can generate more accurate market risk estimates, facilitating better, data-driven decision-making. The goal is to improve risk management efficiency and accuracy, enabling the company to provide excellent services to participants by optimizing fund management and implementing good governance.

Strengthening Organization and Governance as well as Enhancing the Quality of Risk Management and Compliance

Strengthening the organization is carried out by enhancing committee functions, strengthening the role of risk officers, and transforming risk management institutions. In managing specific risks, PT ASABRI (Persero) already has committees consisting of the investment committee and the risk management and Asset and Liability Management (ALM) committee. The risk management committee is cross-functional,

mengembangkan kebijakan risiko, memonitor, dan bertindak jika terjadi eskalasi risiko spesifik pada fungsi investasi, aktuaria, dan produk.

1. Penguatan Budaya Sadar Risiko
   Penguatan organisasi *risk and compliance* juga dilakukan dengan penguatan budaya sadar risiko melalui *risk officer. Risk officer* perlu memahami risiko dalam pelaksanaan bisnis sehingga dapat berperan aktif dalam menjalankan fungsinya untuk memitigasi terjadinya suatu risiko. Penguatan budaya sadar risiko dilakukan dengan cara:
   - Pembelajaran Manajemen Risiko pada *Risk Officer*
     Risiko sebuah perusahaan secara umum terdiri dari, *underwriting risk, financial risk, operational risk, strategic risk*, dan risiko lainnya. *Risk officer* perlu memahami risiko dalam pelaksanaan bisnis sehingga dapat berperan aktif dalam menjalankan fungsinya untuk memitigasi terjadinya suatu risiko. Diperlukan pembelajaran manajemen risiko untuk meningkatkan pemahanan *risk officer* akan pentingnya risiko Perusahaan.

     Pembelajaran manajemen risiko pada *risk officer* akan di implementasikan dalam penerapan *e-learning* dan *post training simulation* yang berkaitan dengan *risk management* sehingga dapat meningkatkan pembelajaran untuk menjadikan SDM di tingkat operasional berperan aktif mencegah terjadinya suatu risiko.
2. *Risk Reward Program* bagi *Risk Officer* dalam Bentuk *Special Appraisal* atau Insentif atas KPI *Risk Management*
   Pengembangan *risk reward program* dilakukan untuk mendorong SDM Perusahaan berperan aktif menjaga risiko Perusahaan. Pengembangan *risk reward program*, dilakukan dalam bentuk *special appraisal* dan/atau insentif yang diberikan kepada *risk officer* yang menjalankan tugasnya dan berhasil memenuhi KPI. Insentif yang diberikan dapat berupa *monetary* (*additional variable salary*) dan *non-monetary* (*special appraisal*).

tasked with developing risk policies, monitoring, and acting if specific risk escalation occurs in investment, actuarial, and product functions.

1. Risk Awareness Culture Enhancement
   Risk and compliance organizational strengthening is also achieved by promoting a risk-aware culture through risk officers. Risk officers must understand the risks in business operations to actively play their part in mitigating risks. Risk awareness culture is enhanced by:
   - Risk Management Training for Risk Officers
     In general, a company's risks include underwriting risk, financial risk, operational risk, strategic risk, and other risks. Risk officers must understand business risks to actively fulfill their mitigation function. Risk management training is needed to improve risk officers' understanding of the importance of corporate risk.

     Risk management training for risk officers will be implemented through e-learning and post-training simulation related to risk management, thereby improving learning and enabling operational-level HR to play an active role in preventing risk occurrences.
2. Risk Reward Program for Risk Officers in the Form of Special Appraisals or Incentives Based on Risk Management KPIs
   The development of a risk reward program aims to encourage company HR to actively manage risk. The risk reward program may take the form of special appraisals and/or incentives for risk officers who fulfill their duties and succeed in meeting KPIs. Incentives provided can be monetary (additional variable salary) or non-monetary (special appraisal).

3. Pelaksanaan Kontrol Internal atas Pelaporan Keuangan (*Internal Control over Financial Reporting*). Perusahaan merupakan BUMN sistemik B yang wajib melakukan Diagnostik ICoFR dengan menunjuk konsultan independen yang bertujuan untuk meningkatkan kualitas pengendalian internal atas pelaporan keuangan diantaranya dalam hal:

   a. Menghindari terjadinya *overstatement* aset dan *understatement* liabilitas;
   b. Meningkatkan ketepatan pengukuran, *cut-off,* dan kesesuaian pengakuan pendapatan dan biaya (*matching cost against revenue*);
   c. Menghindari kekurangan pengungkapan (*disclosure*) dan pencadangan; dan
   d. Meminimalisir kelemahan sistem yang dapat mengakibatkan *fraud*.

   Perusahaan telah melaksanakan penerapan prosedur yang disepakati (*Agreed Upon Prosecedures*) Diagnostik *Internal Control over Financial Reporting* (ICoFR) yang dilakukan oleh Kantor Akuntan Publik Heliantono dan Rekan, dimana dalam laporannya tanggal 25 Juni 2024 menjelaskan bahwa Perseroan memiliki 50 *gap* yang teridentifikasi dalam tingkat *entity level control, process level control, information technology general control* dan i*nformation terchnology application control*.

Atas *gap* tersebut, Perseroan menargetkan implementasi perbaikan ICoFR dari tahun 2024 hingga tahun 2026.

Penguatan organisasi dan tata kelola serta peningkatan kualitas penerapan manajemen risiko dan kepatuhan memiliki peran penting dalam meningkatkan kualitas pelaporan keuangan, yang dapat mengurangi risiko salah saji dan memastikan laporan yang lebih akurat. Selain itu, dengan memperkuat tata kelola, perusahaan dapat meningkatkan kepercayaan pemangku kepentingan seperti investor, regulator, dan peserta, yang pada gilirannya dapat memperkuat reputasi perusahaan di pasar. Pengendalian internal yang lebih baik juga dapat mencegah terjadinya *fraud*, sekaligus memastikan perusahaan tetap patuh terhadap regulasi yang berlaku, mengurangi risiko sanksi dan denda.

Penerapan Tata Kelola Yang Baik

3. Implementation of Internal Control over Financial Reporting (ICoFR)
   The Company is a Systemic B SOE required to carry out ICoFR Diagnostics by appointing an independent consultant, aimed at improving the quality of internal control over financial reporting, including:

   a. Avoiding overstatement of assets and understatement of liabilities;
   b. Improving measurement accuracy, cut-off, and proper revenue and expense recognition (matching cost against revenue);
   c. Avoiding disclosure and reserve shortfalls; and
   d. Minimizing system weaknesses that could lead to fraud.

   The company has implemented Agreed Upon Procedures (AUP) for the Diagnostic of Internal Control over Financial Reporting (ICoFR), conducted by the Public Accounting Firm Heliantono & Partners. In its report dated June 25, 2024, it was stated that the Company had 50 identified gaps at the entity level control, process level control, information technology general control, and information technology application control levels.

To address these gaps, the Company has set a target for implementing ICoFR improvements from 2024 through 2026.

Strengthening organization and governance, as well as improving the quality of risk management and compliance implementation, play an important role in enhancing the quality of financial reporting, which can reduce the risk of misstatement and ensure more accurate reports. In addition, by strengthening governance, the company can increase stakeholder trust, such as investors, regulators, and participants, which in turn can enhance the company's reputation in the market. Better internal controls can also prevent fraud and ensure continued compliance with applicable regulations, thereby reducing the risk of sanctions and penalties.

Implementation of Good Corporate Governance

PT ASABRI (Persero) selalu berkomitmen untuk menerapkan tata kelola perusahaan yang baik atau *good corporate governance*. Perubahan lingkungan bisnis yang terus bergerak semakin menuntut PT ASABRI (Persero) dikelola secara efisien, produktif, dan kompetitif. Untuk meningkatkan kinerja dan kepatuhan terhadap implementasi prinsip-prinsip *good corporate governance*, PT ASABRI (Persero) berkomitmen menerapkan *governance*, *risk*, dan *compliance* (GRC) yang terintegrasi yang mampu diterapkan secara konsisten sehingga semua nilai yang dimiliki oleh pihak-pihak yang berkepentingan atas PT ASABRI (Persero) (*stakeholders*) dapat didayagunakan secara optimal dan menghasilkan pola hubungan ekonomis yang saling menguntungkan. Pelaksanaan *good corporate governance* di Perseroan diatur dalam Peraturan Bersama Dewan Komisaris dan Direksi PT ASABRI (Persero) Nomor PER/9/KOM/AS/XII/2023; Nomor PER-23/HK.01.03/UTM.M/XII/2023 tanggal 31 Desember 2023 tentang Pedoman Tata Kelola Perusahaan Yang Baik (*Good Corporate Governance*) PT ASABRI (Persero).

PT ASABRI (Persero) is always committed to implementing good corporate governance (GCG). The ever-changing business environment increasingly demands PT ASABRI (Persero) to be managed efficiently, productively, and competitively. To improve performance and compliance with good corporate governance principles, PT ASABRI (Persero) is committed to implementing integrated governance, risk, and compliance (GRC), which can be applied consistently so that all values held by PT ASABRI (Persero) stakeholders can be optimally utilized and produce mutually beneficial economic relationships. The implementation of good corporate governance at the Company is regulated in the Joint Regulation of the Board of Commissioners and Board of Directors of PT ASABRI (Persero) Number PER/9/KOM/AS/XII/2023; Number PER-23/HK.01.03/UTM.M/XII/2023 dated December 31, 2023, concerning Guidelines for Good Corporate Governance of PT ASABRI (Persero).

Dalam pengelolaan perusahaan, PT ASABRI (Persero) mengedepankan prinsip-prinsip *Good Corporate Governance* (GCG), implementasi *code of conduct* dan penerapan budaya sadar risiko. Selain itu, PT ASABRI (Persero) juga sudah menerapkan Sistem Manajemen Anti Penyuapan (SMAP) ISO 37001 :2025.

In managing the company, PT ASABRI (Persero) prioritizes the principles of Good Corporate Governance (GCG), implements a code of conduct, and fosters a risk-aware culture. PT ASABRI (Persero) has also implemented the Anti-Bribery Management System (SMAP) ISO 37001:2025.

Untuk mengukur penerapan GCG maka perlu dilakukan *Self Assessment* GCG yang merupakan amanat Peraturan Menteri BUMN Nomor PER-1/MBU/2011 tentang Penerapan Tata Kelola Perusahaan yang baik (*Good Corporate Governance*) pada BUMN sebagaimana telah diubah dengan Peraturan Menteri BUMN PER-9/MBU/2012, untuk dilakukan pengukuran mandiri terhadap pelaksanaan GCG di BUMN yang dilaksanakan setiap 2 (dua) tahun.

To measure the implementation of GCG, a Self Assessment GCG must be conducted as mandated by the Regulation of the Minister of State-Owned Enterprises Number PER-1/MBU/2011 concerning the Implementation of Good Corporate Governance in SOEs, as amended by Regulation PER-9/MBU/2012, which requires SOEs to carry out independent measurement of GCG implementation every two years.

PT ASABRI (Persero) akan diukur sejauh mana telah menerapkan GCG dalam Perusahaan, yang indikator atau parameter penilaiannya sesuai dengan Keputusan Sekretaris Kementerian BUMN Nomor: SK-16/S.MBU/2012 tentang indikator/parameter penilaian dan evaluasi atas penerapan tata kelola perusahaan yang baik (*Good Corporae Governance*)

PT ASABRI (Persero) will be assessed on the extent to which it has implemented GCG, with indicators or assessment parameters in accordance with the Decree of the Secretary of the Ministry of SOEs Number: SK-16/S.MBU/2012 concerning indicators/assessment parameters and evaluation of good corporate governance implementation in SOEs.

pada BUMN.

Adapun tujuan *self assesment* ini adalah untuk mengidentifikasi kekuatan dan kelemahan penerapan GCG di PT ASABRI (Persero), serta mengusulkan rekomendasi perbaikan untuk mengurangi celah (*gap*) antara kriteria GCG dengan penerapan GCG. Serta memberikan rekomendasi penyempurnaan terhadap kesenjangan yang ditemukan data implementasi GCG di PT ASABRI (Persero) sejalan dengan *best practices*.

The purpose of this self-assessment is to identify the strengths and weaknesses of GCG implementation at PT ASABRI (Persero), as well as to propose recommendations for improvements to reduce gaps between GCG criteria and actual implementation. It also provides recommendations for correcting gaps identified in GCG data implementation at PT ASABRI (Persero), in line with best practices.

Penerapan Tata Kelola Perusahaan yang Baik (GCG) yang efektif dapat meningkatkan kinerja perusahaan dengan memperkuat transparansi, akuntabilitas, dan efektivitas pengelolaan, yang pada akhirnya berkontribusi pada peningkatan kinerja secara keseluruhan. Selain itu, GCG yang baik juga berperan penting dalam pencegahan korupsi dan tindakan tidak etis lainnya, serta meningkatkan kepercayaan pemangku kepentingan seperti investor, regulator, dan masyarakat. Penerapan GCG yang kuat juga memastikan kepatuhan terhadap regulasi yang berlaku, seperti yang diwajibkan dalam pelaksanaan *Self Assessment* GCG. Namun, dalam implementasinya, terdapat risiko seperti resistensi perubahan dari karyawan dan keterbatasan sumber daya yang bisa menghambat pelaksanaan, serta subjektivitas dalam penilaian yang dapat memengaruhi hasil evaluasi GCG. Ketidakpastian terkait perubahan regulasi dan perkembangan bisnis juga dapat memengaruhi penerapan GCG di masa depan. Untuk mengatasi hal ini, perusahaan dapat mempertimbangkan opsi alternatif, seperti menggunakan jasa konsultan eksternal untuk mendapatkan penilaian independen, fokus pada area kritis yang memiliki risiko tinggi, atau mengembangkan indikator kinerja untuk memantau dan meningkatkan penerapan GCG secara lebih terukur dan objektif.

Effective implementation of Good Corporate Governance (GCG) can improve company performance by strengthening transparency, accountability, and management effectiveness, which ultimately contribute to overall performance improvement. In addition, strong GCG plays an important role in preventing corruption and other unethical acts, as well as increasing stakeholder confidence, such as investors, regulators, and the public. Strong GCG implementation also ensures compliance with applicable regulations, as required in the Self Assessment GCG. However, in practice, there are risks such as employee resistance to change and limited resources, which can hinder implementation, as well as subjectivity in assessment that can affect GCG evaluation results. Uncertainty related to regulatory changes and business developments can also impact GCG implementation in the future. To address this, the company can consider alternatives, such as using external consultants to obtain an independent assessment, focusing on critical areas with high risk, or developing performance indicators to monitor and improve GCG implementation more measurably and objectively.

Implementasi *Roadmap* ICoFR

Tahun 2024, Perusahaan telah menugaskan Kantor Akuntan Publik Heliantono & Rekan untuk melaksanakan pekerjaan penerapan Prosedur yang Disepakati (*Agreed Upon Prosecedures*) Diagnostik *Internal Control over Financial Reporting* (ICoFR) PT ASABRI (Persero).

Implementation of ICoFR Roadmap

In 2024, the Company assigned the Public Accounting Firm Heliantono & Partners to conduct Agreed Upon Procedures (AUP) for the Diagnostic of Internal Control over Financial Reporting (ICoFR) at PT ASABRI (Persero).

Penugasan Prosedur yang Disepakati ini dilaksanakan sesuai arahan Surat Asisten Deputi Bidang Manajemen Risiko dan Kepatuhan Kementerian Badan Usaha Milik Negara Republik Indonesia Nomor S-48/DKU.MBU.B/12/2023 tanggal 27 Desember 2023 perihal Arahan terhadap Pelaksanaan Reviu *Internal Control over Financial Reporting* (ICoFR) bagi BUMN Sistemik A dan Sistemik B.

This AUP assignment was carried out in accordance with the instructions of the Deputy Assistant for Risk Management and Compliance of the Ministry of State-Owned Enterprises of the Republic of Indonesia, Letter Number S-48/DKU.MBU.B/12/2023 dated December 27, 2023, regarding Directions for the Review of Internal Control over Financial Reporting (ICoFR) for Systemic A and Systemic B SOEs.

Secara spesifik Peraturan Menteri BUMN Nomor PER-2/MBU/03/2023 telah menekankan arti penting implementasi dan efektivitas ICoFR pada BUMN. Peraturan tersebut mengatur kewajiban manajemen perusahaan BUMN terkait pelaporan keuangan antara lain:

1. BUMN wajib menyelenggarakan pengawasan internal yang dilaksanakan dengan cara melakukan evaluasi atas efektivitas pelaksanaan pengendalian internal, manajemen risiko, dan tata kelola serta pemeriksaan dan penilaian atas efisiensi dan efektivitas di bidang keuangan, operasional, TI, dan lainnya.
2. BUMN wajib menerapkan manajemen risiko secara efektif yang salah satunya meliputi sistem pengendalian internal yang menyeluruh.
3. Tanggung jawab Dewan Komisaris/Dewan Pengawas dalam pelaksanaan fungsi audit internal salah satunya adalah mengkaji efektifitas dan efisiensi sistem pengendalian internal berdasarkan informasi yang diperoleh SPI paling sedikit sekali dalam 1 tahun.
4. Tanggung jawab SPI sebagai organ pengelola risiko memiliki fungsi audit internal dengan wewenang, tugas, dan tanggung jawab salah satunya adalah memantau tindakan perbaikan atas temuan yang signifikan dan melaporkan hasil pemantauan tindak lanjut perbaikan atas temuan yang signifikan kepada Direktur Utama dan Dewan Komisaris/Dewan Pengawas.

Specifically, the Regulation of the Minister of SOEs Number PER-2/MBU/03/2023 has emphasized the importance of ICoFR implementation and effectiveness in SOEs. This regulation stipulates the obligations of SOE management regarding financial reporting, including:

1. SOEs must conduct internal supervision by conducting evaluations of the effectiveness of internal controls, risk management, and governance, as well as audits and assessments of efficiency and effectiveness in financial, operational, IT, and other areas.
2. SOEs must implement effective risk management, which includes a comprehensive internal control system.
3. The Board of Commissioners/Supervisory Board has responsibilities in the internal audit function, including reviewing the effectiveness and efficiency of the internal control system based on information obtained from the Internal Audit Unit (IAU) at least once a year.
4. The IAU, as a risk management organ, has an internal audit function with authority, duties, and responsibilities, including monitoring corrective actions on significant findings and reporting the results of follow-up monitoring on these findings to the President Director and the Board of Commissioners/Supervisory Board.

5. BUMN wajib melaksanakan sistem pengendalian internal secara efektif. Salah satu tujuannya adalah untuk untuk menjamin tersedianya informasi dan laporan keuangan dan manajemen yang akurat, lengkap, tepat, dan tepat waktu.
6. Sistem pengendalian internal dalam penerapan manajemen risiko paling sedikit mencakup, antara lain pelaporan keuangan dan kegiatan operasional yang akurat dan tepat waktu.

Di samping itu, masih terdapat beberapa skandal salah saji pelaporan keuangan di Indonesia (baik pada BUMN maupun Non-BUMN) yang menjadi *wake-up call* untuk memperbaiki ICoFR secara menyeluruh, sehingga diperlukan untuk melakukan Diagnostik ICoFR BUMN sesuai ketentuan yang berlaku.

Tujuan dari penerapan ICoFR di antaranya adalah untuk memastikan:

1) Pencatatan yang lengkap, akurat dan wajar atas setiap transaksi dan pengelolaan aset Perusahaan;
2) Transaksi telah dicatat dengan benar dalam rangka penyiapan laporan keuangan sesuai dengan prinsip akuntansi yang berlaku umum;
3) Upaya pencegahan perolehan, penggunaan atau pengelolaan aset Perusahaan tanpa otorisasi yang dapat berdampak material pada laporan keuangan; dan
4) Menyajikan informasi tentang posisi keuangan, kinerja dan arus kas entitas bermanfaat bagi sebagian besar pengguna laporan keuangan dalam pengambilan keputusan ekonomi.

Berdasarkan hasil pekerjaan penerapan Prosedur yang Disepakati (*Agreed Upon Prosecedures*) Diagnostik *Internal Control over Financial Reporting* (ICoFR) PT ASABRI (Persero) yang dilakukan oleh Kantor Akuntan Publik Heliantono & Rekan telah melakukan rekapitulasi hasil temuan baik berupa:

1) Kelemahan proses pengendalian yang sudah ada; dan
2) Tidak adanya proses pengendalian penting pada suatu perusahaan.

5. SOEs must implement an effective internal control system. One of the objectives is to ensure the availability of accurate, complete, appropriate, and timely financial and management information and reports.
6. The internal control system in risk management implementation must at least cover, among others, accurate and timely financial reporting and operational activities.

In addition, there are still several financial reporting misstatement scandals in Indonesia (both in SOEs and non-SOEs), which serve as a wake-up call to comprehensively improve ICoFR, making it necessary to conduct ICoFR Diagnostics for SOEs as stipulated.

The objectives of ICoFR implementation include ensuring:

1) Complete, accurate, and fair recording of every transaction and management of the Company's assets;
2) Ensuring that transactions are recorded correctly in the preparation of financial statements in accordance with generally accepted accounting principles;
3) Prevention of the acquisition, use, or management of company assets without authorization that may have a material impact on the financial statements; and
4) Providing information on the financial position, performance, and cash flows of the entity that is useful for most users of financial statements in making economic decisions.

Based on the results of the Agreed Upon Procedures (AUP) for the Diagnostic of Internal Control over Financial Reporting (ICoFR) at PT ASABRI (Persero), conducted by the Public Accounting Firm Heliantono & Partners, the findings were recapitalized as:

1) Weaknesses in existing control processes; and
2) The absence of critical control processes in the company.

Atas hasil rekap temuan, memberikan rekomendasi yang berisi antara lain:

1) Deskripsi terkait rekomendasi;
2) Pihak yang harus menjalankan rekomendasi dalam perusahaan sesuai dengan peranan dalam lini I, II dan III; dan
3) Estimasi jangka waktu implementasi rekomendasi.

Based on the recap of findings, recommendations were provided that include:

1) A description of the recommendation;
2) The party within the company that must implement the recommendation according to their role in lines I, II, and III; and
3) Estimated timeframe for the implementation of the recommendation.

Menindaklanjutkan hal tersebut, Perusahaan sudah menyusun *roadmap* untuk Implementasi Rekomendasi Diagnostik ICoFR yang akan diimplementasikan bersamaan dengan pelaksanaan RJPP.

To follow up, the Company has prepared a roadmap for the implementation of ICoFR Diagnostic Recommendations, which will be implemented in conjunction with the Long-Term Corporate Plan (RJPP).

Implementasi *roadmap* ICoFR (*Internal Control over Financial Reporting*) merupakan langkah penting bagi BUMN untuk memastikan kepatuhan terhadap regulasi yang berlaku serta meningkatkan kualitas dan keandalan laporan keuangan. ICoFR yang efektif dapat mengurangi risiko terjadinya *fraud* dan penyalahgunaan aset perusahaan, sehingga turut meningkatkan kepercayaan investor terhadap perusahaan. Meskipun demikian, dalam pelaksanaannya terdapat beberapa risiko, seperti resistensi terhadap perubahan dari karyawan, keterbatasan sumber daya manusia dan anggaran, serta kompleksitas perubahan yang membutuhkan waktu yang cukup lama. Selain itu, ketergantungan pada sistem informasi yang digunakan dalam proses bisnis juga dapat menambah tantangan teknis dalam penerapan ICoFR. Ketidakpastian terkait perubahan lingkungan bisnis yang memengaruhi risiko perusahaan juga perlu diperhatikan, karena dapat memerlukan penyesuaian terhadap sistem pengendalian internal. Untuk mengatasi hal tersebut, perusahaan dapat memilih opsi alternatif, seperti fokus pada perbaikan pengendalian internal di area yang memiliki risiko tinggi atau melakukan pengembangan secara bertahap untuk mengurangi dampak terhadap operasi perusahaan.

Implementation of the ICoFR (Internal Control over Financial Reporting) roadmap is an important step for SOEs to ensure compliance with applicable regulations as well as to improve the quality and reliability of financial reports. Effective ICoFR reduces the risk of fraud and misuse of company assets, thereby increasing investor confidence in the company. Nevertheless, in implementation, there are several risks, such as employee resistance to change, limited human resources and budget, and the complexity of changes that require considerable time. In addition, dependence on information systems used in business processes can add technical challenges to ICoFR implementation. Uncertainty related to changes in the business environment affecting company risk must also be considered, as it may require adjustments to the internal control system. To address this, the company may choose alternative options, such as focusing on improving internal controls in high-risk areas or developing gradual improvements to reduce the impact on company operations.

06

Tata Kelola Perusahaan yang Baik

Good Corporate Governance

PT ASABRI (Persero) senantiasa memperkuat penerapan Good Corporate Governance sebagai landasan dalam menciptakan kinerja yang berintegritas, transparan, akuntabel, dan berkelanjutan.

PT ASABRI (Persero) consistently reinforces the implementation of Good Corporate Governance as a basis for creating performance that is integrated, transparent, accountable, and sustainable.




TIARA PUTRI S
SSDM
MABES POLRI

KOMITMEN PENERAPAN TATA KELOLA PERUSAHAAN

PT ASABRI (Persero) berkomitmen menerapkan Tata Kelola Perusahaan Yang Baik/*Good Corporate Governance* (GCG) di seluruh aspek operasional. Komitmen tersebut mengacu pada ketentuan Peraturan Bersama Dewan Komisaris dan Direksi PT ASABRI (Persero) Nomor PER/9/KOM/AS/ XII/2023; Nomor PER-23/HK.01.03/UTM.M/XII/2023 tanggal 1 Desember 2023 tentang Pedoman Tata Kelola Perusahaan yang Baik (*Good Corporate Governance)* PT ASABRI (Persero).

Dalam implementasinya, PT ASABRI (Persero) memahami bahwa penerapan Tata Kelola Perusahaan menjadi sebuah kebutuhan dan dasar dalam menjalankan kegiatan usaha perusahaan sehingga perlu dilakukan upaya serta dukungan dari seluruh organ perusahaan dalam mendorong perbaikan perusahaan, peningkatan kinerja serta meningkatkan kepatuhan perusahaan terhadap ketentuan peraturan perundang-undangan yang berlaku.

COMMITMENT TO CORPORATE GOVERNANCE IMPLEMENTATION

PT ASABRI (Persero) is committed to implementing Good Corporate Governance in all operational aspects, which refers to the provisions of the Joint Regulation of the Board of Commissioners and Board of Directors of PT ASABRI (Persero) Number PER/9/KOM/AS/ XII/2023; Number PER-23/HK.01.03/UTM.M/XII/2023 dated December 1, 2023, concerning PT ASABRI's Good Corporate Governance (Persero).

In its implementation, PT ASABRI (Persero) realizes that establishing Corporate Governance is a necessity and serves as the basis for carrying out the company's business activities, thus requiring efforts and support from all company organs to encourage company improvements, increase performance, and ensure adherence to applicable laws and regulations.

TUJUAN PENERAPAN TATA KELOLA PERUSAHAAN

Komitmen implementasi GCG dilakukan dengan tujuan sebagai berikut:

1. Tercapainya kesinambungan usaha PT ASABRI (Persero) melalui pengelolaan yang didasarkan pada prinsip GCG;
2. Pemberdayaan fungsi dan kemandirian masing-masing organ Perusahaan yaitu RUPS, Dewan Komisaris, dan Direksi;
3. Menjadikan Pemegang Saham, Dewan Komisaris, dan Direksi dalam membuat keputusan dan menjalankan tindakannya dilandasi oleh nilai moral yang tinggi dan kepatuhan terhadap peraturan perundang-undangan;
4. Terciptanya kesadaran dan tanggung jawab sosial PT ASABRI (Persero) terhadap masyarakat dan kelestarian lingkungan, terutama di sekitar PT ASABRI (Persero);
5. Peningkatan nilai PT ASABRI (Persero) bagi Pemegang Saham dengan memperhatikan *stakeholders* lainnya;
6. Peningkatan kualitas tata kelola PT ASABRI (Persero) secara nasional maupun internasional.

OBJECTIVES OF CORPORATE GOVERNANCE IMPLEMENTATION

Commitment to applying the principles of good corporate governance is carried out with the aim of:

1. The achievement of the sustainability of PT (Persero) business through management based on the principle of Transparency, Accountability, Responsibility, Independence, and Fairness;
2. Empowerment of the functions and independence of each company organ, namely the GMS, the Board of Commissioners, and the Board of Directors;
3. Ensuring Shareholders, Board of Commissioners, and Board of Directors make decisions and carry out their actions based on high moral values and compliance with legislation;
4. The creation of PT ASABRI (Persero)'s social awareness and responsibility for the community and environmental sustainability, especially around PT ASABRI (Persero);
5. Increasing the value of PT ASABRI (Persero) for shareholders by taking into account other stakeholders;
6. Improving the quality of governance of PT ASABRI (Persero) nationally and internationally.



DASAR HUKUM PENERAPAN TATA KELOLA PERUSAHAAN

Dasar hukum penerapan GCG Perseroan berdasarkan ketentuan sebagai berikut:

1. Undang-Undang Republik Indonesia Nomor 20 Tahun 2001 tentang Perubahan Atas Undang-Undang Republik Indonesia Nomor 31 Tahun 1999 tentang Pemberantasan Tindak Pidana Korupsi;
2. Undang-Undang Republik Indonesia Nomor 19 Tahun 2003 tentang Badan Usaha Milik Negara (BUMN);
3. Undang-Undang Republik Indonesia Nomor 40 Tahun 2007 tentang Perseroan Terbatas;
4. Undang-Undang Republik Indonesia Nomor 14 Tahun 2008 tentang Keterbukaan Informasi;
5. Peraturan Pemerintah Republik Indonesia Nomor 68 Tahun 1991 tentang Pengalihan Bentuk Perusahaan Umum (Perum) Asuransi Sosial Angkatan Bersenjata Republik Indonesia menjadi Perusahaan Perseroan (Persero);

LEGAL FRAMEWORK FOR CORPORATE GOVERNANCE IMPLEMENTATION

The legal basis for the implementation of Good Corporate Governance refers to the following provisions:

1. Law of the Republic of Indonesia Number 20 of 2001 concerning Amendments to Law of the Republic of Indonesia Number 31 of 1999 concerning the Eradication of Criminal Acts of Corruption;
2. Law of the Republic of Indonesia Number 19 of 2003 concerning State-Owned Enterprises (SOEs);
3. Law of the Republic of Indonesia Number 40 of 2007 concerning Limited Liability Companies;
4. Law of the Republic of Indonesia Number 14 of 2008 concerning Transparency in Public Information;
5. Regulation of the Government of the Republic of Indonesia Number 68 of 1991 concerning the Transformation of the Public Service Company (Perum) Asuransi Sosial Angkatan Bersenjata Republik Indonesia into a Limited Liability Company (Persero);

6. Peraturan Pemerintah Republik Indonesia Nomor 45 Tahun 2005 tentang Pendirian, Pengurusan, Pengawasan, dan Pembubaran Badan Usaha Milik Negara tentang Penilaian Tingkat Kesehatan Badan Usaha Milik Negara sebagaimana telah diubah dengan Peraturan Pemerintah Republik Indonesia Nomor Peraturan Pemerintah Nomor 23 Tahun 2022;
7. Peraturan Otoritas Jasa Keuangan Nomor 25 Tahun 2022 tentang Pengawasan Pengelola Program Asuransi Sosial Prajurit Tentara Nasional Indonesia, Anggota Kepolisian Negara Republik Indonesia, dan Pegawai Aparatur Sipil Negara di Lingkungan Kementerian Pertahanan dan Kepolisian Negara Republik Indonesia oleh Otoritas Jasa Keuangan;
8. Peraturan Menteri Badan Usaha Milik Negara Nomor PER-2/MBU/03/2023 tentang Pedoman Tata Kelola dan Kegiatan Korporasi Signifikan Badan Usaha Milik Negara;
9. Peraturan Menteri Badan Usaha Milik Negara Nomor PER-3/MBU/03/2023 tentang Organ dan Sumber Daya Manusia Badan Usaha Milik Negara;
10. Peraturan Komisi Pemberantasan Korupsi Nomor 07 Tahun 2016 tentang Pendaftaran, Pengumuman, dan Pemeriksaan Harta Kekayaan Penyelenggara Negara sebagaimana terakhir telah diubah dengan Peraturan Komisi Pemberantasan Korupsi Nomor 3 Tahun 2024;
11. Peraturan Komisi Pemberantasan Korupsi Republik Indonesia Nomor 2 Tahun 2019 tentang Pelaporan Gratifikasi;
12. Peraturan Bersama Dewan Komisaris dan Direksi PT ASABRI (Persero) Nomor PER/1/KOM/AS/I/2025; Nomor PER-2/HK.01.02/UTM.M/I/2025 tanggal 15 Januari 2025 tentang Pedoman Penerapan Strategi Antri *Fraud*; dan
13. Peraturan Direksi PT ASABRI (Persero) Nomor PER-12/HK.01.02/UTM.Q/X/2025 tanggal 31 Oktober 2025 tentang Pedoman Manajemen Risiko PT ASABRI (Persero).

REGULASI INTERNAL

Ketentuan GCG berdasarkan pedoman internal Perseroan meliputi:

1. Anggaran Dasar PT ASABRI (Persero) sebagaimana dimuat dalam Akta Nomor 16 tanggal 27 Agustus 2008 tentang Pernyataan Keputusan Para Pemegang Saham, yang dibuat di hadapan

6. Government Regulation of the Republic of Indonesia Number 45 of 2005 concerning the Establishment, Management, Supervision, and Dissolution of State-Owned Enterprises, regarding the Assessment of the Financial Soundness of State-Owned Enterprises, as amended by Government Regulation of the Republic of Indonesia Number 23 of 2022;
7. Financial Services Authority Regulation Number 25 of 2022 concerning the Supervision of the Managers of the Social Insurance Program for Members of the Indonesian National Armed Forces, Members of the Indonesian National Police, and Civil Servants within the Ministry of Defense and the Indonesian National Police by the Financial Services Authority;
8. Regulation of the Minister of State-Owned Enterprises of the Republic of Indonesia Regulation Number PER-2/MBU/03/2023 concerning Guidelines on Corporate Governance and Significant Corporate Actions of State-Owned Enterprises;
9. Regulation of the Minister of State-Owned Enterprises Number PER-3/MBU/03/2023 concerning Organs and Human Resources of State-Owned Enterprises;
10. The Corruption Eradication Commission Regulation Number 07 of 2016 concerning the Registration, Announcement, and Examination of State Officials' Assets, as last amended by Regulation of the Corruption Eradication Commission Number 3 of 2024;
11. The Corruption Eradication Commission of the Republic of Indonesia Regulation Number 2 of 2019 concerning Gratuity Reporting;
12. Joint Regulation of Board of Commissioners and Board of Directors of PT ASABRI (Persero) No. PER/1/KOM/AS/I/2025; No. PER-2/HK.01.02/UTM.M/I/2025 dated January 15, 2025, concerning Guidelines for Implementing the Fraud Queue Strategy; and
13. Regulation of Board of Directors of PT ASABRI (Persero) No. PER-12/HK.01.02/UTM.Q/X/2025 dated October 31, 2025, concerning Guidelines for Risk Management of PT ASABRI (Persero).

INTERNAL REGULATIONS

GCG provisions based on the Company's internal guidelines include:

1. Articles of Association of PT ASABRI (Persero) as stated in Deed Number 16 dated August 27, 2008, concerning the Statement of Shareholders' Resolutions made before Muhani

Muhani Salim, S.H., Notaris di Jakarta, sebagaimana telah diubah beberapa kali menjadi Akta Nomor 26 tanggal 17 Juli 2025 tentang Pernyataan Keputusan Para Pemegang Saham PT Perusahaan Perseroan (Persero) PT ASABRI yang dibuat oleh Indah Khaerunnisa, S.H., M.Kn., Notaris di Jakarta;

2. Keputusan Bersama Dewan Komisaris dan Direksi PT ASABRI (Persero) Nomor KEP/07/KOM/AS/VII/2019; Nomor KEP/PH.05/51-AS/VII/2019 tanggal 18 Juli 2019 tentang Pedoman Kerja Dewan Komisaris dan Direksi (*Board Manual*) PT ASABRI (Persero);
3. Keputusan Bersama Dewan Komisaris dan Direksi PT ASABRI (Persero) Nomor KEP/07/KOM/AS/VIII/2020; KEP/PH.08/54-AS/VIII/2020 tanggal 31 Agustus 2020 tentang Pedoman Gratifikasi PT ASABRI (Persero);
4. Keputusan Bersama Dewan Komisaris dan Direksi PT ASABRI (Persero) Nomor KEP/08/KOM/AS/VIII/2020; Nomor KEP/PH.02/55-AS/VIII/2020 tanggal 31 Agustus 2020 tentang Pedoman Kepatuhan PT ASABRI (Persero);
5. Keputusan Bersama Dewan Komisaris dan Direksi PT ASABRI (Persero) Nomor KEP/09/ KOM/AS/VIII/2020; Nomor KEP/PH.10/56-AS/VIII/2020 tanggal 31 Agustus 2020 tentang Pedoman Penanganan Benturan Kepentingan PT ASABRI (Persero);
6. Keputusan Bersama Dewan Komisaris dan Direksi PT ASABRI (Persero) Nomor KEP/10/ KOM/AS/VIII/2020; Nomor KEP/PH.06/57-AS/ VIII/2020 tanggal 31 Agustus 2020 tentang Pedoman Pengelolaan Pengaduan Pelanggaran (*Whistleblowing System*) PT ASABRI (Persero);
7. Peraturan Bersama Dewan Komisaris dan Direksi PT ASABRI (Persero) Nomor PER/9/ KOM/AS/XII/2023; Nomor PER-23/HK.01.03/ UTM.M/XII/2023 tanggal 1 Desember 2023 tentang Pedoman Tata Kelola Perusahaan yang Baik (*Good Corporate Governance*) PT ASABRI (Persero);
8. Peraturan Bersama Dewan Komisaris dan Direksi PT ASABRI (Persero) Nomor PER/10/KOM/AS/XII/2023; Nomor PER-24/HK.01.03/UTM.M/ XII/2023 tanggal 1 Desember 2023 tentang Pedoman Perilaku Etika (*Code of Conduct*) PT ASABRI (Persero);

Salim, S.H., Notary in Jakarta, as amended several times to become Deed Number 26 dated July 17, 2025, on the Statement of Shareholders' Resolutions and Amendments to the Articles of Association of the Limited Liability Company (Persero) PT ASABRI (Persero), made by Indah Khaerunnisa, S.H., M.Kn., Notary in South Jakarta.

2. Joint Decree of the Board of Commissioners and Board of Directors of PT ASABRI (Persero) Number KEP/07/KOM/AS/VII/2019; Number KEP/PH.05/51-AS/VII/2019 dated July 18, 2019, concerning the Work Guidelines for the Board of Commissioners and Board of Directors (Board Manual) of PT ASABRI (Persero).
3. Joint Decree of the Board of Commissioners and Directors of PT ASABRI (Persero) Number KEP/07/KOM/AS/VIII/2020; KEP/PH.08/54-AS/VIII/2020 dated August 31, 2020, concerning the Guidelines for Gratuities of PT ASABRI (Persero).
4. Joint Decree of the Board of Commissioners and Board of Directors of PT ASABRI (Persero) Number KEP/08/KOM/AS/VIII/2020; Number KEP/PH.02/55-AS/VIII/2020 dated August 31, 2020, concerning the Compliance Guidelines of PT ASABRI (Persero).
5. Joint Decree of the Board of Commissioners and Board of Directors of PT ASABRI (Persero) Number KEP/09/KOM/AS/VIII/2020; Number KEP/PH.10/56-AS/VIII/2020 dated August 31, 2020, concerning Guidelines for Handling Conflicts of Interest of PT ASABRI (Persero).
6. Joint Decree of the Board of Commissioners and Board of Directors of PT ASABRI (Persero) Number KEP/10/KOM/AS/VIII/2020; Number KEP/PH.06/57-AS/VIII/2020 dated August 31, 2020, concerning Guidelines for Management of Violation Complaints (Whistleblowing System) of PT ASABRI (Persero).
7. Joint Regulation of the Board of Commissioners and Board of Directors of PT ASABRI (Persero) Number PER/9/KOM/AS/XII/2023; Number PER-23/HK.01.03/UTM.M/XII/2023 dated December 1, 2023, concerning Guidelines for Good Corporate Governance of PT ASABRI (Persero).
8. Joint Regulation of the Board of Commissioners and Board of Directors of PT ASABRI (Persero) Number PER/10/KOM/AS/XII/2023; Number PER-24/HK.01.03/UTM.M/XII/2023 dated December 1, 2023, concerning the Code of Conduct of PT ASABRI (Persero).

9. Peraturan Bersama Dewan Komisaris dan Direksi PT ASABRI (Persero) Nomor PER/1/KOM/AS/I/2025; Nomor PER-2/HK.01.02/UTM.M/I/2025 tanggal 15 Januari 2025 tentang Pedoman Penerapan Strategi Antri *Fraud*
10. Peraturan Direksi PT ASABRI (Persero) Nomor PER-11/HK.01.02/UTM.M/VIII/2024 tanggal 14 Agustus 2024 tentang Pedoman Sistem Manajemen Anti Penyuapan.
11. Peraturan Direksi PT ASABRI (Persero) Nomor PER-12/HK.01.02/UTM.Q/X/2025 tanggal 31 Oktober 2025 tentang Pedoman Manajemen Risiko PT ASABRI (Persero).
12. Peraturan Direksi PT ASABRI (Persero) Nomor PER/ PH.07/19-AS/XI/2020 tanggal 20 November 2020 tentang Pedoman Pengelolaan dan Penyampaian Laporan Harta Kekayaan Penyelenggara Negara di PT ASABRI (Persero) sebagaimana telah diubah dengan Peraturan Direksi PT ASABRI (Persero) Nomor PER-21/HK.01.02/UTM.M/XI/2024 tanggal 21 November 2024; dan
13. Peraturan Direksi PT ASABRI (Persero) Nomor PER-12/HK.01.02/UTM.Q/X/2025 tanggal 31 Oktober 2025 tentang Pedoman Manajemen Risiko PT ASABRI (Persero).

9. Joint Regulation of Board of Commissioners and Board of Directors of PT ASABRI (Persero) No. PER/1/KOM/AS/I/2025; No. PER-2/HK.01.02/UTM.M/I/2025 dated January 15, 2025, concerning Guidelines for Implementing the Fraud Queue Strategy;
10. The Board of Directors of PT ASABRI (Persero) Regulation Number PER-11/HK.01.02/UTM.M/VIII/2024 dated August 14, 2024, concerning Guidelines for the Anti-Bribery Management System.
11. The Board of Directors of PT ASABRI (Persero) Regulation Number PER-12/HK.01.02/UTM.Q/X/2025 dated October 31, 2025, concerning Risk Management Guidelines of PT ASABRI (Persero).
12. The Board of Directors of PT ASABRI (Persero) Regulation Number PER/PH.07/19-AS/XI/2020 dated November 20, 2020, concerning Guidelines for the Management and Submission of State Officials' Wealth Reports at PT ASABRI (Persero), as amended by the Board of Directors of PT ASABRI (Persero) Regulation Number PER-21/ HK.01.02/UTM.M/XI/2024 dated November 21, 2024; and
13. Regulation of Board of Directors of PT ASABRI (Persero) No. PER-12/HK.01.02/UTM.Q/X/2025 dated October 31, 2025, concerning Guidelines for Risk Management of PT ASABRI (Persero).

PRINSIP TATA KELOLA PERUSAHAAN

Berdasarkan Peraturan Menteri Badan Usaha Milik Negara Nomor PER-2/MBU/03/2023 tentang Pedoman Tata Kelola dan Kegiatan Korporasi Signifikan Badan Usaha Milik Negara, prinsip GCG Perseroan meliputi:

GOOD CORPORATE GOVERNANCE PRINCIPLES

Based on the Regulation of the Minister of State-Owned Enterprises Number PER-2/MBU/03/2023 concerning Guidelines for Governance and Significant Corporate Activities of State-Owned Enterprises, the Company's GCG principles include:

Prinsip *Principle*	Uraian *Description*	Implementasi *Implementation*
Transparansi **Tranparency**	Keterbukaan dalam melaksanakan proses pengambilan keputusan dan keterbukaan dalam mengungkapkan informasi material dan relevan mengenai perusahaan. Transparency in decision-making process and transparency in disclosing materials and relevant information about the company.	• Menyediakan akses informasi perusahaan yang mudah diakses oleh seluruh pemangku kepentingan. Providing access to company information that is easily accessible to all stakeholders. • Perusahaan menyediakan panduan terperinci tentang etika bisnis, kebijakan anti-korupsi, dan kebijakan lainnya yang memengaruhi berbagai aspek operasional. The Company provides detailed guidance on business ethics, anti corruption policies, and any other policies that affect various operating aspects.
Akuntabilitas **Accountability**	Kejelasan fungsi, pelaksanaan dan pertanggungjawaban Organ sehingga pengelolaan perusahaan terlaksana secara efektif. Clear functions, performance and accountability of Organs so that company management is carried out effectively.	• Organ Perusahaan memiliki tugas dan tanggung jawab yang selaras dengan visi dan misi perusahaan. Company organs have duties and responsibilities that are consistent with the company's vision and mission. • Perusahaan menerapkan sistem penilaian kinerja karyawan yang objektif dan transparan. The Company applies objective and transparent employee performance evaluation system. • Memiliki *Key Performance Indicator* (KPI). Having Key Performance Indicators (KPI). • Menegakkan sistem pengendalian internal dan Tata Kelola Perusahaan Yang Baik. Enforcing internal control system and Good Corporate Governance.

Prinsip *Principle*	Uraian *Description*	Implementasi *Implementation*
Pertanggungjawaban **Responsibility**	Kesesuaian di dalam pengelolaan perusahaan terhadap peraturan perundang-undangan dan prinsip-prinsip korporasi yang sehat. Compliance in company management with laws and regulations and healthy corporate principles.	• Perusahaan senantiasa mematuhi ketentuan atau Peraturan Perundang-undangan yang berlaku. The Company always complies with applicable provisions or Laws and Regulations. • Penyelenggaraan RUPS secara rutin. Organizing GMS regularly. • Perusahaan aktif terlibat dalam kegiatan tanggung jawab sosial Perusahaan. The Company is actively involved in corporate social responsibility activities.
Independensi **Independence**	Keadaan dimana perusahaan dikelola secara profesional tanpa benturan kepentingan dan pengaruh/ tekanan dari pihak mana pun yang tidak sesuai dengan peraturan perundang-undangan dan prinsip-prinsip korporasi yang sehat. A situation where the company is managed in professional manner without conflicts of interest and influence/pressure from any parties that do not comply with laws and regulations and healthy corporate principles.	• Memastikan setiap proses pengambilan keputusan diselenggarakan secara objektif demi kepentingan Perusahaan tanpa benturan kepentingan. Ensuring that any decision-making process is carried out objectively in the interests of the Company without conflicts of interest. • Pengelolaan Perusahaan dilaksanakan tanpa adanya pengaruh atau tekanan dari pihak lain yang tidak sesuai dengan ketentuan yang berlaku. The Company is managed without any influence or pressure from other parties that do not comply with applicable regulations.
Kewajaran **Fairness**	Keadilan dan kesetaraan di dalam memenuhi hak pemangku kepentingan yang timbul berdasarkan perjanjian dan ketentuan peraturan perundang-undangan Justice and equality in fulfilling stakeholder rights arising based on agreements and statutory provisions.	• Menerapkan prinsip kesetaraan dan kewajaran dalam memenuhi hak-hak Pemangku Kepentingan berdasarkan peraturan perundang-undangan yang berlaku. Applying the principles of equality and fairness in fulfilling the rights of Stakeholders under applicable laws and regulations. • Keadilan diterapkan dalam hal peluang pengembangan karier, keseimbangan kerja, dan keadilan dalam penilaian kinerja. Fairness is applied in terms of career development opportunities, work balance, and fairness in performance evaluation. • Kebijakan anti-diskriminasi diterapkan dan diperkuat untuk menciptakan lingkungan kerja yang inklusif. Anti-discrimination policies are implemented and reinforced in order to create an inclusive work environment.

IMPLEMENTASI TATA KELOLA PERUSAHAAN 2025

Implementasi GCG yang dilakukan Perseroan di sepanjang tahun 2025 adalah sebagai berikut:

1. Penguatan implementasi Strategi Anti *Fraud* melalui penyusunan pedoman Strategi Anti *Fraud* yang mengatur upaya pencegahan, deteksi, investigasi, dan tindak lanjut perbaikan guna memitigasi risiko terjadinya *fraud* serta memperkuat sistem pengendalian internal Perseroan.
2. Peningkatan budaya kepatuhan dan integritas melalui pelaksanaan program *awareness* Sistem Manajemen Anti Penyuapan (SMAP), sosialisasi pengendalian gratifikasi, *Whistleblowing System* (WBS), *Legal Product Knowledge*, Strategi Anti *Fraud*, dan penyelesaian permasalahan hukum.
3. Penguatan transparansi dan akuntabilitas melalui peningkatan kualitas penyusunan dan penyampaian laporan, termasuk Laporan Tata Kelola Perusahaan

CORPORATE GOVERNANCE IMPLEMENTATION IN 2025

The Company's GCG implementation throughout 2025 is as follows:

1. Strengthening the Anti-Fraud Strategy implementation through the Anti-Fraud Strategy development guidelines that regulate prevention, detection, investigation, and corrective action to mitigate the risk of fraud and strengthen the Company's internal control system.
2. Improving a culture of compliance and integrity through the implementation of an Anti-Bribery Management System (SMAP) awareness program, gratuity control dissemination, the Whistleblowing System (WBS), Legal Product Knowledge, the Anti-Fraud Strategy, and the resolution of legal issues.
3. Fortifying transparency and accountability by improving the quality of report preparation and submission, including the Good Corporate

yang Baik, Laporan Strategi Anti *Fraud*, Laporan Gratifikasi, Laporan Harta Kekayaan Penyelenggara Negara (LHKPN), serta laporan lainnya sesuai dengan ketentuan yang berlaku.

PENILAIAN TATA KELOLA PERUSAHAAN

Pedoman Penilaian GCG

Di tahun 2025, Perseroan telah melakukan penilaian atas penerapan GCG. Penilaian berpedoman kepada Kerangka Acuan Pelaksanaan *Assessment* GCG yang dikembangkan oleh Otoritas Jasa Keuangan Nomor 25 Tahun 2022 tentang Pengawasan Pengelola Program Asuransi Sosial Prajurit Tentara Nasional Indonesia, Anggota Kepolisian Negara Republik Indonesia, dan Pegawai Aparatur Sipil Negara di Lingkungan Kementerian Pertahanan dan Kepolisian Negara Republik Indonesia oleh Otoritas Jasa Keuangan dan Surat Edaran OJK Nomor 23/SEOJK.05/2024 tentang Bentuk dan Susunan Laporan Berkala Perusahaan Asuransi dan Perusahaan Reasuransi, dimana PT ASABRI (Persero) diwajibkan untuk melakukan penilaian sendiri dengan cara melakukan pengisian kuesioner atas pertanyaan yang telah disediakan dan kegiatan penilaian dilaksanakan setiap tahun, dengan kriteria penilaian pada aspek sebagai berikut:

a. Etika Bisnis dan Pedoman Perilaku;
b. Organ Perusahaan;
c. Pemegang Saham;
d. Pemangku Kepentingan;
e. Praktik-Praktik usaha Yang Sehat;
f. Pernyataan Penerapan Pedoman GCG.

Tujuan Penilaian GCG

Tujuan penilaian GCG adalah sebagai berikut:

1. Mengukur kualitas penerapan GCG perusahaan atas tingkat kepatuhan terhadap prinsip-prinsip Tata Kelola Perusahaan yang Baik dan ketentuan peraturan perundang-undangan yang berlaku;
2. Mengidentifikasi kekuatan dan kelemahan penerapan GCG perusahaan dan mengidentifikasi area perbaikan.

Governance Report, the Anti-Fraud Strategy Report, the Gratuity Report, the State Officials' Wealth Report (LHKPN), and other reports in accordance with applicable regulations.

EVALUATION OF GCG IMPLEMENTATION

GCG Assessment Guidelines

In 2025, the Company has assessed the GCG implementation. The assessment is guided by the GCG Assessment Implementation Reference Framework developed by the Ministry of State-Owned Enterprises, Financial Services Authority Regulation Number 25 of 2022 concerning Supervision of the Management of the Social Insurance Program for Indonesian National Armed Forces Soldiers, Members of the Indonesian National Police, and Civil Servant Employees within the Ministry of Defense and the Indonesian National Police by the Financial Services Authority and OJK Circular Letter Number 23/SEOJK.05/2024 concerning the Form and Composition of Periodic Reports of Insurance Companies and Reinsurance Companies, where PT ASABRI (Persero) is required to conduct a self-assessment by filling out a questionnaire on the questions provided and the assessment activities are carried out annually, with assessment criteria in the following aspects:

a. Business Ethics and Code of Conduct;
b. Company Organs;
c. Shareholders;
d. Stakeholders;
e. Healthy Business Practices;
f. Statement on the Implementation of GCG Guidelines.

Objectives of GCG Assessment

The objectives of the GCG assessment are as follows:

1. Measuring the quality of the company's GCG implementation based on the level of compliance with the principles of Good Corporate Governance and applicable laws and regulations;
2. Identifying the strengths and weaknesses of the company's GCG implementation and areas for improvement.

Hasil Penilaian GCG

Hasil penilaian GCG dilakukan secara *Self-Assessment* GCG pada tahun 2024 dan 2025 adalah sebagai berikut:

Tabel Hasil Penilaian GCG Tahun 2024-2025

GCG Assessment Results

The GCG assessment results carried out using the GCG Self-Assessment in 2024 and 2025 are as follows:

Table of GCG Assessment Results in 2024-2025

STRUKTUR TATA KELOLA PERUSAHAAN

Berdasarkan ketentuan yang berlau berdasarkan peraturan perundang-undangan, struktur tata kelola Perusahaan terdiri dari:

1. **RUPS**
   Organ Perusahaan yang merupakan wadah pemegang saham untuk mengambil keputusan dengan memperhatikan ketentuan Anggaran Dasar dan peraturan perundang-undangan.
2. **Dewan Komisaris**
   Organ Perusahaan yang bertugas melakukan pengawasan atas kebijakan pengurusan, jalannya pengurusan pada umumnya, dan memberi nasihat kepada Direksi serta memastikan bahwa Perusahaan melaksanakan GCG.
3. **Direksi**
   Sebagai organ Perusahaan bertugas dan bertanggung jawab secara kolegial. Masing-masing anggota Direksi dapat melaksanakan tugas dan mengambil keputusan sesuai dengan pembagian tugas dan wewenangnya. Namun pelaksanaan tugas dari masing-masing anggota Direksi tetap merupakan tanggung jawab bersama.

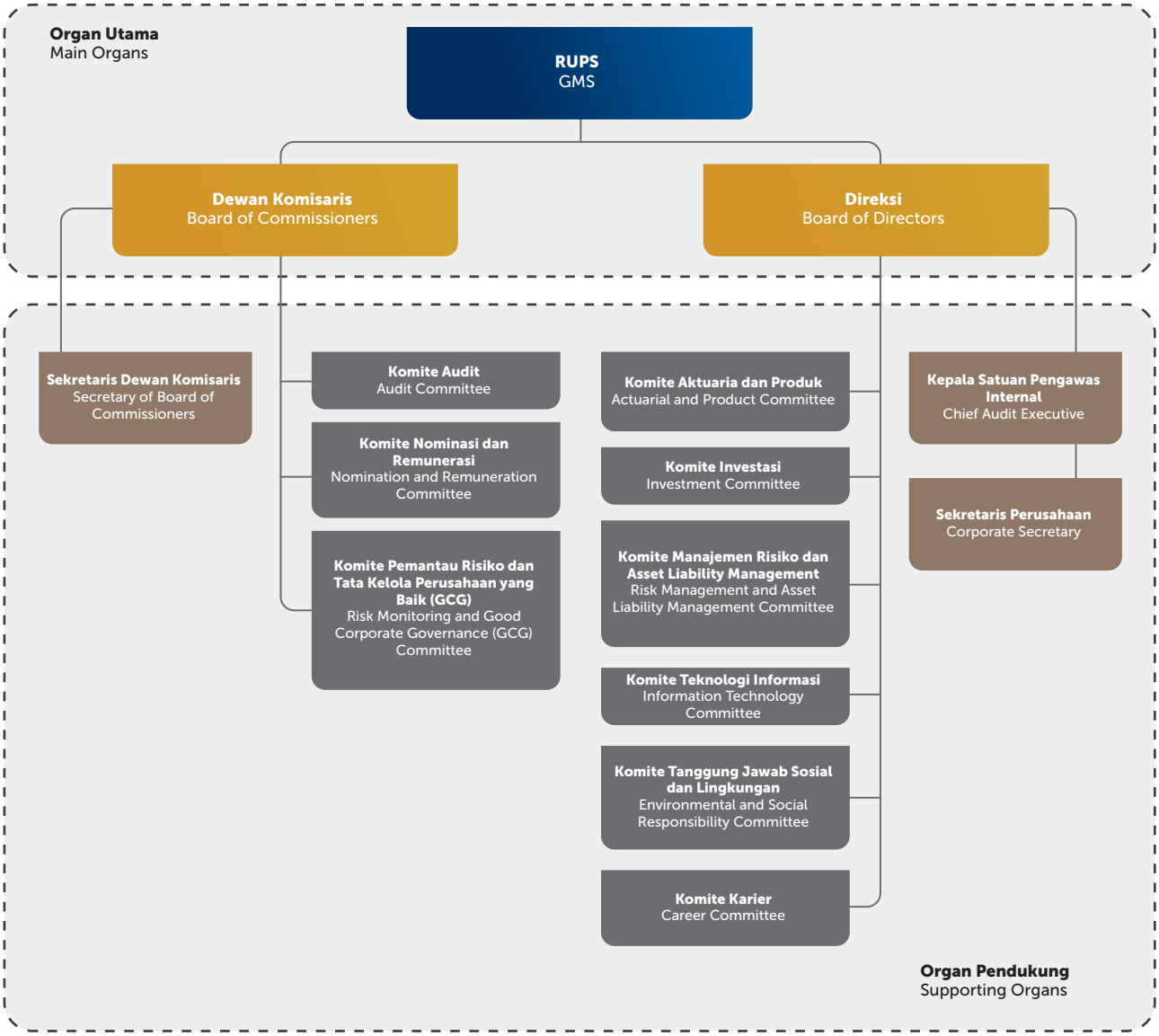
CORPORATE GOVERNANCE STRUCTURE

Based on applicable laws and regulations, the Company's governance structure consists of:

1. **GMS**
   The Company's organ that serves as a forum for shareholders to make decisions by taking into account the provisions of the Articles of Association and prevailing laws and regulations.
2. **Board of Commissioners**
   The Company's organ tasked with supervising the management policies, the general conduct of management, and providing advice to the Board of Directors, as well as ensuring that the Company implements GCG.
3. **Board of Directors**
   As a Company organ, it is collectively responsible for the management of the Company. Each member of the Board of Directors may carry out duties and make decisions in accordance with the division of duties and authorities; however, the execution of each Director's duties remains a joint responsibility.

4. Organ pendukung Dewan Komisaris dan Direksi

4. Supporting organs of the Board of Commissioners and Board of Directors



Dalam menjalankan tugas dan tanggung jawabnya, Direksi dibantu oleh organ pendukung yang terdiri atas Kepala Satuan Pengawas Internal, Sekretaris Perusahaan, serta komite-komite di bawah Direksi. Untuk Dewan Komisaris didukung oleh organ yang terdiri atas Sekretaris Dewan Komisaris dan komite-komite di bawah Dewan Komisaris.

In carrying out its duties and responsibilities, the Board of Directors is assisted by supporting bodies consisting of the Chief Audit Executive, the Corporate Secretary, and committees under the Board of Directors. The Board of Commissioners is supported by an organ consisting of the Secretary to the Board of Commissioners and committees under the Board of Commissioners.

Seluruh tugas, tanggung jawab, hak, serta wewenang Dewan Komisaris dan Direksi telah diatur dalam *Board Manual* PT ASABRI (Persero), Anggaran Dasar, dan peraturan perundang-undangan yang berlaku. Dewan Komisaris dan Direksi sebagai Organ Utama Perseroan memiliki kewajiban untuk melaksanakan tugas dan

All duties, responsibilities, rights, and authorities of the Board of Commissioners and Board of Directors have been regulated in the Board Manual of PT ASABRI (Persero), Articles of Association, and applicable laws and regulations. The Board of Commissioners and Board of Directors, as the Company's Main Organs, must

tanggung jawabnya dengan tetap berada pada koridor visi, misi, dan tujuan ASABRI. Selain Organ Utama Perusahaan, struktur Tata Kelola Perusahaan juga telah dilengkapi dengan Organ Pendukung yang terdiri dari komite-komite di bawah Dewan Komisaris dan komite-komite di bawah Direksi. Setiap Organ Pendukung memiliki pembagian fungsi yang jelas serta independensi dalam melaksanakan tugas dan tanggung jawabnya dengan tujuan kepentingan Perusahaan.

carry out their duties and responsibilities while remaining within the corridor of ASABRI's vision, mission, and objectives. In addition to the Company's Main Organs, the Company's Governance Structure has also been equipped with Supporting Organs consisting of committees under the Board of Commissioners and committees under the Board of Directors. Each Supporting Organ has a clear division of functions and independence in carrying out its duties and responsibilities to further the Company's interests.

RAPAT UMUM PEMEGANG SAHAM

Rapat Umum Pemegang Saham (RUPS) merupakan Organ Perusahaan yang mempunyai wewenang yang tidak diberikan kepada Direksi atau Dewan Komisaris dalam batas yang ditentukan dalam Undang-Undang Nomor 40 Tahun 2007 tentang Perseroan Terbatas dan/atau Anggaran Dasar Perseroan.

RUPS memiliki wewenang sebagaimana diatur dalam Undang-Undang antara lain:

1. Mengangkat dan memberhentikan Direksi dan Dewan Komisaris.
2. Memberikan persetujuan atas Laporan Tahunan termasuk pengesahan laporan keuangan dengan memberikan pelunasan dan pembebasan tanggung jawab (*volledig acquit et de charge*) kepada anggota Direksi dan anggota Dewan Komisaris atas pengurusan dan pengawasan yang telah dijalankan selama tahun buku yang lalu, sejauh tindakan tersebut ternyata dalam laporan tahunan termasuk laporan keuangan serta sesuai dengan ketentuan yang berlaku.
3. Memberikan persetujuan atas Rencana Kerja dan Anggaran Perusahaan.
4. Memberikan persetujuan penetapan gaji dan tunjangan lainnya anggota Direksi Perseroan serta honorarium dan tunjangan lainnya anggota Dewan Komisaris.
5. Menetapkan penunjukan Kantor Akuntan Publik (KAP) untuk mengaudit Laporan Keuangan Perusahaan dan Laporan Keuangan TJSL.
6. Memberikan persetujuan penggunaan laba bersih termasuk jumlah penyisihan untuk cadangan kerugian.
7. Memberikan persetujuan terhadap hal-hal lain yang perlu persetujuan RUPS untuk kepentingan Perseroan yang belum dicantumkan dalam Rancangan Rencana Kerja dan Anggaran Perusahaan.

GENERAL MEETING OF SHAREHOLDERS

The General Meeting of Shareholders (GMS) is a Company Organ that holds authority not given to the Board of Directors or the Board of Commissioners within the limits specified in Law Number 40 of 2007 on Limited Liability Companies and/or the Company's Articles of Association.

The GMS has the authority as stipulated in the law, including:

1. Appointing and dismissing the Board of Directors and the Board of Commissioners.
2. Approving the Annual Report, including ratification of the financial report by providing release and discharge of responsibility (volledig acquit et de charge) to members of the Board of Directors and members of the Board of Commissioners for the management and supervision that have been carried out during the previous fiscal year, as long as the actions are reflected in the annual report including the financial report and under applicable provisions.
3. Approving the Company's Work Plan and Budget.
4. Approving the determination of salaries and other allowances for members of the Company's Board of Directors, and honorariums and other allowances for members of the Board of Commissioners.
5. Determining the appointment of a Public Accounting Firm (KAP) to audit the Company's Financial Report and TJSL Financial Report.
6. Approving the use of net profit, including the amount of provisions for loss reserves.
7. Approving other matters that require the approval of the GMS for the benefit of the Company that have not been included in the Company's Work Plan and Budget Draft.

Pedoman Penyelenggaraan RUPS

Penyelenggaraan RUPS PT ASABRI (Persero) dilakukan dengan mengacu pada ketentuan sebagai berikut:

1. Undang-Undang Nomor 19 Tahun 2003 tentang Badan Usaha Milik Negara;
2. Undang-Undang Nomor 40 Tahun 2007 tentang Perseroan Terbatas; dan
3. Anggaran Dasar.

Pemegang Saham

Pemegang saham adalah individu atau badan hukum yang secara sah memiliki saham Perseroan. Pemegang saham tidak melakukan intervensi terhadap fungsi, tugas, dan wewenang Dewan Komisaris dan Direksi. Pemegang Saham Perseroan terdiri dari Saham Seri A Dwiwarna atas nama Negara Republik Indonesia dan Saham Seri B atas nama PT Danantara Asset Management (Persero).

Jenis RUPS

RUPS terdiri atas RUPS tahunan dan RUPS lainnya:

1. RUPS Tahunan
   RUPS tahunan wajib diadakan dalam jangka waktu paling lambat 6 (enam) bulan setelah tahun buku berakhir.
2. RUPS Lainnya
   RUPS lainnya dapat diadakan setiap waktu berdasarkan kebutuhan untuk kepentingan Perusahaan.

RUPST 2025

Perseroan melaksanakan RUPS Pengesahan RKAP Tahun 2025 pada tanggal 30 Januari 2025, dan RUPS Pengesahan Laporan Tahunan dan Laporan Keuangan Perusahaan Tahun Buku 2024 pada tanggal 30 Juni 2025.

GMS Implementation Guidelines

The General Meeting of Shareholders of PT ASABRI (Persero) is held in accordance with the following provisions:

1. Law Number 19 of 2003 concerning State-Owned Enterprises;
2. Law Number 40 of 2007 concerning Limited Liability Companies; and
3. Articles of Association.

Shareholders

Shareholders are individuals or legal entities who lawfully own shares of the Company. Shareholders do not intervene in the functions, duties, and authorities of the Board of Commissioners and Board of Directors. The Company's shareholders consist of Series A Dwiwarna shares held by the Government of the Republic of Indonesia and Series B shares held by PT Danantara Asset Management (Persero).

Types of GMS

The GMS consists of annual GMS and other GMS:

1. Annual GMS
   An annual GMS must be held no later than 6 (six) months after the end of the fiscal year.
2. Other GMS
   Other GMS may be held at any time as needed for the benefit of the Company.

2025 GMS

The Company held a GMS to ratify the 2025 Work Plan and Budget (RKAP) on January 30, 2025, and a GMS to ratify the Company's Annual Report and Financial Statements for the 2024 Fiscal Year on June 30, 2025.

Keputusan RUPS Tahun 2025 / **2025 GMS Resolution**

RUPS *GMS*	Tanggal Penyelenggaraan *Implementation Date*	Jumlah Agenda *Number of Agendas*	Keterangan *Description*
RUPS RKAP RKAP GMS	30 Januari 2025 January 30, 2025	3 agenda 3 agendas	Telah direalisasikan Realized
RUPS Tahunan Annual GMS	30 Juni 2025 June 30, 2025	5 agenda 5 agendas	Telah direalisasikan Realized

RUPS PENGESAHAN RENCANA KERJA DAN ANGGARAN PERUSAHAAN (RKAP) TAHUN 2025

Informasi RUPS Pengesahan RKAP tahun 2025 adalah sebagai berikut:

GMS FOR THE RATIFICATION OF THE COMPANY'S WORK PLAN AND BUDGET (RKAP) IN 2025

Information on the GMS for the ratification of the 2025 RKAP is as follows:

Kehadiran RUPS Pengesahan RKAP tahun 2025 / **Attendance at the GMS for the Ratification of the 2025 RKAP**

Uraian *Description*	Kehadiran *Attendance*
Dewan Komisaris Board of Commissioners	• Rui F. G. P. Duarte – Komisaris Utama (Dikuasakan kepada Fary Djemy Francis sesuai Surat Kuasa No. SKU/01/KOM/AS/I/2025 tanggal 30 Januari 2025). President Commissioner (Authorized to Fary Djemy Francis in accordance with Power of Attorney No. SKU/01/KOM/AS/I/2025 dated January 30, 2025). • Fary Djemy Francis – Wakil Komisaris Utama merangkap Komisaris Independen Deputy President Commissioner concurrently Independent Commissioner • I Nengah Putra Winata – Komisaris Independen Independent Commissioner • Arief Sulistyanto – Komisaris Independen (Dalam proses *fit & proper test* OJK) Independent Commissioner (In the process of OJK Fit and Proper Test) • Rofyanto Kurniawan – Komisaris Commissioner
Direksi Board of Directors	• Jeffry Haryadi P. Manullang – Direktur Utama President Director • Helmi Imam Satriyono – Direktur Keuangan dan Manajemen Risiko Director of Finance and Risk Management • Sri Ainin Muktirizka – Direktur SDM dan Hukum/Plt. Direktur Investasi Director of Human Resources and Legal Affairs/Act. Director of Investment • Khaidir Abdurrahman – Direktur Hubungan Kelembagaan Director of Institutional Relations
Pemegang Saham Shareholders	Hendrika Nora Osloi Sinaga – Asisten Deputi Bidang Jasa Asuransi dan Dana Pensiun Kementerian BUMN Assistant Deputy for Insurance Services and Pension Funds, Ministry of State-Owned Enterprises

Hasil Keputusan RUPS Pengesahan RKAP tahun 2025 GMS Resolution on the 2025 RKAP Approval

Mata Acara Pertama *First Agenda*	
Agenda ***Agenda***	Pengesahan Rencana Kerja dan Anggaran Perusahaan (RKAP) tahun 2025 termasuk Rencana Kerja dan Anggaran Dewan Komisaris tahun 2025. Ratification of the 2025 Company Work Plan and Budget (RKAP), including the 2025 Board of Commissioners Work Plan and Budget.
Tanggapan/Pertanyaan ***Responses/Questions***	Tidak ada None

Mata Acara Kedua *Second Agenda*	
Agenda ***Agenda***	Pengesahan Rencana Kerja dan Anggaran Program Tanggung Jawab Sosial dan Lingkungan (RKA TJSL) Tahun 2025. Ratification of the 2024 Work Plan and Budget for the Social and Environmental Responsibility Program (RKA CSR).
Tanggapan/Pertanyaan ***Responses/Questions***	Tidak ada None

Mata Acara Ketiga *Third Agenda*	
Agenda ***Agenda***	Menetapkan Kontrak Manajemen Tahunan yang memuat target *Key Performance Indikator* (KPI) Direksi secara Kolegial dan Dewan Komisaris Tahun 2025. Determination of the Annual Management Contract containing the Target Key Performance Indicators (KPI) of the Board of Directors as a Collegiate and the Board of Commissioners in 2025.
Tanggapan/Pertanyaan ***Responses/Questions***	Tidak ada None
Hasil Keputusan ***Resolution***	Menetapkan Kontrak Manajemen Tahunan yang memuat target *Key Performance Indicators* (KPI) Direksi secara kolegial dan Dewan Komisaris tahun 2025, sebagaimana terlampir yang merupakan bagian tidak terpisahkan dari risalah ini. Determine an Annual Management Contract containing the target Key Performance Indicators (KPI) of the Board of Directors as a Collegiate and the Board of Commissioners in 2025, which is an integral part of these Minutes.
Status ***Status***	Telah direalisasikan Realized

RUPS PENGESAHAN LAPORAN TAHUNAN DAN LAPORAN KEUANGAN PERUSAHAAN TAHUN BUKU 2024

Kehadiran RUPS Pengesahan Laporan Tahunan dan Laporan Keuangan Perusahaan Tahun Buku 2024.

GMS FOR THE RATIFICATION OF THE COMPANY'S ANNUAL REPORT AND FINANCIAL STATEMENTS FOR 2024 FISCAL YEAR

Attendance at the GMS for the Ratification of the Company's Annual Report and Financial Statements for the 2024 Fiscal Year.

Uraian ***Description***	**Kehadiran** ***Attendance***
Dewan Komisaris Board of Commissioners	• Rui F. G. P. Duarte – Komisaris Utama President Commissioner • I Nengah Putra Winata – Komisaris Independen Independent Commissioner • Arief Sulistyanto – Komisaris Independen Independent Commissioner • Rofyanto Kurniawan – Komisaris Commissioner
Direksi Board of Directors	• Jeffry Haryadi P. Manullang – Direktur Utama President Director • Helmi Imam Satriyono – Direktur Keuangan dan Manajemen Risiko Director of Finance and Risk Management • Sri Ainin Muktirizka – Direktur SDM dan Hukum/Plt. Direktur Investasi Director of Human Resources and Legal Affairs/Act. Investment Director • Khaidir Abdurrahman – Direktur Hubungan Kelembagaan Director of Institutional Relations
Pemegang Saham Shareholders	Pemegang Saham Seri A Dwiwarna Series A Dwiwarna Shareholder • Faturohman – Plt. Asisten Deputi bidang Jasa Asuransi dan Dana Pensiun Kementerian BUMN Act. Assistant Deputy for Insurance Services and Pension Funds, Ministry of State-Owned Enterprises Pemegang Saham Seri B Series B Shareholder • Hendrika Nora Osloi Sinaga – SVP Insurance PT Danantara Asset Management (Persero) SVP of Insurance, PT Danantara Asset Management (Persero)

Hasil Keputusan RUPS Pengesahan Laporan Tahunan dan Laporan Keuangan Perusahaan Tahun Buku 2024

Resolution of the GMS Decision on the Ratification of the Company's Annual Report and Financial Statements for the 2024 Fiscal Year

Mata Acara Pertama ***First Agenda***	
Agenda ***Agenda***	Persetujuan Laporan Tahunan dan Pengesahan Laporan Keuangan Konsolidasian Perseroan, Persetujuan Laporan Tugas Pengawasan Dewan Komisaris serta Pengesahan Laporan Keuangan Program Pendanaan Usaha Mikro dan Usaha Kecil (PUMK) Tahun Buku 2024, sekaligus Pemberian Pelunasan dan Pembebasan Tanggung Jawab Sepenuhnya (*volledig acquit et de charge*) kepada Direksi atas Tindakan Pengurusan Perseroan dan Dewan Komisaris atas Tindakan Pengawasan Perseroan yang telah Dijalankan selama Tahun Buku 2024. Approval of the Annual Report and Ratification of the Company's Financial Statements, Approval of the Board of Commissioners' Supervisory Tasks Report and Ratification of the Financial Statements of the Micro and Small Business Funding Program (PUMK) for the 2024 Fiscal Year, as well as Granting of Full Release and Discharge from Liability (volledig acquit et de charge) to the Board of Directors for the Company's Management Actions and the Board of Commissioners for the Company's Supervisory Actions that have been carried out during the 2024 Fiscal Year.
Tanggapan/Pertanyaan ***Responses/Questions***	Tidak ada None

Mata Acara Pertama *First Agenda*	

Mata Acara Kedua *Second Agenda*	
Agenda ***Agenda***	Penetapan Penggunaan Laba Bersih Perseroan Tahun Buku 2024. Determination of the Use of the Company's Net Profit for the 2024 Fiscal Year.
Tanggapan/Pertanyaan ***Responses/Questions***	Tidak ada None

Mata Acara Ketiga *Third Agenda*	
Agenda ***Agenda***	Penetapan Tantiem/Insentif Kinerja/Insentif Khusus Tahun Buku 2024, Gaji untuk Direksi dan Honorarium untuk Dewan Komisaris berikut Fasilitas dan Tunjangan Lainnya untuk Tahun 2025. Determination of Tantiem/Performance Incentives/Special Incentives for the 2024 Fiscal Year, Salaries for Directors and Honorariums for the Board of Commissioners along with Facilities and Other Allowances for 2025.
Tanggapan/Pertanyaan ***Responses/Questions***	Tidak ada None

Mata Acara Keempat *Fourth Agenda*	
Agenda ***Agenda***	Penetapan Kantor Akuntan Publik (KAP) untuk Melaksanakan Audit Laporan Keuangan Konsolidasian, Audit Kepatuhan PSA 62, Audit Laporan Keuangan Program Pendanaan Usaha Mikro dan Usaha Kecil (PUMK) terkait Program Tanggung Jawab Sosial dan Lingkungan, dan penerapan prosedur yang disepakati atas Laporan Hasil Evaluasi Kinerja KPI Korporat dan KPI Direksi Individual serta Laporan Evaluasi Komposit Risiko Tahun Buku 2025. Appointment of a Public Accounting Firm (KAP) to Conduct Consolidated Financial Statement Audit, PSA 62 Compliance Audit, Financial Statement Audit of Micro and Small Enterprise Funding Program (PUMK) related to Social and Environmental Responsibility Program, and implementation of agreed procedures for Corporate KPI Performance Evaluation Report and Individual Directors KPI as well as Composite Risk Evaluation Report for 2025 Fiscal Year.
Tanggapan/Pertanyaan ***Responses/Questions***	Tidak ada None

Mata Acara Kelima *Fifth Agenda*	
Agenda ***Agenda***	Perubahan Anggaran Dasar Perseroan. Amendments to the Company's Articles of Association.
Tanggapan/Pertanyaan ***Responses/Questions***	Tidak ada None

Penunjukan Pihak Independen Dalam RUPS 2025

Pelaksanaan RUPS tahun 2025 PT ASABRI (Persero) tidak menggunakan pihak independen untuk melakukan perhitungan suara.

Appointment of Independent Party at 2025 GMS

PT ASABRI (Persero) did not use an independent party to count the votes at the 2025 GMS.

RUPS TAHUN BUKU SEBELUMNYA

RUPST 2024

Perseroan melaksanakan RUPS Pengesahan RKAP Tahun 2025 pada tanggal 29 Januari 2024, dan RUPS Pengesahan Laporan Tahunan dan Laporan Keuangan Perusahaan Tahun Buku 2023 pada tanggal 27 Juni 2024.

GMS FOR THE PREVIOUS FISCAL YEAR

2024 GMS

The Company held a GMS to ratify the 2025 Work Plan and Budget (RKAP) on January 29, 2024, and a GMS to ratify the Company's Annual Report and Financial Statements for the 2023 Fiscal Year on June 27, 2024.

Keputusan RUPS Tahun 2024 **2024 GMS Resolution**

RUPS *GMS*	Tanggal Penyelenggaraan *Implementation Date*	Jumlah Agenda *Number of Agendas*	Keterangan *Description*
RUPS RKAP RKAP GMS	29 Januari 2024 January 29, 2024	3	Telah direalisasikan Realized
RUPS Tahunan Annual GMS	27 Juni 2024 June 27, 2024	4	Telah direalisasikan Realized

RUPS PENGESAHAN RENCANA KERJA DAN ANGGARAN PERUSAHAAN (RKAP) TAHUN 2024

Informasi RUPS Pengesahan RKAP tahun 2024 adalah sebagai berikut:

GMS FOR THE RATIFICATION OF THE COMPANY'S WORK PLAN AND BUDGET (RKAP) IN 2024

Information on the GMS for the ratification of the 2024 RKAP is as follows:

Kehadiran RUPS Pengesahan RKAP tahun 2024 **Attendance at the GMS for the Ratification of the 2024 RKAP**

Uraian *Description*	Kehadiran *Attendance*
Dewan Komisaris Board of Commissioners	• Fary Djemy Francis – Komisaris Utama President Commissioner • Budi Prijono – Wakil Komisaris Utama (Dikuasakan kepada Komisaris Independen I Nengah Putra Winata sesuai Surat Kuasa Nomor SKU/01/KOM/AS/I/2024 tanggal 29 Januari 2024) Deputy President Commissioner (Authorized to Independent Commissioner I Nengah Putra Winata in accordance with Power of Attorney Number SKU/01/KOM/AS/I/2024 dated January 29, 2024) • I Nengah Putra Winata – Komisaris Independen Independent Commissioner • Rofyanto Kurniawan – Komisaris Commissioner
Direksi Board of Directors	• Wahyu Suparyono – Direktur Utama President Director • Jeffry Haryadi P. Manullang – Direktur Investasi Director of Investment • Khaidir Abdurrahman – Direktur Hubungan Kelembagaan Director of Institutional Relations • Sri Ainin Muktirizka – Direktur SDM dan Hukum Director of Human Resources and Legal Affairs • Helmi Imam Satriyono – Direktur Keuangan dan Manajemen Risiko Director of Finance and Risk Management
Pemegang Saham Shareholders	Hendrika Nora Osloi Sinaga – Asisten Deputi Bidang Jasa Asuransi dan Dana Pensiun Kementerian BUMN Assistant Deputy for Insurance Services and Pension Funds, Ministry of State-Owned Enterprises

Hasil Keputusan RUPS Pengesahan RKAP tahun 2024 **GMS Resolution on the 2024 RKAP Approval**

	Mata Acara Pertama *First Agenda*
Agenda ***Agenda***	Pengesahan Rencana Kerja dan Anggaran Perusahaan (RKAP) Tahun 2024 dan Rencana Kerja dan Anggaran Dewan Komisaris Tahun 2024. Ratification of the 2024 Company Work Plan and Budget (RKAP) and the 2024 Board of Commissioners Work Plan and Budget.
Tanggapan/Pertanyaan ***Responses/Questions***	Tidak ada None
Hasil Keputusan ***Resolution***	Mengesahkan Rencana Kerja dan Anggaran Perusahaan (RKAP) Tahun 2024 dan Anggaran Dewan Komisaris Tahun 2024 termasuk Target Penilaian Tingkat Kesehatan Perusahaan Tahun 2024. Ratifying the 2024 Company Work Plan and Budget (RKAP) and the 2024 Board of Commissioners Budget, including the 2024 Company Health Level Assessment Target.
Status ***Status***	Telah direalisasikan Realized

Mata Acara Kedua *Second Agenda*	
Agenda ***Agenda***	Pengesahan Rencana Kerja dan Anggaran Program Tanggung Jawab Sosial dan Lingkungan (RKA TJSL) Tahun 2024; dan Ratification of the 2024 Social and Environmental Responsibility Program Work Plan and Budget (RKA CSR); and
Tanggapan/Pertanyaan ***Responses/Questions***	Tidak ada None
Hasil Keputusan ***Resolution***	Menetapkan Laporan laba/rugi konsolidasian PT ASABRI (Persero) tahun 2024 Determining the consolidated profit/loss report of PT ASABRI (Persero) for 2024
Status ***Status***	Telah direalisasikan Realized

Mata Acara Ketiga *Third Agenda*	
Agenda ***Agenda***	Penetapan Kontrak Manajemen Tahunan yang memuat Target *Key Performance Indicators* (KPI) Direksi secara Kolegial dan Dewan Komisaris Tahun 2024. Determination of the Annual Management Contract containing the Target Key Performance Indicators (KPI) of the Board of Directors Collegially and the Board of Commissioners in 2024.
Tanggapan/Pertanyaan ***Responses/Questions***	Tidak ada None
Hasil Keputusan ***Resolution***	• Menetapkan Laporan arus kas PT ASABRI (Persero) per 31 Desember 2024. Determining the cash flow report of PT ASABRI (Persero) as of December 31, 2024. • Mengesahkan Rencana Kerja dan Anggaran Program Tanggung Jawab Sosial dan Lingkungan (RKA TJSL) Tahun 2024; RUPS mengesahkan Rencana Kerja dan Anggaran Program Tanggung Jawab Sosial dan Lingkungan (RKA-TJSL) PT ASABRI (Persero) tahun 2024 sebagaimana Risalah Rapat Pembahasan Rencana Kerja dan Anggaran Program Tanggung Jawab Sosial Lingkungan No. RIS-05/DSI.MBU.B/12/2023 tanggal 1 Desember 2023. Ratifying the 2024 Work Plan and Budget for the Social and Environmental Responsibility Program (RKA CSR); The GMS ratifies the 2024 Work Plan and Budget for the Social and Environmental Responsibility Program (RKA-CSR) of PT ASABRI (Persero), as stated in the Minutes of the Meeting on the Discussion of the Work Plan and Budget for the Social and Environmental Responsibility Program No. RIS-05/DSI.MBU.B/12/2023 dated December 1, 2023. • Menetapkan Kontrak Manajemen Tahunan yang memuat target *Key Performance Indicators* (KPI) Direksi secara Kolegial dan Dewan Komisaris Tahun 2024. Establishing an Annual Management Contract containing the Target Key Performance Indicators (KPI) of the Board of Directors as a Collegiate and the Board of Commissioners in 2024.
Status ***Status***	Telah direalisasikan Realized

RUPS Pengesahan Laporan Tahunan dan Laporan Keuangan Perusahaan Tahun Buku 2023

Informasi RUPST tahun 2023 adalah sebagai berikut:

GMS for the Ratification of the Company's Annual Report and Financial Statements for 2023 Fiscal Year

Information on the 2023 AGMS is as follows:

Kehadiran RUPST tahun 2023 / **Attendance at the 2023 AGMS**

Uraian *Description*	Kehadiran *Attendance*
Dewan Komisaris Board of Commissioners	• Fary Djemy Francis – Komisaris Utama President Commissioner • Budi Prijono – Wakil Komisaris Utama Deputy President Commissioner • I Nengah Putra Winata – Komisaris Independen Independent Commissioner • Rofyanto Kurniawan – Komisaris Commissioner
Direksi Board of Directors	• Wahyu Suparyono – Direktur Utama President Director • Sri Ainin Muktirizka – Direktur SDM dan Hukum (Dikuasakan kepada Direktur Keuangan dan Manajemen Risiko melalui Surat Kuasa Nomor SK-46/HK.01.05/SDH.B/V/2024 tanggal 24 Mei 2024 (tidak hadir dikarenakan tengah menjalankan cuti Ibadah Haji)) Director of Human Resources and Legal Affairs (Authorized to the Director of Finance and Risk Management through Power of Attorney Number SK-46/HK.01.05/SDH.B/V/2024 dated May 24, 2024 (absent due to being on Hajj leave)) • Helmi Imam Satriyono – Direktur Keuangan dan Manajemen Risiko Director of Finance and Risk Management • Jeffry Haryadi P. Manullang – Direktur Investasi Director of Investment • Khaidir Abdurrahman – Direktur Hubungan Kelembagaan (Dikuasakan kepada Direktur Utama melalui Surat Kuasa Nomor SK-45/HK.01.05/HBL.B/V/2024 tanggal 24 Mei 2024 (tidak hadir dikarenakan tengah menjalankan cuti Ibadah Haji)) Director of Institutional Relations (Authorized to the Director of Finance and Risk Management through Power of Attorney Number SK-45/HK.01.05/SDH.B/V/2024 dated May 24, 2024 (absent due to being on Hajj leave))
Pemegang Saham Shareholders	Hendrika Nora Osloi Sinaga – Asisten Deputi Bidang Jasa Asuransi dan Dana Pensiun Kementerian BUMN Assistant Deputy for Insurance Services and Pension Funds, Ministry of State-Owned Enterprises

Hasil Keputusan RUPST tahun 2023 / **2023 AGMS Resolution**

	Mata Acara Pertama *First Agenda*
Agenda ***Agenda***	Persetujuan Laporan Tahunan dan Pengesahan Laporan Keuangan Perseroan, Persetujuan Laporan Tugas Pengawasan Dewan Komisaris serta Pengesahan Laporan Keuangan Program Pendanaan Usaha Mikro dan Usaha Kecil (PUMK) Tahun Buku 2023, sekaligus Pemberian Pelunasan dan Pembebasan Tanggung Jawab Sepenuhnya (*volledig acquit et de charge*) kepada Direksi atas Tindakan Pengurusan Perseroan dan Dewan Komisaris atas Tindakan Pengawasan Perseroan yang Telah Dijalankan Selama Tahun Buku 2023. Approval of the Annual Report and Ratification of the Company's Financial Statements, Approval of the Board of Commissioners' Supervisory Tasks Report and Ratification of the Financial Statements of the Micro and Small Business Funding Program (PUMK) for the 2023 Fiscal Year, as well as Granting of Full Release and Discharge from Liability (volledig acquit et de charge) to the Board of Directors for the Company's Management Actions and the Board of Commissioners for the Company's Supervisory Actions that have been carried out during the 2023 Fiscal Year.
Tanggapan/Pertanyaan ***Responses/Questions***	Tidak ada None

Mata Acara Pertama *First Agenda*	
Hasil Keputusan ***Resolution***	a. Menyetujui Laporan Tahunan Perseroan termasuk Laporan Tugas Pengawasan Dewan Komisaris Perseroan untuk Tahun Buku 2023 yang berakhir pada 31 Desember 2023. Approving the Company's Annual Report, including the Company's Board of Commissioners' Supervisory Report for the 2023 Fiscal Year ending on December 31, 2023. b. Mengesahkan: Ratifying: 1) Laporan Keuangan Perseroan untuk Tahun Buku 2023 yang berakhir pada 31 Desember 2023 yang telah diaudit oleh Kantor Akuntan Publik Amir Abadi Jusuf, Aryanto, Mawar & Rekan sesuai dengan laporannya nomor: 00376/2.1030/AU.6/08/1698-2/1/III/2024 tanggal 28 Maret 2024 dengan pendapat wajar dalam semua hal yang material. The Company's Financial Statements for the 2023 Fiscal Year ending on December 31, 2023 which has been audited by the Public Accounting Firm Amir Abadi Jusuf, Aryanto, Mawar & Rekan in accordance with its report number: 00376/2.1030/AU.6/08/1698-2/1/III/2024 dated March 28, 2024, with an unqualified opinion in all material respects. 2) Laporan keuangan program pendanaan usaha mikro dan usaha kecil untuk tahun buku 2023 yang berakhir pada 31 Desember 2023 yang telah diaudit oleh Kantor Akuntan Publik Amir Abadi Jusuf, Aryanto, Mawar & Rekan sesuai dengan sesuai dengan laporan nomor 00597/2.1030/AU.2/12/1698-2/0/III/2024 tanggal 28 Maret 2024. Financial statements of the micro and small business funding program for the 2023 fiscal year ending December 31, 2023, which has been audited by the Public Accounting Firm Amir Abadi Jusuf, Aryanto, Mawar & Rekan by its report number: 00376/2.1030/AU.6/08/1698-2/1/III/2024 dated March 28, 2024. c. Dengan telah disetujuinya Laporan Tahunan Perseroan termasuk Laporan Tugas Pengawasan Dewan Komisaris, dan disahkannya Laporan Keuangan Perseroan serta Laporan Keuangan Program Pendanaan Usaha Mikro dan Usaha Kecil (PUMK), seluruhnya untuk Tahun Buku 2023 yang berakhir pada 31 Desember 2023, maka RUPS memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya (*volledig acquit et de charge*) kepada seluruh anggota Direksi atas tindakan pengurusan Perseroan dan kepada seluruh anggota Dewan Komisaris atas Tindakan pengawasan Perseroan yang telah dijalankan selama Tahun Buku 2023 yang berakhir pada tanggal 31 Desember 2023, sepanjang Tindakan tersebut bukan merupakan tindak pidana dan/atau melanggar ketentuan peraturan perundang-undangan dan prosedur hukum yang berlaku, dan tercermin dalam buku-buku laporan Perseroan. With the approval of the Company's Annual Report including the Board of Commissioners' Supervisory Task Report, and the ratification of the Company's Financial Report and the Financial Report of the Micro and Small Business Funding Program (PUMK), all for the 2023 Fiscal Year ending on December 31, 2023, the GMS grants full release and discharge (volledig acquit et de charge) to all members of the Board of Directors for their management actions of the Company and to all members of the Board of Commissioners for their supervisory actions of the Company that have been carried out during the 2023 Fiscal Year ending on December 31, 2023, as long as such actions do not constitute a criminal act and/or violate the provisions of applicable laws and legal procedures, and are reflected in the Company's report books.
Status ***Status***	Telah direalisasikan Realized

Mata Acara Kedua *Second Agenda*	
Agenda ***Agenda***	Penetapan Penggunaan Laba Bersih Perseroan untuk Tahun Buku 2023. Determination of the Use of the Company's Net Profit for the 2023 Fiscal Year.
Tanggapan/Pertanyaan ***Responses/Questions***	Tidak ada None
Hasil Keputusan ***Resolution***	Menetapkan penggunaan laba bersih setelah pajak yang dapat diatribusikan kepada pemilik entitas induk tahun buku 2023. Determining the use of net profit after tax attributable to owners of the parent entity for the 2023 fiscal year.
Status ***Status***	Telah direalisasikan Realized

Mata Acara Keempat *Fourth Agenda*	
Agenda ***Agenda***	Penunjukan Akuntan Publik (AP) dan/atau Kantor Akuntan Publik (KAP) untuk Mengaudit Laporan Keuangan Perseroan dan Laporan Keuangan Program Pendanaan Usaha Mikro dan Usaha Kecil (PUMK) serta Non PUMK untuk Tahun Buku 2024. Appointment of a Public Accountant (AP) and/or Public Accounting Firm (KAP) to Audit the Company's Financial Statements and the Financial Statements for the Micro and Small Enterprise Financing Program (PUMK) and Non-PUMK for the 2024 Fiscal Year.
Tanggapan/Pertanyaan ***Responses/Questions***	Tidak ada None
Hasil Keputusan ***Resolution***	a. Menunjuk Kantor Akuntan Publik (KAP) Kanaka Puradiredja Suhartono untuk melakukan audit umum atas Laporan Keuangan Konsolidasian Perseroan Tahun Buku 2024 dan Laporan Keuangan Program Pendanaan Usaha Mikro dan Usaha Kecil (PUMK) Perseroan serta Non PUMK untuk Tahun Buku 2024. Appointing Public Accounting Firm (KAP) Kanaka Puradiredja Suhartono to conduct a general audit of the Company's Consolidated Financial Statements for the 2024 Fiscal Year and the Financial Statements of the Company's Micro and Small Business Funding Program (PUMK) and Non-PUMK for the 2024 Fiscal Year. b. Memberikan pelimpahan kewenangan kepada Dewan Komisaris untuk menetapkan besaran imbalan jasa audit, penambahan ruang lingkup pekerjaan yang diperlukan dan persyaratan lainnya yang wajar bagi KAP tersebut. Delegating authority to the Board of Commissioners to determine the amount of audit service fees, additional scope of work required, and other requirements that are reasonable for the KAP.
Status ***Status***	Telah direalisasikan Realized

DEWAN KOMISARIS

Dewan Komisaris merupakan salah satu Organ Perusahaan yang berperan menjalankan fungsi pengawasan dan pemberian nasihat kepada Direksi dalam hal menjaga keseimbangan kepentingan semua pihak, terutama kepentingan pemegang polis, tertanggung, peserta, dan/atau pihak yang berhak memperoleh manfaat. Selain itu, Dewan Komisaris juga bertugas untuk melakukan pemantauan (*monitoring*) terhadap efektivitas penerapan GCG Perusahaan.

BOARD OF COMMISSIONERS

The Board of Commissioners is one of the Company's Organs that carries out the function of supervision and advises the Board of Directors on maintaining the balance of interests of all parties, especially the interests of policyholders, insureds, participants, and/or parties entitled to benefits. In addition, the Board of Commissioners is also tasked with monitoring the effectiveness of the Company's GCG implementation.

PEDOMAN KERJA DEWAN KOMISARIS

Dewan Komisaris memiliki pedoman kerja yang telah disahkan dan ditandatangani oleh seluruh anggota Dewan Komisaris dan Direksi berdasarkan Keputusan Bersama Dewan Komisaris dan Direksi PT ASABRI (Persero) Nomor KEP/07/KOM/AS/VII/2019; Nomor KEP/PH.05/51-AS/VII/2019 tanggal 18 Juli 2019 tentang Pedoman Kerja Dewan Komisaris dan Direksi (*Board Manual*) PT ASABRI (Persero). Dewan Komisaris juga memiliki Pedoman Kerja Teknis berdasarkan Keputusan Dewan Komisaris Nomor KEP/008/KOM/AS/XII/2021 tanggal 20 Desember 2021 tentang Pedoman Kerja Teknis Dewan Komisaris PT ASABRI (Persero).

Dalam pedoman kerja, memuat hal-hal sebagai berikut:

1. Karakteristik Dewan Komisaris.
2. Tugas, Wewenang, Kewajiban, dan Tanggung Jawab Dewan Komisaris.
3. Pelaksanaan Tugas Dewan Komisaris.
4. Rapat Dewan Komisaris.
5. Organ Pendukung Dewan Komisaris.
6. Hubungan Kerja Dewan Komisaris dan Direksi.

BOARD OF COMMISSIONERS MANUAL

The Board of Commissioners has a board manual that has been ratified and signed by all members of the Board of Commissioners and Board of Directors based on the Joint Decree of the Board of Commissioners and Board of Directors of PT ASABRI (Persero) Number KEP/07/KOM/AS/VII/2019; Number KEP/PH.05/51-AS/VII/2019 dated July 18, 2019, concerning the Board Manual for the Board of Commissioners and Board of Directors of PT ASABRI (Persero). In addition, the Board of Commissioners has a Technical Work Manual, as stated in the Decree of the Board of Commissioners Number KEP/008/KOM/AS/XII/2021 dated December 20, 2021, concerning the Technical Work Manual for the Board of Commissioners of PT ASABRI (Persero).

The board manual contains the following things:

1. Characteristics of the Board of Commissioners.
2. Duties, Authorities, Obligations, and Responsibilities of the Board of Commissioners.
3. Implementation of Duties of the Board of Commissioners.
4. Board of Commissioners Meeting.
5. Supporting Organs of the Board of Commissioners.
6. Working Relationship between the Board of Commissioners and the Board of Directors.

SUSUNAN DAN KOMPOSISI DEWAN KOMISARIS

Di tahun 2025, terdapat perubahan komposisi Dewan Komisaris Perseroan. Informasi perubahan komposisi Dewan Komisaris adalah sebagai berikut:

STRUCTURE AND COMPOSITION OF BOARD OF COMMISSIONERS

In 2025, there were changes to the composition of the Company's Board of Commissioners. Information on the changes to the composition of the Board of Commissioners is as follows:

Tabel Komposisi Dewan Komisaris Tahun 2025

Table of the Composition of the Board Of Commissioners in 2025

No	Nama *Name*	Jabatan *Position*	Dasar Pengangkatan *Basis of Appointment*		Dasar Pemberhentian *Basis of Dismissal*		Periode *Period*
			BUMN *SOE*	OJK	BUMN *SOE*	OJK	
1	Rui F.G.P. Duarte	Komisaris Utama President Commissioner	SK-307/MBU/12/2024 tanggal 16 Desember 2024 Decree Number SK-307/MBU/12/2024 dated December 16, 2024	S-52/D.05/2025 tanggal 19 Mei 2025 Decree Number S-52/D.05/2025 dated May 19, 2025	-	-	2024-sekarang 2024-present
2	Fary Djemy Francis*	Wakil Komisaris Utama merangkap Komisaris Independen Deputy President Commissioner concurrently serving as Independent Commissioner	• SK-254/MBU/07/2020 tanggal 29 Juli 2020 Decree Number SK-254/MBU/07/2020 dated July 29, 2020 • SK-307/MBU/12/2024 tanggal 16 Desember 2024 Decree Number SK-307/MBU/12/2024 dated December 16, 2024	S-41/D.05/2020 tanggal 10 November 2020 Decree Number S-41/D.05/2020 dated November 10, 2020	SK-170/MBU/06/2025 dan SK.027/DI-DAM/DO/2025 tanggal 26 Juni 2025 Decree Number SK-170/MBU/06/2025 and SK.027/DI-DAM/DO/2025 dated June 26, 2025	-	2024-Juni 2025 2024-June, 2025
3	I Nengah P. Winata**	Komisaris Independen Independent Commissioner	SK-288/MBU/09/2020 tanggal 15 September 2020 dan Surat KE PPDP Nomor S-14/D.05/2021 tanggal 22 Juli 2021 Decree Number SK-288/MBU/09/2020 dated September 15, 2020, and Letter Number S-14/D.05/2021 dated July 22, 2021	S-41/D.05/2020 tanggal 10 November 2020 Decree S-41/D.05/2020 dated November 10, 2020 S-14/D.05/2021 tanggal 22 Juli 2021 Decree Number S-14/D.05/2021 dated July 22, 2021	SK-175/MBU/06/2025 dan SK.028/DI-DAM/DO/2025 tanggal 30 Juni 2025 Decree Number SK-175/MBU/06/2025 and SK.028/DI-DAM/DO/2025 dated June 30, 2025	-	2020-sekarang 2020-present
4	Arief Sulistyanto	Komisaris Independen Independent Commissioner	SK-36/MBU/02/2024 tanggal 16 Februari 2024 dan Keputusan ADK OJK Nomor KEP-51/D.05/2025 tanggal 19 Mei 2025 Decree Number SK-36/MBU/02/2024 dated February 16, 2024, and Resolution of the Financial Services Authority (OJK) Number KEP-51/D.05/2025 dated May 19, 2025	S-51/D.05/2025 tanggal 19 Mei 2025 Decree No. S-51/D.05/2025 dated May 19, 2025	-	-	2024-sekarang 2024-present
5	Rofyanto Kurniawan	Komisaris Commissioner	SK-307/MBU/12/2024 tanggal 16 Desember 2024 Decree Number SK-307/MBU/12/2024 dated December 16, 2024	S-29/D.05/2020 tanggal 4 September 2020 Decree Number S-29/D.05/2020 dated September 4, 2020	-	-	2024-sekarang 2024-present

*) Tidak menjabat sejak 25 Juni 2025

**) Tidak menjabat sejak 30 Juni 2025

*) Not in office since June 25, 2025

**) Not in office since June 30, 2025

KRONOLOGIS PERUBAHAN KOMPOSISI DEWAN KOMISARIS

1. Periode Juni 2025 terjadi perubahan karena adanya pengunduran diri Fary Djemy Francis sebagai Wakil Komisaris Utama dengan surat pengunduran diri yang dibuat tanggal 26 Juni 2025 dengan terbitnya Salinan Keputusan Para Pemegang Saham Perusahaan Perseroan (Persero) PT ASABRI Nomor 192 Tahun 2026 Nomor SK.077/DI-DAM/DO/2026 Tentang Pemberhentian dan Pengangkatan Anggota-Anggota Dewan Komisaris Perusahaan Perseroan (Persero) PT ASABRI.
2. Pada tanggal 30 Juni 2025 terjadi perubahan karena adanya pengalihan tugas I Nengah Putra Winata sebagai Komisaris Independen PT ASABRI (Persero) dengan terbitnya Salinan Keputusan Para Pemegang Saham Perusahaan Perseroan (Persero) PT ASABRI Nomor 192 Tahun 2026 Nomor SK.077/DI-DAM/DO/2026 Tentang Pemberhentian dan Pengangkatan Anggota-Anggota Dewan Komisaris Perusahaan Perseroan (Persero) PT ASABRI.

CHRONOLOGY OF CHANGES IN COMPOSITION OF BOARD OF COMMISSIONERS

1. In June 2025, a change occurred due to the resignation of Fary Djemy Francis as Deputy President Commissioner, as stated in his resignation letter dated June 26, 2025, and the issuance of the Copy of the Resolution of the Shareholders of the State-Owned Company (Persero) PT ASABRI Number 192 of 2026 and Decree No. SK.077/DI-DAM/DO/2026 concerning the Dismissal and Appointment of Members of the Board of Commissioners of the State-Owned Company (Persero)..
2. On June 30, 2025, a change occurred due to the reassignment of I Nengah Putra Winata as Independent Commissioner of PT ASABRI (Persero), as stipulated in the Copy of the Resolution of the Shareholders of the State-Owned Company (Persero) PT ASABRI Number 192 of 2026 and Decree No. SK.077/DI-DAM/DO/2026 concerning the Dismissal and Appointment of Members of the Board of Commissioners of the State-Owned Company (Persero) PT ASABRI.

PENGANGKATAN DEWAN KOMISARIS

Dewan Komisaris diangkat dan diberhentikan oleh Pemegang Saham melalui RUPS. Pengangkatan Dewan Komisaris telah melalui proses *Fit and Proper Test* sesuai peraturan perundang-undangan yang berlaku dan ketentuan GCG.

Pemberhentian anggota Dewan Komisaris dapat dilakukan apabila:

1. Tidak dapat melaksanakan tugasnya dengan baik.
2. Tidak melaksanakan atau melanggar ketentuan peraturan perundang-undangan atau Anggaran Dasar.
3. Terlibat dalam tindakan yang merugikan Perusahaan dan/atau Negara.
4. Dinyatakan bersalah berdasarkan putusan pengadilan yang mempunyai kekuatan hukum tetap.
5. Mengundurkan diri.

APPOINTMENT OF BOARD OF COMMISSIONERS

The Board of Commissioners is appointed and dismissed by Shareholders through the GMS. The appointment of the Board of Commissioners has gone through a Fit and Proper Test process under applicable laws and regulations and GCG provisions.

Dismissal of members of the Board of Commissioners may be carried out if they are:

1. Unable to carry out their duties properly.
2. Failed to implement or violate the provisions of laws and regulations or the Articles of Association.
3. Involved in actions detrimental to the Company and/or the State.
4. Found guilty based on a court decision that has permanent legal force.
5. Resigning.

TUGAS DAN TANGGUNG JAWAB DEWAN KOMISARIS

Dewan Komisaris melaksanakan tugas dan tanggung jawabnya secara independen dalam memastikan terselenggaranya pelaksanaan GCG, termasuk di dalamnya memastikan bahwa Direksi mampu melaksanakan fungsi pengelolaan dengan baik. Dewan Komisaris turut

DUTIES AND RESPONSIBILITIES OF BOARD OF COMMISSIONERS

The Board of Commissioners shall perform its duties and responsibilities independently to ensure the application of GCG, including ensuring that the Board of Directors can carry out management functions properly. The Board of Commissioners also monitors the effectiveness of policy

memantau efektivitas pelaksanaan kebijakan, kinerja, dan proses pengambilan keputusan yang dilakukan oleh Direksi agar senantiasa sesuai dengan arahan Pemegang Saham. Adapun bentuk pengawasan terhadap kebijakan Direksi dilakukan dengan memberikan tanggapan serta persetujuan atas RJPP dan Keputusan RUPS sesuai dengan peraturan perundang-undangan yang berlaku.

implementation, performance, and decision-making processes to always comply with the Shareholders' directions. Supervising the Board of Directors' policies is carried out by providing responses and approval for RJPP and GMS Resolutions according to applicable laws and regulations.

TUGAS DEWAN KOMISARIS

Pembagian Tugas Anggota Dewan Komisaris

Dewan Komisaris memiliki tugas masing-masing yang pembagiannya ditentukan secara mandiri dan dibentuk oleh Sekretaris Dewan Komisaris. Informasi pembagian tugas Dewan Komisaris adalah sebagai berikut:

DUTIES OF BOARD OF COMMISSIONERS

Division of Duties of Members of Board of Commissioners

The Board of Commissioners has its respective duties, the division of which is assigned independently and formed by the Secretary of the Board of Commissioners. Information on the division of duties of the Board of Commissioners is as follows:

Nama *Name*	Jabatan *Position*	Pembidangan Tugas *Division of Duties*
Rui F.G.P. Duarte	Komisaris Utama President Commissioner	1. Mengkoordinir segala kegiatan dan pekerjaan terkait tugas-tugas yang dilaksanakan oleh Dewan Komisaris PT ASABRI (Persero), termasuk atas tugas tertentu dalam rangka pengawasan dan penasihatan yang belum tercakup dalam pembagian tugas khusus penetapan ini; Coordinate all activities and work related to the duties carried out by the Board of Commissioners of PT ASABRI (Persero), including specific supervisory and advisory duties not covered in the specific division of duties in this stipulation; 2. Bertindak untuk dan atas nama Dewan Komisaris PT ASABRI (Persero) dalam penyampaian tertulis hasil segala upaya, kegiatan, dan pekerjaan pengawasan serta penasihatan tersebut atas kebijakan pengurusan, jalannya pengurusan, baik mengenai Perseroan maupun usaha Perseroan yang dilakukan oleh Direksi PT ASABRI (Persero); Act for and on behalf of the Board of Commissioners of PT ASABRI (Persero) in submitting in writing the results of all efforts, activities, and supervisory and advisory work regarding management policies and the course of management, both regarding the Company and the Company's business, carried out by the Board of Directors of PT ASABRI (Persero); 3. Melakukan pengawasan dan penasihatan atas Bidang Sumber Daya dan Manusia, Layanan, dan Komunikasi; Provide supervision and advisory services in the Human Resources, Services, and Communications sectors; 4. Melakukan koordinasi lintas sektoral dan hubungan antar lembaga untuk kepentingan Perusahaan Perseroan PT ASABRI (Persero); Coordinate cross-sectoral and inter-institutional relations for the benefit of PT ASABRI (Persero); 5. Melaksanakan upaya, kegiatan, dan pekerjaan lainnya untuk kepentingan Perusahaan Perseroan PT ASABRI (Persero) sepanjang tidak bertentangan dengan ketentuan peraturan perundangan, peraturan perusahaan, Anggaran Dasar, dan/atau Keputusan RUPS. Undertake efforts, activities, and other work for the benefit of PT ASABRI (Persero) to the extent that they do not conflict with the provisions of laws and regulations, company regulations, the Articles of Association, and/or GMS resolutions.

Nama *Name*	Jabatan *Position*	Pembidangan Tugas *Division of Duties*
Fary Djemy Francis*	Wakil Komisaris Utama merangkap Komisaris Independen Deputy President Commissioner concurrently serving as Independent Commissioner	Tinjauan utama pada bidang pelayanan, serta hubungan *stakeholders* dan melaksanakan peran serta fungsi pengawasan terhadap laporan keuangan dan manajemen. Central review of the service sector, stakeholder relations, and carrying out the role and function of supervision of financial and management reports.
I Nengah P. Winata**	Komisaris Independen Independent Commissioner	Tinjauan utama pada bidang pengelolaan keuangan, termasuk penempatan dana investasi dengan mengkoordinir Komite Audit sebagai Ketua. Di samping itu, juga fokus pada pengawasan pengembangan digitalisasi baik dalam proses bisnis, hingga layanan. The central review in the financial management field includes placing investment funds by coordinating the Audit Committee as the Head. In addition, it focuses on supervising the development of digitalization in both business processes and services.
Arief Sulistyanto	Komisaris Independen Independent Commissioner	1. Melakukan pengawasan dan penasihatan atas bidang Manajemen Risiko, *Good Corporate Governance* (GCG), Hukum, Layanan, Kepesertaan, dan Informasi Teknologi; Supervise and provide advice in the areas of Risk Management, Good Corporate Governance (GCG), Legal Affairs, Services, Participation, and Information Technology; 2. Melakukan koordinasi lintas sektoral dan hubungan antar lembaga untuk kepentingan PT ASABRI (Persero); Coordinate cross-sectoral and inter-institutional relations for the benefit of PT ASABRI (Persero); 3. Melakukan upaya, kegiatan, dan pekerjaan lainnya untuk kepentingan PT ASABRI (Persero) sepanjang tidak bertentangan dengan ketentuan peraturan perundangan, peraturan Perusahaan. Anggaran Dasar. dan atau Keputusan RUPS; Undertake efforts, activities, and other work for the benefit of PT ASABRI (Persero) as long as they do not conflict with laws and regulations, Company regulations, the Articles of Association, and/or GMS Resolutions; 4. Selaku anggota Dewan Komisaris, PT ASABRI (Persero), melaporkan kepada Komisaris Utama PT ASABRI (Persero) segala upaya, pekerjaan, dan kegiatannya. As a member of the Board of Commissioners, PT ASABRI (Persero) reports to the President Commissioner of PT ASABRI (Persero) on all efforts, work, and activities.
Rofyanto Kurniawan	Komisaris Commissioner	1. Melakukan pengawasan dan penasihatan atas bidang Audit, Keuangan, Investasi, dan Aktuaria; Supervise and advise on Audit, Finance, Investment, and Actuarial matters; 2. Melakukan koordinasi lintas sektoral dan hubungan antar lembaga untuk kepentingan PT ASABRI (Persero); Coordinate cross-sectoral and inter-institutional relations for the benefit of PT ASABRI (Persero); 3. Melakukan upaya, kegiatan, dan pekerjaan lainnya untuk kepentingan PT ASABRI (Pesero) sepanjang tidak bertentangan dengan ketentuan peraturan perundangan, peraturan Perusahaan, Anggaran Dasar, dan atau Keputusan RUPS; Undertake efforts, activities, and other work for the benefit of PT ASABRI (Persero) as long as they do not conflict with laws and regulations, Company regulations, the Articles of Association, and/or GMS Resolutions; 4. Selaku anggota Dewan Komisaris PT ASABRI (Persero), melaporkan kepada Komisaris Utama PT ASABRI (Persero) segala upaya, pekerjaan, dan kegiatannya. As a member of the Board of Commissioners, PT ASABRI (Persero) reports to the President Commissioner of PT ASABRI (Persero) on all efforts, work, and activities.

*) Tidak menjabat sejak 25 Juni 2025

**) Tidak menjabat sejak 30 Juni 2025

*) Not in office since June 25, 2025

**) Not in office since June 30, 2025

TANGGUNG JAWAB DEWAN KOMISARIS

Dewan Komisaris memiliki tanggung jawab sebagai berikut:

1. Dewan Komisaris bertanggung jawab atas pengawasan Perseroan.
2. Setiap anggota Dewan Komisaris wajib dengan iktikad baik, kehati-hatian, dan bertanggung jawab dalam menjalankan tugas pengawasan dan pemberian nasihat kepada Direksi, untuk kepentingan Perseroan dan sesuai dengan maksud dan tujuan Perseroan.
3. Setiap anggota Dewan Komisaris ikut bertanggung jawab secara pribadi atas kerugian Perseroan apabila yang bersangkutan bersalah atau lalai menjalankan tugasnya.
4. Dalam hal Dewan Komisaris terdiri atas 2 (dua) anggota Dewan Komisaris atau lebih, tanggung jawab sebagaimana dimaksud pada angka 3 berlaku secara tanggung renteng bagi setiap anggota Dewan Komisaris.
5. Anggota Dewan Komisaris tidak dapat dipertanggungjawabkan atas kerugian sebagaimana dimaksud pada butir 3 apabila dapat membuktikan:
   a. Telah melakukan pengawasan dengan iktikad baik dan kehati-hatian untuk kepentingan Perseroan dan sesuai dengan maksud dan tujuan Perseroan;
   b. Tidak mempunyai kepentingan pribadi baik langsung maupun tidak langsung atas tindakan pengurusan Direksi yang mengakibatkan kerugian; dan
   c. Telah memberikan nasihat kepada Direksi untuk mencegah timbul atau berlanjutnya kerugian tersebut.
6. Atas nama Perseroan, pemegang saham yang mewakili paling sedikit 1/10 (satu persepuluh) bagian dari jumlah seluruh saham dengan hak suara dapat menggugat anggota Dewan Komisaris yang karena kesalahan atau kelalaiannya menimbulkan kerugian pada Perseroan, ke Pengadilan Negeri.
7. Dalam hal terjadi kepailitan karena kesalahan atau kelalaian Dewan Komisaris dalam melakukan pengawasan terhadap pengurusan yang dilaksanakan oleh Direksi dan kekayaan Perseroan tidak cukup untuk membayar seluruh kewajiban Perseroan akibat kepailitan tersebut, setiap anggota Dewan Komisaris secara tanggung renteng ikut bertanggung jawab dengan anggota Direksi atas kewajiban yang belum dilunasi.

RESPONSIBILITIES OF BOARD OF COMMISSIONERS

The Board of Commissioners has the following responsibilities:

1. The Board of Commissioners is responsible for the supervision of the Company.
2. Each member of the Board of Commissioners must act in good faith, be cautious, and be responsible for performing their supervisory duties and advising the Board of Directors in the Company's interests and as per the Company's aims and objectives.
3. Each member of the Board of Commissioners is personally responsible for losses to the Company if the relevant individual is guilty or negligent in performing their duties.
4. In the event that the Board of Commissioners consists of 2 (two) members of the Board of Commissioners or more, the responsibilities as referred to in number 3 shall apply jointly and severally to each member of the Board of Commissioners.
5. Members of the Board of Commissioners cannot be held responsible for losses as referred to in point 3 if they can confirm that:
   a. They have performed supervision in good faith and prudence for the interests of the Company and as per the aims and objectives of the Company;
   b. They have no personal interest, either directly or indirectly, in the management actions of the Board of Directors which result in losses; and
   c. They have advised the Board of Directors to prevent the occurrence or continuation of such losses.
6. On behalf of the Company, shareholders representing at least 1/10 (one-tenth) of the total aggregate shares with voting rights may sue members of the Board of Commissioners whose failure or negligence leads to losses to the Company, in the District Court.
7. In case of bankruptcy due to failure or negligence by the Board of Commissioners in supervising the management performed by the Board of Directors, and in the event that the Company's assets are insufficient to pay all of the Company's liabilities as a result of the bankruptcy, each member of the Board of Commissioners shall jointly and severally be liable with members of the Board of Directors for the outstanding liabilities.

8. Tanggung jawab sebagaimana dimaksud pada butir 1 berlaku juga bagi anggota Dewan Komisaris yang sudah tidak menjabat 5 (lima) tahun sebelum putusan pernyataan pailit diucapkan.
9. Anggota Dewan Komisaris tidak dapat dimintai pertanggungjawaban atas kepailitan Perseroan sebagaimana dimaksud pada butir 1 apabila dapat membuktikan:
   a. Kepailitan tersebut bukan karena kesalahan atau kelalaiannya;
   b. Telah melakukan tugas pengawasan dengan iktikad baik dan kehati-hatian untuk kepentingan Perseroan dan sesuai dengan maksud dan tujuan Perseroan;
   c. Tidak mempunyai kepentingan pribadi, baik langsung maupun tidak langsung atas tindakan pengurusan oleh Direksi, yang mengakibatkan kepailitan; dan
   d. Telah memberikan nasihat kepada Direksi untuk mencegah terjadinya kepailitan.
10. Ketentuan mengenai tanggung jawab Dewan Komisaris atas kesalahan dan kelalaiannya yang diatur dalam Undang-Undang Perseroan Terbatas, tidak mengurangi ketentuan yang diatur dalam undang-undang tentang Hukum Pidana.

8. The responsibilities referred to in point 1 also apply to members of the Board of Commissioners who have not served 5 (five) years before the decision to declare bankruptcy is pronounced.
9. Members of the Board of Commissioners cannot be held responsible for the bankruptcy of the Company as referred to in point 1 if they can confirm that:
   a. the bankruptcy is not due to their fault or negligence;
   b. they have carried out their supervisory duties in good faith and prudence for the interests of the Company and as per the aims and objectives of the Company;
   c. they have no personal interest, either directly or indirectly, in management actions by the Board of Directors, which result in bankruptcy; and
   d. they have provided advice to the Board of Directors to prevent bankruptcy.
10. The provisions regarding the responsibilities of the Board of Commissioners for their failures and negligence, as regulated in the Limited Liability Companies Law, shall not limit the provisions regulated in the law on Criminal Law.

KEWAJIBAN DEWAN KOMISARIS

Dewan Komisaris memiliki kewajiban sebagai berikut:

1. Dalam melaksanakan tugasnya, Dewan Komisaris harus mematuhi Anggaran Dasar Perseroan dan peraturan perundang-undangan serta wajib melaksanakan prinsip-prinsip profesionalisme, efisiensi, transparansi, kemandirian, akuntabilitas, pertanggungjawaban, serta kewajaran;
2. Dewan Komisaris memastikan bahwa auditor internal dan eksternal serta Anggota Komite memiliki akses terhadap catatan akuntansi, data penunjang, serta informasi mengenai Perseroan sepanjang di perlukan dalam melaksanakan tugasnya;
3. Memberikan nasihat kepada Direksi dalam melaksanakan pengurusan Perseroan;
4. Memberikan pendapat dan saran kepada RUPS mengenai RJPP dan RKAP atas alasan Dewan Komisaris menandatangani RJPP dan RKAP;
5. Melaporkan tentang tugas pengawasan yang telah dilaksanakan selama tahun buku yang baru lampau kepada RUPS;

OBLIGATIONS OF BOARD OF COMMISSIONERS

The Board of Commissioners has the following obligations:

1. In performing its duties, the Board of Commissioners must comply with the Company's Articles of Association and laws and regulations and must adhere to the principles of professionalism, efficiency, transparency, independence, accountability, responsibility, and fairness;
2. The Board of Commissioners ensures that internal and external auditors and Committee Members have access to accounting records, supporting data, and information regarding the Company, provided that it is necessary to perform their duties;
3. Providing advice to the Board of Directors in the management of the Company;
4. Providing opinions and suggestions to the GMS regarding the RJPP and RKAP on the grounds that the Board of Commissioners signs the RJPP and RKAP;
5. Reporting supervisory duties that have been carried out during the previous fiscal year to the GMS;

6. Melaporkan kepada Perseroan mengenai kepemilikan saham dan/atau keluarganya pada Perseroan;
7. Mengikuti perkembangan kegiatan Perseroan, memberikan pendapat dan saran kepada RUPS mengenai setiap masalah yang dianggap penting bagi kepengurusan Perseroan;
8. Dewan Komisaris harus memantau dan memastikan bahwa GCG telah diterapkan secara efektif dan berkelanjutan;
9. Memberikan penjelasan, pendapat dan saran kepada RUPS mengenai Laporan Tahunan apabila diminta.

HAK DEWAN KOMISARIS

Dewan Komisaris memiliki hak sebagai berikut:

1. Menerima honorarium dan tunjangan/fasilitas termasuk santunan purna jabatan yang jenis dan jumlahnya ditetapkan oleh RUPS dengan memperhatikan ketentuan peraturan perundang-undangan yang berlaku;
2. Memperoleh akses atas informasi Perseroan secara akurat, dan tepat waktu;
3. Menanyakan dan meminta penjelasan segala hal mengenai Perusahaan kepada Direksi dan Direksi wajib memberikan penjelasan;
4. Menggunakan tenaga ahli untuk hal tertentu dan dalam jangka waktu tertentu atas biaya Perseroan jika dianggap perlu;
5. Membentuk Komite Audit dan Komite lainnya jika diperlukan;
6. Membentuk Komite lain lebih dari satu dan/atau menetapkan jumlah anggota komite yang bukan berasal dari anggota Dewan Komisaris lebih dari 2 (dua) orang, apabila:
   a. Diwajibkan berdasarkan peraturan perundang-undangan; atau
   b. Disetujui oleh Menteri berdasarkan kompleksitas dan beban yang dihadapi Dewan Komisaris dalam menjalankan tugas Perseroan.
7. Untuk membantu pelaksanaan tugasnya, Dewan Komisaris dapat membentuk Sekretariat Dewan Komisaris atas biaya Perseroan;
8. Mendapatkan fasilitas Perseroan sesuai dengan hasil penetapan RUPS;
9. Menerima tantiem atas prestasi kerjanya yang besarnya ditetapkan oleh RUPS apabila Perseroan mencapai tingkat keuntungan.

6. Reporting to the Company regarding their shareholding and/or family in the Company;
7. Keep updated with the developments in the Company's activities, providing opinions and recommendations to the GMS regarding any issues deemed necessary for the management of the Company;
8. The Board of Commissioners must monitor and ensure that GCG has been implemented effectively and sustainably;
9. If requested, provide explanations, opinions, and recommendations to the GMS regarding the annual reports.

RIGHTS OF BOARD OF COMMISSIONERS

The Board of Commissioners has the following rights:

1. Receiving honorarium and allowances/facilities, including post-service compensation, the type and amount of which is specified by the GMS by taking the provisions of applicable laws and regulations into account;
2. Obtaining access to Company information in an accurate and timely manner;
3. Inquiring and requesting explanations of any matters regarding the Company to the Board of Directors, and the Board of Directors must provide explanations.
4. Using experts for particular matters and within a specified period at the Company's expense if deemed necessary;
5. Establishing an Audit Committee and any other committees if necessary;
6. Establishing more than one other committee and/or defining total committee members in which no more than 2 (two) members of the Board of Commissioners are present, if:
   a. Required under laws and regulations; or
   b. Approved by the Minister due to the complexity and burden the Board of Commissioners deals with in carrying out the Company's duties.
7. To assist in performing its duties, the Board of Commissioners may establish the Board of Commissioners' Secretariat at the Company's expense;
8. Receiving Company facilities according to the resolutions of the GMS;
9. Receiving bonuses for work performance, the amount of which is defined by the GMS if the Company reaches a profit level.

WEWENANG DEWAN KOMISARIS

Dewan Komisaris memiliki kewenangan sebagai berikut:

1. Melihat buku-buku, surat-surat, serta dokumen-dokumen lainnya, memeriksa kas untuk keperluan verifikasi dan lain-lain surat berharga dan memeriksa kekayaan Perseroan.
2. Memasuki pekarangan, gedung, dan kantor yang dipergunakan oleh Perseroan.
3. Meminta penjelasan dari Direksi dan/atau pejabat lainnya mengenai segala persoalan yang menyangkut pengelolaan Perseroan.
4. Mengetahui segala kebijakan dan tindakan yang telah dan akan dijalankan oleh Direksi.
5. Meminta Direksi dan/atau pejabat lainnya di bawah Direksi dengan sepengetahuan Direksi untuk menghadiri rapat Dewan Komisaris.
6. Mengangkat dan memberhentikan Sekretaris Dewan Komisaris, jika dianggap perlu.
7. Memberhentikan sementara Anggota Direksi sesuai dengan ketentuan Anggaran Dasar Perseroan.
8. Membentuk komite-komite lain selain Komite Audit, jika dianggap perlu dengan memperhatikan kemampuan Perseroan.
9. Menggunakan tenaga ahli untuk hal tertentu dalam jangka waktu tertentu atas beban Perseroan, jika dianggap perlu.
10. Melakukan tindakan pengurusan Perseroan dalam keadaan tertentu untuk jangka waktu tertentu sesuai dengan ketentuan Anggaran Dasar Perseroan.
11. Menghadiri rapat Direksi dan memberikan pandangan-pandangan terhadap hal-hal yang dibicarakan.
12. Melaksanakan kewenangan pengawasan lainnya sepanjang tidak bertentangan dengan peraturan perundang-undangan, Anggaran Dasar Perseroan, dan/atau Keputusan RUPS.
13. Dewan Komisaris merupakan majelis dan setiap Anggota Dewan Komisaris tidak dapat bertindak sendiri-sendiri melainkan berdasarkan keputusan Dewan Komisaris.

AUTHORITIES OF BOARD OF COMMISSIONERS

The Board of Commissioners has the following authorities:

1. Inspecting books, letters, and other documents, auditing cash for verification purposes, and other securities, and verifying the Company's assets.
2. Entering grounds, buildings, and offices used by the Company.
3. Requesting an explanation from the Board of Directors and/or other officials regarding any issues relating to the management of the Company.
4. Understanding policies and actions that have been and will be performed by the Board of Directors.
5. Requiring the Board of Directors and/or any other officials under the Board of Directors with knowledge of the Board of Directors to attend Board of Commissioners' meetings.
6. Appointing and dismissing the Secretary of the Board of Commissioners, if necessary.
7. Temporarily suspending members of the Board of Directors according to the Company's Articles of Association provisions.
8. Forming committees other than the audit committee, if deemed necessary, taking the Company's capabilities into account.
9. If necessary, hiring experts for particular matters within a specified period at the Company's expense.
10. Carrying out actions to manage the Company under certain circumstances for a specified period according to the Company's Articles of Association provisions.
11. Attending Board of Directors' meetings and providing views on matters discussed.
12. Performing other supervisory authorities to the extent that it does not conflict with laws and regulations, the Company's Articles of Association, and/or GMS Resolutions.
13. The Board of Commissioners is an assembly, and each member of the Board of Commissioners shall not act independently but instead be based on the decision of the Board of Commissioners.

PROGRAM PENGENALAN BAGI ANGGOTA DEWAN KOMISARIS BARU

Program pengenalan Dewan Komisaris baru dilakukan untuk memberikan pengetahuan mengenai Perusahaan serta gambaran mengenai tugas, tanggung jawab dan wewenang serta fungsi yang dijalankan oleh Anggota Dewan Komisaris. Materi orientasi yang diberikan meliputi:

1. Pengetahuan mengenai ASABRI, yang meliputi Visi, Misi, Strategi Bisnis Kinerja Operasional dan Keuangan, Rencana Kerja dan Anggaran Perusahaan (RKAP), dan Rencana Jangka Panjang Perusahaan (RJPP);
2. Pemahaman mengenai tugas dan tanggung jawab, fungsi, batasan, wewenang, hubungan dengan Direksi, kebijakan dan peraturan yang berlaku di ASABRI dan lain-lain.

Di tahun 2025, terdapat perubahan komposisi Dewan Komisaris yaitu pemberhentian dengan hormat Fary Djemy Francis dan I Nengah P. Winata, dan tidak terdapat Dewan Komisaris baru.

INDUCTION PROGRAM FOR NEW MEMBERS OF BOARD OF COMMISSIONERS

The induction program for the Board of Commissioners is conducted for newly appointed Members of the Board of Commissioners to provide knowledge about the Company and an overview of the duties, responsibilities, and authorities, as well as functions carried out by Members of the Board of Commissioners related to the orientation material provided, including:

1. Knowledge about ASABRI, which includes the Vision, Mission, Business Strategy, Operational and Financial Performance, the Company Work Plan and Budget (RKAP), and the Company's Long Term Plan (RJPP);
2. Understanding the duties and responsibilities, functions, limitations, authorities, relationships with the Board of Directors, policies, and regulations applicable in ASABRI and others.

In 2025, there were changes in the composition of the Board of Commissioners, including the honorable dismissal of Fary Djemy Francis and I Nengah P. Winata, and no new members of the Board of Commissioners were appointed.

RAPAT DEWAN KOMISARIS

Kebijakan Rapat Dewan Komisaris

Berdasarkan Anggaran Dasar, Dewan Komisaris wajib melaksanakan rapat internal sekurang-kurang nya 1 kali dalam 3 bulan, dan rapat gabungan sebanyak 1 kali setiap bulannya.

Pelaksanaan Rapat Dewan Komisaris

Di tahun 2025, Dewan Komisaris telah menyelenggarakan rapat sebanyak 13 kali, rapat gabungan sebanyak 11 kali dan RUPS 2 kali dengan frekuensi dan tingkat kehadiran rapat masing-masing Dewan Komisaris sebagai berikut:

BOARD OF COMMISSIONERS MEETING

Board of Commissioners Meeting Policy

According to the Articles of Association, the Board of Commissioners is required to hold internal meetings at least once every three months and joint meetings once every month.

Implementation of Board of Commissioners Meeting

In 2025, the Board of Commissioners held 13 meetings, 11 joint meetings, and 2 GMS meetings with the following frequency and attendance levels for each Board of Commissioners:

Nama *Name*	Jabatan *Position*	Rapat Internal *Internal Meeting*			Rapat Gabungan *Joint Meeting*			RUPS *GMS*
		Jumlah Rapat *Total Meeting*	Kehadiran Rapat *Meeting Attendance*	Frekuensi Kehadiran *Attendance Frequency* (%)	Jumlah Rapat *Total Meeting*	Kehadiran Rapat *Meeting Attendance*	Frekuensi Kehadiran *Attendance Frequency* (%)	
Rui F.G.P. Duarte	Komisaris Utama President Commissioner	13	13	100	8	8	100	1***
Fary Djemy Francis*	Wakil Komisaris Utama merangkap Komisaris Independen Deputy President Commissioner concurrently serving as Independent Commissioner	7	7	100	3	3	100	1
I Nengah P. Winata**	Komisaris Independen Independent Commissioner	7	7	100	4	4	100	2
Arief Sulistyanto	Komisaris Independen Independent Commissioner	13	13	100	8	8	100	2
Rofyanto Kurniawan	Komisaris Commissioner	13	13	100	8	8	100	2

*) Tidak menjabat sejak 26 Juni 2025

**) Tidak menjabat sejak 30 Juni 2025

***) Dalam RUPS RKAP Tahun 2025 dikuasakan kepada Fary Djemy Francis sesuai Surat Kuasa Nomor SKU/01/KOM/AS/I/2025 tanggal 30 Januari 2025

*) Not in office since June 26, 2025

**) Not in office since June 30, 2025

***) In the 2025 GMS, the RKAP was authorized to Fary Djemy Francis in accordance with Power of Attorney Number SKU/01/KOM/AS/I/2025 dated January 30, 2025.

Agenda Rapat Dewan Komisaris
Rapat Internal

Board of Commissioners Meeting Agenda
Internal Meeting

Tanggal Rapat *Meeting Date*	Agenda Rapat *Meeting Agenda*
14 Januari 2025 January 14, 2025	Pembahasan Draf Peraturan Bersama tentang Pedoman Pelaksanaan Strategi Anti-*Fraud* Discussion of the Draft Joint Regulation on Guidelines for the Implementation of Anti-Fraud Strategies
21 Januari 2025 January 21, 2025	Pembahasan Data *Annual Report* 2024, Rencana Kerja Dewan Komisaris dan Laporan Manajemen Dewan Komisaris Discussion of the 2024 Annual Report Data, the Board of Commissioners' Work Plan, and the Board of Commissioners' Management Report
2 Februari 2025 February 2, 2025	Pembahasan Rencana Pengalihan Pembayaran Manfaat Pensiun Discussion of the Pension Benefit Payment Transfer Plan
14 Maret 2025 \March 14, 2025	Pembahasan Laporan Manajemen dan Opini oleh KAP Kanaka Discussion of the Management Report and Opinion by KAP Kanaka
24 Maret 2025 March 24, 2025	Pembahasan Pengisian *Self-Assessment* GCG OJK Discussion of the Completion of the OJK GCG Self-Assessment
9 Mei 2025 May 9, 2025	Pembahasan Progres Kinerja Dewan Komisaris dan Tindak lanjut Penyesuaian Plt. Direktur Investasi Discussion of the Board of Commissioners' Performance Progress and Follow-up on the Adjustments to the Acting Investment Director
26 Mei 2025 May 26, 2025	Pembahasan Usulan KAP untuk Audit Laporan Keuangan PT ASABRI (Persero) Tahun Buku 2025 & Pembahasan Usulan Penyesuaian Organisasi PT ASABRI (Persero) tahun 2025 Discussion of the Public Accounting Firm's Proposal for the Audit of PT ASABRI (Persero) Financial Statements for Fiscal Year 2025 & Discussion of the Proposed Adjustments to PT ASABRI (Persero)'s Organization in 2025

Tanggal Rapat *Meeting Date*	Agenda Rapat *Meeting Agenda*
29 Juli 2025 July 29, 2025	Pembahasan Evaluasi Kinerja sampai dengan Triwulan II tahun 2025 dan Penyesuaian Anggota Organ Komite Dewan Komisaris Discussion of Performance Evaluation up to the Second Quarter of 2025 and Adjustments to the Membership of the Board of Commissioners' Committees
29 Juli 2025 July 29, 2025	Pembahasan tindak lanjut hasil audit OJK dan ITJEN KEMHAN serta evaluasi sistem pengendalian intern pengadaan barang dan jasa Discussion of the follow-up to the audit results of the OJK and the Inspectorate General of the Ministry of Defense, as well as the evaluation of the internal control system for procurement of goods and services
8 Oktober 2025 October 8, 2025	Perkembangan Pengelolaan Investasi PT ASABRI (Persero) sampai dengan bulan Agustus 2025 Development of PT ASABRI (Persero) Investment Management until August 2025
29 Oktober 2025 October 29, 2025	Pembahasan Laporan Manajemen Triwulan III 2025 dan RKAP 2026 Discussion of the Third Quarter Management Report of 2025 and 2026 RKAP
29 Desember 2025 December 29, 2025	Pembahasan Finalisasi RKAP 2026 Discussion of the 2026 RKAP Finalization
29 Desember 2025 December 29, 2025	Pembahasan *Asset Recovery* yang telah *inkracht* Discussion of Asset Recovery with the inkracht status

Rapat Gabungan **Joint Meeting**

Tanggal Rapat *Meeting Date*	Agenda Rapat *Meeting Agenda*
10 Februari 2025 February 10, 2025	Rencana Pengalihan Penyelenggaraan Pembayaran Manfaat Pensiun Pension Benefit Payment Transfer Plan
14 Maret 2025 March 14, 2025	Pemaparan Hasil Audit Laporan Keuangan PT ASABRI (Persero) Tahun Buku 2024 oleh KAP Kanaka Puradiredja Suhartono Presentation of the Audit Results of the Financial Statements of PT ASABRI (Persero) for the 2024 Fiscal Year by KAP Kanaka Puradiredja Suhartono
27 Mei 2025 May 27, 2025	1) Pembahasan Usulan Remunerasi Direksi dan Dewan Komisaris PT ASABRI (Persero) Discussion of the Proposed Remuneration of the Board of Directors and Board of Commissioners of PT ASABRI (Persero) 2) Pembahasan Usulan KAP untuk Audit Laporan Keuangan PT ASABRI (Persero) Tahun Buku 2025 Discussion of the KAP's Proposal for the Audit of the Financial Statements of PT ASABRI (Persero) for the 2025 Fiscal Year 3) Pembahasan Usulan Penyesuaian Struktur Organisasi PT ASABRI (Persero) Tahun 2025 Discussion of the Proposed Adjustment to the Organizational Structure of PT ASABRI (Persero) for 2025
30 Juli 2025 July 30, 2025	Pembahasan Kinerja Triwulan II Tahun 2025 PT ASABRI (Persero) Discussion of PT ASABRI (Persero)'s Second Quarter 2025 Performance
29 Agustus 2025 August 29, 2025	Usulan Penyesuaian Premi Program THT Proposed Adjustment to the THT Program Premium
8 Oktober 2025 October 8, 2025	Pembahasan Perkembangan Pengelolaan Investasi PT ASABRI (Persero) sampai dengan Agustus 2025 Discussion of PT ASABRI (Persero) Investment Management Developments as of August 2025
29 Oktober 2025 October 29, 2025	Pembahasan Kinerja Triwulan III tahun 2025 dan RKAP tahun 2026 Discussion of the Third Quarter Performance of 2025 and the 2026 Work Plan and Budget (RKAP)
29 Desember 2025 December 29, 2025	1) Pembahasan Finalisasi RKAP Tahun 2026 PT ASABRI (Persero) Discussion of the Finalization of PT ASABRI (Persero)'s 2026 RKAP 2) Pembahasan Perkembangan Pemulihan Aset atas Putusan Berkekuatan Hukum Tetap (*inkracht*) PT ASABRI (Persero) Discussion on the Development of Asset Recovery based on the Final Legal Decision (inkracht) of PT ASABRI (Persero)

PENILAIAN KINERJA DEWAN KOMISARIS

Penilaian kinerja Dewan Komisaris dilaksanakan setiap tahun, dengan mengacu pada KPI dan secara keseluruhan target kinerja Dewan Komisaris tahun 2025. Mekanisme penilaian kinerja Dewan Komisaris meliputi:

1. Dewan Komisaris wajib mengusulkan Indikator Pencapaian Kinerja *Key Performance Indicators* (KPI) kepada RUPS untuk ditetapkan.
2. Indikator pencapaian kinerja merupakan ukuran penilaian atas keberhasilan pelaksanaan tugas dan tanggung jawab pengawasan dan pemberian nasihat oleh Dewan Komisaris sesuai dengan ketentuan peraturan perundang-undangan dan/atau anggaran dasar.
3. Dewan Komisaris wajib menyampaikan laporan triwulan perkembangan realisasi indikator pencapaian kinerja kepada Pemegang Saham/Menteri.

Pihak yang Menilai

Penilaian kinerja Dewan Komisaris dilakukan secara kolektif oleh anggota Dewan Komisaris dengan metode *self-assessment.*

Kriteria Penilaian

Penilaian kinerja Dewan Komisaris ditentukan berdasarkan pemenuhan atas pencapaian *Key Performance Indicators* (KPI).

Hasil Penilaian

Di tahun 2025, Perseroan telah menilai kinerja Dewan Komisaris mencapai skor 100,00. Dewan Komisaris telah menjalankan fungsinya secara efektif dan optimal.

PENILAIAN KINERJA KOMITE DI BAWAH KOMISARIS

Dalam menjalankan fungsinya, Dewan Komisaris dibantu oleh organ dan komite pendukung yang terdiri dari Sekretaris Dewan Komisaris, Komite Audit, Komite Nominasi dan Remunerasi, dan Komite Pemantau Risiko dan Tata Kelola yang Baik. Di tahun 2025, organ dan komite pendukung kinerja Dewan Komisaris telah menjalankan tugas dan tanggung jawabnya dengan optimal. Organ dan komite pendukung telah ikut serta dalam rapat, hingga memberikan arahan dan masukan kepada Dewan Komisaris.

PERFORMANCE EVALUATION OF THE BOARD OF COMMISSIONERS

The performance assessment of the Board of Commissioners is carried out annually, with reference to the KPI, and the overall performance target of the Board of Commissioners in 2025. The performance assessment mechanism of the Board of Commissioners includes:

1. The Board of Commissioners is required to propose Key Performance Indicators (KPI) to the GMS for determination.
2. The performance achievement indicators are a measure of the assessment of the success of the implementation of supervisory and advisory duties and responsibilities by the Board of Commissioners under the provisions of laws and regulations and/or articles of association.
3. The Board of Commissioners is required to submit quarterly reports on the progress of the realization of performance achievement indicators to Shareholders/ Ministers.

Assessor

The Board of Commissioners' performance assessment is conducted collectively by the members of the Board of Commissioners using a self-assessment method.

Assessment Criteria

The Board of Commissioners' performance assessment is determined based on the achievement of Key Performance Indicators (KPIs).

Assessment Results

In 2025, the Company assessed the Board of Commissioners' performance with a score of 100.00. The Board of Commissioners has carried out its functions effectively and optimally.

PERFORMANCE ASSESSMENT OF COMMITTEES UNDER THE COMMISSIONER

In carrying out its duties, the Board of Commissioners is assisted by supporting organs and committees, including the Secretary to the Board of Commissioners, the Audit Committee, the Nomination and Remuneration Committee, and the Risk Monitoring and Good Governance Committee. In 2025, the organs and committees supporting the Board of Commissioners' performance have carried out their duties and responsibilities optimally. Supporting organs and committees have participated in meetings and provided direction and input to the Board of Commissioners.

KEPUTUSAN YANG MEMERLUKAN PERSETUJUAN DEWAN KOMISARIS

Sesuai dengan Anggaran Dasar Perusahaan, Direksi wajib mendapatkan persetujuan tertulis dari Dewan Komisaris sebelum melakukan tindakan strategis sebagai berikut:

1. Mengagunkan aset tetap perusahaan untuk kepentingan penarikan kredit jangka pendek.
2. Melakukan kerja sama dengan pihak ketiga (seperti Lisensi, Kontrak Manajemen, KSO, BOT, BOwT, BTO, atau sewa aset) yang nilai atau jangka waktunya melampaui batasan yang ditetapkan RUPS.
3. Menerima atau memberikan pinjaman jangka menengah/panjang, kecuali untuk pinjaman transaksi bisnis rutin atau pinjaman kepada anak perusahaan (cukup dilaporkan).
4. Melakukan penghapusan buku atas piutang macet dan persediaan barang yang sudah mati/usang.
5. Menjual atau melepas aset tetap bergerak dengan umur ekonomis sampai dengan 5 (lima) tahun.
6. Menetapkan struktur organisasi untuk jabatan satu tingkat di bawah Direksi (Kepala Divisi).
7. Melakukan investasi yang nilai atau kriterianya melebihi batasan yang telah ditetapkan oleh Dewan Komisaris.

DECISIONS REQUIRING BOARD OF COMMISSIONERS' APPROVAL

In accordance with the Company's Articles of Association, the Board of Directors is required to obtain written approval from the Board of Commissioners prior to taking the following strategic actions:

1. Pledging the company's fixed assets as collateral for short-term credit facilities.
2. Entering into cooperation with third parties (such as Licensing, Management Contracts, Joint Operations, Build-Operate-Transfer, Build-Own-Transfer, Build-Transfer-Operate, or asset leasing. whose value or duration exceeds the limits stipulated by the GMS.
3. Receiving or providing medium/long-term loans, except for routine business transaction loans or loans to subsidiaries (which only require notification).
4. Writing off uncollectible receivables and obsolete/dead inventory.
5. Selling or disposing of movable fixed assets with an economic life of up to five (5. years).
6. Determining the organizational structure for positions one level below the Board of Directors (Division Head).
7. Making investments whose value or criteria exceed the limits set by the Board of Commissioners.

NASIHAT DAN REKOMENDASI DEWAN KOMISARIS

Di sepanjang tahun 2025, Dewan Komisaris telah menjalankan fungsi pengawasan dan pemberian nasihat serta rekomendasi kepada Direksi sebagai berikut:

1. Tanggapan Dewan Komisaris atas Laporan Manajemen PT ASABRI (Persero) Tahun 2024 (*Unaudited*) tanggal 27 Januari 2025;
2. Tanggapan Dewan Komisaris atas RJPP Tahun 2025-2029 Revisi ke 2 tanggal 13 Februari 2025;
3. Tangggapan Pergeseran Anggaran Renovasi Atap Kancab Sorong tanggal 5 Maret 2025;
4. Laporan Pengawasan Dewan Komisaris atas Pengelolaan Investasi PT ASABRI (Persero) bulan Januari 2025 tanggal 10 Maret 2025;
5. Penyampaian Usulan Nominated Talent & Evaluasi Direksi BUMN PT ASABRI (Persero) tanggal 25 Maret 2025;

ADVICE AND RECOMMENDATIONS OF BOARD OF COMMISSIONERS

Throughout 2025, the Board of Commissioners has carried out its oversight function and provided advice as well as recommendations to the Board of Directors as follows:

1. Response of the Board of Commissioners to the 2024 Management Report of PT ASABRI (Persero) (Unaudited) dated January 27, 2025;
2. Response of the Board of Commissioners to the 2025-2029 RJPP, 2nd Revision dated February 13, 2025;
3. Response to the Budget Shift for the Roof Renovation of the Sorong Branch Office, dated March 5, 2025;
4. Oversight Report of the Board of Commissioners on the Investment Management of PT ASABRI (Persero) for January 2025, dated March 10, 2025;
5. Submission of Nominated Talent Proposals & Evaluation of the Board of Directors of State-Owned Enterprises of PT ASABRI (Persero) dated March 25, 2025;

6. Evaluasi atas Pelaksanaan Audit oleh Kantor Akuntan Publik untuk Laporan Keuangan PT ASABRI (Persero) Tahun Buku 2024 tanggal 21 April 2025;
7. Laporan Pengawasan Dewan Komisaris atas Pengelolaan Investasi PT ASABRI (Persero) bulan Februari 2025 tanggal 25 April 2025;
8. Laporan Pemantauan Penerapan Prinsip-Prinsip Tata Kelola Perusahaan yang Baik tanggal 29 April 2025;
9. Tanggapan Dewan Komisaris atas Laporan Manajemen PT ASABRI (Persero) Triwulan I tahun 2025 tanggal 29 April 2025;
10. Laporan Pengawasan Dewan Komisaris atas Pengelolaan Investasi PT ASABRI (Persero) bulan Maret 2025 tanggal 29 April 2025;
11. Tanggapan Dekom Atas Laporan Manajemen PT ASABRI (Persero) Tahunan Tahun 2024 (*Audited*) tanggal 19 Mei 2025;
12. Laporan Pengawasan Dewan Komisaris atas Pengelolaan Investasi PT ASABRI (Persero) bulan April 2025 tanggal 26 Mei 2025;
13. Usulan Penetapan Kantor Akuntan Publik untuk Jasa Audit Laporan Keuangan PT ASABRI (Persero) Tahun Buku 2025 tanggal 28 Mei 2025;
14. Usulan Remunerasi Direksi Tahun 2025 dan Tantiem Tahun 2024 PT ASABRI (Persero) tanggal 28 Mei 2025;
15. Tanggapan dan Persetujuan Dewan Komisaris atas Penyesuaian Struktur Organisasi PT ASABRI (Persero) tanggal 28 Mei 2025;
16. Tanggapan dan Persetujuan Usulan Agenda Rapat Umum Pemegang Saham (RUPS) Tahun Buku 2024 *Audited* PT ASABRI (Persero) tanggal 3 Juni 2025;
17. Penyampaian Laporan Tugas Pengawasan Dewan Komisaris PT ASABRI (Persero) Tahun 2024 tanggal 10 Juni 2025;
18. Laporan Pengawasan Dewan Komisaris atas Pengelolaan Investasi PT ASABRI (Persero) bulan Mei 2025 tanggal 25 Juni 2025;
19. Penyampaian Laporan Komite Audit Ke OJK Semester I Tahun 2025 tanggal 11 Juli 2025;
20. Laporan Pengawasan Dewan Komisaris atas Pengelolaan Investasi PT ASABRI (Persero) bulan Juni 2025 tanggal 22 Juli 2025;

6. Evaluation of the Audit Implementation by the Public Accounting Firm for the Financial Statements of PT ASABRI (Persero) for the 2024 Fiscal Year, dated April 21, 2025;
7. Board of Commissioners' Supervisory Report on PT ASABRI (Persero) Investment Management for February 2025, dated April 25, 2025;
8. Monitoring Report on the Implementation of Good Corporate Governance Principles, dated April 29, 2025;
9. Response of the Board of Commissioners to PT ASABRI (Persero) Management Report for the First Quarter of 2025, dated April 29, 2025;
10. Oversight Report of the Board of Commissioners on PT ASABRI (Persero) Investment Management for March 2025, dated April 29, 2025;
11. Response of the Board of Commissioners to PT ASABRI (Persero) Annual Management Report for 2024 (Audited) dated May 19, 2025;
12. Oversight Report of the Board of Commissioners on PT ASABRI (Persero) Investment Management for April 2025, dated May 26, 2025;
13. Proposal for the Appointment of a Public Accounting Firm for the Audit Services of the Financial Statements of PT ASABRI (Persero) for the 2025 Fiscal Year, dated May 28, 2025;
14. Proposal for the Remuneration of the Board of Directors for 2025 and the Bonus for 2024 of PT ASABRI (Persero) dated May 28, 2025;
15. Response and Approval of the Board of Commissioners on the Adjustment of the Organizational Structure of PT ASABRI (Persero) dated May 28, 2025;
16. Response and Approval of the Proposed Agenda for the Audited General Meeting of Shareholders (GMS) for the 2024 Fiscal Year of PT ASABRI (Persero) dated June 3, 2025;
17. Submission of the 2024 Oversight Report of the Board of Commissioners of PT ASABRI (Persero) dated June 10, 2025;
18. Oversight Report of the Board of Commissioners on PT ASABRI (Persero) Investment Management for May 2025, June 25, 2025;
19. Submission of the Audit Committee Report to the Financial Services Authority (OJK) for the First Half of 2025, July 11, 2025;
20. Oversight Report of the Board of Commissioners on PT ASABRI (Persero) Investment Management for June 2025, July 22, 2025;

21. Pemrosesan Kantor Akuntan Publik untuk Jasa Audit Laporan Keuangan PT ASABRI (Persero) Tahun Buku 2025 tanggal 22 Juli 2025;
22. Laporan Komite Pemantau Risiko dan Tata Kelola Perusahaan yang Baik (GCG) Ke OJK Semester I Tahun 2025 tanggal 28 Juli 2025;
23. Tanggapan Dewan Komisaris atas Laporan Manajemen Triwulan II Tahun 2025 tanggal 29 Juli 2025;
24. Penyampaian Laporan Tugas Pengawasan Dewan Komisaris PT ASABRI (Persero) Ke OJK Semester I Tahun 2025 tanggal 30 Juli 2025;
25. Penyampaian Pelaksanaan Program Pelatihan Direksi PT ASABRI (Persero) pada tanggal 4 Agustus 2025;
26. Tanggapan dan Persetujuan *Key Performance Indicator* (KPI) Individual Direksi PT ASABRI (Persero) Tahun 2025 tanggal 22 Agustus 2025;
27. Laporan Pengawasan Dewan Komisaris atas Pengelolaan Investasi PT ASABRI (Persero) Bulan Juli 2025 tanggal 25 Agustus 2025;
28. Tanggapan dan Persetujuan Atas Pergeseran Anggaran Pengadaan Perangkat Komunikasi dan Visual PT ASABRI (Persero) tanggal 1 September 2025;
29. Tanggapan dan Persetujuan atas Usulan Penyesuaian Iuran atau Premi THT dan Dukungan Pembayaran UPSL tanggal 12 September 2025;
30. Tanggapan dan Persetujuan Atas Pergeseran Anggaran Pengadaan *Server Tape Backup* Tahun Anggaran Tahun 2025 tanggal 16 September 2025;
31. Laporan Pengawasan Dewan Komisaris atas Pengelolaan Investasi PT ASABRI (Persero) Bulan Agustus 2025 tanggal 25 September 2025;
32. Laporan Pengawasan Dewan Komisaris Atas Pengelolaan Investasi PT ASABRI (Persero) Bulan September 2025 kepada BP BUMN tanggal 22 Oktober 2025;
33. Laporan Pengawasan Dewan Komisaris Atas Pengelolaan Investasi PT ASABRI (Persero) Bulan September 2025 kepada Danantara tanggal 28 Oktober 2025;
34. Arahan Dewan Komisaris atas Laporan Manajemen PT ASABRI (Persero) Triwulan III Tahun 2025 dan RKAP 2026 tanggal 30 Oktober 2025;

21. Processing of Public Accounting Firm for Audit Services of PT ASABRI (Persero) Financial Statements for Fiscal Year 2025, July 22, 2025;
22. Risk Monitoring and Good Corporate Governance (GCG) Committee Report to the Financial Services Authority (OJK) for the First Half of 2025, July 28, 2025;
23. Response of the Board of Commissioners to the Management Report for the Second Quarter of 2025, July 29, 2025;
24. Submission of the Oversight Report of the Board of Commissioners of PT ASABRI (Persero) to the Financial Services Authority (OJK) for the first semester of 2025, dated July 30, 2025;
25. Submission of the Implementation of the Training Program for the Board of Directors of PT ASABRI (Persero) on August 4, 2025;
26. Response and Approval of the Individual Key Performance Indicators (KPIs) of the Board of Directors of PT ASABRI (Persero) for 2025, dated August 22, 2025;
27. Oversight Report of the Board of Commissioners on the Investment Management of PT ASABRI (Persero) for July 2025, dated August 25, 2025;
28. Response and Approval of the Budget Shift for the Procurement of Communication and Visual Equipment at PT ASABRI (Persero) on September 1, 2025;
29. Response and Approval of the Proposed Adjustment of THT Contributions or Premiums and UPSL Payment Support dated September 12, 2025;
30. Response and Approval of the Budget Shift for the Procurement of Tape Backup Servers for Fiscal Year 2025, dated September 16, 2025;
31. Oversight Report of the Board of Commissioners on the Investment Management of PT ASABRI (Persero) for August 2025, dated September 25, 2025;
32. Oversight Report of the Board of Commissioners on the Investment Management of PT ASABRI (Persero) for September 2025 to the State-Owned Enterprises Supervisory Agency (BP BUMN) on October 22, 2025;
33. Oversight Report of the Board of Commissioners on the Investment Management of PT ASABRI (Persero) for September 2025 to Danantara on October 28, 2025;
34. Directives of the Board of Commissioners on the Management Report of PT ASABRI (Persero) for the Third Quarter of 2025 and the 2026 Work Plan and Budget (RKAP) on October 30, 2025;

35. Tanggapan Dewan Komisaris atas Laporan Manajemen PT ASABRI (Persero) Triwulan III Tahun 2025 tanggal 31 Oktober 2025;
36. Tanggapan Dewan Komisaris atas Rencana Kerja dan Anggaran Perusahaan (RKAP) PT ASABRI (Persero) Tahun 2026 tanggal 31 Oktober 2025;
37. Persetujuan atas *Risk Appetite Statement* dan *Threshold* Taksonomi Risiko RKAP tahun 2026 PT ASABRI (Persero) tanggal 3 November 2025;
38. Persetujuan atas Usulan Permohonan Penunjukan Perusahaan Pemeringkat dalam Rangka Penilaian Tingkat Kesehatan PT ASABRI (Persero) tahun 2025 tanggal 3 November 2025;
39. Tanggapan dan Persetujuan Atas Rencana Usulan Penyesuaian Bidang Usaha Dalam Rangka Pengurusan Perizinan Berusaha Dan Perubahan Anggaran Dasar tanggal 4 November 2025;
40. Tanggapan Dewan Komisaris atas Usulan Rencana Kerja dan Anggaran Perusahaan (RKAP) PT ASABRI (Persero) tahun 2026 Tahap III tanggal 21 November 2025;
41. Laporan Pengawasan Dewan Komisaris atas Pengelolaan Investasi PT ASABRI (Persero) bulan Oktober 2025 tanggal 21 November 2025;
42. Laporan Pengawasan Dewan Komisaris atas Pengelolaan Investasi PT ASABRI (Persero) Bulan November 2025 tanggal 23 Desember 2025;
43. Penyampaian Hasil Evaluasi Mutu Layanan PT ASABRI (Persero) Tahun 2024 tanggal 26 Desember 2025;
44. Arahan Dekom atas RKAP Tahun 2026 (Tahap IV) tanggal 30 Desember 2025;
45. Tanggapan Dekom atas RKAP Tahun 2026 (Tahap IV) tanggal 31 Desember 2025.

35. Response of the Board of Commissioners to the Management Report of PT ASABRI (Persero) for the Third Quarter of 2025, dated October 31, 2025;
36) Response of the Board of Commissioners to the 2026 Work Plan and Budget (RKAP) of PT ASABRI (Persero) dated October 31, 2025;
37) Approval of the Risk Appetite Statement and Risk Taxonomy Threshold for the 2026 RKAP of PT ASABRI (Persero) dated November 3, 2025;
38) Approval of the Proposed Application for Appointment of a Rating Firm for the Assessment of the Health Level of PT ASABRI (Persero) in 2025, dated November 3, 2025;
39) Response and Approval of the Proposed Plan for Adjustment of Business Fields for Business Licensing and Amendments to the Articles of Association dated November 4, 2025;
40. Response of the Board of Commissioners to the Proposed Phase III of the 2026 Work Plan and Budget (RKAP) of PT ASABRI (Persero) dated November 21, 2025;
41. Oversight Report of the Board of Commissioners on PT ASABRI (Persero) Investment Management for October 2025, November 21, 2025;
42. Oversight Report of the Board of Commissioners on PT ASABRI (Persero) Investment Management for November 2025, December 23, 2025;
43. Submission of PT ASABRI (Persero) Service Quality Evaluation Results for 2024, December 26, 2025;
44. Directives of the Board of Commissioners on the 2026 Work Plan and Budget (Phase IV) by December 30, 2025;
45. Response of the Board of Commissioners to the 2026 Work Plan and Budget (Phase IV) by December 31, 2025.

SASARAN KERJA

Perseroan telah menetapkan sasaran kerja Dewan Komisaris bertujuan untuk mengoptimalkan fungsi dan tugas Dewan Komisaris dalam rangka memenuhi harapan dan target pemegang saham. Sasaran kerja Dewan Komisaris di tahun 2025 adalah sebagai berikut:

1) Meningkatnya kualitas hasil dan kajian Dewan Komisaris terhadap realisasi pencapaian kinerja perusahaan tahun buku 2025 dan Rencana Kerja Anggaran Perusahaan (RKAP) tahun 2026 sebagai rekomendasi Dewan Komisaris kepada pemegang saham;

WORK TARGETS

The Company has established work targets for the Board of Commissioners, aimed at optimizing the Board's functions and duties in order to meet shareholder expectations and targets. The Board of Commissioners' work targets for 2025 are as follows:

1) Increasing the quality of the results and studies of the Board of Commissioners on the realization of the Company's performance achievements for the 2025 fiscal year and the 2025 Company Budget Work Plan (RKAP), as a recommendation from the Board of Commissioners to shareholders;

2) Melaksanakan pengembangan Perusahaan dalam meningkatkan kualitas layanan kepada peserta dengan mengedepankan proses secara digital;
3) Mendorong Direksi dalam mewujudkan strategi perbaikan kinerja Perusahaan yang telah direncanakan dan di lakukan oleh Direksi;
4) Mengoptimalkan peran perangkat Dewan Komisaris dalam mendukung pelaksanaan tugas Dewan Komisaris;
5) Perusahaan memiliki *nominated talent* dengan kualitas baik sehingga dapat ikut meningkatkan nama baik Perusahaan;
6) Terwujudnya perbaikan Tata Kelola Perusahaan yang Baik; dan
7) Meningkatkan citra Perusahaan di mata para *stakeholders*, dengan mewujudkan perbaikan pelayanan kepada para peserta.

Dalam rangka mencapai seluruh saran yang telah ditetapkan:
1) Program Kerja Bidang Administrasi pelaporan dan rekomendasi kepada Pemegang Saham:
   a. Menyampaikan laporan pelaksanaan pengawasan dengan pencapaian KPI Dewan Komisaris tahun 2025 secara triwulan dan semesteran;
   b. Mengkaji dan membuat usulan remunerasi Direksi tahun 2025 dan melakukan evaluasi atas penilaian kinerja Direksi tahun 2024 dan juga melakukan seleksi calon talenta BoD-1 untuk selanjutnya disampaikan kepada *Cluster Talent Committee* Kementerian BUMN;
   c. Melakukan *monitoring* dan evaluasi laporan manajemen berkala atas pelaksanaan Rencana Kerja Anggaran Perusahaan (RKAP) tahun 2025 yang diantaranya mengenai tanggapan Dewan Komisaris atas Laporan Manajemen Triwulan I sampai dengan Triwulan III tahun 2025;
   d. Melaksanakan penyusunan RKA Dewan Komisaris tahun 2025;
   e. Melakukan *monitoring* dan evaluasi atas pelaksanaan investasi perusahaan setiap bulan kepada pemegang saham;

2) Implementing Company development in improving the quality of service to participants by prioritizing digital processes;
3) Encouraging the Board of Directors to realize the Company's performance improvement strategy that has been planned and carried out by the Board of Directors;
4) Optimizing the role of the Board of Commissioners' apparatus in supporting the implementation of the Board of Commissioners' duties;
5) The Company possesses nominated talent individuals of good quality so that they can help improve the Company's good name;
6) Realizing improvements in Good Corporate Governance; and
7) Improving the Company's image in the eyes of stakeholders by realizing improvements in service to participants.

In order to achieve all the suggestions that have been set:

1) Work Program for the Administration Sector of reporting and recommendations to Shareholders:
   a. Submitting reports on the implementation of supervision with the achievement of the Board of Commissioners' KPI in 2025 on a quarterly and semi-annual basis;
   b. Reviewing and making proposals for the Board of Directors' remuneration in 2025, evaluating the assessment of the Board of Directors' performance in 2023, and also selecting prospective BOD-1 talents to be submitted to the Cluster Talent Committee of the Ministry of SOEs;
   c. Monitoring and evaluating periodic management reports on the implementation of the 2024 RKAP, including the Board of Commissioners' response to the Management Report for the First to Third Quarters of 2024;
   d. Preparing the Board of Commissioners' RKA for 2024;
   e. Monitoring and evaluating the implementation of the company's investment every month to shareholders;

2) Bidang pengawasan dan pemberian nasihat:
   a. Melaksanakan pengawasan atas rancangan sistem pengendalian internal dan pelaksanaanya;
   b. Melaksanakan pengawasan dan pemberian nasihat atas kebijakan manajemen risiko Perusahaan dan pelaksanaannya;
   c. Melaksanakan pengawasan dan pemberian nasihat atas kebijakan sistem informasi Perseroan dan pelaksanaannya;
   d. Melaksanakan pengawasan dan pemberian nasihat atas kebijakan akuntansi dan penyusunan laporan keuangan;
   e. Melaksanakan pengawasan dan pemberian nasihat atas kebijakan akuntansi dan penyusunan laporan keuangan;
   f. Memberikan pengawasan dan nasihat terhadap pengadaan barang dan jasa;
   g. Memberikan pengawasan dan nasihat atas peningkatan mutu dan layanan;
   h. Melaksanakan pengawasan dan pemberian nasihat atas kepatuhan Direksi terhadap Rencana Kerja Anggaran Perusahaan (RKAP) dan Rencana Jangka Panjang Perusahaan (RJPP);
   i. Melaksanakan pemilihan calon auditor eksternal dan menyampaikan usulan calon auditor eksternal kepada RUPS;
   j. Melaksanakan pengawasan dan pelaksanaan audit eksternal dan internal;
   k. Melaksanakan pemantauan prinsip-prinsip *Good Corporate Governance* (GCG).

2) Field of supervision and providing advice:
   a. Supervising the design of the internal control system and its implementation;
   b. Supervising and providing advice on the Company's risk management policies and their implementation;
   c. Carrying out supervision and providing advice on the Company's information system policies and their implementation;
   d. Carrying out supervision and providing advice on accounting policies and the preparation of financial statements;
   e. Carrying out supervision and providing advice on accounting policies and the preparation of financial statements;
   f. Providing supervision and advice on the procurement of goods and services;
   g. Providing supervision and advice on improving quality and services;
   h. Carrying out supervision and providing advice on the Board of Directors' compliance with the RKAP and RJPP;
   i. Carrying out the selection of external auditor candidates and submitting proposals for external auditor candidates to the GMS;
   j. Carrying out supervision and implementation of external and internal audits;
   k. Carrying out monitoring of the principles of Good Corporate Governance (GCG).

PROGRAM PENGEMBANGAN DEWAN KOMISARIS

Kebijakan Program Pengembangan Kompetensi

Secara berkala, Perseroan memberikan kesempatan yang sama kepada seluruh Insan Perseroan untuk ikut serta dalam program pengembangan kompetensi. Upaya ini dilakukan untuk meningkatkan keahlian dan kemampuan Dewan Komisaris dalam menjalankan tugas dan tanggung jawabnya.

Realisasi Program Pengembangan Kompetensi

Di tahun 2025, Dewan Komisaris telah mengikuti program pengembangan kompetensi sebagai berikut:

BOARD OF COMMISSIONERS DEVELOPMENT PROGRAM

Competency Development Program Policy

The Company periodically provides equal opportunities for all Company personnel to participate in competency development programs. This effort is undertaken to improve the Board of Commissioners' skills and abilities in carrying out its duties and responsibilities.

Competency Development Program Realization

In 2025, the Board of Commissioners participated in the following competency development programs: OJK Institute Webinar with the theme:

1. Webinar OJK Institute dengan Tema : "Peran GRC dalam Meningkatkan Kepercayaan Investor dan Stabilitas Sektor Keuangan" yang di selenggarakan oleh Otoritas Jasa Keuangan tanggal 25 Februari 2025;
2. *Onboarding Commissioner Program* Angkatan 9 Tahun 2025 yang diselenggarakan oleh BUMN *School of Excellence* tanggal 26-27 Februari 2025;
3. Forum Penguatan Fungsi GRC dengan tema "Penerapan *Internal Control Over Financial Reporting* (ICoFR) dalam Rangka Penguatan Sektor Jasa Keuangan" yang di selenggarakan oleh Otoritas Jasa Keuangan tanggal 3 Maret 2025;
4. Webinar OJK Institute dengan Tema: '*Sustainability Accounting and Reporting in the Financial Services*" yang diselenggarakan oleh Otoritas Jasa Keuangan tanggal 6 Maret 2025;
5. Webinar OJK Institute dengan Tema: "Inovasi Produk Keuangan Islam: Peran Etika Halal dalam Memperluas Penetrasi Pasar" yang di selenggarakan oleh Otoritas Jasa Keuangan tanggal 13 Maret 2025;
6. Pelatihan dan Sertifikasi Manajemen Risiko Skema QRGP yang diselenggarakan oleh Way Academy tanggal 12 Maret 2025;
7. Professional Recognition Program (PRP) Qualified Government Internal Auditor (QGIA) yang diselenggarakan oleh YPIA pada tanggal 13-14 Juni 2025;
8. Webinar Risk Talk Series 5: Implementasi GRC yang diselenggarakan oleh PT ASABRI (Persero) pada tanggal 17 Juni 2025;
9. Webinar OJK Institute dengan Tema: "Corporate Governance & Business Ethics" yang diselenggarakan oleh KJA Surya Dinamika Global Makmur & Trisakti School of Management tanggal 19 Juni 2025;
10. Masterclass Program Series XXIV dengan tema "Mitigasi Risiko Dalam Transformasi Digital" yang diselenggarakan oleh PT LSP Manajemen Risiko tanggal 3-4 Juli 2025;
11. Pelantikan Wisudawan/Wisudawati QGIA dan Konferensi Auditor Internal (KAI) 2025 yang diselenggarakan oleh Dewan Sertifikasi *Qualified Government Internal Auditor* (DSQGIA) dan Yayasan Pendidikan Internal Audit (YPIA) Tanggal 2-3 Juli 2025;

1. OJK Institute Webinar with the theme: "The Role of GRC in Increasing Investor Confidence and Financial Sector Stability," held by the Financial Services Authority on February 25, 2025;
2. Onboarding Commissioner Program Batch 9 of 2025, held by BUMN School of Excellence on February 26-27, 2025;
3. GRC Function Strengthening Forum with the theme of "Implementation of Internal Control over Financial Reporting (ICoFR) to Strengthen the Financial Services Sector," held by the Financial Services Authority on March 3, 2025;
4. OJK Institute Webinar with the theme of "Sustainability Accounting and Reporting in the Financial Services," held by the Financial Services Authority on March 6, 2025;
5. OJK Institute Webinar with the theme: "Islamic Financial Product Innovation: The Role of Halal Ethics in Expanding Market Penetration," held by the Financial Services Authority on March 13, 2025;
6. Risk Management Training and Certification with the QRGP Scheme, held by Way Academy on March 12, 2025;
7. Professional Recognition Program (PRP) Qualified Government Internal Auditor (QGIA), held by YPIA on June 13–14, 2025;
8. Risk Talk Series 5 Webinar: GRC Implementation, held by PT ASABRI (Persero) on June 17, 2025;
9. OJK Institute Webinar with the theme: "Corporate Governance & Business Ethics," held by KJA Surya Dinamika Global Makmur & Trisakti School of Management on June 19, 2025;
10. Masterclass Program Series XXIV with the theme "Risk Mitigation in Digital Transformation" organized by PT LSP Manajemen Risiko on July 3-4, 2025;
11. QGIA Graduation Ceremony and Internal Auditor Conference (KAI) 2025, held by the Qualified Government Internal Auditor (DSQGIA) Certification Board and Internal Audit Education Foundation (YPIA) on July 2-3, 2025;

12. Pelaksanaan kegiatan Seminar IKAI dengan tema "Driving Entreprise Value Through Strategic Risk Oversight: The Critical Role of Oversight Boards and Internal Audit in Strengthening Risk Governance and Portfolio Management" yang diselenggarakan oleh IKAI (Ikatan Komite Audit Indonesia) tanggal 15 Juli 2025;
13. Webinar Risk & Governance Summit (RGS) 2025 dengan tema "Empowering the GRC Ecosystem to drive economic growth and national resilience" yang diselenggarakan oleh OJK pada tanggal 19 Agustus 2025;
14. Webinar Risk Talk Series 6 dengan tema "RKAP Berbasis Risiko" yang diselenggarakan oleh PT ASABRI (Persero) pada tanggal 1 September 2025;
15. *Workshop* GRC "Ethical Risk Culture & Risk Leadership" (5 PDU LSPMR) yang di laksanakan oleh GRC Management pada tanggal 30 September 2025;
16. Webinar OJK Institute dengan tema: "The Sustainable Financing Opportunities in the Indonesian Insurance Industry" pada tanggal 2 Oktober 2025. Konferensi Konferensi Nasional Profesional Manajemen Risiko XI dengan tema Toward Golden Indonesia 2045: Risk Management as a Competitive Edge in a Complex World "Preparedness, Agility, and Adaptation" yang diselenggarakan oleh PT LSP Manajemen Risiko (LSPMR) pada tanggal 27-28 November 2025.
17. Sertifikasi Nasional Certified Risk Management Officer oleh PT Risk Advisory & Performance (RAP) pada tanggal 17-19 Desember 2025 dan 23 Desember 2025.

12. IKAI Seminar with the theme of "Driving Enterprise Value Through Strategic Risk Oversight: The Critical Role of Oversight Boards and Internal Audit in Strengthening Risk Governance and Portfolio Management," held by IKAI (Indonesian Audit Committee Association) on July 15, 2025;
13. Risk & Governance Summit (RGS) 2025 Webinar with the theme of "Empowering the GRC Ecosystem to Drive Economic Growth and National Resilience," held by the Financial Services Authority on August 19, 2025;
14. Risk Talk Series 6 Webinar with the theme of "Risk-Based Corporate Work Plan and Budget (RKAP)," held by PT ASABRI (Persero) on September 1, 2025;
15. GRC Workshop "Ethical Risk Culture & Risk Leadership" (5 Professional Development Units from the Risk Management Professional Certification Institution), held by GRC Management on September 30, 2025;
16. OJK Institute Webinar with the theme: "The Sustainable Financing Opportunities in the Indonesian Insurance Industry" on October 2, 2025. National Conference on Risk Management Professionals XI, with the theme of "Toward Golden Indonesia 2045: Risk Management as a Competitive Edge in a Complex World "Preparedness, Agility, and Adaptation," held by PT LSP Manajemen Risiko (Risk Management Professional Certification Institution) on November 27–28, 2025;
17. National Certification as Certified Risk Management Officer by PT Risk Advisory & Performance (RAP) on December 17-19, 2025, and December 23, 2025.

PELAKSANAAN TUGAS DEWAN KOMISARIS 2025

Di sepanjang tahun 2025, Dewan Komisaris telah menjalankan tugas dan tanggung jawab sebagai berikut:

PERFORMANCE OF THE BOARD OF COMMISSIONERS' DUTIES IN 2025

Throughout 2025, the Board of Commissioners has carried out the following duties and responsibilities:

No	Kegiatan *Activity*	Satuan *Unit*	Target *Target*
I	**PEMBAHASAN RUTIN** **ROUTINE DISCUSSION**		
1	Rapat Dewan Komisaris Board of Commissioners Meeting	Rapat Meeting	12
2	Tingkat Kehadiran Dewan Komisaris pada Rapat Dewan Komisaris Board of Commissioners Attendance Level at Board of Commissioners Meeting	% Percentage	>100%
3	Rapat Gabungan Dewan Komisaris dan Direksi Joint Meeting of Board of Commissioners and Board of Directors	Rapat Meeting	12
4	Tingkat Kehadiran Dewan Komisaris pada Rapat Gabungan Board of Commissioners Attendance Level at Joint Meeting	% Percentage	>100%

No	Kegiatan *Activity*	Satuan *Unit*	Target *Target*
5	Rapat Komite Audit/Pemantau Risiko/Nominasi dan Remunerasi Audit Committee/Risk Monitoring and Good Corporate Governance (GCG)/Nomination and Remuneration Meeting a) Rapat Komite Audit; (12) Audit Committee Meeting; (12) b) Rapat Komite Pemantau Risiko dan Tata Kelola Perusahaan yang Baik (GCG); (12) Risk Monitoring and Good Corporate Governance (GCG) Committee Meeting; (12) c) Rapat Komite Nominasi dan Remunerasi (4) Nomination and Remuneration Committee Meeting (4)	Rapat Meeting	12
6	Rapat Dewan Komisaris/Komite dengan Unit Perusahaan Board of Commissioners/Committee Meeting with Company Units	Rapat Meeting	6
II	**RIVIU DAN TANGGAPAN** **REVIEW AND FEEDBACK**		
1	Tanggapan atas Laporan Manajemen – Triwulanan Response to Management Report – Quarterly	Surat Tanggapan Response Letter	3
2	Tanggapan atas Laporan Manajemen Tahun 2021 Response to 2021 Management Report	Surat Tanggapan Response Letter	1
3	Laporan Pelaksanaan Kegiatan Dewan Komisaris Triwulanan – Tahun 2024 dan termasuk kepatuhan Direksi dalam menjalankan Perusahaan sesuai Rencana Kerja Anggaran Perusahaan (RKAP)/Rencana Jangka Panjang Perusahaan (RJPP) Report on Implementation of Board of Commissioners Activities Quarterly Year 2024 and including the Board of Directors' compliance in running the Company according to the Company Work Budget Plan (RKAP)/Company Long-Term Plan (RJPP)	Laporan Report	4
4	Tanggapan Dewan Komisaris atas Rencana Kerja Anggaran Perusahaan (RKAP) Tahun 2022 Board of Commissioners' Response to 2022 Company Work Budget Plan (RKAP)	Surat Tanggapan Response Letter	1
5	Evaluasi Penerapan Akuntansi dan Audit Perusahaan: Evaluation of the Implementation of Company Accounting and Audit: a) 4 (empat) Laporan Evaluasi tentang Program Kerja Satuan Pengawasan Internal/ Kantor Akuntan Publik; 4 (four) Evaluation Reports on the Work Program of the Internal Audit Unit/Public Accounting Office; b) 2 (dua) Laporan Evaluasi Kebijakan Akuntansi dan Penyusunan Laporan Keuangan; 2 (two) Evaluation Reports on Accounting Policies and Preparation of Financial Statements; c) 1 (satu) Laporan Evaluasi Pelaksanaan Audit oleh Akuntan Publik. 1 (one) Evaluation Report on the Implementation of Audits by Public Accountants.	Kajian/Masukan Review/Feedback	7
6	Evaluasi tentang Layanan Program dan Operasional Perusahaan: Evaluation of Company Program and Operational Services: a) Kebijakan Mutu dan Pelayanan; Quality and Service Policy; b) Evaluasi tentang Pengawasan Kebijakan sistem teknologi informasi; Evaluation of Information Technology System Policy Supervision; c) Evaluasi atas Kebijakan Pengadaan Barang dan Jasa Evaluation of Goods and Services Procurement Policy	Kajian/Masukan Review/Feedback	3
7	Evaluasi tentang Kebijakan dan Penerapan Manajemen Risiko Perusahaan dan Investasi Evaluation of the Company's Risk Management and Investment Policy and Implementation a) Laporan Evaluasi tentang Kebijakan dan Penerapan Manajemen Risiko Perusahaan; Evaluation Report on the Company's Risk Management Policy and Implementation; b) 2 (Dua) Evaluasi tentang Kebijakan dan Implementasi Kegiatan Investasi 2 (two) Evaluations on the Investment Activity Policy and Implementation	Kajian/Masukan Review/Feedback	3
8	Evaluasi tentang Telaah Sumber Daya Manusia: Evaluation of Human Resources Review: a) 1 (satu) Evaluasi tentang Kebijakan SDM; 1 (one) Evaluation of HR Policy; b) 1 (satu) Penelaahan Remunerasi Direksi; 1 (one) Review of Board of Directors Remuneration; c) 1 (satu) Pelatihan bagi Anggota Direksi direalisasikan sesuai dengan rencana kerja dan Strategi Perusahaan; 1 (one) Training for Board of Directors Members realized under the Company's work plan and Strategy;	Kajian/Masukan Review/Feedback	3

No	Kegiatan *Activity*	Satuan *Unit*	Target *Target*
9	Evaluasi dan Pemantauan Penerapan GCG dan Kepatuhan Perusahaan: Evaluation and Monitoring of GCG Implementation and Company Compliance: a) Pembahasan Kepatuhan Direksi atas Peraturan Perundang-undangan dan Perjanjian dengan pihak ketiga; Discussion on the Board of Directors' Compliance with Laws and Regulations and Agreements with third parties; b) Telaah atas Pengaduan yang berkaitan dengan BUMN; Review of Complaints related to SOEs; c) Pemantauan Penerapan Prinsip-Prinsip Tata Kelola Perusahaan yang Baik. Monitoring the Implementation of Good Corporate Governance Principles.	Kajian/Masukan Review/Feedback	3
10	Evaluasi atas program atau kegiatan khusus baik sehubungan dengan permintaan tanggapan dari Direksi, maupun inisiatif Dewan Komisaris. Evaluation of special programs or activities, both in relation to requests for responses from the Board of Directors and the Board of Commissioners' initiatives.	% Percentage	>75%
III	**PENINGKATAN KOMPETENSI** **COMPETENCE IMPROVEMENT**		
1	Kunjungan ke Kantor Cabang Visit to Branch Office	Kunjungan Visit	6
2	Seminar/*workshop* dan sejenisnya Seminar/workshop and other similar activities	Kegiatan Activity	5
3	Studi Banding Comparative Study	Kegiatan Activity	1

KOMISARIS INDEPENDEN

Perseroan memastikan bahwa seluruh Dewan Komisaris telah menjalankan fungsinya secara independen. Dewan Komisaris telah mampu melaksanakan tugas-tugasnya secara independen, semata-mata demi kepentingan Perseroan dan terlepas dari pengaruh berbagai pihak yang memiliki kepentingan yang dapat menimbulkan benturan dengan kepentingan Komisaris.

KRITERIA PENENTUAN KOMISARIS INDEPENDEN

Penentuan Komisaris Independen berasal dari luar Perusahaan dengan memperhatikan kriteria independensi, integritas dan kompetensi yang dibutuhkan, bebas dari benturan kepentingan, serta mampu bertindak secara objektif dan independen. Keberadaan Komisaris Independen semata-mata ditujukan untuk menjamin mekanisme pengawasan yang efektif dan objektif sesuai dengan peraturan perundang-undangan yang berlaku.

INDEPENDENT COMMISSIONERS

The Company ensures that the entire Board of Commissioners has performed its functions independently. The Board of Commissioners has been able to carry out its duties independently, solely in the interests of the Company and free from the influence of various parties with interests that could conflict with the interests of the Commissioners.

CRITERIA FOR ASSIGNMENT OF INDEPENDENT COMMISSIONERS

The assignment of Independent Commissioners comes from outside the Company, considering the criteria of independence, integrity, and required competence. They must also be free from conflict of interest and able to act objectively and independently. The existence of Independent Commissioners is solely intended to ensure an effective and objective supervisory mechanism under applicable laws and regulations.

Berdasarkan Peraturan Menteri Badan Usaha Milik Negara Republik Indonesia Nomor PER-2/MBU/03/2023 tentang Pedoman Tata Kelola Dan Kegiatan Korporasi Signifikan Badan Usaha Milik Negara, Komisaris Independen merupakan anggota Dewan Komisaris yang tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham, dan/atau hubungan keluarga dengan anggota Dewan Komisaris lainnya, anggota Direksi, dan/atau pemegang saham pengendali atau hubungan dengan BUMN yang bersangkutan, yang dapat mempengaruhi kemampuannya untuk bertindak independen.

Based on the Regulation of the Minister of State-Owned Enterprises of the Republic of Indonesia Number PER-2/MBU/03/2023 concerning Guidelines for Governance and Significant Corporate Activities of State-Owned Enterprises, an Independent Commissioner is a member of the Board of Commissioners who has no financial, management, share ownership, and/or family relationship with other members of the Board of Commissioners, members of the Board of Directors, and/or controlling shareholders or any relationship with the relevant SOE that could influence their ability to act independently.

INDEPENDENSI KOMISARIS INDEPENDEN

Dalam implementasinya, Perseroan menyatakan bahwa seluruh Komisaris Independen telah menjalankan fungsinya secara independen. Pernyataan independensi yang dibuktikan dengan komitmen dan surat pernyataan tidak mempunyai benturan kepentingan yang dibuat setiap 1 (satu) tahun sekali pada setiap awal tahun dan telah ditandatangani oleh 5 (lima) orang Komisaris yang terdiri dari 1 (satu) orang Komisaris Utama yang merangkap sebagai Komisaris Independen, 1 (satu) orang Wakil Komisaris Utama, 2 (dua) orang Komisaris Independen dan 1 (satu) orang Komisaris.

INDEPENDENCE OF INDEPENDENT COMMISSIONERS

In its implementation, the Company states that all Independent Commissioners have carried out their functions independently. A statement of independence proven by a commitment and a statement letter stating that there is no conflict of interest made once a year at the beginning of each year and signed by 5 (five) Commissioners consisting of 1 (one) President Commissioner who concurrently serves as an Independent Commissioner, 1 (one) Deputy President Commissioner, 2 (two) Independent Commissioners, and 1 (one) Commissioner.

Di tahun 2025, Perseroan memiliki sebanyak 2 (dua) orang Komisaris Independen yaitu I Nengah P. Winata, dan Arief Sulistyanto.

In 2025, the Company had 2 (two) Independent Commissioners, namely I Nengah P. Winata and Arief Sulistyanto.

Tabel Independensi Komisaris Independen Tahun 2025

Table of Independence of Independent Commissioners in 2025

Aspek Independensi *Independence Aspects*	I Nengah P. Winata	Arief Sulistyanto
Tidak menjabat sebagai Direksi di Perusahaan terafiliasi; Not serving as a Board of Directors member in an affiliated Company;	✓	✓
Tidak bekerja pada Pemerintah termasuk di Departemen, Lembaga dan Kemiliteran dalam kurun waktu tiga tahun terakhir; Not working for the Government, including in Departments, Institutions, and the Military, in the last three years;	✓	✓
Tidak bekerja di BUMN yang bersangkutan atau afiliasinya dalam kurun waktu tiga tahun terakhir; Not working in the SOE concerned or its affiliates in the last three years;	✓	✓
Tidak mempunyai keterkaitan finansial, baik langsung maupun tidak langsung dengan BUMN yang bersangkutan atau Perusahaan yang menyediakan jasa dan produk kepada BUMN yang bersangkutan dan afiliasinya; Not having any financial relationship, either directly or indirectly, with the SOE concerned or Companies that provide services and products to the SOE concerned and its affiliates;	✓	✓
Bebas dari kepentingan dan aktivitas atau hubungan lain yang dapat menghalangi atau mengganggu kemampuan Komisaris Independen yang berasal dari luar BUMN yang bersangkutan untuk bertindak atau berpikir secara independen di lingkungan BUMN. Free from interests and activities or other relationships that may hinder or interfere with the ability of Independent Commissioners from outside the SOE concerned to act or think independently within the SOE environment.	✓	✓

DIREKSI

Direksi merupakan Organ Perseroan yang bertugas menjalankan fungsi pengurusan Perseroan untuk kepentingan Perseroan, yang bertanggung jawab penuh secara kolegial dalam mengelola kepengurusan untuk kepentingan Perseroan sesuai dengan maksud dan tujuan Perseroan, yakni memaksimalkan nilai Perseroan dengan memanfaatkan seluruh sumber daya yang dimiliki secara optimal.

Dalam melaksanakan tugasnya, Direksi bertanggung jawab kepada RUPS. Pertanggungjawaban Direksi kepada RUPS merupakan perwujudan akuntabilitas pengelolaan perusahaan sesuai dengan prinsip-prinsip GCG. Setiap anggota Direksi dapat melaksanakan tugas dan mengambil keputusan sesuai dengan pembagian tugas dan wewenangnya. Namun, pelaksanaan tugas dari masing-masing anggota Direksi tetap merupakan tanggung jawab bersama.

PEDOMAN KERJA DIREKSI

Perseroan telah menetapkan pedoman kerja (*Board Manual*) bagi Direksi yang di dalamnya mengatur mengenai tata laksana kerja dalam pengurusan Perseroan dengan berlandaskan prinsip GCG dan peraturan perundang-undangan yang berlaku. *Board Manual* disusun dengan mempertimbangkan prinsip-prinsip hukum korporasi, Anggaran Dasar, peraturan perundang-undangan yang berlaku, serta praktik-praktik terbaik (*best practices*) GCG.

Di dalam *Board Manual* memuat hal-hal sebagai berikut:

1. Kebijakan Umum.
2. Persyaratan dan Komposisi, Keanggotaan dan Masa Jabatan Direksi.
3. Program Pengenalan dan Peningkatan Kapabilitas.
4. Independensi (Kemandirian) Direksi.
5. Etika Jabatan Direksi.
6. Susunan, Tugas dan Wewenang Direksi.
7. Rapat Direksi.
8. Evaluasi Kinerja Direksi.
9. Fungsi Pendukung.
10. Hubungan Perseroan dengan Anak Perusahaan.

BOARD OF DIRECTORS

The Board of Directors is a Company Organ tasked with carrying out the Company's management functions for the company's benefit. It is fully responsible collegially for managing the management for the company's benefit in accordance with the company's intent and purpose, namely to maximize the company's value by optimally utilizing all available resources.

In carrying out its duties, the Board of Directors is responsible to the GMS in carrying out its duties. The Board of Directors' accountability to the GMS manifests the accountability of company management in accordance with the principles of GCG. Each member of the Board of Directors may carry out duties and make decisions in accordance with the division of duties and authorities. However, the implementation of duties by each member of the Board of Directors remains a shared responsibility.

BOARD OF DIRECTORS MANUAL

The Company has established a Board Manual for the Board of Directors, which regulates the Company's management procedures based on GCG principles and applicable laws and regulations. The Board Manual is prepared by considering the principles of corporate law, the Articles of Association, applicable laws and regulations, as well as best practices of GCG.

The Board Manual contains the following:

1. General Policy.
2. Requirements and Composition, Membership and Term of Office of the Board of Directors.
3. Introduction and Capability Improvement Program.
4. Independence of the Board of Directors.
5. Ethics of the Board of Directors.
6. Composition, Duties, and Authorities of the Board of Directors.
7. Board of Directors' Meetings.
8. Evaluation of the Board of Directors' Performance.
9. Supporting Functions.
10. The Company's Relationship with Subsidiaries.

SUSUNAN DAN KOMPOSISI DIREKSI

Di tahun 2025, terdapat perubahan komposisi Direksi Perseroan. Informasi perubahan komposisi Direksi adalah sebagai berikut:

STRUCTURE AND COMPOSITION OF BOARD OF DIRECTORS

In 2025, there were changes to the composition of the Company's Board of Directors. Information on the changes to the composition of the Board of Directors is as follows:

Tabel Komposisi Direksi Tahun 2025

Table of Composition of Board of Directors in 2025

No	Nama *Name*	Jabatan *Position*	Dasar Pengangkatan *Basis of Appointment*		Dasar Pemberhentian *Basis of Dismissal*		Periode *Term of Office*
			BUMN *SOE*	OJK	BUMN *SOE*	OJK	
1	Jeffry Haryadi P. Manullang	Direktur Utama President Director	SK-204/MBU/09/2024 tanggal 9 September 2024 SK-204/MBU/09/2024 dated September 9, 2024	S-3618/PD.021/2024 tanggal 5 Desember 2024 S-3618/PD.021/2024 dated December 5, 2024	-	-	2024-sekarang 2024-present
		Plt. Direktur Investasi Act. Director of Investment	Keputusan Dewan Komisaris PT ASABRI (Persero) Nomor KEP/11/KOM/AS/IX/2024 tanggal 10 September 2024* Resolution of the Board of Commissioners of PT ASABRI (Persero) Number KEP/11/KOM/AS/IX/2024 dated September 10, 2024*	-	Keputusan Dewan Komisaris PT ASABRI (Persero) Nomor KEP/2/KOM/AS/I/2025 tanggal 22 Januari 2025* The Decree of the Board of Commissioners of PT ASABRI (Persero) Number KEP/2/KOM/AS/I/2025 dated January 22, 2025	-	2024 - 21 Januari 2025 2024 - January 21, 2025
2	Helmi Imam Satriyono	Direktur Keuangan dan Manajemen Risiko Director of Finance and Risk Management	SK-305/MBU/12/2024 tanggal 16 Desember 2024 SK-305/MBU/12/2024 dated December 16, 2024	S-27/D.05/2020 tanggal 1 Agustus 2021 S-27/D.05/2020 dated August 1, 2021	-	-	2024-sekarang 2024-present

No	Nama *Name*	Jabatan *Position*	Dasar Pengangkatan *Basis of Appointment*		Dasar Pemberhentian *Basis of Dismissal*		Periode *Term of Office*
			BUMN *SOE*	OJK	BUMN *SOE*	OJK	
3	Sri Ainin Muktirizka	Direktur SDM dan Hukum Director of Human Resources and Legal Affairs	SK-119/MBU/04/2021 tanggal 15 April 2021 SK-119/MBU/04/2021 dated April 15, 2021	S-26/D.05/2021 tanggal 22 Desember 2021 S-26/D.05/2021 dated December 22, 2021	-	-	2021-sekarang 2021-present
		Plt. Direktur Investasi Act. Director of Investment	Keputusan Dewan Komisaris PT ASABRI (Persero) Nomor KEP/2/KOM/AS/I/2025 tanggal 22 Januari 2025* The Decree of the Board of Commissioners of PT ASABRI (Persero) Number KEP/2/KOM/AS/I/2025 dated January 22, 2025*	-	-	-	22 Januari 2025-sekarang January 22, 2025-present
4	Khaidir Abdurrahman	Direktur Hubungan Kelembagaan Director of Institutional Relations	SK-29/MBU/01/2022 tanggal 25 Januari 2022 SK-29/MBU/01/2022 dated January 25, 2022	S-12/D.05/2022 tanggal 4 Juli 2022 S-12/D.05/2022 dated July 4, 2022	-	-	2022- sekarang 2022-present

*) Berdasarkan Keputusan Dewan Komisaris PT ASABRI (Persero)

*) Based on the Resolution of the Board of Commissioners of PT ASABRI (Persero)

Kronologis Perubahan Direksi

Tabel Perubahan Komposisi Direksi

Chronology of Changes to Board of Directors

Table of Changes to Composition of Board of Directors

No	Nama *Name*	Jabatan *Position*	Pengangkatan oleh RUPS *Appointment by GMS*	Pemberhentian oleh RUPS *Dismissal by GMS*
1	Jeffry Haryadi P. Manullang	Plt. Direktur Investasi* Act. Director of Investment*	9 September 2024 September 9, 2024	21 Januari 2025 January 21, 2025
2	Sri Ainin Muktirizka	Plt. Direktur Investasi* Act. Director of Investment*	22 Januari 2025 January 22, 2025	-

*) Berdasarkan Keputusan Dewan Komisaris PT ASABRI (Persero) Nomor KEP/11/KOM/AS/IX/2024 tanggal 10 September 2024 tentang Penunjukan Pelaksana Tugas Direktur Investasi PT ASABRI (Persero) dan Keputusan Dewan Komisaris PT ASABRI (Persero) Nomor KEP/2/KOM/AS/I/2025 tanggal 22 Januari 2025 tentang Perubahan Penunjukan Pelaksana Tugas (Plt.) Direktur Investasi PT ASABRI (Persero)

*) Based on the Decree of the Board of Commissioners of PT ASABRI (Persero) Number KEP/11/KOM/AS/IX/2024 dated September 10, 2024, concerning the Appointment of the Acting Director of Investment of PT ASABRI (Persero) and the Decree of the Board of Commissioners of PT ASABRI (Persero) Number KEP/2/KOM/AS/I/2025 dated January 22, 2025, concerning Changes to the Appointment of the Acting Director of Investment of PT ASABRI (Persero)

PENGANGKATAN DIREKSI

Direksi diangkat dan diberhentikan oleh Pemegang Saham melalui RUPS. Pengangkatan Direksi telah melalui proses *Fit and Proper Test* sesuai peraturan perundang-undangan yang berlaku dan ketentuan GCG.

APPOINTMENT OF BOARD OF COMMISSIONERS

The Board of Directors is appointed and dismissed by Shareholders through the GMS. The appointment of the Board of Directors has gone through a Fit and Proper Test process under applicable laws and regulations and GCG provisions.

Pemberhentian anggota Direksi dapat dilakukan apabila:

1. Tidak dapat melaksanakan tugasnya dengan baik.
2. Tidak melaksanakan atau melanggar ketentuan peraturan perundang-undangan atau Anggaran Dasar.
3. Terlibat dalam tindakan yang merugikan Perusahaan dan/atau Negara.
4. Dinyatakan bersalah berdasarkan putusan pengadilan yang mempunyai kekuatan hukum tetap.
5. Mengundurkan diri.

TUGAS DAN TANGGUNG JAWAB DIREKSI

Direksi memiliki tugas dan tanggung jawab sebagai berikut:

1. Direksi harus melaksanakan tugasnya dengan iktikad baik untuk kepentingan Perseroan dan sesuai dengan maksud dan tujuan Perseroan, serta memastikan agar Perseroan melaksanakan tanggung jawab sosialnya serta memperhatikan kepentingan dari berbagai Pemangku Kepentingan sesuai dengan ketentuan peraturan perundang-undangan.
2. Direksi bertugas menjalankan segala tindakan yang berkaitan dengan pengurusan Perseroan untuk kepentingan Perseroan dan sesuai dengan maksud dan tujuan Perseroan serta mewakili Perseroan baik di dalam maupun di luar Pengadilan tentang segala hal dan segala kejadian dengan pembatasan-pembatasan sebagaimana diatur dalam perundang-undangan, Anggaran Dasar, dan/atau Keputusan RUPS.
3. Direksi sebagai organ Perseroan bertugas dan bertanggung jawab secara kolegial dalam mengelola Perseroan. Masing-masing Anggota Direksi dapat melaksanakan tugas dan mengambil keputusan sesuai dengan pembagian tugas dan wewenangnya.
4. Dalam melaksanakan tugasnya, Anggota Direksi wajib mencurahkan tenaga, pikiran dan perhatian secara penuh pada tugas, kewajiban, dan pencapaian tujuan Perseroan.
5. Direksi berwenang menjalankan pengurusan sebagaimana dimaksud pada nomor 2 sesuai dengan kebijakan yang dipandang tepat, dalam batas yang ditentukan dalam undang-undang ini dan/atau Anggaran Dasar.

Dismissal of members of the Board of Directors may be carried out if they are:

1. Unable to carry out their duties properly.
2. Failed to implement or violate the provisions of laws and regulations or the Articles of Association.
3. Involved in actions detrimental to the Company and/or the State.
4. Found guilty based on a court decision that has permanent legal force.
5. Resigning.

DUTIES AND RESPONSIBILITIES OF BOARD OF DIRECTORS

The Board of Directors has the following duties and responsibilities:

1. The Board of Directors must perform its duties in good faith for the interests of the Company and as per the aims and objectives of the Company, and ensure that the Company carries out its social responsibilities and takes the interests of various Stakeholders into account according to the provisions of laws and regulations.
2. The Board of Directors is in charge of carrying out any actions related to the management of the Company for the interests of the Company and as per the aims and objectives of the Company and representing the Company both within and outside the Court regarding any matters and events with limitations as set forth in the legislation, the Articles of Association, and/or GMS Resolutions.
3. The Board of Directors, as an organ of the Company, is in charge of and responsible collegially in managing the Company. Each member of the Board of Directors shall perform their duties and make decisions according to the division of their responsibilities and authorities.
4. In performing their duties, members of the Board of Directors must devote their full energy, thought, and attention to the responsibilities, obligations, and achievement of the Company's objectives.
5. The Board of Directors is authorized to carry out the management as referred to in number 2 according to policies deemed appropriate, within the limits specified in this law and/or Articles of Association.

Tugas dan tanggung jawab Direksi Perseroan secara lebih rinci diatur dalam Keputusan Bersama Dewan Komisaris dan Direksi PT ASABRI (Persero) Nomor KEP/07/KOM/AS/VII/2019; Nomor KEP/PH.05/51-AS/VII/2019 tanggal 18 Juli 2019 tentang Pedoman Kerja Dewan Komisaris dan Direksi (*Board Manual*) PT ASABRI (Persero).

The duties and responsibilities of the Company's Board of Directors are regulated in more detail in the Joint Decrees of the Board of Commissioners and the Board of Directors of PT ASABRI (Persero) Number KEP/07/KOM/AS/VII/2019; Number KEP/PH.05/51-AS/VII/2019 on July 18, 2019, concerning the Board Manual of the Board of Commissioners and Board of Directors of PT ASABRI (Persero).

PEMBAGIAN TUGAS DIREKSI

Perseroan telah menetapkan pembagian tugas masing-masing Direksi, meliputi:

DIVISION OF DUTIES FOR BOARD OF DIRECTORS

The Company has determined the division of duties for each member of the Board of Directors, including:

Nama *Name*	Jabatan *Position*	Pembidangan Tugas *Division of Duties*
Jeffry Haryadi P. Manullang	Direktur Utama President Director	Mengoordinasikan, mengarahkan, memutuskan, dan bertanggung jawab dalam kegiatan bersama dengan Anggota Direksi lainnya secara kolektif kolegial dalam menyelenggarakan perencanaan, penetapan, pengembangan, pengendalian, dan implementasi kebijakan, serta strategi fungsi pengawas/audit internal, sekretariat Perusahaan, strategi korporasi, dan pengelolaan pelaksanaan tugas serta fungsi Kantor Cabang sesuai dengan prinsip-prinsip tata kelola Perusahaan yang baik (*Good Corporate Governance*), misi, visi, tata nilai, dan tujuan Perusahaan. Coordinate, direct, decide upon, and be accountable for joint activities with other members of the Board of Directors in a collective collegial manner in planning, determination, development, control, and implementation of policies, as well as strategies for internal oversight/audit functions, the Company secretariat, corporate strategies, and management of the implementation of duties and functions of Branch Offices in accordance with the principles of Good Corporate Governance, mission, vision, values, and objectives of the Company.
Helmi Imam Satriyono	Direktur Keuangan dan Manajemen Risiko Director of Finance and Risk Management	Mengoordinasikan, mengarahkan, memutuskan, dan bertanggung jawab dalam kegiatan bersama dengan Anggota Direksi lainnya secara kolektif kolegial dalam menyelenggarakan perencanaan, penetapan, pengembangan, pengendalian, dan implementasi kebijakan, serta strategi keuangan, akuntansi, dan manajemen risiko pada setiap program THT, JKK, JKm, dan AIP. Coordinate, direct, decide upon, and be accountable for joint activities with other Board of Directors members in a collective collegial manner in planning, determining, controlling, and implementing policies as well as financial, accounting, and risk management strategies for each THT, JKK, JKm, and AIP program.
Sri Ainin Muktirizka	Direktur SDM dan Hukum Director of Human Resources and Legal Affairs	Mengoordinasikan, mengarahkan, memutuskan, dan bertanggung jawab dalam kegiatan bersama dengan Anggota Direksi lainnya secara kolektif kolegial dalam menyelenggarakan perencanaan, penetapan, pengembangan, pengendalian, dan implementasi kebijakan, serta strategi fungsi pengelolaan strategi dan operasional Sumber Daya Manusia, kegiatan umum Perusahaan, kepatuhan, dan hukum. Coordinate, direct, decide upon, and be responsible for joint activities with other Board of Directors members in a collective collegial manner in planning, establishing, developing, controlling, and implementing policies and strategies for the strategic and operational management of Human Resources, general Company activities, compliance, and legal matters.
	Plt. Direktur Investasi Act. Director of Investment	Mengoordinasikan, mengarahkan, memutuskan, dan bertanggung jawab dalam kegiatan bersama dengan Anggota Direksi lainnya secara kolektif kolegial dalam menyelenggarakan perencanaan, penetapan, pengembangan, pengendalian dan implementasi kebijakan, serta strategi fungsi manajemen portofolio dan manajemen investasi pada setiap programm THT, JKK, JKm, dan AIP. Coordinate, direct, decide, and be responsible, together with other Board of Directors members in a collective collegial manner, for the planning, determination, development, control, and implementation of policies as well as strategies for portfolio management and investment management functions in every THT, JKK, JKm, and AIP program.

Nama *Name*	Jabatan *Position*	Pembidangan Tugas *Division of Duties*
Khaidir Abdurrahman	Direktur Hubungan Kelembagaan Director of Institutional Relations	Mengoordinasikan, mengarahkan, memutuskan, dan bertanggung jawab dalam kegiatan bersama dengan Anggota Direksi lainnya secara kolektif kolegial dalam menyelenggarakan perencanaan, penetapan, pengembangan, pengendalian, dan implementasi kebijakan, serta strategi fungsi pengelolaan hubungan kelembagaan Perusahaan, kepesertaan, pengembangan manfaat, layanan program THT, JKK, JKm, dan Pensiun, serta teknologi informasi. Coordinate, direct, decide upon, and be responsible for joint activities with other Board of Directors members in a collective collegial manner in planning, establishing, developing, controlling, and implementing policies and strategies for the management of the Company's institutional relations, membership, benefit development, THT, JKK, JKm, and information technology programs.

WEWENANG DIREKSI

Direksi memiliki kewenangan di antaranya:

1. Menetapkan kebijakan kepengurusan Perseroan.
2. Mengatur penyerahan kekuasaan Direksi kepada seorang atau beberapa orang anggota Direksi untuk mengambil keputusan atas nama Direksi atau mewakili Perseroan di dalam dan di luar pengadilan.
3. Mengatur penyerahan kekuasaan Direksi kepada seorang atau beberapa orang pekerja Perseroan baik sendiri-sendiri maupun bersama-sama atau kepada orang lain, untuk mewakili Perseroan di dalam dan di luar pengadilan.
4. Mengatur ketentuan-ketentuan tentang kepegawaian Perseroan termasuk penetapan gaji, pensiun atau jaminan hari tua dan penghasilan lain bagi pekerja Perseroan berdasarkan peraturan perundang-undangan yang berlaku, dengan ketentuan penetapan gaji, pensiun atau jaminan hari tua dan penghasilan lain bagi pekerja yang melampaui kewajiban yang ditetapkan peraturan perundang-undangan, harus mendapatkan persetujuan terlebih dahulu dari RUPS.
5. Mengangkat dan memberhentikan pekerja Perseroan berdasarkan peraturan kepegawaian Perseroan dan peraturan perundang-undangan yang berlaku.
6. Mengangkat dan memberhentikan Sekretaris Perusahaan.
7. Melakukan segala tindakan dan perbuatan lainnya mengenai pengurusan maupun pemilik kekayaan Perseroan, mengikat Perseroan dengan pihak lain dan/atau pihak lain dengan Perseroan, serta mewakili Perseroan di dalam dan di luar pengadilan tentang segala hal dan segala kejadian, dengan pembatasan-pembatasan sebagaimana diatur dalam peraturan perundang-undangan, Anggaran Dasar dan/atau Keputusan RUPS.

AUTHORITIES OF BOARD OF DIRECTORS

The Board of Directors has the following authorities:

1. Establish the Company's management policies.
2. Manage the transfer of powers of the Board of Directors to one or several members of the Board of Directors to make decisions on behalf of the Board of Directors or represent the Company within and outside the court.
3. Manage the transfer of the Board of Directors' powers to one or several employees of the Company, either individually or jointly, or to other people, to represent the Company within and outside the court.
4. Regulate provisions regarding company personnel, including the determination of salaries, pensions, or old age benefits, and any other income for the Company's workers under applicable laws and regulations, provided that the salaries, pensions, or old age benefits and any other income for workers that exceed the obligations specified by laws and regulations must obtain prior approval of the GMS.
5. Appoint and dismiss the Company's employees based on the Company's personnel regulations and applicable laws and regulations.
6. Appoint and dismiss Corporate Secretary.
7. Carry out any and all other actions regarding the management and ownership of the Company's assets, bind the Company with other parties and/ or other parties with the Company, and represent the Company within and outside the court regarding any matters and events, with limitations as regulated in the laws and regulations, Articles of Association, and/ or GMS Resolutions.

PROGRAM PENGENALAN BAGI ANGGOTA DIREKSI BARU

Perseroan telah menetapkan program pengenalan bagi Direksi baru, bertujuan agar dapat menjalankan tugas dan tanggung jawabnya sebagai anggota Direksi dengan sebaik-baiknya. Program pengenalan bagi anggota Direksi Baru meliputi:

1. Profil singkat perusahaan.
2. Pelaksanaan prinsip-prinsip GCG Perseroan.
3. Pengelolaan Layanan

Di tahun 2025, terdapat perubahan komposisi Direksi dalam hal perubahan jabatan, namun tidak terdapat anggota Direksi baru. Dengan demikian, Perseroan tidak menyelenggarakan program pengembangan kompetensi bagi Direksi di tahun 2025.

INDUCTION PROGRAM FOR NEW MEMBERS OF BOARD OF DIRECTORS

The Company has established an induction program for new members of the Board of Directors, aimed at ensuring that they can carry out their duties and responsibilities as members of the Board of Directors as effectively as possible. The induction program for new members of the Board of Directors includes:

1. Brief company profile.
2. Implementation of the Company's GCG principles.
3. Service Management.

In 2025, there were changes in the composition of the Board of Directors due to changes in positions, but no new members were appointed. Therefore, the Company did not organize a competency development program for new Directors in 2025.

RAPAT DIREKSI

Kebijakan Rapat Direksi

Rapat Direksi wajib dilakukan secara berkala sedikitnya 1 (satu) kali dalam sebulan, atau setiap waktu bilamana dipandang perlu atas permintaan seorang atau lebih anggota Direksi, dan rapat gabungan sebanyak 1 (satu) kali setiap bulannya.

Pelaksanaan Rapat Direksi

Di tahun 2025, Direksi telah menyelenggarakan rapat Direksi sebanyak 100 (seratus) kali, rapat gabungan sebanyak 8 (delapan) kali, dan RUPS 2 (dua) kali dengan frekuensi dan tingkat kehadiran rapat masing-masing Direksi sebagai berikut:

BOARD OF DIRECTORS MEETING

Board of Directors Meeting Policy

The Board of Directors' Meeting must be held periodically at least once a month, or at any time if deemed necessary at the request of one or more members of the Board of Directors, and joint meetings once a month.

Implementation of Board of Directors Meeting

In 2025, the Board of Directors held 100 (one hundred) meetings, 8 (eight) joint meetings, and 2 (two) GMS meetings with the following frequency and attendance levels for each Board of Commissioners:

Nama *Name*	Jabatan *Position*	Rapat Internal *Internal Meeting*			Rapat Gabungan *Joint Meeting*			RUPS *GMS*
		Jumlah Rapat *Total Meeting*	Kehadiran Rapat *Meeting Attendance*	Frekuensi Kehadiran *Attendance Frequency* (%)	Jumlah Rapat *Total Meeting*	Kehadiran Rapat *Meeting Attendance*	Frekuensi Kehadiran *Attendance Frequency* (%)	
Jeffry Haryadi P. Manullang	Direktur Utama President Director	100	100	100	8	8	100	2
Helmi Imam Satriyono	Direktur Keuangan dan Manajemen Risiko Director of Finance and Risk Management	100	98	98	8	8	100	2

Nama *Name*	Jabatan *Position*	Rapat Internal *Internal Meeting*			Rapat Gabungan *Joint Meeting*			RUPS *GMS*
		Jumlah Rapat *Total Meeting*	Kehadiran Rapat *Meeting Attendance*	Frekuensi Kehadiran *Attendance Frequency* (%)	Jumlah Rapat *Total Meeting*	Kehadiran Rapat *Meeting Attendance*	Frekuensi Kehadiran *Attendance Frequency* (%)	
Sri Ainin Muktirizka	Direktur SDM dan Hukum/ Plt. Direktur Investasi Director of Human Resources and Legal Affairs/ Act. Director of Investment	100	99	99	8	8	100	2
Khaidir Abdurrahman	Direktur Hubungan Kelembagaan Director of Institutional Relations	100	98	98	8	8	100	2

AGENDA RAPAT DIREKSI

Rapat Internal

BOARD OF DIRECTORS MEETING AGENDA

Internal Meeting

Tanggal Rapat/ *Meeting Date*	Agenda Rapat *Meeting Agenda*
3 Januari 2025/ January 3, 2025	Pembahasan Usulan KPI PT ASABRI (Persero) Tahun 2025 Discussion of PT ASABRI (Persero)'s Proposed KPI for 2025
7 Januari 2025/ January 7, 2025	*1. Update* Kasus Gugatan Perdata di PN Medan No. 687/Pdt.G/2024/PN Mdn Update on Civil Lawsuit Case at Medan District Court No. 687/Pdt.G/2024/PN Mdn
	2. Update Kasus Gugatan Perdata ASABRI melawan Sutrisno Lukito Disastro tingkat Peninjauan Kembali di MA Update on the ASABRI Civil Lawsuit against Sutrisno Lukito Disastro at the Supreme Court Review Stage
	3. Pembahasan Rakornis Tahun 2025 Discussion of the 2025 Coordination Meeting
10 Januari 2025/ January 10, 2025	Pembahasan Lanjutan Rakornis Tahun 2025 Follow-up Discussion of the 2025 Coordination Meeting
21 Januari 2025/ January 21, 2025	Pembahasan Strategi Komunikasi Tahun 2025 Discussion of the 2025 Communication Strategy
24 Januari 2025/ January 24, 2025	1. Pembahasan Terkait Rencana Pemindahan Pembayaran Pensiun ke Kemenkeu Discussion Regarding the Plan to Transfer Pension Payments to the Ministry of Finance
	2. BoD Only Meeting Board of Directors Only Meeting
4 Februari 2025/ February 4, 2025	*Update* Progres Rakornis Update on Coordination Meeting Progress
7 Februari 2025/ February 7, 2025	Pengelolaan SDM Human Resources Management
8 Februari 2025/ February 8, 2025	Pembahasan Lanjutan Rakornis Tahun 2025 Follow-up Discussion of the 2025 Coordination Meeting
13 Februari 2025/ February 13, 2025	Pembahasan Revisi RJPP 2025-2029 Discussion of the Revision of the 2025-2029 RJPP
14 Februari 2025/ February 14, 2025	*BoD Only Meeting* Board of Directors Only Meeting
	Pembahasan Kerja Sama Sistem Autentikasi Digital Discussion on Digital Authentication System Cooperation
19 Februari 2025/ February 19, 2025	*BoD Only Meeting* Board of Directors Only Meeting

Tanggal Rapat/ *Meeting Date*	Agenda Rapat *Meeting Agenda*
23 Februari 2025/ February 23, 2025	1. Pembahasan Pemaparan *Tools Management* atas Pengelolaan Dana AIP oleh PT ASABRI (Persero) Discussion of the Presentation of Management Tools for the Management of AIP Funds by PT ASABRI (Persero)
	2. Kajian Dampak Pengalihan Pembayaran Pensiun Study of the Impact of the Transfer of Pension Payments
26 Februari 2025/ February 26, 2025	*BoD Only Meeting* Pembahasan Isu Strategis Perusahaan dengan *Stakeholders* Terkait Board of Directors Only Meeting: Discussion of Strategic Company Issues with Relevant Stakeholders
27 Februari 2025/ February 27, 2025	Pembahasan Implementasi PSAK 109 Discussion of PSAK 109 Implementation
28 Februari 2025/ February 28, 2025	Pembahasan Finalisasi Laporan Valuasi Nilai Wajar Perseroan oleh KJPP Discussion of Finalization of the Company's Fair Value Valuation Report by the Public Service Agency (KJPP)
5 Maret 2025/ March 5, 2025	Pembahasan KPI Individual Direksi Tahun 2025 Discussion of Individual KPIs for the Board of Directors in 2025
10 Maret 2025/ March 10, 2025	*BoD Only Meeting Medical Benefit* Board of Directors Only Meeting: Medical Benefits
11 Maret 2025/ March 11, 2025	Pembahasan Lanjutan KPI Individual Direksi Tahun 2025 Further Discussion of Individual KPIs for the Board of Directors in 2025
13 Maret 2025/ March 13, 2025	1. Pembahasan KPI Kantor Cabang Tahun 2025 Discussion of Branch Office KPIs in 2025
	2. Pembahasan Perjanjian Kerja Bersama Discussion of Collective Labor Agreements
	3. BoD Only Meeting Board of Directors Only Meeting
19 Maret 2025/ March 19, 2025	1. Penyampaian Hasil Rapat Komite MR dan ALM Tentang Pelaksanaan ICOFR Tahun 2025 Submission of the Results of the MR and ALM Committee Meetings Regarding the ICoFR Implementation in 2025
	2. Penyampaian Laporan Risiko per Januari 2025 Submission of the Risk Report as of January 2025
20 Maret 2025/ March 20, 2025	1. Rencana Penerimaan Hasil Pembubaran Reksa Dana yang Dikelola PT Corfina Capital dan PT Asia Raya Kapital Planned Receipt of Proceeds from the Dissolution of Mutual Funds Managed by PT Corfina Capital and PT Asia Raya Kapital
	2. Evaluasi Organisasi Organizational Evaluation
24 Maret 2025/ March 24, 2025	*BoD Only Meeting* Board of Directors Only Meeting
25 Maret 2025/ March 25, 2025	Pembahasan Lanjutan KPI Kantor Cabang Tahun 2025 Further Discussion of Branch Office KPIs in 2025
27 Maret 2025/ March 27, 2025	Pembahasan KPI Individual Direksi Tahun 2024 dengan KAP Kanaka Puradiredja Suhartono Discussion of Individual KPIs for the Board of Directors in 2024 with KAP Kanaka Puradiredja Suhartono
16 April 2025/ April 16, 2025	1. Kajian *Stress Test* Stress Test Study
	2. Usulan Organisasi Organizational Proposal
17 April 2025/ April 17, 2025	1. Usulan Organisasi Organizational Proposal
	2. BoD Only Meeting Board of Directors Only Meeting
28 April 2025/ April 28, 2025	1. Struktur Organisasi Organizational Structure
	2. Kinerja TW I Tahun 2025 Performance in the First Quarter of 2025
30 April 2025/ April 30, 2025	Pemaparan Hasil Pemeriksaan Langsung OJK Tahun 2024 Presentation of the Results of the OJK Direct Examination in 2024
5 Mei 2025/ May 5, 2025	Pengelolaan SDM Human Resources Management

Tanggal Rapat/ *Meeting Date*	Agenda Rapat *Meeting Agenda*
9 Mei 2025/ May 9, 2025	1. Penilaian Kinerja Mitra Bayar tahun 2024 Payment Partner Performance Assessment in 2024
	2. Pengelolaan SDM Human Resources Management
15 Mei 2025/ May 15, 2025	*Update* Progres Rencana Pengadaan Sistem Autentikasi Update on the Progress of the Authentication System Procurement Plan
21 Mei 2025/ May 21, 2025	Pembahasan Persiapan RDP Komisi VI DPR RI Discussion of Preparation for the House of Representatives Commission VI Hearing (RDP)
28 Mei 2025/ May 28, 2025	Pembahasan Usulan Program Sekolah Satria Veteran Discussion of the Proposed Satria Veteran School Program
10 Juni 2025/ June 10, 2025	Persiapan untuk Rapat Pembahasan Draf RPP ALMA Preparation for the ALMA Draft Draft Regulation Meeting
12 Juni 2025/ June 12, 2025	Persiapan Rapat Teknis Laporan Keuangan Tahun 2024 *Audited* Preparation for the 2024 Audited Financial Report Technical Meeting
17 Juni 2025/ June 17, 2025	Pemantauan Capaian Kinerja PT ASABRI (Persero)TW I Tahun 2025 Monitoring the Performance Achievements of PT ASABRI (Persero) in the First Quarter of 2025
24 Juni 2025/ June 24, 2025	1. Pengelolaan SDM Human Resources Management
	2. Pembahasan Pembangunan Aplikasi Sistem Yandu Nextgen Tahap Kedua Discussion of the Development of the Second Phase of the Nextgen Yandu System Application
	3. Usulan Brand Guideline PT ASABRI (Persero) Proposed Brand Guideline for PT ASABRI (Persero)
30 Juni 2025/ June 30, 2025	Pembahasan BA Hasil Pengawasan Itjen Kemkeu Discussion of the BA Results of the Inspectorate General of the Ministry of Finance's Supervision
2 Juli 2025/ July 2, 2025	1. Organisasi Pengelolaan SDM (ada 2 pembahasan dalam agenda ini) Human Resources Management Organization (available (2 discussions on this agenda)
	2. Pengelolaan SDM (ada 2 pembahasan dalam agenda ini) Human Resource Management (2 discussions on this agenda)
4 Juli 2025/ July 2, 2025	*BoD Only Meeting* Board of Directors Only Meeting
8 Juli 2025/ July 8, 2025	1. Pembahasan HUT ke-54 ASABRI Discussion of ASABRI's 54th Anniversary
	2. Pembahasan Autentikasi Digital Discussion of Digital Authentication
	3. Pembahasan Komitmen Kinerja Penyaluran Belanja Pensiun Tahun Anggaran 2025 Discussion of Pension Expenditure Distribution Performance Commitment for 2025 Fiscal Year
	4. Rencana Pelaksanaan Talent Mobility Talent Mobility Implementation Plan
10 Juli 2025/ July 10, 2025	*BoD Only Meeting* Board of Directors Only Meeting
11 Juli 2025/ July 11, 2025	*BoD Only Meeting* Board of Directors Only Meeting
14 Juli 2025/ July 14, 2025	Pengelolaan SDM Human Resources Management
15 Juli 2025/ July 15, 2025	Pembahasan Penyusunan *Master Plan* TI Tahun 2025-2029 Discussion of the IT Master Plan 2025-2029
21 Juli 2025/ July 21, 2025	Penerima Pensiun yang diangkat menjadi PNS Pension Recipients Appointed as Civil Servants
23 Juli 2025/ July 23, 2025	Pembahasan Autentikasi Digital Discussion of Digital Authentication
	Pembahasan Kinerja Keuangan TW II 2025 Discussion of Financial Performance for the Second Quarter of 2025
30 Juli 2025/ July 30, 2025	Pembahasan Kinerja Triwulan II Tahun 2025 PT ASABRI (Persero) Discussion of PT ASABRI (Persero)'s Second Quarter 2025 Performance
	Pembahasan HUT ke-54 ASABRI Discussion of ASABRI's 54th Anniversary

Tanggal Rapat/ *Meeting Date*	Agenda Rapat *Meeting Agenda*
1 Agustus 2025/ August 1, 2025	1. Rencana Persiapan *Go Live* Microsoft Dynamics 365 Berbasis Cloud Preparation Plan for Cloud-Based Microsoft Dynamics 365 Go Live
	2. Pembahasan Laporan Perkembangan Autentikasi Digital Discussion of the Digital Authentication Progress Report
5 Agustus 2025/ August 5, 2025	Pembahasan Permasalahan Pensiun Discussion of Pension Issues
6 Agustus 2025/ August 6, 2025	Rapat Direksi: Board of Directors Meeting: 1. Profil Risiko TW II Tahun 2025 dan Subsequent Event Risk Profile for the Second Quarter of 2025 and Subsequent Events 2. Kesiapan ASABRI terhadap Implementasi Peraturan Pemerintah Pengelolaan Aset dan Liabilitas Program Pensiun ASABRI's Readiness for the Implementation of Government Regulations on the Management of Pension Program Assets and Liabilities
6 Agustus 2025/ August 6, 2025	3. Pembahasan Permasalahan Pensiun Discussion of Pension Issues
12 Agustus 2025/ August 12, 2025	Pembahasan Tindak Lanjut Informasi Bursa Efek Indonesia terkait *Delisting* Saham MYRX dan KPAL Discussion of Follow-up Information from the Indonesia Stock Exchange regarding the Delisting of MYRX and KPAL Shares
14 Agustus 2025/ August 14, 2025	Pengelolaan SDM Human Resources Management
15 Agustus 2025/ August 15, 2025	1. Laporan *Update* Perkembangan Autentikasi Digital Digital Authentication Development Update Report
	2. Tindak Lanjut Penyelesaian Permasalahan Pensiun Follow-up on Resolving Pension Issues
19 Agustus 2025/ August 19, 2025	1. Pembahasan *Talent Mobility* Discussion of Talent Mobility
	2. Pembahasan Tanggapan atas Substansi Peta Jalan Pengembangan Keuangan Berkelanjutan Sektor Perasuransian, Penjaminan, dan Dana Pensiun 2026-2030 Discussion of Responses to the Substance of the Roadmap for Sustainable Financial Development in the Insurance, Guarantee, and Pension Fund Sector 2026-2030
21 Agustus 2025/ August 21, 2025	Pembahasan Autentikasi Digital Discussion of Digital Authentication
26 Agustus 2025/ August 26, 2025	Pengelolaan SDM Human Resources Management
27 Agustus 2025/ August 27, 2025	Pengelolaan SDM Human Resources Management
28 Agustus 2025/ August 28, 2025	*BoD Only Meeting* Board of Directors Only Meeting
29 Agustus 2025/ August 29, 2025	*BoD Only Meeting* Board of Directors Only Meeting
29 Agustus 2025/ August 29, 2025	Usulan Penyesuaian Premi Program THT Proposed Adjustment of THT Program Premiums
3 September 2025/ September 3, 2025	Pembahasan Perkara/Perkembangan Sidang 10 Terdakwa Korporasi (Manager Investasi) dalam Kasus Tipikor ASABRI Discussion of Cases/Trial Progress of 10 Corporate Defendants (Investment Managers) in the ASABRI Corruption Case
8 September 2025/ September 8, 2025	Pembahasan Gugatan dari Peserta a.n. Alhairy Kepada PT ASABRI (Persero) *c.q.* Kancab Palembang Discussion of Lawsuits from Participants in the name of Alhairy To PT ASABRI (Persero), more specifically, Palembang Branch Office
26 September 2025/ September 26, 2025	Pembahasan Revisi Proposal Pembangunan Aplikasi Yandu Nextgen Discussion of the Revised Yandu Nextgen Application Development Proposal
29 September 2025/ September 29, 2025	Pembahasan Daftar Informasi Publik PT ASABRI (Persero) Tahun 2025 Discussion of the 2025 PT ASABRI (Persero) Public Information List
9 Oktober 2025/ October 9, 2025	Usulan KPI Manajemen pada RKAP Tahun 2026 Proposed Management KPIs in the 2026 Work Plan and Budget
14 Oktober 2025/ October 14, 2025	Pembahasan Lanjutan Usulan KPI Manajemen pada RKAP Tahun 2026 Further Discussion of the Proposed Management KPIs in the 2026 Work Plan and Budget

Tanggal Rapat/ *Meeting Date*	Agenda Rapat *Meeting Agenda*
15 Oktober 2025/ October 15, 2025	Pengelolaan SDM – Agenda 1 Human Resources Management – First Agenda
	Pengelolaan SDM – Agenda 2 Human Resources Management – Second Agenda
17 Oktober 2025/ October 17, 2025	Usulan Alokasi Dana PUM KPR Tahun 2025 Proposed Allocation of KPR Funds for 2025
17 Oktober 2025/ October 17, 2025	Pengelolaan SDM Human Resources Management
22 Oktober 2025/ October 22, 2025	Laporan Capaian Kinerja TW III Tahun 2025 Performance Achievement Report for the Third Quarter of 2025
24 Oktober 2025/ October 24, 2025	Pembahasan RKAP 2026 Discussion of the 2026 Work Plan and Budget (RKAP)
28 Oktober 2025/ October 28, 2025	Pengelolaan SDM Human Resources Management
29 Oktober 2025/ October 29, 2025	Pembahasan Kinerja Triwulan III tahun 2025 dan RKAP tahun 2026 Discussion of PT ASABRI (Persero)'s Third Quarter 2025 Performance and 2026 Work Plan and Budget (RKAP)
30 Oktober 2025/ October 30, 2025	Evaluasi Sistem Manajemen Kinerja Karyawan (SMKK) Employee Performance Management System (SMKK) Evaluation
4 November 2025/ November 4, 2025	Pengelolaan SDM Human Resources Management
6 November 2025/ November 6, 2025	Pengelolaan SDM – Agenda 1 Human Resources Management – First Agenda
	Pengelolaan SDM – Agenda 2 Human Resources Management – Second Agenda
7 November 2025/ November 7, 2025	Permasalahan Pembayaran Pensiun Pension Payment Problems
	Pengelolaan SDM Human Resources Management
18 November 2025/ November 18, 2025	Pengelolaan SDM Human Resources Management
21 November 2025/ November 21, 2025	Pembahasan *Key Performance Indicator* (KPI) Individual Direksi Tahun 2026 Discussion of Individual Key Performance Indicators (KPIs) for the Board of Directors in 2026
	Rapat Tinjauan Manajemen Management Review Meeting
26 November 2025/ November 26, 2025	*BoD Only Meeting* Board of Directors Only Meeting
27 November 2025/ November 27, 2025	Pembahasan Penunjukkan Langsung Jasa Konsultan Penyusunan RJPP 2026-2030 Discussion of Direct Appointment of Consultant Services for the Preparation of the 2026-2030 Long-Term Plan
	Rencana Tindak Lanjut Pekerjaan Pembangunan Sistem Layanan Terpadu (Yandu) Nextgen Tahun Anggaran 2025 Follow-up Plan for the Development of the Nextgen Integrated Service System (Yandu) for the 2025 Fiscal Year
	Berita Acara Pembahasan Temuan Sementara Pemeriksaan Pajak tahun 2023 Minutes of Discussion of Interim Tax Audit Findings in 2023
28 November 2025/ November 28, 2025	Pengelolaan SDM Human Resources Management
5 Desember 2025/ December 5, 2025	Pembahasan Bab I dan Bab II RJPP 2026-2030 Discussion of Chapters I and II of the 2026-2030 Long-Term Plan
8 Desember 2025/ December 8, 2025	Pembahasan *Monitoring* Penyampaian Profil Risiko Tahun 2026 Discussion of Monitoring the Submission of the Risk Profile in 2026
	Pembahasan Inovasi "Bebas Akses ASABRI Mobile Apps dan ASABRI Star: Layanan Tanpa Hambatan" Discussion of the Innovation "Free Access to ASABRI Mobile Apps and ASABRI Star: Unhindered Service"
9 Desember 2025/ December 9, 2025	Pengelolaan SDM Human Resources Management
12 Desember 2025/ December 12, 2025	Pembahasan Dana Talangan Pembayaran Pensiun Bulan Januari 2026 Discussion of Pension Advance Funds for January 2026

Tanggal Rapat/ *Meeting Date*	Agenda Rapat *Meeting Agenda*
19 Desember 2025/ December 19, 2025	Laporan Perkembangan Pengadaan Yandu Nextgen Procurement Progress Report for Yandu Nextgen
21 Desember 2025/ December 21, 2025	Pembahasan Lanjutan Laporan Perkembangan Pengadaan Yandu Nextgen Further Discussion of the Procurement Progress Report for Yandu Nextgen
24 Desember 2025/ December 24, 2025	Evaluasi Organisasi Organizational Evaluation
24 December 2025/ December 24, 2025	Tingkat Bunga Pengembangan Manfaat TA dan NTTA Tahun 2026 Insurance Savings Benefit Development Interest Rate and Cash Value of Insurance Savings in 2026
29 Desember 2025/ December 29, 2025	Persetujuan Nilai Imbal Jasa Pemanfaatan Autentikasi Digital Approval of the Fee for Utilizing Digital Authentication
	Persetujuan Format Revisi SP3R Approval of the Revised Format for the Pension Payment Statement via Account and Power of Attorney
	Persetujuan jam operasional layanan Kancab Approval of Branch Office Service Hours
30 Desember 2025/ December 30, 2025	Pengelolaan SDM Human Resources Management
	Pembahasan Implementasi Inovasi Tahun 2025 Discussion on Innovation Implementation in 2025
	Pembahasan *Roadmap* ESG Discussion of the ESG Roadmap

Rapat Gabungan **Joint Meeting**

Tanggal Rapat *Meeting Date*	Agenda Rapat *Meeting Agenda*
10 Februari 2025 February 10, 2025	Rencana Pengalihan Penyelenggaraan Pembayaran Manfaat Pensiun Pension Benefit Payment Transfer Plan
14 Maret 2025 March 14, 2025	Pemaparan Hasil Audit Laporan Keuangan PT ASABRI (Persero) Tahun Buku 2024 oleh KAP Kanaka Puradiredja Suhartono Presentation of the Audit Results of the Financial Statements of PT ASABRI (Persero) for 2024 Fiscal Year by KAP Kanaka Puradiredja Suhartono
27 Mei 2025 May 27, 2025	1) Pembahasan Usulan Remunerasi Direksi dan Dewan Komisaris PT ASABRI (Persero) Discussion of the Proposed Remuneration of the Board of Directors and Board of Commissioners of PT ASABRI (Persero) 2) Pembahasan Usulan KAP untuk Audit Laporan Keuangan PT ASABRI (Persero) Tahun Buku 2025 Discussion of the KAP's Proposal for the Audit of the Financial Statements of PT ASABRI (Persero) for 2025 Fiscal Year 3) Pembahasan Usulan Penyesuaian Struktur Organisasi PT ASABRI (Persero) Tahun 2025 Discussion of the Proposed Adjustment to the Organizational Structure of PT ASABRI (Persero) for 2025
30 Juli 2025 July 30, 2025	Pembahasan Kinerja Triwulan II Tahun 2025 PT ASABRI (Persero) Discussion of PT ASABRI (Persero)'s Second Quarter 2025 Performance
29 Agustus 2025 August 29, 2025	Usulan Penyesuaian Premi Program THT Proposed Adjustment to the THT Program Premium
8 Oktober 2025 October 8, 2025	Pembahasan Perkembangan Pengelolaan Investasi PT ASABRI (Persero) sampai dengan Agustus 2025 Discussion of PT ASABRI (Persero) Investment Management Developments as of August 2025
29 Oktober 2025 October 29, 2025	Pembahasan Kinerja Triwulan III tahun 2025 dan RKAP tahun 2026 Discussion of PT ASABRI (Persero)'s Third Quarter 2025 Performance and 2026 Work Plan and Budget (RKAP)
29 Desember 2025 December 29, 2025	1) Pembahasan Finalisasi RKAP Tahun 2026 PT ASABRI (Persero) Discussion of the Finalization of PT ASABRI (Persero)'s 2026 Work Plan and Budget (RKAP) 2) Pembahasan Perkembangan Pemulihan Aset atas Putusan Berkekuatan Hukum Tetap (*inkracht*) PT ASABRI (Persero) Discussion on the Development of Asset Recovery based on the Final Legal Decision (*inkracht*) of PT ASABRI (Persero)

PENILAIAN KINERJA DIREKSI

Pihak yang Menilai

Dalam implementasinya, penilaian Direksi dilakukan oleh Dewan Komisaris dengan metode *self-assessment.*

Kriteria Penilaian

Perseroan telah menetapkan indikator-indikator yang dinilai dalam pelaksanaan tugas Direksi meliputi aspek-aspek sebagai berikut:

1. Penyusunan rencana strategis Perseroan secara akurat.
2. Pemenuhan target kinerja yang ditetapkan.
3. Pengendalian operasional dan keuangan terhadap implementasi rencana dan kebijakan Perusahaan.
4. Pengurusan Perseroan sesuai dengan peraturan perundang-undangan yang berlaku dan Anggaran Dasar.
5. Menjalin hubungan yang bernilai tambah bagi Perseroan dan para Pemangku Kepentingan sesuai dengan ketentuan peraturan GCG.
6. Pengelolaan potensi benturan kepentingan anggota Direksi dan Manajemen di bawah Direksi.
7. Pelaksanaan fungsi pengawasan internal yang berkualitas.
8. Pelaksanaan fungsi Sekretariat Perusahaan secara efektif.

Pelaporan pertanggungjawaban pengelolaan Perusahaan selanjutnya menjadi dasar penilaian bagi RUPS untuk memberikan pembebasan tanggung jawab (*acquit et de charge*) dan penentuan besaran remunerasi Direksi.

Hasil Penilaian

Di tahun 2025, Direksi telah konsisten melakukan perbaikan dan optimalisasi terkait layanan kepesertaan dengan secara intensif terus melakukan komunikasi dengan Kementerian Pertahanan, Polri, BKN, Kementerian Keuangan, Dinas Kependudukan dan Catatan Sipil untuk memperoleh data kepesertaan secara lebih akurat dan *update*, dengan demikian upaya penyehatan perusahaan perlu terus dilanjutkan, seperti sinergi klaster, serta percepatan penyelesaian *asset recovery* dan aset tidak produktif.

EVALUATION OF BOARD OF DIRECTOR PERFORMANCE

Assessor

In its implementation, the Board of Directors' assessment is conducted by the Board of Commissioners using a self-assessment method.

Assessment Criteria

The Company has established indicators that are assessed in carrying out the duties of the Board of Directors, including the following aspects:

1. Accurate preparation of the Company's strategic plan.
2. Fulfillment of specified performance targets.
3. Operational and financial control over the implementation of the Company's plans and policies.
4. Management of the Company under applicable laws and regulations and Articles of Association.
5. Establishment of relationships that add value to the Company and its Stakeholders according to the provisions of GCG regulations.
6. Management of potential conflicts of interest between members of the Board of Directors and Management under the Board of Directors.
7. Quality performance of internal control functions.
8. Effective performance of the functions of the Corporate Secretariat

The Company's management accountability reporting becomes the basis for assessment for the GMS to grant release of responsibility (acquit et de charge) and determine the amount of remuneration for the Board of Directors.

Assessment Results

In 2025, the Board of Directors has consistently made improvements and optimizations related to membership services intensively continuing to communicate with Ministry of Defense, National Police, BKN, Ministry of Finance, Population and Civil Registry Agency in order to acquire more accurate and updated membership data, and therefore the company's restructuring efforts shall continue, such as cluster synergy, and accelerated completion of assets recovery and unproductive assets.

Dari aspek SDM, Direksi telah melakukan pengelolaan SDM yang terintegritas, mulai dari tahapan menjaring calon-calon talenta terbaik di awal Rekrutmen dan Seleksi, hingga pengembangan kompetensi kepada seluruh insan ASABRI.

Berdasarkan *Key Performance Indicator* (KPI), Direksi juga telah memenuhi capaian KPI mencapai 107,01 dari skala 100 serta dengan tingkat Kesehatan kategori "SEHAT (AA)" sebagaimana diatur dalam Peraturan Menteri BUMN Nomor PER-2/MBU/03/2023 tentang Pedoman Tata Kelola dan Kegiatan Korporasi Signifikan Badan Usaha Milik Negara.

From a human resources (HR) perspective, the Board of Directors has implemented integrated human resource management, starting from the initial recruitment and selection process to the competency development of all ASABRI employees.

Based on Key Performance Indicators (KPIs), the Board of Directors has also achieved the KPI target of 107.01 on a scale of 100 and achieved a "HEALTHY (AA)" level of Health predicate as stipulated in SOE Ministerial Regulation Number PER-2/MBU/03/2023 concerning Guidelines for Governance and Significant Corporate Activities of State-Owned Enterprises.

PENILAIAN KINERJA KOMITE DI BAWAH DIREKSI

Dalam menjalankan fungsinya, Direksi dibantu oleh Komite pendukung di antaranya Komite Investasi, Komite Aktuaria dan Produk, Komite Manajemen Risiko dan Asset Liability Management, Komite Teknologi Informasi, Komite Tanggung Jawab Sosial dan Lingkungan, dan Komite Karier. Di tahun 2025, seluru komite telah menjalankan tugas dan tanggung jawabnya dengan baik dan optimal, mulai dari pemberian masukan kepada Direksi hingga pelaksanaan rapat. Kinerja baik yang dihasilkan mampu memberikan dampak positif bagi keberlanjutan Perseroan.

COMMITTEE PERFORMANCE ASSESSMENT UNDER BOARD OF DIRECTORS

In carrying out its function, the Board of Directors is assisted by supporting Committees, namely the Investment Committee, Actuarial and Product Committee, Risk Management and Asset Liability Management Committee, Information Technology Committee, Social and Environmental Responsibility Committee, and Career Committee. In 2025, all committees performed their duties and responsibilities effectively and optimally, from providing input to the Board of Directors to conducting meetings. This strong performance has positively impacted the Company's sustainability.

PROGRAM PENGEMBANGAN DIREKSI

Di tahun 2025, Direksi telah mengikuti program pengembangan kompetensi sebagai berikut:

BOARD OF DIRECTORS DEVELOPMENT PROGRAM

In 2025, the Board of Directors participated in the following competency development programs:

Tabel Realisasi Program Pengembangan Kompetensi Direksi

Table of Realization of Board of Directors Competency Development Programs

Nama *Name*	Jabatan *Position*	Program Pengembangan Kompetensi *Competency Development Program*	Tanggal Pelaksanaan *Implementation Date*	Penyelenggara *Organizer*
Jeffry Haryadi P. Manullang	Direktur Utama President Director	• Masterclass Program Series XXIV Tahun 2025 "Mitigasi Risiko dalam Transformasi Digital"; Masterclass Program Series XXIV, 2025: "Risk Mitigation in Digital Transformation"; • Workshop Ethical Risk Culture & Risk Leadership; • Konferensi Nasional Profesional Manajemen Risiko XI "Toward Golden Indonesia 2045: Risk Management as a Competitive Edge in a Complex World: Preparedness, Agility, and Adaptation". 11th National Conference of Risk Management Professionals: "Toward Golden Indonesia 2045: Risk Management as a Competitive Edge in a Complex World: Preparedness, Agility, and Adaptation."	• 3-4 Juli 2025 July 3-4, 2025 • 30 September 2025 September 30, 2025 • 27-28 November 2025 November 27-28, 2025	• Lembaga Sertifikasi Profesi Manajemen Risiko (LSPMR); Risk Management Professional Certification Institution (LSPMR); • GRC Management; GRC Management; • Lembaga Sertifikasi Profesi Manajemen Risiko (LSPMR). Risk Management Professional Certification Institution (LSPMR).
Helmi Imam Satriyono	Direktur Keuangan dan Manajemen Risiko Director of Finance and Risk Management	• Masterclass Program Series XXIV Tahun 2025 "Mitigasi Risiko dalam Transformasi Digital"; Masterclass Program Series XXIV, 2025: "Risk Mitigation in Digital Transformation"; • *Workshop* Ethical Risk Culture & Risk Leadership; Workshop Ethical Risk Culture & Risk Leadership; • Konferensi Nasional Profesional Manajemen Risiko XI "Toward Golden Indonesia 2045: Risk Management as a Competitive Edge in a Complex World: Preparedness, Agility, and Adaptation". 11th National Conference of Risk Management Professionals: "Toward Golden Indonesia 2045: Risk Management as a Competitive Edge in a Complex World: Preparedness, Agility, and Adaptation."	• 3-4 Juli 2025 July 3-4, 2025 • 30 September 2025 September 30, 2025 • 27-28 November 2025 November 27-28, 2025	• Lembaga Sertifikasi Profesi Manajemen Risiko (LSPMR); Risk Management Professional Certification Institution (LSPMR); • GRC Management; GRC Management; • Lembaga Sertifikasi Profesi Manajemen Risiko (LSPMR). Risk Management Professional Certification Institution (LSPMR).

Nama *Name*	Jabatan *Position*	Program Pengembangan Kompetensi *Competency Development Program*	Tanggal Pelaksanaan *Implementation Date*	Penyelenggara *Organizer*
Sri Ainin Muktirizka	Direktur SDM dan Hukum/ Plt. Direktur Investasi Director of Human Resources and Legal Affairs/ Act. Director of Investment	• Masterclass Program Series XXIV Tahun 2025 "Mitigasi Risiko dalam Transformasi Digital"; Masterclass Program Series XXIV, 2025: "Risk Mitigation in Digital Transformation"; • Konferensi Nasional Profesional Manajemen Risiko XI "Toward Golden Indonesia 2045: Risk Management as a Competitive Edge in a Complex World: Preparedness, Agility, and Adaptation"; 11th National Conference of Risk Management Professionals: "Toward Golden Indonesia 2045: Risk Management as a Competitive Edge in a Complex World: Preparedness, Agility, and Adaptation." • Governance Risk Compliance (GRC) Executive Session. Governance Risk Compliance (GRC) Executive Session.	• 3-4 Juli 2025; July 3-4, 2025; • 27-28 November 2025; November 27-28, 2025; • 24-29 Desember 2025. December 24-29, 2025	• Lembaga Sertifikasi Profesi Manajemen Risiko (LSPMR); Risk Management Professional Certification Institution (LSPMR); • Lembaga Sertifikasi Profesi Manajemen Risiko (LSPMR); Risk Management Professional Certification Institution (LSPMR); • PT Jagat Artha Chakra. PT Jagat Artha Chakra.
Khaidir Abdurrahman	Direktur Hubungan Kelembagaan Director of Institutional Relations	• Masterclass Program Series XXIV Tahun 2025 "Mitigasi Risiko dalam Transformasi Digital"; Masterclass Program Series XXIV, 2025: "Risk Mitigation in Digital Transformation"; • *Workshop* Ethical Risk Culture & Risk Leadership; Workshop Ethical Risk Culture & Risk Leadership; • Konferensi Nasional Profesional Manajemen Risiko XI "Toward Golden Indonesia 2045: Risk Management as a Competitive Edge in a Complex World: Preparedness, Agility, and Adaptation". 11th National Conference of Risk Management Professionals: "Toward Golden Indonesia 2045: Risk Management as a Competitive Edge in a Complex World: Preparedness, Agility, and Adaptation."	• 3-4 Juli 2025 July 3-4, 2025 • 30 September 2025 September 30, 2025 • 27-28 November 2025 November 27-28, 2025	• Lembaga Sertifikasi Profesi Manajemen Risiko (LSPMR); Risk Management Professional Certification Institution (LSPMR); • GRC Management; GRC Management; • Lembaga Sertifikasi Profesi Manajemen Risiko (LSPMR). Risk Management Professional Certification Institution (LSPMR).

PELAKSANAAN TUGAS DIREKSI 2025

Di sepanjang tahun 2025, Direksi telah melaksanakan tugas dan tanggung jawab sesuai dengan pedoman kerja yang telah ditetapkan. Direksi berhasil memberikan kontribusi positif terhadap operasional, dan keuangan. Kinerja baik ini diwujudkan dengan tercapainya KPI Direksi mencapai skor 107,01.

IMPLEMENTATION OF DUTIES OF BOARD OF DIRECTORS IN 2025

Throughout 2025, the Board of Directors carried out its duties and responsibilities in accordance with established work guidelines. The Board of Directors successfully made positive contributions to operational and financial performance. This strong performance was demonstrated by the achievement of the Board of Directors' KPIs, which reached a score of 107.01.

INFORMASI KEPEMILIKAN SAHAM DEWAN KOMISARIS DAN DIREKSI

Kepemilikan saham Dewan Komisaris dan Direksi Perseroan di tahun 2025 adalah sebagai berikut:

Tabel Kepemilikan Saham Dewan Komisaris dan Direksi Tahun 2025

SHARE OWNERSHIP INFORMATION OF BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

The share ownership of the Company's Board of Commissioners and Board of Directors in 2025 is as follows:

Table of Share Ownership of Board of Commissioners and Board of Directors in 2025

Nama *Name*	Jabatan *Position*	Kepemilikan Saham *Share Ownership*	
		Perseroan *The Company*	Perusahaan lain *Other Companies*
Dewan Komisaris **Board of Commissioners**			
Rui F.G.P. Duarte	Komisaris Utama President Commissioner	Tidak Ada None	Tidak Ada None
Fary Djemy Francis	Wakil Komisaris Utama merangkap Komisaris Independen Deputy President Commissioner concurrently serving as Independent Commissioner	Tidak Ada None	PT Multi Dirgantara Utama
I Nengah P. Winata	Komisaris Independen Independent Commissioner	Tidak Ada None	• PT Multi Kreasi Investama • PT Armika Karya Teknik
Arief Sulistyanto	Komisaris Independen Independent Commissioner	Tidak Ada None	Tidak Ada None
Rofyanto Kurniawan	Komisaris Commissioner	Tidak Ada None	PT Telkom Indonesia Tbk
Direksi **Board of Directors**			
Jeffry Haryadi P. Manullang	Direktur Utama President Director	Tidak Ada None	Tidak Ada None
Helmi Imam Satriyono	Direktur SDM dan Hukum/ Plt. Direktur Investasi Director of Human Resources and Legal Affairs/ Act. Director of Investment	Tidak Ada None	• PT Garuda Indonesia (Tbk) • PT Bank Rakyat Indonesia (Persero) Tbk
Sri Ainin Muktirizka	Direktur SDM dan Hukum/ Plt. Direktur Investasi Director of Human Resources and Legal Affairs/ Act. Director of Investment	Tidak Ada None	Tidak Ada None
Khaidir Abdurrahman	Direktur Hubungan Kelembagaan Director of Institutional Relations	Tidak Ada None	Tidak Ada None

INFORMASI KEBERAGAMAN KOMPOSISI DEWAN KOMISARIS DAN DIREKSI

KEBIJAKAN KEBERAGAMAN KOMPOSISI DEWAN KOMISARIS DAN DIREKSI

Perseroan menjunjung tinggi prinsip korporasi yang sehat, oleh karena itu ASABRI senantiasa memperkuat dan menyesuaikan kepatuhan terhadap perkembangan regulasi dan peraturan yang berlaku, termasuk dalam

COMPOSITION DIVERSITY INFORMATION OF BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

COMPOSITION DIVERSITY POLICY OF BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

The Company upholds the principles of a healthy corporation, thus ASABRI continues to strive for adjustments by strengthening compliance with the development of applicable regulations and rules,

pengaplikasian kebijakan keberagaman komposisi Dewan Komisaris dan Direksi yang berpedoman pada Peraturan Menteri BUMN Nomor PER-02/MBU/02/2015 tentang Persyaratan dan Tata Cara Pengangkatan dan Pemberhentian Anggota Dewan Komisaris dan Dewan Pengawas Badan Usaha Milik Negara untuk Dewan Komisaris dan PER-03/MBU/02/2015 tentang Tata Cara Pengangkatan, dan Pemberhentian Anggota Direksi Badan Usaha Milik Negara untuk Direksi. Penerapan kebijakan keberagaman komposisi Dewan Komisaris dan Direksi tidak terlepas dari komitmen ASABRI dalam menciptakan pengelolaan yang efektif, efisien, dan berprinsip pada kepatuhan terhadap peraturan perundang-undangan yang berlaku.

including in the application of the policy of diversity in the composition of the Board of Commissioners and Board of Directors, which is guided by the Regulation of the Minister of State-Owned Enterprises Number PER-02/MBU/02/2015 on Requirements and Procedures for Appointment and Dismissal of Members of the Board of Commissioners and the Supervisory Board of State-Owned Enterprises for the Board of Commissioners and PER-03/MBU/02/2015 on Procedures for Appointment and Dismissal of Members of the Board of Directors of State-Owned Enterprises for the Board of Directors. The implementation of the diversity policy in the composition of the Board of Commissioners and Directors is inseparable from ASABRI's commitment to creating effective, efficient management based on compliance with applicable laws and regulations.

Penetapan komposisi Dewan Komisaris dan Direksi telah mempertimbangkan dan memenuhi kebutuhan dan kompleksitas kebutuhan pengawasan dan pengelolaan ASABRI. Seluruh anggota Dewan Komisaris dan Direksi telah memenuhi kebijakan keberagaman komposisi dilihat dari aspek pengetahuan, keahlian, pengalaman profesional, latar belakang pendidikan guna memberikan alternatif pendekatan pengawasan yang beragam dan mendukung efektivitas pelaksanaan tugas dan tanggung jawab Dewan Komisaris dan Direksi. Penerapan kebijakan keberagaman komposisi Dewan Komisaris dan Direksi tidak mengurangi legitimasi bagi ASABRI dalam memberlakukan evaluasi kinerja dengan cara yang sama, tanpa membeda-bedakan jenis kelamin, ras, agama, dan suku.

The determination of the composition of the Board of Commissioners and Board of Directors has considered and met the needs and complexity of ASABRI's supervision and management needs. All members of the Board of Commissioners and Board of Directors have complied with the diversity composition policy in terms of knowledge, expertise, professional experience, and educational background to provide alternative approaches to diverse supervision and support the effectiveness of the implementation of the duties and responsibilities of the Board of Commissioners and Board of Directors. The implementation of the diversity composition policy of the Board of Commissioners and Board of Directors does not reduce the legitimacy of ASABRI in implementing performance evaluations in the same way, without distinguishing between gender, race, religion, and ethnicity.

Informasi keberagaman komposisi Dewan Komisaris dan Direksi Perseroan adalah sebagai berikut:

Tabel Komposisi Keberagaman Dewan Komisaris dan Direksi

Information on the diversity composition of the Board of Commissioners and Board of Directors is as follows:

Table of Composition Diversity of Board of Commissioners and Board of Directors

Nama *Name*	Jabatan *Position*	Usia *Age*	Jenis Kelamin *Gender*	Pendidikan *Education*
Dewan Komisaris **Board of Commissioners**				
Rui F.G.P. Duarte	Komisaris Utama President Commissioner	53 tahun 53 years old	Laki-laki Male	• S1 War Studies Bachelor of War Studies • S2 Business Administration Master of Business Administration • S3 Ilmu Pertahanan Doctor of Defense Science

Nama *Name*	Jabatan *Position*	Usia *Age*	Jenis Kelamin *Gender*	Pendidikan *Education*
Arief Sulistyanto	Komisaris Independen Independent Commissioner	60 tahun 60 years old	Laki-laki Male	• S1 Ilmu Kepolisian Bachelor of Criminal Justice • S2 Sains Ilmu Kepolisian Master of Science in Criminal Justice • S3 Doktor Ilmu Hukum Doctor of Law
Rofyanto Kurniawan	Komisaris Commissioner	55 tahun 55 years old	Laki-laki Male	• S1 Teknik Sipil Bachelor of Civil Engineering • S2 Administrasi Bisnis Master of Business Administration • S3 Filsafat Ekonomi Doctor of Economic Philosophy
Direksi **Board of Directors**				
Jeffry Haryadi P. Manullang	Direktur Utama President Director	59 tahun 59 years old	Laki-laki Male	S1 Akuntansi Bachelor of Accounting
Helmi Imam Satriyono	Direktur Keuangan dan Manajemen Risiko Director of Finance and Risk Management	57 tahun 57 years old	Laki-laki Male	• S1 Matematika Bachelor of Mathematics • S2 Manajemen Keuangan dan Perbankan Master of Financial and Banking Management
Sri Ainin Muktirizka	Direktur SDM dan Hukum/ Plt. Direktur Investasi Director of Human Resources and Legal Affairs/ Act. Director of Investment	55 tahun 55 years old	Perempuan Female	• S1 Teknik Industri Bachelor of Industrial Engineering • S2 Manajemen Internasional Master of International Management • S3 Ilmu Manajemen Doctor of Management Science
Khaidir Abdurrahman	Direktur Hubungan Kelembagaan Director of Institutional Relations	54 tahun 54 years old	Laki-laki Male	• S1 Politik Bachelor of Politics • S2 Manajemen Administrasi Publik Master of Public Administration Management

INFORMASI HUBUNGAN AFILIASI DEWAN KOMISARIS DAN DIREKSI

Afiliasi adalah hubungan yang dimiliki Direksi, Dewan Komisaris dan Pemegang Saham Utama dan/atau Pengendali Perseroan dalam bentuk:

1. Hubungan keluarga karena perkawinan dan keturunan sampai derajat kedua baik horizontal maupun vertikal.
2. Hubungan kepengurusan atau pengelolaan pada Pemegang Saham Utama/Pengendali.
3. Hubungan kepemilikan saham masing-masing anggota Direksi dan Dewan Komisaris pada Pemegang Saham Utama dan/atau Pengendali Perseroan sebagai badan hukum.

Dewan Komisaris dan Direksi tidak memiliki hubungan keuangan, hubungan kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan anggota Direksi lainnya, Dewan Komisaris dan/atau Pemegang Saham Pengendali.

AFFILIATION INFORMATION OF BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

Affiliation is a relationship between the Board of Directors, Board of Commissioners, and the Company's Majority and/or Controlling Shareholders in the form of:

1. Family relationships due to marriage and descent up to the second degree, both horizontally and vertically.
2. Relationship of management or administration with the Majority/Controlling Shareholders.
3. Relationship of share ownership of each member of the Board of Directors and Board of Commissioners with the Majority and/or Controlling Shareholders of the Company as a legal entity.

The Board of Commissioners and Board of Directors do not have any financial relationship, management relationship, share ownership, and/or family relationship with other members of the Board of Directors, the Board of Commissioners, and/or Controlling Shareholders.

Tabel Hubungan Afiliasi Dewan Komisaris dan Direksi | **Table of Affiliations of Board of Commissioners and Board of Directors**

Nama *Name*	Jabatan *Position*	Hubungan Keluarga dengan *Familial Affiliations with*						Hubungan Keuangan dengan *Financial Affiliations with*					
		Dewan Komisaris *Board of Commissioners*		Direksi *Board of Directors*		Pemegang Saham *Shareholders*		Dewan Komisaris *Board of Commissioners*		Direksi *Board of Directors*		Pemegang Saham *Shareholders*	
		Ya *Yes*	Tidak *No*	Ya *Yes*	Tidak *No*	Ya *Yes*	Tidak *No*	Ya *Yes*	Tidak *No*	Ya *Yes*	Tidak *No*	Ya *Yes*	Tidak *No*
Dewan Komisaris Board of Commissioners													
Rui F.G.P. Duarte	Komisaris Utama President Commissioner	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓
Arief Sulistyanto	Komisaris Independen Independent Commissioner	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓
Rofyanto Kurniawan	Komisaris Commissioner	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓
Direksi Board of Directors													
Jeffry Haryadi P. Manullang	Direktur Utama President Director	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓
Helmi Imam Satriyono	Direktur Keuangan dan Manajemen Risiko Director of Finance and Risk Management	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓
Sri Ainin Muktirizka	Direktur SDM dan Hukum/ Plt. Direktur Investasi Director of Human Resources and Legal Affairs/ Act. Director of Investment	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓
Khaidir Abdurrahman	Direktur Hubungan Kelembagaan Director of Institutional Relations	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓

INFORMASI RANGKAP JABATAN DEWAN KOMISARIS DAN DIREKSI

Informasi rangkap jabatan Dewan Komisaris dan Direksi Perseroan di tahun 2025 adalah sebagai berikut:

INFORMATION ON CONCURRENT POSITIONS OF BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

Information on the concurrent positions of the Company's Board of Commissioners and Directors in 2025 is as follows:

Tabel Rangkap Jabatan Dewan Komisaris dan Direksi **Table of Concurrent Positions of Board of Commissioners and Board of Directors**

Nama *Name*	Jabatan *Position*	Jabatan Lainnya *Other Position*	Instansi *Instance*	Bidang Usaha *Business fields*
		Dewan Komisaris **Board of Commissioners**		
Rui F.G.P. Duarte	Komisaris Utama President Commissioner	Inspektur Jenderal (Irjen) Inspector General (Irjen)	Kementerian Pertahanan Ministry of Defense	Instansi Pemerintah Government Agency
Arief Sulistyanto	Komisaris Independen Independent Commissioner	Tidak Ada None	Tidak Ada None	Tidak Ada None
Rofyanto Kurniawan	Komisaris Commissioner	Direktur Penyusunan Anggaran Pendapatan dan Belanja Negara Director of Preparation of State Revenue and Expenditure Budget	Kementerian Keuangan Ministry of Finance	Instansi Pemerintah Government Agency
		Direksi **Board of Directors**		
Jeffry Haryadi P. Manullang	Direktur Utama President Director	Tidak Ada None	Tidak Ada None	Tidak Ada None
Helmi Imam Satriyono	Direktur Keuangan dan Manajemen Risiko Director of Finance and Risk Management	Tidak Ada None	Tidak Ada None	Tidak Ada None
Sri Ainin Muktirizka	Direktur SDM dan Hukum Director of Human Resources and Legal Affairs	Plt. Direktur Investasi Act. Director of Investment	PT ASABRI (Persero)	BUMN State-Owned Enterprise
Khaidir Abdurrahman	Direktur Hubungan Kelembagaan Director of Institutional Relations	Tidak Ada None	Tidak Ada None	Tidak Ada None

INFORMASI NOMINASI DAN REMUNERASI DEWAN KOMISARIS DAN DIREKSI

Perseroan berkomitmen memberikan penghargaan kepada Dewan Komisaris dan Direksi atas peran pentingnya dalam organ Perseroan berupa pemberian remunerasi yang layak dan sesuai dengan aturan perundang-undangan yang berlaku sebagai motivasi dan dukungan dalam mendorong kinerja terbaik Dewan Komisaris dan Direksi.

INFORMASI ON NOMINATION AND REMUNERATION OF BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

The Company is committed to providing awards to the Board of Commissioners and Directors for their essential roles in the Company's organs, in the form of appropriate remuneration in accordance with applicable laws and regulations, as motivation and support in encouraging the best performance of the Board of Commissioners and Board of Directors.

DASAR KEBIJAKAN REMUNERASI DEWAN KOMISARIS DAN DIREKSI

Perseroan telah menetapkan dasar kebijakan remunerasi bagi Dewan Komisaris dan Direksi mengacu pada ketentuan sebagai berikut:

1. Peraturan Menteri Badan Usaha Milik Negara Nomor PER-3/MBU/03/2023 tentang Organ dan Sumber Daya Manusia Badan Usaha Milik Negara.
2. Surat Asisten Deputi Bidang Jasa Asuransi dan Dana Pensiun Kementerian Badan Usaha Milik Negara Republik Indonesia Nomor SR-111/Wk.MBU.08/08/2024 tanggal 27 Agustus 2024 hal Penetapan Penghasilan Direksi dan Komisaris PT ASABRI (Persero).

PENGUNGKAPAN INDIKATOR PENETAPAN REMUNERASI DEWAN KOMISARIS DAN DIREKSI

Berdasarkan Peraturan Menteri Badan Usaha Milik Negara Nomor PER-3/MBU/03/2023 tentang Organ dan Sumber Daya Manusia Badan Usaha Milik Negara, penetapan remunerasi Dewan Komisaris dan Direksi meliputi:

1. Penetapan Penghasilan yang berupa Gaji atau Honorarium, Tunjangan, dan Fasilitas yang bersifat tetap dilakukan dengan mempertimbangkan faktor skala usaha, faktor kompleksitas usaha, tingkat inflasi, kondisi dan kemampuan keuangan perusahaan, dan faktor lain yang relevan, serta tidak boleh bertentangan dengan peraturan perundang-undangan.
2. Penetapan Penghasilan yang berupa tantiem/ insentif Kinerja/*Long-Term Incentive* (LTI) yang bersifat variabel (*merit rating*) dilakukan dengan mempertimbangkan faktor kinerja dan kemampuan keuangan perusahaan, serta faktor lain yang relevan.
3. Faktor lain termasuk di antaranya adalah tingkat Penghasilan yang berlaku umum dalam industri yang sejenis.
4. Dalam hal perhitungan Gaji atau Honorarium dengan memperhatikan faktor menyebabkan Gaji atau Honorarium lebih rendah dari pada tahun sebelumnya maka Gaji atau Honorarium yang dipakai untuk yang bersangkutan dapat ditetapkan sama dengan Gaji atau Honorarium tahun sebelumnya.

BASIS FOR REMUNERATION POLICY OF BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

The Company has established a basic remuneration policy for the Board of Commissioners and Directors, referring to the following provisions:

1. Regulation of the Minister of State-Owned Enterprises Number PER-3/MBU/03/2023 on Organs and Human Resources of State-Owned Enterprises.
2. Letter of the Assistant Deputy for Insurance Services and Pension Funds of the Ministry of State-Owned Enterprises of the Republic of Indonesia Number SR-111/Wk.MBU.08/08/2024 dated August 27, 2024, concerning Determination of Income of Directors and Commissioners of PT ASABRI (Persero).

DISCLOSURE OF INDICATORS FOR DETERMINATION OF REMUNERATION OF BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

Based on the Regulation of the Minister of State-Owned Enterprises Number PER-3/MBU/03/2023 concerning Organs and Human Resources of State-Owned Enterprises, the determination of the remuneration of the Board of Commissioners and Board of Directors includes:

1. Determination of Income in the form of Salary or Honorarium, Allowances, and Facilities that are fixed in nature is determined by considering factors of business scale, business complexity, inflation rate, condition, and financial capacity of the company, and other relevant factors. It must not conflict with laws and regulations.
2. Determination of Income in the form of Bonus/ Performance Incentives/Long-Term Incentives (LTI), which are variable (merit rating), is carried out by considering factors of performance and financial capacity of the company, as well as other relevant factors.
3. Other factors include the level of Income that is generally applicable in similar industries.
4. When calculating Salary or Honorarium by taking into account factors causing it to be lower than in the previous year, the Salary or Honorarium used for the person concerned can be set the same as the Salary or Honorarium of the previous year.

PROSEDUR DAN MEKANISME PENETAPAN REMUNERASI DEWAN KOMISARIS DAN DIREKSI

Perseroan telah menetapkan prosedur dan mekanisme penetapan remunerasi Dewan Komisaris dan Direksi sebagai berikut:

1. Gaji Direktur Utama ditetapkan oleh Rapat Umum Pemegang Saham (RUPS) setiap tahun selama satu tahun terhitung sejak bulan Januari tahun berjalan dengan pedoman internal yang ditetapkan oleh Menteri.
2. Dalam hal RUPS tidak menetapkan besarnya Gaji Direktur Utama untuk tahun tertentu, maka penetapan besarnya Gaji Direktur Utama menggunakan besaran yang paling akhir ditetapkan dan diberlakukan oleh RUPS.
3. Gaji Direksi lainnya ditetapkan dengan komposisi faktor jabatan sebagai berikut:
   a. Wakil Direktur Utama: 90% (sembilan puluh persen) dari Gaji Direktur Utama.
   b. Anggota Direksi lainnya: 85% (delapan puluh lima persen) dari Gaji Direktur Utama.
4. RUPS dapat menetapkan besaran faktor jabatan yang berbeda apabila dipandang lebih dapat merefleksikan kepantasan dan kewajaran dalam pelaksanaan tugas dan tanggung jawab masing-masing anggota Direksi serta kemampuan Perusahaan.
5. Honorarium Dewan Komisaris ditetapkan dengan komposisi Faktor Jabatan sebagai berikut:
   a. Komisaris Utama sebesar 45% (empat puluh lima persen) dari Gaji Direktur Utama.
   b. Wakil Komisaris Utama sebesar 42,50% (empat puluh dua koma lima persen) dari Gaji Direktur Utama.
   c. Anggota Dewan Komisaris sebesar 90% (sembilan puluh persen) dari Honorarium Komisaris Utama.

PROCEDURES AND MECHANISMS FOR DETERMINATION OF REMUNERATION OF THE BOARD OF COMMISSIONERS AND THE BOARD OF DIRECTORS

The Company has established the following procedures and mechanisms for determining the remuneration of the Board of Commissioners and Board of Directors:

1. The salary of the President Director is determined by the General Meeting of Shareholders (GMS) every year for one year, starting from January of the current year, with internal guidelines specified by the Minister.
2. In the event that the GMS does not determine the amount of the President Director's salary for a particular year, the amount most recently determined and enforced by the GMS will be used.
3. The salaries of other Directors are determined with the following composition of position factors:
   a. Deputy President Director: 90% (ninety percent) of the President Director's salary.
   b. Other members of the Board of Directors: 85% (eighty-five percent) of the President Director's salary.
4. The GMS may determine a different amount of position factor if it is considered to better reflect the appropriateness and fairness in carrying out the duties and responsibilities of each member of the Board of Directors and the Company's capabilities.
5. The honorarium of the Board of Commissioners is determined with the following composition of Position Factors:
   a. Main Commissioner 45% (forty-five percent) of the Main Director's Salary;
   b. Deputy Main Commissioner 42.50% (forty-two-point five percent) of the Main Director's Salary;
   c. Members of the Board of Commissioners, 90% (ninety percent) of the Main Commissioner's Honorarium.

STRUKTUR DAN JUMLAH REMUNERASI DEWAN KOMISARIS DAN DIREKSI

Struktur dan jumlah remunerasi Dewan Komisaris dan Direksi meliputi:

STRUCTURE AND AMOUNT OF REMUNERATION OF BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

The income of members of the Board of Commissioners and Board of Directors may consist of:

Dewan Komisaris *Board of Commissioners*	Direksi *Board of Directors*
1. Honorarium. Honorarium. 2. Tunjangan yang terdiri atas: Allowances consisting of: a. Tunjangan Hari Raya. Holiday Allowance. b. Tunjangan transportasi. Housing allowance. c. Asuransi purna jabatan. Post-employment insurance. 3. Fasilitas yang terdiri atas: Facilities consisting of: a. Fasilitas kesehatan. Health facilities. b. Fasilitas bantuan hukum. Legal aid facilities. 4. Tantiem/Insentif Kinerja, di mana di dalam Tantiem tersebut diberikan tambahan berupa Penghargaan Jangka Panjang (LTI). Bonus/Performance Incentives, where in the Bonus/Tantiem, an additional Long-Term Incentives (LTI) is given.	1. Gaji. Salary. 2. Tunjangan yang terdiri atas: Allowances consisting of: a. Tunjangan Hari Raya. Holiday Allowance. b. Tunjangan perumahan. Housing allowance. c. Asuransi purna jabatan. Post-employment insurance. 3. Fasilitas yang terdiri atas: Facilities consisting of: a. Fasilitas kendaraan. Vehicle facilities. b. Fasilitas kesehatan. Health facilities. c. Fasilitas bantuan hukum. Legal aid facilities. 4. Tantiem/Insentif Kinerja, di mana di dalam Tantiem tersebut dapat diberikan tambahan berupa Penghargaan Jangka Panjang (LTI). Bonus/Performance Incentives, where in the Bonus/Tantiem, additional Long-Term Incentives (LTI) may be given.

ORGAN DAN KOMITE DI BAWAH DEWAN KOMISARIS

Dewan Komisaris dibantu oleh Sekretaris Dewan Komisaris dan Komite di bawah Dewan Komisaris terdiri dari Komite Audit, Komite Renumerasi dan Nominasi, Komite Pemantau Risiko dan Tata Kelola Perusahaan yang Baik (GCG).

ORGANS AND COMMITTEES UNDER BOARD OF COMMISSIONERS

The Board of Commissioners is assisted by the Secretary to the Board of Commissioners, and the Committees under the Board of Commissioners consist of the Audit Committee, the Remuneration and Nomination Committee, the Risk Monitoring Committee, and the Good Corporate Governance (GCG) Committee.

SEKRETARIS DEWAN KOMISARIS

Dewan Komisaris menunjuk Sekretaris Dewan Komisaris guna menunjang tugas pengawasan Dewan Komisaris serta memenuhi kepatuhan dalam peraturan dan perundang-undangan serta penerapan tata kelola perusahaan yang baik.

SECRETARY TO THE BOARD OF COMMISSIONERS

The Board of Commissioners appoints the Secretary to the Board of Commissioners to support the Board of Commissioners' supervisory duties, fulfill compliance with regulations and laws, and implement good corporate governance.

TUGAS DAN TANGGUNG JAWAB SEKRETARIS DEWAN KOMISARIS

Berdasarkan Peraturan Kementerian BUMN Nomor PER-3/MBU/03/2023 tentang Organ dan Sumber Daya Manusia Badan Usaha Milik Negara, Sekretaris Dewan Komisaris memiliki tugas dan tanggung jawab sebagai berikut:

DUTIES AND RESPONSIBILITIES OF SECRETARY TO THE BOARD OF COMMISSIONERS

Based on the regulation of the Ministry of State-Owned Enterprises Number PER-3/MBU/03/2023 concerning Organs and Human Resources of State-Owned Enterprises, the Secretary of the Board of Commissioners has the following duties and responsibilities:

1. Mempersiapkan rapat, termasuk bahan rapat Dewan Komisaris;
2. Membuat risalah rapat Dewan Komisaris sesuai ketentuan anggaran dasar BUMN;
3. Melakukan administrasi dokumen Dewan Komisaris baik surat masuk, surat keluar, risalah rapat ataupun dokumen lainnya yang dibutuhkan;
4. Menyusun rancangan rencana kerja dan anggaran Dewan Komisaris;
5. Menyusun rancangan laporan-laporan Dewan Komisaris;
6. Memastikan bahwa Dewan Komisaris mematuhi peraturan perundang-undangan serta menerapkan prinsip Tata Kelola Perusahaan yang Baik;
7. Memberikan informasi yang dibutuhkan oleh Dewan Komisaris secara berkala atau sewaktu-waktu apabila diminta;
8. Mengkoordinasikan anggota Komite, jika diperlukan dalam rangka memperlancar tugas Dewan Komisaris; dan
9. Sebagai penghubung Dewan Komisaris dengan pihak lain.

1. Arranging for meetings, including materials for the Board of Commissioners' meetings;
2. Preparing minutes of Board of Commissioners' meetings according to provisions of the articles of association of SOE;
3. Administering documents for the Board of Commissioners, including incoming letters, outgoing letters, minutes of meetings, or any other required documents;
4. Preparing a draft of work plans and budgets of the Board of Commissioners;
5. Preparing draft of reports of the Board of Commissioners;
6. Ensuring that the Board of Commissioners complies with laws and regulations and applies principles of Good Corporate Governance;
7. Providing information required by the Board of Commissioners periodically or at any time if requested;
8. Coordinating Committee members, if necessary, to facilitate the duties of the Board of Commissioners;
9. Acting as a liaison between the Board of Commissioners and other parties.

PROFIL SEKRETARIS DEWAN KOMISARIS

Penunjukan Dewan Komisaris berdasar Keputusan Dewan Komisaris Nomor KEP/10/KOM/AS/XI/2024 tanggal 1 September 2024 tentang Pemberhentian dan Pengangkatan Sekretaris Dewan Komisaris. Sekretaris Dewan Komisaris Perseroan adalah Dohar Malim Sianturi. Profil Sekretaris Dewan Komisaris adalah sebagai berikut:

SECRETARY TO THE BOARD OF COMMISSIONERS PROFILE

The appointment of the Secretary to the Board of Commissioners is based on the Decree of the Board of Commissioners Number KEP/10/KOM/AS/XI/2024 dated September 1, 2024, concerning the Dismissal and Appointment of the Secretary of the Board of Commissioners. The Secretary to the Company's Board of Commissioners is Dohar Malim Sianturi. The profile of the Secretary to the Board of Commissioners is as follows:

DOHAR MALIM SIANTURI **Sekretaris Dewan Komisaris** ***Secretary to the Board of Commissioners***	
Dasar Pengangkatan ***Basis of Appointment***	Keputusan Dewan Komisaris Nomor KEP/10/KOM/AS/XI/2024 tanggal 1 September 2024 Resolution of the Board of Commissioners No. KEP/10/KOM/AS/XI/2024 dated September 1, 2024
Periode Jabatan ***Term of Service***	1 September 2024-sekarang September 1, 2024-present
Kewarganegaraan ***Citizenship***	Warga Negara Indonesia Indonesian Citizen
Usia ***Age***	60 tahun 60 years old
Riwayat Pendidikan ***Educational Background***	• S2 – Magister Bisnis Administrasi, Universitas Ajou Suwon, Korea Selatan (2001) Master of Business Administration, Ajou Suwon University, South Korea (2001) • S1 – Sarjana Teknik Mesin STTAL Surabaya (1997) Bachelor of Mechanical Engineering, STTAL Surabaya (1997)

DOHAR MALIM SIANTURI Sekretaris Dewan Komisaris *Secretary to the Board of Commissioners*	
Pengalaman Kerja ***Work Experience***	• Sekretaris Dewan Komisaris PT ASABRI (Persero) (2024-sekarang) Secretary to the Board of Commissioners of PT ASABRI (Persero) (2024-present) • Sekretaris Lembaga Pengembangan Pertahanan Negara Universitas Pertahanan RI (2023) Secretary of the National Defense Development Institute, Indonesia Defense University (2023) • Kepala Pusat Riset dan Pengabdian Masyarakat LPPPM Universitas Pertahanan RI (2021) Head of Center for Research and Community Service, LPPPM, Indonesia Defense University (2021) • Kepala Program Studi Strategi Pertahanan Laut Fakultas Strategi Pertahanan Universitas Pertahanan RI (2017) Head of Maritime Defense Strategy Study Program, Faculty of Defense Strategy, Indonesia Defense University (2017) • Kepala Pusat Kerja sama Lembaga LPPPM Universitas Pertahanan RI (2016) Head of Center for Institutional Cooperation, Institute for Research, Publication, and Community, Indonesia Defense University (2016) • Kepala Riset Bela Negara Lembaga Penelitian dan Pengabdian Masyarakat Universitas Pertahanan RI (2014) Head of National Defense Research, Institute for Research, Publication, and Community, Indonesia Defense University (2014) • Kepala Pusat Riset Direktorat Riset Pengabdian Masyarakat Universitas Pertahanan RI (2010) Head of Research Center, Directorate of Research and Community Service, Indonesia Defense University (2010)

PELAKSANAAN KEGIATAN SEKRETARIS DEWAN KOMISARIS

Di tahun 2025, Sekretaris Dewan Komisaris telah melaksanakan fungsi pendukung Dewan Komisaris melalui pengelolaan tata kelola kesekretariatan yang meliputi persiapan dan penyelenggaraan rapat, administrasi dan dokumentasi, penyusunan rencana kerja dan anggaran, penyediaan informasi strategis, serta koordinasi dengan Komite, guna memastikan kepatuhan terhadap peraturan perundang-undangan dan penerapan prinsip Tata Kelola Perusahaan yang Baik di PT ASABRI (Persero).

REMUNERASI SEKRETARIS DEWAN KOMISARIS

Berdasarkan Peraturan Kementerian BUMN Nomor PER-3/MBU/03/2023 tentang Organ dan Sumber Daya Manusia Badan Usaha Milik Negara, penghasilan Sekretaris Dewan Komisaris ditetapkan oleh Dewan Komisaris dengan memperhatikan kemampuan Perusahaan. Adapun besaran dan jenis penghasilan Sekretaris Dewan Komisaris terdiri dari:

1. Honorarium paling banyak 15% (lima belas persen) dari gaji Direktur Utama;
2. Tunjangan terdiri dari transportasi sebesar 20% (dua puluh persen), tunjangan hari raya sebesar 1 (satu) kali honorarium, fasilitas kesehatan dan jasa produksi.

PERFORMANCE OF ACTIVITIES OF SECRETARY TO THE BOARD OF COMMISSIONERS

In 2025, the Secretary of the Board of Commissioners has carried out supporting functions for the Board of Commissioners through secretarial governance management, including the preparation and holding of meetings, administration and documentation, preparation of work plans and budgets, provision of strategic information, and coordination with the Committee, to ensure compliance with laws and regulations and the implementation of Good Corporate Governance principles at PT ASABRI (Persero).

REMUNERATION OF SECRETARY TO THE BOARD OF COMMISSIONERS

Referring to the Regulation of the Ministry of SOEs Number PER-3/MBU/03/2023 on Organs and Human Resources of State-Owned Enterprises, the income of the Secretary of the Board of Commissioners is determined by the Board of Commissioners by considering the Company's capabilities. The amount and type of income of the Secretary of the Board of Commissioners consist of:

1. Honorarium of a maximum of 15% (fifteen percent) of the salary of the President Director;
2. Allowances consist of 20% (twenty percent) transportation, a holiday allowance of 1 (one) time for the honorarium, health facilities, and production services.

PENGEMBANGAN KOMPETENSI SEKRETARIS DEWAN KOMISARIS

Di tahun 2025, program pengembangan kompetensi yang diikuti oleh Sekretaris Dewan Komisaris adalah sebagai berikut:

Tabel Realisasi Pengembangan Kompetensi Sekretaris Dewan Komisaris Tahun 2025

COMPETENCE DEVELOPMENT OF SECRETARY TO THE BOARD OF COMMISSIONERS

In 2025, the competency development programs followed by the Secretary to the Board of Commissioners are as follows:

Table of Realization of Competency Development of Secretary to the Board of Commissioners in 2025

Nama *Name*	Jabatan *Position*	Program Pengembangan Kompetensi *Competency Development Program*	Tanggal Pelaksanaan Implementation Date	Penyelenggara *Organizer*
Dohar Malim Sianturi	Sekretaris Dewan Komisaris Secretary to the Board of Commissioners	• Webinar OJK Institute dengan Tema: "Peran GRC dalam Meningkatkan Kepercayaan Investor dan Stabilitas Sektor Keuangan"; OJK Institute Webinar with the theme: "The Role of GRC in Increasing Investor Confidence and Financial Sector Stability"; • Forum Penguatan Fungsi GRC dengan tema "Penerapan *Internal Control over Financial Reporting* (ICoFR) dalam Rangka Penguatan Sektor Jasa Keuangan"; GRC Function Strengthening Forum with the theme of "Implementation of Internal Control over Financial Reporting (ICoFR) to Strengthen the Financial Services Sector,"; • Pelaksanaan kegiatan Seminar IKAI dengan tema "Driving Enterprise value through strategic risk oversight: the critical role of oversight boards and internal audit in strengthening risk governance and portfolio management"; IKAI Seminar with the theme of "Driving Enterprise Value Through Strategic Risk Oversight: The Critical Role of Oversight Boards and Internal Audit in Strengthening Risk Governance and Portfolio Management"; • Webinar Risk Talk Series 6 dengan tema "RKAP berbasis Risiko"; Risk Talk Series 6 Webinar with the theme of "Risk-Based Corporate Work Plan and Budget (RKAP)"; • *Workshop* GRC "Ethical Risk Culture & Risk Leadership" (5 PDU LSPMR); GRC Workshop "Ethical Risk Culture & Risk Leadership" (5 Professional Development Units from the Risk Management Professional Certification Institution);	• 25 Februari 2025 February 25, 2025 • 3 Maret 2025 March 3, 2025 • 15 Juli 2025 July 15, 2025 • 1 September 2025 September 1, 2025 • 30 September 2025 September 30, 2025 • 2 Oktober 2025 October 2, 2025 • 27-28 November 2025 November 27-28, 2025	• OJK Financial Services Authority • OJK Financial Services Authority • Ikatan Komite Audit Indonesia (IKAI) Indonesian Audit Committee Association (IKAI) • PT ASABRI (Persero) • GRC Management • OJK • PT LSP Manajemen Risiko (LSPMR)

Nama *Name*	Jabatan *Position*	Program Pengembangan Kompetensi *Competency Development Program*	Tanggal Pelaksanaan Implementation Date	Penyelenggara *Organizer*
		• Webinar OJK Institute dengan Tema: "The Sustainable Financing Opportunities in the Indonesian Insurance Industry"; OJK Institute Webinar with the theme: "The Sustainable Financing Opportunities in the Indonesian Insurance Industry" • Konferensi Konferensi Nasional Profesional Manajemen Risiko XI dengan tema Toward Golden Indonesia 2045: Risk Management as a Competitive Edge in a Complex World – Preparedness, Agility, and Adaptation". National Conference on Risk Management Professionals XI, with the theme of "Toward Golden Indonesia 2045: Risk Management as a Competitive Edge in a Complex World – Preparedness, Agility, and Adaptation."		

KOMITE AUDIT

Dewan Komisaris membentuk Komite Audit untuk membantu Dewan Komisaris dalam melaksanakan tugas *monitoring*, evaluasi, supervisi, dan pengawasan terhadap pengelolaan Perseroan. Dalam menjalankan fungsinya, Komite Audit bertanggung jawab kepada Dewan Komisaris.

PEDOMAN KERJA KOMITE AUDIT

Dalam menjalankan fungsinya, Komite Audit telah memiliki Pedoman Kerja yang ditetapkan dalam Piagam Komite Audit. Pedoman tersebut disusun berdasarkan peraturan perundang-undangan yang berlaku dan ditinjau secara berkala.

TUGAS DAN TANGGUNG JAWAB KOMITE AUDIT

Komite Audit memiliki tugas dan tanggung jawab sebagai berikut:

1. Membantu Dewan Komisaris memastikan efektivitas sistem pengendalian internal ASABRI, dan efektivitas pelaksanaan tugas Divisi Satuan Audit Internal dan auditor eksternal/KAP.
2. Menilai pelaksanaan kegiatan serta hasil audit yang dilaksanakan oleh Divisi Satuan Audit Internal maupun auditor eksternal/KAP.
3. Memberikan rekomendasi mengenai pelaksanaan dan penyempurnaan sistem pengendalian Manajemen.

AUDIT COMMITTEE

The Board of Commissioners establishes the Audit Committee to assist the Board of Commissioners in monitoring, evaluating, supervising, and overseeing the management of the Company. In carrying out its function, the Audit Committee is responsible to the Board of Commissioners.

WORK MANUAL OF AUDIT COMMITTEE

In carrying out its function, the Audit Committee has the Work Manual set out in the Audit Committee Charter, prepared based on applicable laws and regulations and reviewed periodically.

DUTIES AND RESPONSIBILITIES OF AUDIT COMMITTEE

The Audit Committee has the following duties and responsibilities:

1. Assisting the Board of Commissioners in ensuring the effectiveness of ASABRI's internal control system, and the effectiveness of performing the duties of the Internal Audit Unit Division and external auditors/KAP.
2. Evaluating the implementation of activities and audit results carried out by the Internal Audit Unit Division and external auditors/KAP.
3. Providing recommendations regarding implementing and improving the Management control system.

4. Memastikan telah terdapat prosedur evaluasi yang memuaskan terhadap segala informasi yang dikeluarkan Perusahaan.
5. Melakukan identifikasi hal-hal yang memerlukan perhatian Dewan Komisaris.
6. Dewan Komisaris dapat memberikan penugasan lain kepada Komite Audit yang ditetapkan dalam piagam Komite Audit, serupa namun tidak terbatas pada:
    a. Melakukan penelaahan atas informasi mengenai Perusahaan, serta RJPP, RKAP, Laporan Manajemen dan informasi lainnya.
    b. Melakukan penelaahan atas ketaatan Perusahaan terhadap peraturan perundang-undangan yang berhubungan dengan kegiatan Perusahaan.
    c. Melakukan penelaahan atas pengaduan yang berkaitan dengan Perusahaan.
    d. Mengkaji kecukupan fungsi Divisi Satuan Audit, termasuk jumlah auditor dan kompetensi yang dibutuhkan, Program Kerja Pengawasan Tahunan (PKPT), dan penugasan yang telah dilaksanakan.
    e. Mengkaji kecukupan pelaksanaan audit yang akan dilakukan oleh auditor eksternal/KAP termasuk di dalamnya perencanaan audit dan jumlah auditor.
7. Melakukan dan *review* proses seleksi dan penilaian atas kinerja auditor eksternal/KAP sebagaimana tertuang dalam *Board Manual*.
8. Melakukan *self-assesssment* terhadap kinerja Komite Audit.

KUALIFIKASI ANGGOTA KOMITE AUDIT

Dalam menjalankan tugasnya, anggota Komite Audit harus bebas dari segala bentuk hal yang berpotensi memiliki benturan kepentingan sehingga tidak mengganggu objektivitas pendapat anggota terhadap masalah yang sedang ditangani, dan membuat surat pernyataan bebas dari *conflict of interest*. Komite Audit Perseroan harus memenuhi persyaratan meliputi profesionalitas dalam bidang akuntan publik, ahli keuangan, dan seorang ahli terkait bidang usaha ASABRI.

Komite Audit juga harus memenuhi persyaratan kepatutan di antaranya:

1. Memiliki integritas yang baik dan memiliki pengetahuan yang memadai tentang kegiatan utama Perusahaan dan bidang-bidang lainnya yang dianggap perlu sehingga dapat melaksanakan fungsinya secara optimal.

4. Ensuring that satisfactory evaluation procedures are in place for any information released by the Company.
5. Identifying matters that require the attention of the Board of Commissioners.
6. Board of Commissioners may provide other assignments to the Audit Committee as specified in the Audit Committee charter, similar to but not limited to:
    a. Reviewing information regarding the Company, RJPP, RKAP, Management Reports, and any other information.
    b. Reviewing the Company's compliance with laws and regulations relating to the Company's activities.
    c. Reviewing complaints related to the Company.
    d. Review the adequacy of the Audit Unit Division's functions, including total auditors and competencies required, Annual Supervision Work Program (PKPT), and completed assignments.
    e. Reviewing the adequacy of the audit to be carried out by external auditors/KAP, including audit planning and the number of auditors.
7. Carrying out and reviewing the selection and assessment process of external auditors/KAP performance as stated in the Board Manual.
8. Conducting a self-assessment of the Audit Committee's performance.

QUALIFICATION OF MEMBERS OF AUDIT COMMITTEE

In carrying out its function, members of the Audit Committee must be free from all forms of affairs that have the potential to have a conflict of interest so as not to interfere with the objectivity of the member's opinion on the problem being handled, and make a statement of freedom from conflict of interest if needed. The Audit Committee must also fulfill several requirements, consisting of professionalism in public accounting, financial expertise, and an expert in ASABRI's business field.

The Audit Committee must also meet the propriety requirements, including:

1. Having good integrity and adequate knowledge of the Company's main activities and other fields that are considered necessary so that they can carry out their functions optimally.

2. Memahami prinsip-prinsip GCG.
3. Jujur, bersikap independen (tidak ada *conflict of interest*), objektif, dan profesional serta tidak melakukan hal tercela pada saat melaksanakan tugas.
4. Dapat dipercaya dan memiliki komitmen terhadap tugasnya.
5. Memiliki sikap mental dan etika serta tanggung jawab profesi yang tinggi.
6. Menghindari kegiatan yang bertentangan dengan kepentingan Perusahaan yang dapat mempengaruhi objektivitas pelaksanaan tugas.
7. Tidak menggunakan informasi dan data yang diketahui yang berkaitan dengan ASABRI untuk kepentingan dan keuntungan pribadi, dan semua informasi serta data tersebut harus diperlakukan sebagai rahasia Perusahaan sehingga tidak boleh mengungkapkan kepada pihak mana pun dalam bentuk apa pun juga tanpa persetujuan tertulis Dewan Komisaris dan Direksi.

2. Understanding the principles of GCG.
3. Be honest, act independently (no conflict of interest), be objective and professional, and do not do anything reprehensible when carrying out their duties.
4. Be trustworthy and committed to their duties.
5. Having a mental attitude, high professional ethics, and responsibility.
6. Avoiding activities that conflict with the interests of the Company, which can affect the objectivity of the implementation of duties.
7. Not to use any information or data known and related to ASABRI for personal interest or benefits, and all such information and data shall be treated as Company confidential information, and therefore may not be disclosed to any party in any form whatsoever without the written approval of the Board of Commissioners and the Board of Directors.

PENGANGKATAN DAN PEMBERHENTIAN ANGGOTA KOMITE AUDIT

Mekanisme pengangkatan dan pemberhentian anggota Komite Audit dilakukan oleh Dewan Komisaris. Pemberhentian anggota Komite Audit dapat dilakukan apabila masa jabatan penggunaan yang bersangkutan telah berakhir serta berdasarkan keputusan dari Dewan Komisaris. Pemberhentian dapat dilakukan juga jika yang bersangkutan tidak memenuhi kinerja yang telah ditetapkan dan/atau tidak kompeten dalam menjalankan tugasnya.

APPOINTMENT AND DISMISSAL OF MEMBERS OF AUDIT COMMITTEE

The mechanism of appointing and dismissing members of the Audit Committee is performed by the Board of Commissioners. Dismissal of members of the Audit Committee can be carried out if the term of office of the relevant person has ended, and based on a decision from the Board of Commissioners. Dismissal can also be carried out if the person concerned does not meet the performance set and/or is not competent in carrying out their duties.

SUSUNAN DAN KOMPOSISI KOMITE AUDIT

Di tahun 2025, terdapat perubahan komposisi Komite Audit Perseroan. Informasi susunan dan komposisi Komite Audit adalah sebagai berikut:

COMPOSITION OF AUDIT COMMITTEE

In 2025, there were changes to the composition of the Company's Audit Committee. Information on the composition of the Audit Committee is as follows:

Tabel Susunan dan Komposisi Komite Audit Tahun 2025

Table of Composition of Audit Committee in 2025

Nama *Name*	Jabatan *Position*	Dasar Pengangkatan *Basis of Appointment*	Dasar Pemberhentian *Basis of Dismissal*	Periode Jabatan *Term of Office*
Arief Sulistyanto	Ketua Komite Audit Head of Audit Committee	Keputusan Dewan Komisaris PT ASABRI (Persero) Nomor KEP/11/KOM/AS/X/2025 tanggal 24 Oktober 2025 Decree of Board of Commissioners of PT ASABRI (Persero) Number KEP/11/KOM/AS/X/2025 dated October 24, 2025	-	2025-sekarang 2025-present

Nama *Name*	Jabatan *Position*	Dasar Pengangkatan *Basis of Appointment*	Dasar Pemberhentian *Basis of Dismissal*	Periode Jabatan *Term of Office*
Rofyanto Kurniawan	Anggota Komite Audit Member of Audit Committee	Keputusan Dewan Komisaris PT ASABRI (Persero) Nomor KEP/02/KOM/AS/I/2023 tanggal 4 Januari 2023 Decree of Board of Commissioners of PT ASABRI (Persero) Number KEP/02/KOM/AS/I/2023 dated January 4, 2023	-	2023-sekarang 2023-present
Bambang Utoyo	Anggota Komite Audit Member of Audit Committee	Keputusan Dewan Komisaris PT ASABRI (Persero) Nomor KEP/09/KOM/AS/X/2025 tanggal 1 Oktober 2025 Resolution of Board of Commissioners of PT ASABRI (Persero) Number KEP/09/KOM/AS/X/2025 dated October 1, 2025	-	2025-sekarang 2025-present
Eri Safari	Anggota Komite Audit Member of Audit Committee	Keputusan Dewan Komisaris PT ASABRI (Persero) Nomor KEP/02/KOM/AS/I/2023 tanggal 4 Januari 2023 Decree of Board of Commissioners of PT ASABRI (Persero) Number KEP/02/KOM/AS/I/2023 dated January 4, 2023	-	2023-sekarang 2023-present

PROFIL ANGGOTA KOMITE AUDIT

AUDIT COMMITTEE MEMBER PROFILES

Ketua Komite Audit

Head of Audit Committee

ARIEF SULISTYANTO
Ketua Komite Audit
Head of Audit Committee

Dasar Pengangkatan ***Basis of Appointment***	Keputusan Dewan Komisaris PT ASABRI (Persero) Nomor KEP/11/KOM/AS/X/2025 tanggal 24 Oktober 2025 Decree of Board of Commissioners of PT ASABRI (Persero) Number KEP/11/KOM/AS/X/2025 dated October 24, 2025
Periode Jabatan ***Term of Office***	2025-sekarang 2025-present

Profil Arief Sulistyanto sebagai Ketua sebagai Ketua Komite Audit dapat dilihat dalam bab Profil Dewan Komisaris dalam Laporan Tahunan ini.

The profile of Arief Sulistyanto as Head of Audit Committee can be seen in the Board of Commissioners Profile chapter in this Annual Report.

Anggota Komite Audit

Member of Audit Committee

ROFYANTO KURNIAWAN
Anggota Komite Audit
Member of Audit Committee

Dasar Pengangkatan ***Basis of Appointment***	Keputusan Dewan Komisaris PT ASABRI (Persero) Nomor KEP/02/KOM/AS/I/2023 tanggal 4 Januari 2023 Decree of Board of Commissioners of PT ASABRI (Persero) Number KEP/02/KOM/AS/I/2023 dated January 4, 2023
Periode Jabatan ***Term of Office***	2023-sekarang 2023-present

Profil Rofyanto Kurniawan sebagai Ketua sebagai anggota Komite Audit dapat dilihat dalam bab Profil Dewan Komisaris dalam Laporan Tahunan ini.

The profile of Rofyanto Kurniawan as Member of Audit Committee can be seen in the Board of Commissioners Profile chapter in this Annual Report.

BAMBANG UTOYO Anggota Komite Audit *Member of Audit Committee*	
Dasar Pengangkatan ***Basis of Appointment***	Keputusan Dewan Komisaris PT ASABRI (Persero) Nomor KEP/02/KOM/AS/I/2023 tanggal 4 Januari 2023 Decree of Board of Commissioners of PT ASABRI (Persero) Number KEP/02/KOM/AS/I/2023 dated January 4, 2023
Periode Jabatan ***Term of Office***	2023-sekarang 2023-present
Kewarganegaraan ***Citizenship***	Warga Negara Indonesia Indonesian Citizen
Usia ***Age***	66 tahun 66 years old
Riwayat Pendidikan ***Educational Background***	• S3 – Doktor Manajemen Strategi, Institut Pertanian Bogor (2019) Doctor of Strategy Management, Institut Pertanian Bogor (2019) • S2 – Magister Ilmu Ekonomi dan Studi Pembangunan, Universitas Syah Kuala (2010) Master of Economics and Development Studies, Universitas Syah Kuala (2010) • S1 – Sarjana Akuntansi, Sekolah Tinggi Akuntansi Negara (1987) Bachelor of Accounting, Sekolah Tinggi Akuntansi Negara (1987)
Pengalaman Kerja ***Work Experience***	• Direktur Pengawasan Bidang Ilmu Pengetahuan dan Teknologi, dan Reformasi Birokrasi, Deputi Polhukam PMK, BPKP (2019-2020) Supervision Director in Science and Technology, and Bureaucratic Reforms, Deputy PMK Polhukam, BPKP (2019-2020) • Kepala Perwakilan BPKP, Provinsi DKI Jakarta (2017-2019) Head of BPKP Representative, DKI Jakarta Province (2017-2019)

ERI SAFARI Anggota Komite Audit *Member of Audit Committee*	
Dasar Pengangkatan ***Basis of Appointment***	Keputusan Dewan Komisaris PT ASABRI (Persero) Nomor KEP/02/KOM/AS/I/2023 tanggal 4 Januari 2023 Decree of Board of Commissioners of PT ASABRI (Persero) Number KEP/02/KOM/AS/I/2023 dated January 4, 2023
Periode Jabatan ***Term of Office***	2023-sekarang 2023-present
Kewarganegaraan ***Citizenship***	Warga Negara Indonesia Indonesian Citizen
Usia ***Age***	60 tahun 60 years old
Riwayat Pendidikan ***Educational Background***	• S2 – Akuntansi, ISM Indonesia School of Management (2018) Master of Accounting, ISM Indonesia School of Management (2018) • S1 – Ilmu Ekonomi, Universitas Al-Washliyah Medan (2012) Bachelor of Economics, Universitas Al-Washliyah Medan (2012)
Pengalaman Kerja ***Work Experience***	Kabagkermadiklat Robindiklat Lemdikat Polri (2019) Head of the National Police Education and Training Center's Education and Training Unit (2019)

INDEPENDENSI KOMITE AUDIT

Perseroan memastikan bahwa seluruh Anggota Komite Audit yang berasal dari pihak independen 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 AUDIT COMMITTEE

The Company ensures that all members of the Audit Committee who come from independent parties do not have any financial, management, share ownership, or family relationships with the Board of Commissioners, Board of Directors/ or Controlling Shareholders, or relationships with the Company that may affect their ability to act independently.

Informasi independensi anggota Komite Audit Perseroan adalah sebagai berikut:

Tabel Independensi Komite Audit

Information on the independence of the members of the Company's Audit Committee is as follows:

Table of Independence of Audit Committee

Aspek Independensi *Independence Aspect*	Arief Sulistyanto	Rofyanto Kurniawan	Bambang Utoyo	Eri Safari
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi No financial affiliations with Board of Commissioners and Board of Directors	✓	✓	✓	✓
Tidak memiliki hubungan kepemilikan saham di perusahaan No shareholding relationships in the company	✓	✓	✓	✓
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Audit No familial affiliations with Board of Commissioners, Board of Directors, and/or fellow members of Audit Committee	✓	✓	✓	✓
Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah Not serving as management of any political parties, officials and government	✓	✗	✓	✓

RAPAT KOMITE AUDIT

Kebijakan Rapat Komite Audit

Rapat Komite Audit diselenggarakan secara berkala oleh Komite Audit dengan mengacu pada Piagam Komite Audit. Keputusan yang dihasilkan dari rapat Komite Audit dicatat dan didokumentasikan dengan baik dalam risalah rapat yang ditandatangani oleh seluruh anggota yang hadir. Perbedaan pendapat (*dissenting opinion*) yang terjadi dalam rapat akan dicantumkan secara jelas dalam risalah rapat disertai dengan alasan mengenai perbedaan pendapat tersebut.

AUDIT COMMITTEE MEETING

Audit Committee Meeting Policy

Audit Committee meetings are held periodically by the Audit Committee with reference to the Audit Committee Charter. Resolutions resulting from Audit Committee meetings are appropriately recorded and documented in the minutes of meetings, signed by all members present. Dissenting opinions that occur in the meeting will be clearly stated in the minutes of the meeting, along with the reasons for the dissenting opinions.

Pelaksanaan Rapat Komite Audit

Di tahun 2025, Komite Audit telah melaksanakan rapat sebanyak 12 kali. Informasi frekuensi dan kehadiran rapat Komite Audit adalah sebagai berikut:

Tabel Frekuensi dan Kehadiran Rapat Komite Audit

Implementation of Audit Committee Meeting

In 2025, the Audit Committee held 12 meetings. Information on the frequency and attendance of Audit Committee meetings is as follows:

Table of Attendance Frequency and Rate of Audit Committee Meetings

Nama *Name*	Jabatan *Position*	Jumlah Rapat *Total Meeting*	Kehadiran Rapat *Meeting Attendance*	Frekuensi Kehadiran *Attendance Frequency* (%)
Arief Sulistyanto*	Ketua Komite Audit Head of Audit Committee	6	6	100
Rofyanto Kurniawan	Anggota Komite Audit Member of Audit Committee	12	12	100
Bambang Utoyo	Anggota Komite Audit Member of Audit Committee	12	12	100
Eri Safari	Anggota Komite Audit Member of Audit Committee	12	12	100

*) Sehubungan dengan berakhirnya masa jabatan Ketua Komite Audit Bapak I Nengah Putra Winata, Bapak Arief Sulistyanto menggantikan sebagai Ketua Komite Audit sejak bulan Juli 2025.

*) In connection with the end of the term of office of Head of Audit Committee, Mr. I Nengah Putra Winata, Mr. Arief Sulistyanto has replaced him as Head of Audit Committee effective July 2025.

Agenda Rapat Komite Audit **Audit Committee Meeting Agenda**

No	Tanggal *Date*	Agenda Rapat *Agenda Meeting*
1	15 Januari 2025 January 15, 2025	Pembahasan Rencana Kerja Komite Audit Tahun 2025 Discussion of the Audit Committee Work Plan for 2025
2	10 Februari 2025 February 10, 2025	Pembahasan Rencana Pengalihan Pembayaran Manfaat Pensiun Discussion of the Pension Benefit Payment Transfer Plan
3	11 Maret 2025 March 11, 2025	Pembahasan Hasil Audit Laporan Keuangan dengan Manajemen dan Opini oleh KAP Kanaka Puradiredja Suhartono Discussion of the Financial Statement Audit Results with Management and the Opinion by KAP Kanaka Puradiredja Suhartono
4	28 April 2025 April 28, 2025	Pembahasan *Rating* dan evaluasi KAP KANAKA sesuai dengan matriks Anaplan Discussion of the KAP KANAKA Rating and Evaluation in accordance with the Anaplan Matrix
5	26 Mei 2025 May 26, 2025	Pembahasan Usulan KAP untuk Audit Laporan Keuangan PT ASABRI (Persero) Tahun buku 2025 Discussion of the KAP K Proposal for the Audit of the Financial Statements of PT ASABRI (Persero) for the 2025 Fiscal Year
6	24 Juni 2025 June 24, 2025	Rapat Pembahasan Kinerja bulan Mei dan GIAS *Quality Assurance Improvement Program* (QAIP) Performance Discussion Meeting in May and the GIAS Quality Assurance Improvement Program (QAIP)
7	25 Juli 2025 July 25, 2025	Rapat Pembahasan Evaluasi Laporan Manajemen Triwulan II Tahun 2025 dan *Entry Meeting* BPKP Discussion Meeting on the Evaluation of the Management Report for the Second Quarter of 2025 and the BPKP Entry Meeting
8	26 Agustus 2025 August 26, 2025	Pembahasan Monev Literasi dan Inklusi serta Pembahasan Monev Saham *Delisting* Discussion of Literacy and Inclusion Monitoring and Evaluation, and Discussion of Delisted Shares
9	25 September 2025 September 25, 2025	Pembahasan Audit Internal dan Eksternal sampai dengan Triwulan II Tahun 2025 Discussion of Internal and External Audits until the Second Quarter of 2025
10	28 Oktober 2025 October 28, 2025	Pembahasan Laporan Manajemen Triwulan III 2025 dan RKAP 2026 Discussion of the Management Report for the Third Quarter of 2025 and the 2026 Work Plan and Budget (RKAP)
11	4 November 2025 November 4, 2025	Pembahasan Persetujuan atas Penunjukan PT Pefindo dan Usulan Penyesuaian Bidang Usaha dalam Rangka Pengurusan Perizinan Berusaha dan Perubahan Anggaran Dasar Discussion of Approval of the Appointment of PT Pefindo and the Proposed Adjustment of Business Sectors for Business Licensing and Amendments to the Articles of Association
12	18 Desember 2025 December 18, 2025	Pembahasan terkait Finalisasi RKAP 2026 PT ASABRI (Persero) Discussion regarding the Finalization of PT ASABRI (Persero)'s 2026 Work Plan and Budget (RKAP)

PELAKSANAAN KEGIATAN KOMITE AUDIT 2025

Di sepanjang tahun 2025, Komite Audit telah melaksanakan tugas dan tanggung jawab sebagai berikut:

1. Evaluasi Laporan Manajemen Triwulanan dan Tahunan;
2. Evaluasi Pelaksanaan Kantor Akuntan Publik;
3. Evaluasi Pengadaan Barang dan Jasa;
4. Evaluasi Pelakasanaan Satuan Audit Internal dan secara umum kegiatan yang telah dilaksanakan di atas 100%.

AUDIT COMMITTEE ACTIVITIES IN 2025

Throughout 2025, the Audit Committee has carried out the following duties and responsibilities:

1. Evaluation of Quarterly and Annual Management Reports;
2. Evaluation of the Implementation of Public Accounting Firms;
3. Evaluation of Procurement of Goods and Services;
4. Evaluation of the Implementation of the Internal Audit Unit. In general, the activities that have been carried out are above 100%.

PENGEMBANGAN KOMPETENSI KOMITE AUDIT

Di tahun 2025, program pengembangan kompetensi yang diikuti oleh Komite Audit adalah sebagai berikut:

Tabel Realisasi Pengembangan Kompetensi Komite Audit Tahun 2025

COMPETENCY DEVELOPMENT OF AUDIT COMMITTEE

In 2025, the competency development programs participated in by the Audit Committee are as follows:

Table of Realization of Audit Committee Competency Development in 2025

Nama *Name*	Jabatan *Position*	Program Pengembangan Kompetensi *Competency Development Program*	Tanggal Pelaksanaan *Implementation Date*	Penyelenggara *Organizer*
Arief Sulistyanto	Ketua Komite Audit Head of Audit Committee	Telah disajikan dalam pembahasan Pengembangan Kompetensi Dewan Komisaris Has been presented in the discussion on the Development of the Board of Commissioners' Competencies		
Rofyanto Kurniawan	Anggota Komite Audit Member of Audit Committee	*Fraud Risk Management* dan *Fraud Risk Assessment* Fraud Risk Management and Fraud Risk Assessment	25-26 November 2025. November 25-26, 2025.	ASPIRA
Bambang Utoyo	Anggota Komite Audit Member of Audit Committee	• Pelatihan *Risk Maturity Indeks*; Risk Maturity Index Training; • Elevating Internal Auditing a Value Driver: Achieving Business Resilience in the Era of Digitalization Elevating Internal Auditing a Value Driver: Achieving Business Resilience in the Era of Digitalization; • Certified Corporate Risk Management; Certified Corporate Risk Management; • Strengthening Financial Integrity: Advanced Strategies and Innovations in Anti-Fraud; Strengthening Financial Integrity: Advanced Strategies and Innovations in Anti-Fraud; • *Fraud Risk Management* dan *Fraud Risk Assessment* Fraud Risk Management and Fraud Risk Assessment	• 13 Juni 2025; June 13, 2025; • 10-11 Juli 2025; July 10-11, 2025; • 14-24 Oktober 2025; October 14-24, 2025; • 21 Oktober 2025; October 21, 2025; • 25-26 November 2025. November 25-26, 2025.	• Pelindo Pelindo • Yayasan Pendidikan Internal Audit Internal Audit Education Foundation • Pusdiklat BPKP Center for Supervision Education and Training of the Financial and Development Supervisory Agency • OJK Financial Services Authority • ASPIRA ASPIRA
Eri Safari	Anggota Komite Audit Member of Audit Committee	Diklat *Good Corporate Governance* Good Corporate Governance Training	25 September 2025 September 25, 2025	PT Rally PT Rally

PENILAIAN KINERJA KOMITE AUDIT

Penilaian kinerja Komite Audit ditetapkan oleh Dewan Komisaris dan penyelenggaraannya bersamaan dengan pelaksanaan *assessment* GCG, khususnya bagian Komite Audit. Hasil yang didapatkan dari penilaian tersebut menjadi bahan pertimbangan Dewan Komisaris untuk membuat Keputusan mengenai pengangkatan kembali dan/atau pemberhentian jabatan anggota Komite Audit untuk periode selanjutnya.

Di tahun 2025, Dewan Komisaris menilai bahwa Komite Audit telah melaksanakan tugas dan tanggung jawabnya secara efektif dan optimal. Komite Audit telah memberikan masukan kepada Dewan Komisaris, hingga telah menyelenggarakan rapat secara berkala.

PERFORMANCE EVALUATION OF AUDIT COMMITTEE

The Audit Committee's performance assessment is determined by the Board of Commissioners and is conducted concurrently with the GCG assessment, specifically for the Audit Committee. The results obtained from the assessment are considered by the Board of Commissioners to make a Decision regarding the reappointment and/or dismissal of members of the Audit Committee for the next period.

In 2025, the Board of Commissioners assessed that the Audit Committee had carried out its duties and responsibilities effectively and optimally. The Audit Committee had provided input to the Board of Commissioners and held meetings regularly.

REMUNERASI KOMITE AUDIT

Berdasarkan Peraturan Menteri Badan Usaha Milik Negara Nomor PER-3/MBU/03/2023, penghasilan Komite Audit ditetapkan oleh Dewan Komisaris dengan memperhatikan kemampuan Perusahaan. Di mana penghasilan Anggota Komite Audit terdiri dari honorarium paling banyak sebesar 20% (dua puluh persen) dari gaji Direktur Utama.

REMUNERATION OF AUDIT COMMITTEE

Based on the Regulation of the Ministry of State-Owned Enterprises Number PER-3/MBU/03/2023, the income of the Audit Committee is determined by the Board of Commissioners by considering the Company's capabilities and consisting of an honorarium of a maximum of 20% (twenty percent) of the President Director's salary.

KOMITE NOMINASI DAN REMUNERASI

Dewan Komisaris membentuk Komite Nominasi dan Remunerasi dengan tujuan untuk membantu melaksanakan fungsi terkait nominasi dan remunerasi terhadap Anggota Direksi dan anggota Dewan Komisaris. Dalam menjalankan fungsinya, Komite Nominasi dan Remunerasi bertanggung jawab kepada Dewan Komisaris.

PEDOMAN KERJA KOMITE NOMINASI DAN REMUNERASI

Komite Nominasi dan Remunerasi telah memiliki Pedoman Kerja yang ditetapkan dalam Piagam Komite Nominasi dan Remunerasi. Pedoman tersebut disusun berdasarkan peraturan perundang-undangan yang berlaku dan ditinjau secara berkala.

TUGAS DAN TANGGUNG JAWAB KOMITE NOMINASI DAN REMUNERASI

Komite Nominasi dan Remunerasi memiliki tugas dan tanggung jawab sebagai berikut:

1. Terkait dengan fungsi Nominasi:
   a. Memberikan rekomendasi kepada Dewan Komisaris mengenai:
      1) Komposisi jabatan anggota Direksi dan/ atau anggota Dewan Komisaris;
      2) Kebijakan dan kriteria yang dibutuhkan dalam proses nominasi; dan
      3) Kebijakan evaluasi kinerja bagi Anggota Direksi dan/atau Anggota Dewan Komisaris.
   b. Membantu Dewan Komisaris melakukan penilaian kinerja anggota Direksi dan/atau anggota Dewan Komisaris berdasarkan tolok ukur yang telah disusun sebagai bahan evaluasi.

NOMINATION AND REMUNERATION COMMITTEE

The Board of Commissioners establishes a Nomination and Remuneration Committee to assist in carrying out the nomination and remuneration functions for members of the Board of Directors and members of the Board of Commissioners. In carrying out its functions, the Nomination and Remuneration Committee is responsible to the Board of Commissioners.

WORK MANUAL OF NOMINATION AND REMUNERATION COMMITTEE

The Nomination and Remuneration Committee has a Work Manual set out in the Nomination and Remuneration Committee Charter, prepared based on applicable laws and regulations, and is reviewed periodically.

DUTIES AND RESPONSIBILITIES OF NOMINATION AND REMUNERATION COMMITTEE

The Nomination and Remuneration Committee has the following duties and responsibilities:

1. Related to Nomination function:
   a. Providing the Board of Commissioners with recommendations regarding:
      1) Office composition of members of the Board of Directors and/or members of the Board of Commissioners;
      2) Policies and criteria required in the nomination process; and
      3) Performance evaluation policy for members of the Board of Directors and/or members of the Board of Commissioners.
   b. Assisting the Board of Commissioners in evaluating the performance of members of the Board of Directors and/or members of the Board of Commissioners based on benchmarks prepared as evaluation material.

c. Memberikan rekomendasi kepada Dewan Komisaris mengenai program pengembangan kemampuan anggota Direksi dan/atau anggota Dewan Komisaris.
d. Memberikan usulan calon yang memenuhi syarat sebagai anggota Direksi dan/atau anggota Dewan Komisaris kepada Dewan Komisaris untuk disampaikan kepada RUPS.
e. Membantu Dewan Komisaris sebagai *Talent Committee* untuk Eksekutif BUMN (Direksi dan Pejabat Satu Tingkat di bawah Direksi).

2. Terkait dengan Fungsi Remunerasi:
   a. Memberikan rekomendasi kepada Dewan Komisaris mengenai:
      1) Struktur remunerasi;
      2) Kebijakan atas remunerasi; dan
      3) Besaran atas remunerasi.
   b. Membantu Dewan Komisaris melakukan penilaian kinerja dengan kesesuaian remunerasi yang diterima masing-masing anggota Direksi dan/atau anggota Dewan Komisaris. Penilaian kinerja termasuk tidak terbatas pada KPI Direksi dan Dewan Komisaris;
   c. Memberikan rekomendasi terkait remunerasi/penghasilan bagi Sekretaris Dewan Komisaris dan Staf Sekretaris Dewan Komisaris serta anggota Komite Dewan Komisaris; dan
   d. Melaksanakan tugas yang diberikan oleh Dewan Komisaris.

KUALIFIKASI ANGGOTA KOMITE NOMINASI DAN REMUNERASI

Dewan Komisaris telah menetapkan kualifikasi yang wajib dipenuhi sebagai anggota Komite Nominasi dan Remunerasi, sebagai berikut:

1. Tidak memiliki hubungan afiliasi dengan Perseroan, Anggota Direksi, anggota Dewan Komisaris, atau Pemegang Saham Utama, atau perusahaan publik tersebut.
2. Memiliki pengalaman terkait nominasi dan/atau remunerasi.
3. Tidak merangkap jabatan sebagai anggota komite lainnya yang dimiliki ASABRI.

c. Providing the Board of Commissioners with recommendations regarding competence development programs for members of the Board of Directors and/or the Board of Commissioners.
d. Suggesting candidates who meet the requirements as members of the Board of Directors and/or members of the Board of Commissioners to the Board of Commissioners for submission to GMS.
e. Assisting the Board of Commissioners as a Talent Committee for SOEs Executives (Directors and Officials of One Level below Directors).

2. Related to Remuneration Function:
   a. Providing the Board of Commissioners with recommendations regarding:
      1) Remuneration structure.;
      2) Policy on remuneration; and
      3) Total remuneration.
   b. Assisting the Board of Commissioners in evaluating performance per remuneration received by each member of the Board of Directors and/or members of the Board of Commissioners. Performance evaluation includes, but is not limited to, KPIs of the Board of Directors and the Board of Commissioners;
   c. Providing recommendations on remuneration/income for the Secretary of the Board of Commissioners, the staff of the Secretary to the Board of Commissioners, and the members of the Board of Commissioners' Committees; and
   d. Performing duties assigned by the Board of Commissioners.

QUALIFICATION OF MEMBERS OF NOMINATION AND REMUNERATION COMMITTEE

The Board of Commissioners has determined the qualifications that must be met as members of the Nomination and Remuneration Committee, as follows:

1. Not having an affiliated relationship with the Company, Members of the Board of Directors, members of the Board of Commissioners, or Major Shareholders, or the public company.
2. Having experience related to nomination and/or remuneration.
3. Not holding concurrent positions as members of other committees owned by ASABRI.

PENGANGKATAN DAN PEMBERHENTIAN KOMITE NOMINASI DAN REMUNERASI

Mekanisme pengangkatan dan pemberhentian anggota Nominasi dan Remunerasi dilakukan oleh Dewan Komisaris. Pemberhentian anggota Komite Nominasi dan Remunerasi dapat dilakukan apabila masa jabatan penggunaan yang bersangkutan telah berakhir serta berdasarkan keputusan dari Dewan Komisaris. Pemberhentian dapat dilakukan juga jika yang bersangkutan tidak memenuhi kinerja yang telah ditetapkan dan/atau tidak kompeten dalam menjalankan tugas.

APPOINTMENT AND DISMISSAL OF NOMINATION AND REMUNERATION COMMITTEE

The mechanism of appointing and dismissing members of the Nomination and Remuneration Committee is carried out by the Board of Commissioners. Dismissal of members of the Nomination and Remuneration Committee can be carried out if the term of office of the relevant person has ended, and based on a decision from the Board of Commissioners. Dismissal can also be carried out if the person concerned does not meet the performance set and/or is not competent in carrying out their duties.

SUSUNAN DAN KOMPOSISI KOMITE NOMINASI DAN REMUNERASI

Di tahun 2025, terdapat perubahan komposisi Komite Nominasi dan Remunerasi Perseroan. Informasi susunan dan komposisi Komite Nominasi dan Remunerasi adalah sebagai berikut:

Tabel Susunan dan Komposisi Komite Nominasi dan Remunerasi Tahun 2025

COMPOSITION OF NOMINATION AND REMUNERATION COMMITTEE

In 2025, there were changes to the composition of the Company's Nomination and Remuneration Committee. Information on the composition of the Nomination and Remuneration Committee is as follows:

Table of Composition of Nomination and Remuneration Committee in 2025

Nama *Name*	Jabatan *Position*	Dasar Pengangkatan *Basis of Appointment*	Dasar Pemberhentian *Basis of Dismissal*	Periode Jabatan *Term of Office*
Rui F.G.P. Duarte	Ketua Komite Nominasi dan Remunerasi Head of Nomination and Remuneration Committee	Keputusan Dewan Komisaris PT ASABRI (Persero) Nomor KEP/14/KOM/AS/XII/2024 tanggal 23 Desember 2024 Decree of Board of Commissioners of PT ASABRI (Persero) Number KEP/14/KOM/AS/XII/2024 dated December 23, 2024	-	2024-sekarang 2024-present
Rofyanto Kurniawan	Sekretaris Komite Nominasi dan Remunerasi Secretary of Nomination and Remuneration Committee	Keputusan Dewan Komisaris PT ASABRI (Persero) Nomor KEP/14/KOM/AS/XII/2024 tanggal 23 Desember 2024 Decree of Board of Commissioners of PT ASABRI (Persero) Number KEP/14/KOM/AS/XII/2024 dated December 23, 2024	-	2024-sekarang 2024-present
Dominicus Savio Yempormase	Anggota Komite Nominasi dan Remunerasi Member of Nomination and Remuneration Committee	Keputusan Dewan Komisaris PT ASABRI (Persero) Nomor KEP/14/KOM/AS/XII/2024 tanggal 23 Desember 2024 Decree of Board of Commissioners of PT ASABRI (Persero) Number KEP/14/KOM/AS/XII/2024 dated December 23, 2024	-	2024-sekarang 2024-present
Eva Theresia Bangun	Anggota Komite Nominasi dan Remunerasi Member of Nomination and Remuneration Committee	Keputusan Dewan Komisaris PT ASABRI (Persero) Nomor KEP/13/KOM/AS/X/2025 tanggal 24 Oktober 2025 Decree of Board of Commissioners of PT ASABRI (Persero) Number KEP/13/KOM/AS/X/2025 dated October 24, 2025	-	2025-sekarang 2025-present

PROFIL ANGGOTA KOMITE NOMINASI DAN REMUNERASI

Ketua Komite Nominasi dan Remunerasi

NOMINATION AND REMUNERATION COMMITTEE MEMBER PROFILES

Head of Nomination and Remuneration Committee

RUI F.G.P. DUARTE
Ketua Komite Nominasi dan Remunerasi
Head of Nomination and Remuneration Committee

Dasar Pengangkatan ***Basis of Appointment***	Keputusan Dewan Komisaris PT ASABRI (Persero) Nomor KEP/14/KOM/AS/XII/2024 tanggal 23 Desember 2024 Decree of Board of Commissioners of PT ASABRI (Persero) Number KEP/14/KOM/AS/XII/2024 dated December 23, 2024
Periode Jabatan ***Term of Office***	2024-sekarang 2024-present

Profil Rui F.G.P. Duarte sebagai Ketua Komite Nominasi dan Remunerasi dapat dilihat dalam bab Profil Dewan Komisaris dalam Laporan Tahunan ini.

The profile of Rui F.G.P. Duarte as Head of Nomination and Remuneration Committee can be seen in the Board of Commissioners Profile chapter in this Annual Report.

Anggota Komite Nominasi dan Remunerasi

ROFYANTO KURNIAWAN
Anggota Komite Nominasi dan Remunerasi
Member of Nomination and Remuneration Committee

Dasar Pengangkatan ***Basis of Appointment***	Keputusan Dewan Komisaris PT ASABRI (Persero) Nomor KEP/14/KOM/AS/XII/2024 tanggal 23 Desember 2024 Decree of Board of Commissioners of PT ASABRI (Persero) Number KEP/14/KOM/AS/XII/2024 dated December 23, 2024
Periode Jabatan ***Term of Office***	2024-sekarang 2024-present

Profil Rofyanto Kurniawan sebagai anggota Komite Nominasi dan Remunerasi dapat dilihat dalam bab Profil Dewan Komisaris dalam Laporan Tahunan ini.

The profile of Rofyanto Kurniawan as Member of Nomination and Remuneration Committee can be seen in the Board of Commissioners Profile chapter in this Annual Report.

DOMINICUS SAVIO YEMPORMASE
Anggota Komite Nominasi dan Remunerasi
Member of Nomination and Remuneration Committee

Dasar Pengangkatan ***Basis of Appointment***	Keputusan Dewan Komisaris PT ASABRI (Persero) Nomor KEP/13/KOM/AS/X/2025 tanggal 24 Oktober 2025 Decree of Board of Commissioners of PT ASABRI (Persero) Number KEP/13/KOM/AS/X/2025 dated October 24, 2025
Periode Jabatan ***Term of Office***	2025-sekarang 2025-present
Kewarganegaraan ***Citizenship***	Warga Negara Indonesia Indonesian Citizen
Usia ***Age***	54 tahun 54 years old
Riwayat Pendidikan ***Educational Background***	• S3 – Universitas Nusa Cendana (2021) Doctoral Degree at Universitas Nusa Cendana (2021) • S2 – Universitas Nusa Cendana (2016) Master's Degree at Universitas Nusa Cendana (2016) • S1 – Hukum UKAW Kupang (2022) Bachelor's Degree at UKAW KUPANG (2022) • S1 – Pendidikan Ilmu Pengetahuan Sosial, Universitas Pattimura Ambon, (1991) Bachelor of Social Sciences Education, Universitas Pattimura, Ambon (1991)
Pengalaman Kerja ***Work Experience***	Kepala Bidang Profesi dan Pengamanan Polda NTT (2021) Head of Profession and Security Division of East Nusa Tenggara Regional Police (2021)

EVA THERESIA BANGUN Anggota Komite Nominasi dan Remunerasi *Member of Nomination and Remuneration Committee*	
Dasar Pengangkatan ***Basis of Appointment***	Keputusan Dewan Komisaris PT ASABRI (Persero) Nomor KEP/13/KOM/AS/X/2025 tanggal 24 Oktober 2025 Decree of Board of Commissioners of PT ASABRI (Persero) Number KEP/13/KOM/AS/X/2025 dated October 24, 2025
Periode Jabatan ***Term of Office***	2025-sekarang 2025-present
Kewarganegaraan ***Citizenship***	Warga Negara Indonesia Indonesian Citizen
Usia ***Age***	54 tahun 54 years old
Riwayat Pendidikan ***Educational Background***	• S2 – Master Hukum Ekonomi, Universitas Indonesia (2009) Master of Economic Law, Universitas Indonesia (2009) • S1 – Sarjana Hukum, Universitas Brawijaya (1994) Bachelor of Laws, Universitas Brawijaya (1994)
Pengalaman Kerja ***Work Experience***	Kepala Bagian Hukum, Sektor Keuangan dan Perjanjian, Biro Hukum, Kementerian Keuangan RI Head of Legal Section, Financial and Agreement Sector, Legal Bureau, Indonesian Ministry of Finance

INDEPENDENSI KOMITE NOMINASI DAN REMUNERASI

Perseroan memastikan bahwa seluruh Anggota Komite Nominasi dan Remunerasi yang berasal dari pihak independen 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.

Informasi independensi anggota Komite Nominasi dan Remunerasi Perseroan adalah sebagai berikut:

Tabel Independensi Komite Nominasi dan Remunerasi

INDEPENDENCE OF NOMINATION AND REMUNERATION COMMITTEE

The Company ensures that all members of the Nomination and Remuneration Committee who come from independent parties do not have any financial, management, share ownership, and/or family relationships with the Board of Commissioners, Board of Directors, and/ or Controlling Shareholders or relationships with the Company that may affect their ability to act independently.

Information on the independence of members of the Company's Nomination and Remuneration Committee is as follows:

Table of Independence of Nomination and Remuneration Committee

Aspek Independensi *Independence Aspect*	Rui F.G.P. Duarte	Rofyanto Kurniawan	Dominicus Savio Yempormase	Eva Theresia Bangun
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi No financial affiliations with Board of Commissioners and Board of Directors	✓	✓	✓	✓
Tidak memiliki hubungan kepemilikan saham di perusahaan No shareholding relationships in the company	✓	✓	✓	✓
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Nominasi dan Remunerasi No familial affiliations with Board of Commissioners, Board of Directors, and/or fellow members of Audit Committee	✓	✓	✓	✓
Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah Not serving as management of any political parties, officials and government	✗	✗	✓	✓

RAPAT KOMITE NOMINASI DAN REMUNERASI

Kebijakan Rapat Komite Nominasi dan Remunerasi

Rapat Komite Nominasi dan Remunerasi diselenggarakan secara berkala oleh Komite Nominasi dan Remunerasi dengan mengacu pada Piagam Komite Nominasi dan Remunerasi.

Pelaksanaan Rapat Komite Nominasi dan Remunerasi

Di tahun 2025, Komite Nominasi dan Remunerasi telah melaksanakan rapat sebanyak 11 kali. Informasi frekuensi dan kehadiran rapat Komite Nominasi dan Remunerasi adalah sebagai berikut:

NOMINATION AND REMUNERATION COMMITTEE MEETING

Nomination and Remuneration Committee Meeting Policy

The Nomination and Remuneration Committee Meeting is held periodically by the Nomination and Remuneration Committee with reference to the Nomination and Remuneration Committee Charter.

Implementation of Nomination and Remuneration Committee Meeting

In 2025, the Audit Committee held 11 meetings. Information on the frequency and attendance of Audit Committee meetings is as follows:

Tabel Frekuensi dan Kehadiran Rapat Komite Nominasi dan Remunerasi

Table of Attendance Frequency and Rate of Nomination and Remuneration Committee Meetings

Nama *Name*	Jabatan *Position*	Jumlah Rapat *Total Meeting*	Kehadiran Rapat *Meeting Attendance*	Frekuensi Kehadiran *Attendance Frequency* (%)
Rui F.G.P. Duarte	Ketua Komite Nominasi dan Remunerasi Head of Nomination and Remuneration Committee	11	11	100
Rofyanto Kurniawan	Sekretaris Komite Nominasi dan Remunerasi Secretary of Nomination and Remuneration Committee	11	11	100
Dominicus Savio Yempormase	Anggota Komite Nominasi dan Remunerasi Member of Nomination and Remuneration Committee	11	11	100
Eva Theresia Bangun*	Anggota Komite Nominasi dan Remunerasi Member of Nomination and Remuneration Committee	3	3	100

*) Eva Theresia Bangun diangkat sebagai Komite Nominasi dan Remunerasi sejak 1 Oktober 2025.

*) Eva Theresia Bangun was appointed as the Nomination and Remuneration Committee since October 1, 2025.

Agenda Rapat Komite Nominasi dan Remunerasi

Nomination and Remuneration Committee Meeting Agenda

No	Tanggal Date	Agenda Rapat Meeting Agenda
1	23 Januari 2025 January 23, 2025	Pembahasan Kebijakan SDM tentang Pengembangan Talenta dan Organisasi Tahun 2025 Discussion of HR Policies Relating to Talent and Organizational Development in 2025
2	25 Februari 2025 February 25, 2025	Pembahasan *selected talent* calon BoD-1 yang dinominasikan oleh Direksi kepada Dewan Komisaris Discussion of selected talent candidates for BoD-1 nominated by the Board of Directors to the Board of Commissioners
3	22 April 2025 April 22, 2025	Pembahasan isu HR yang berkaitan dengan proses *Organization Alignment* dan Rangkap Jabatan Direktur Investasi PT ASABRI (Persero) Discussion of HR issues related to the Organizational Alignment process and the Concurrent Position of the Investment Director of PT ASABRI (Persero)

No	Tanggal Date	Agenda Rapat Meeting Agenda
4	22 Mei 2025 May 22, 2025	Pembahasan Remunerasi dan Tantiem Dewan Komisaris dan Direksi PT ASABRI (Persero) Discussion of Remuneration and Bonuses for the Board of Commissioners and Directors of PT ASABRI (Persero)
5	24 Juni 2025 June 24, 2025	Pembahasan Perkembangan Penyesuaian Struktur Organisasi PT ASABRI (Persero) Discussion of Progress on Adjusting the Organizational Structure of PT ASABRI (Persero)
6	21 Juli 2025 July 21, 2025	Pembahasan Evaluasi Kinerja TW II dan Rencana pengusulan pembayaran Tantiem yang ditangguhkan (TyD) Tahun 2023 Tahap 1 Direksi dan Komisaris PT ASABRI (Persero) Discussion of the Second Quarter Performance Evaluation and Planned Proposal for the 2023 Phase 1 Deferred Bonus Payment for the Board of Directors and Commissioners of PT ASABRI (Persero)
7	5 Agustus 2025 August 5, 2025	Pembahasan Masa Jabatan dan Komposisi Organ Komite Dewan Komisaris PT ASABRI (Persero) Discussion of the Term of Office and Composition of the Committee Organs of the Board of Commissioners of PT ASABRI (Persero)
8	30 September 2025 September 30, 2025	Pembahasan Masa Jabatan Komisaris Independen PT ASABRI (Persero) Discussion of the Term of Office of Independent Commissioners of PT ASABRI (Persero)
9	6 Oktober 2025 October 6, 2025	Pembahasan Penetapan Pengangkatan dan Pemberhentian Organ Dewan Komisaris dan Nomenklatur Komite di bawah Dewan Komisaris Discussion of the Appointment and Dismissal of Members of the Board of Commissioners and the Nomenclature of Committees under the Board of Commissioners
10	11 November 2025 November 11, 2025	Pembahasan Evaluasi Pengelolaan SDM s.d. Triwulan III dan Perkembangan Implementasi Struktur Organisasi yang Baru Discussion of the Evaluation of Human Resource Management up to Third Quarter and Progress on the Implementation of the New Organizational Structure
11	5 Desember 2025 December 5, 2025	Pembahasan Terkait *Monitoring* dan Evaluasi Pelayanan Discussion on Service Monitoring and Evaluation

PELAKSANAAN KEGIATAN KOMITE NOMINASI DAN REMUNERASI 2025

Di sepanjang tahun 2025, Komite Nominasi dan Remunerasi telah melaksanakan tugas dan tanggung jawab sebagai berikut:

1) Menyelenggarakan diskusi internal, diskusi dengan unit kerja terkait, maupun diskusi gabungan dengan Komite lainnya;
2) Memberikan rekomendasi *nominated talent* kepada Dewan Komisaris dengan pertimbangan strategi percepatan transformasi teknologi dan penyehatan keuangan Perusahaan serta ketepatan pemahaman yang mumpuni;
3) Mengevaluasi sistem remunerasi karyawan, pemberian tunjangan dan fasilitas lainnya;
4) Membantu Dewan Komisaris dalam merumuskan dan menentukan kebijakan remunerasi berupa gaji atau honorarium, tunjangan dan fasilitas yang bersifat tetap dan insentif yang bersifat variabel bagi Dewan Komisaris dan Direksi untuk di usulkan kepada RUPS;
5) Menyusun 4 (empat) Laporan Triwulan kegiatan Komite dan telah disampaikan kepada Dewan Komisaris.

NOMINATION AND REMUNERATION COMMITTEE ACTIVITIES IN 2025

Throughout 2025, the Nomination and Remuneration Committee has carried out the following duties and responsibilities:

1) Holding Internal Discussions, discussions with related Work Units, or joint discussions with other Committees;
2) Providing recommendations for nominated talents to the Board of Commissioners, considering the strategy for accelerating technological transformation, the company's financial health, and the accuracy of a qualified understanding;
3) Evaluating the employee remuneration system, provision of allowances, and other facilities;
4) Assisting the Board of Commissioners in formulating and determining remuneration policies in the form of salaries or honorariums, allowances, and facilities that are fixed and variable incentives for the Board of Commissioners and Directors to be proposed to the GMS;
5) Compiling 4 (four) quarterly reports on Committee activities and have been submitted to the Board of Commissioners.

PENGEMBANGAN KOMPETENSI KOMITE NOMINASI DAN REMUNERASI

Di tahun 2025, program pengembangan kompetensi yang diikuti oleh Komite Nominasi dan Remunerasi adalah sebagai berikut:

COMPETENCY DEVELOPMENT OF NOMINATION AND REMUNERATION COMMITTEE

In 2025, the competency development programs participated in by the Nomination and Remuneration Committee are as follows:

Tabel Realisasi Pengembangan Kompetensi Komite Nominasi dan Remunerasi Tahun 2025

Table of Realization of Nomination and Remuneration Committee Competency Development in 2025

Nama *Name*	Jabatan *Position*	Program Pengembangan Kompetensi *Competency Development Program*	Tanggal Pelaksanaan *Implementation Date*	Penyelenggara *Organizer*
Rui F.G.P. Duarte	Ketua Komite Nominasi dan Remunerasi Head of Nomination and Remuneration Committee	Telah disajikan dalam pembahasan Pengembangan Kompetensi Dewan Komisaris Has been presented in the discussion on the Development of the Board of Commissioners' Competencies		
Rofyanto Kurniawan	Sekretaris Komite Nominasi dan Remunerasi Secretary of Nomination and Remuneration Committee	Fraud Risk Management dan Fraud Risk Assessment Fraud Risk Management and Fraud Risk Assessment	25-26 November 2025 November 25-26, 2025	ASPIRA ASPIRA
Dominicus Savio Yempormase	Anggota Komite Nominasi dan Remunerasi Member of Nomination and Remuneration Committee	• Certified Professional Legal Audit (CPLA) Certified Professional Legal Audit (CPLA) • Driving Enterprise value through strategic risk oversight Driving Enterprise value through strategic risk oversight	• 6-7 Januari 2025 January 6-7, 2025 • 15 Juli 2025 July 15, 2025	• PT Media SDM Indonesia (MSDM) PT Media SDM Indonesia (MSDM) • Ikatan Komite Audit Indonesia (IKAI) Indonesian Audit Committee Association (IKAI)
Eva Theresia Bangun	Anggota Komite Nominasi dan Remunerasi Member of Nomination and Remuneration Committee	E-learning Information Security Awareness 2.0 Angkatan V E-learning Information Security Awareness 2.0 Batch 5	21 Mei 2025 May 21, 2025	BPPK, Kementerian Keuangan RI Financial Education and Training Agency, Ministry of Finance of the Republic of Indonesia

PENILAIAN KINERJA KOMITE NOMINASI DAN REMUNERASI

Penilaian kinerja Komite Nominasi dan Remunerasi dilakukan oleh Dewan Komisaris dan penyelenggaraannya bersamaan dengan pelaksanaan *assessment* GCG, khususnya bagian Komite Nominasi dan Remunerasi. Hasil yang didapatkan dari penilaian tersebut menjadi bahan pertimbangan Dewan Komisaris untuk membuat keputusan mengenai pengangkatan kembali dan/atau pemberhentian jabatan Anggota Komite Nominasi dan Remunerasi untuk periode selanjutnya.

PERFORMANCE EVALUATION OF NOMINATION AND REMUNERATION COMMITTEE

The Nomination and Remuneration Committee's performance assessment is determined by the Board of Commissioners and is conducted concurrently with the GCG assessment, specifically for the Nomination and Remuneration Committee. The results obtained from the assessment are considered by the Board of Commissioners to make a Decision regarding the reappointment and/or dismissal of members of the Nomination and Remuneration Committee for the next period.

Di tahun 2025, Dewan Komisaris menilai bahwa Komite Nominasi dan Remunerasi telah melaksanakan tugas dan tanggung jawabnya secara efektif dan optimal. Fungsi nominasi dan remunerasi telah dijalankan dengan baik. Selain itu, Komite Nominasi dan Remunerasi secara berkala menyelenggarakan rapat bersama Dewan Komisaris.

In 2025, the Board of Commissioners assessed that the Nomination and Remuneration Committee had carried out its duties and responsibilities effectively and optimally. In addition, the Nomination and Remuneration Committee regularly holds meetings with the Board of Commissioners.

REMUNERASI KOMITE NOMINASI DAN REMUNERASI

Berdasarkan Peraturan Menteri Badan Usaha Milik Negara Nomor PER-3/MBU/03/2023, penghasilan Komite Nominasi dan Remunerasi ditetapkan oleh Dewan Komisaris dengan memperhatikan kemampuan Perusahaan. Di mana penghasilan Anggota Komite Nominasi dan Remunerasi terdiri dari honorarium paling banyak sebesar 20% (dua puluh persen) dari gaji Direktur Utama.

REMUNERATION OF AUDIT COMMITTEE

Based on the Regulation of the Ministry of State-Owned Enterprises Number PER-3/MBU/03/2023, the income of the Nomination and Remuneration Committee is determined by the Board of Commissioners by considering the Company's capabilities and consisting of an honorarium of a maximum of 20% (twenty percent) of the President Director's salary.

KOMITE PEMANTAU RISIKO DAN TATA KELOLA YANG BAIK

Dewan Komisaris membentuk Komite Pemantau Risiko dan Tata Kelola yang Baik (GCG) dengan tujuan untuk membantu pelaksanaan fungsi dan tugas Dewan Komisaris dalam melakukan kajian kebijakan Manajemen Risiko yang diterapkan oleh Direksi. Dewan Komisaris berharap, Komite Pemantau Risiko dan GCG dapat menjalankan fungsi untuk memastikan bahwa risiko-risiko yang dimiliki ASABRI dapat dikendalikan dan aset-aset berisiko tinggi telah diasuransikan sesuai dengan ketentuan yang berlaku.

RISK MONITORING AND GOOD CORPORATE GOVERNANCE COMMITTEE

The Board of Commissioners establishes the Risk Monitoring and Good Corporate Governance Committee to assist in implementing its functions and duties of the Board of Commissioners in reviewing the Risk Management policies implemented by the Board of Directors. The Board of Commissioners hopes that the Risk Monitoring and Good Corporate Governance Committee can carry out its function to ensure that ASABRI's risks can be controlled and that high-risk assets have been insured in accordance with applicable regulations.

Komite Pemantau Risiko dan GCG merupakan komite yang dibentuk atas adanya perubahan nomenklatur Komite Pemantau Risiko dengan menambah dan menggabungkan Tata Kelola Perusahaan Yang baik sehingga disebut Komite Pemantau Risiko dan Tata Kelola Perusahaan Yang Baik (GCG) di PT ASABRI (Persero). Keputusan ini dilakukan berdasarkan Peraturan Menteri Badan Usaha Milik Negara Nomor PER-2/MBU/03/2023 tentang Pedoman Tata Kelola dan Kegiatan Korporasi Signifikan Badan Usaha Milik Negara. Selanjutnya Dewan Komisaris menindaklanjutinya dengan Keputusan Nomor KEP/02/KOM/AS/2023 tanggal 4 Januari 2023 tentang Pengangkatan Ketua dan Anggota Komite Pemantau Risiko dan Tata Kelola Perusahaan Yang Baik (GCG) Komite Audit dan Komite Nominasi dan Remunerasi.

The Risk Monitoring and Good Corporate Governance Committee is a committee formed due to changes in the nomenclature of the Risk Monitoring Committee by adding and combining Good Corporate Governance, thereby making it called the Risk Monitoring and Good Corporate Governance (GCG) Committee at PT ASABRI (Persero). This decision was made based on the Minister of State-Owned Enterprises Regulation Number PER-2/MBU/03/2023 concerning Guidelines for Governance and Significant Corporate Activities of State-Owned Enterprises. Furthermore, the Board of Commissioners followed up with Decision Number KEP/02/KOM/AS/2023 dated January 4, 2023, concerning the Appointment of the Chair and Members of the Risk Monitoring and Good Corporate Governance (GCG) Audit Committee and the Nomination and Remuneration Committee.

PEDOMAN KERJA KOMITE PEMANTAU RISIKO DAN TATA KELOLA PERUSAHAAN YANG BAIK

Komite Pemantau Risiko dan GCG telah memiliki Pedoman Kerja yang ditetapkan dalam Piagam Komite. Pedoman tersebut disusun berdasarkan peraturan perundang-undangan yang berlaku dan ditinjau secara berkala. Pedoman ini berfungsi untuk menunjang pelaksanaan fungsi dan perannya dengan optimal.

TUGAS DAN TANGGUNG JAWAB KOMITE PEMANTAU RISIKO DAN TATA KELOLA PERUSAHAAN YANG BAIK

Dalam melakukan tugas dan tanggung jawabnya, Komite Pemantau Risiko dan Tata Kelola Perusahaan yang Baik (GCG) melakukan koordinasi dan diskusi dengan Divisi Manajemen Risiko, Divisi Manajemen Investasi, Divisi Manajemen Portofolio dan Divisi Kepatuhan dan Hukum serta Satuan Pengawas Internal serta Satuan Pengawas Internal terkait fungsi serta tugas yang dijalankan oleh Komite Pemantau Risiko dan Tata Kelola Perusahaan yang Baik (GCG) sebagai bentuk tugas dan tanggung jawab guna memberikan rekomendasi yang sesuai kepada Dewan Komisaris dalam penerapan GCG dan pengelolaan risiko ASABRI.

Komite Pemantau Risiko dan Tata Kelola Perusahaan yang Baik (GCG) bertanggung jawab membantu Dewan Komisaris untuk mendorong tercapainya tujuan-tujuan dan sasaran-sasaran, dengan memastikan kecukupan penerapan prinsip-prinsip manajemen risiko yang meliputi antara lain:

1. Kesesuaian rancangan dan penerapan tata kelola (*governance*) manajemen risiko dengan sifat dan ciri operasional ASABRI.
2. Cukup tersedianya infrastruktur manajemen risiko yang diperlukan untuk mendapatkan kapasitas yang diperlukan perorangan dan bagian organisasi dalam ASABRI, untuk menyelesaikan penugasannya.
3. Dilaksanakannya proses manajemen risiko dalam kendala dan kerapatan waktu yang memadai, di seluruh pusat-pusat pertanggungjawaban ASABRI.

Tugas dan tanggung jawab Komite Pemantau Risiko dan GCG adalah sebagai berikut:

1. Melakukan evaluasi atas kebijakan dan strategi manajemen risiko yang disusun oleh Manajemen secara tahunan.

WORK MANUAL OF RISK MONITORING AND GOOD CORPORATE GOVERNANCE COMMITTEE

The Risk Monitoring and Good Corporate Governance Committee has the Work Manual set out in the Committee Charter, prepared based on applicable laws and regulations, and is reviewed periodically. This work manual functions to support the optimal implementation of its functions and roles.

DUTIES AND RESPONSIBILITIES OF RISK MONITORING AND GOOD CORPORATE GOVERNANCE COMMITTEE

In carrying out its duties and responsibilities, the Risk Monitoring and Good Corporate Governance (GCG) Committee coordinates and holds discussions with the Risk Management Division, Investment Management Division, Portfolio Management Division, Compliance and Legal Division, as well as the Internal Audit Unit regarding the functions and tasks performed by the Risk Monitoring and GCG Committee. This is done as part of its duties and responsibilities to provide appropriate recommendations to the Board of Commissioners in the implementation of GCG and risk management at ASABRI.

The Risk Monitoring and Good Corporate Governance (GCG) Committee is responsible for assisting the Commissioners to promote the achievement of objectives and targets by ensuring adequate implementation of risk management principles, which include, among others:

1. Conformity of design and implementation of risk management governance to the nature and operational characteristics of ASABRI.
2. Sufficient availability of necessary risk management infrastructure to acquire the capacity required by individuals and organizational units within ASABRI to complete their assignments.
3. Carrying out the risk management process within adequate time constraints and frequency, in all ASABRI accountability centers.

The Risk Monitoring and Good Corporate Governance Committee has the following duties and responsibilities:

1. Evaluating risk management policies and strategies prepared by Management annually.

2. Melakukan evaluasi terhadap laporan pertanggungjawaban Direksi atas pelaksanaan kebijakan manajemen risiko.
3. Melakukan evaluasi atas Laporan Profil Risiko Triwulan PT ASABRI (Persero) dan pelaksanaan proses manajemen risiko, untuk selanjutnya memberikan masukan kepada Dewan Komisaris atas kondisi risiko yang dihadapi oleh ASABRI serta usulan langkah-langkah untuk mitigasi atas risiko–risiko tersebut sehingga Dewan Komisaris dapat memberikan masukan untuk langkah perbaikan kepada Direksi apabila diperlukan.
4. Mengevaluasi langkah-langkah yang diambil oleh Direksi dalam rangka memenuhi POJK atau Bank Indonesia dan peraturan perundang-undangan lain yang berlaku dalam langkah pelaksanaan prinsip kehati-hatian, khususnya yang berkaitan dengan manajemen risiko.
5. Mengevaluasi hasil pemantauan Direksi terhadap kegiatan usaha ASABRI agar tidak menyimpang dari ketentuan yang berlaku.
6. Mengevaluasi hasil pemantauan atas kepatuhan ASABRI terkait pelaksanaan manajemen risiko terhadap seluruh perjanjian dan komitmen yang dibuat oleh Direksi kepada OJK atau Bank Indonesia.
7. Melakukan evaluasi dan memberikan masukan dari segi manajemen risiko kepada Dewan Komisaris terhadap permohonan atau usulan Direksi yang berkaitan dengan transaksi atau kegiatan usaha yang melampaui kewenangan Direksi untuk dapat digunakan oleh Dewan Komisaris sebagai dasar untuk pengambilan keputusan.
8. Melakukan pemantauan dan evaluasi pelaksanaan tugas komite manajemen risiko dan satuan kerja manajemen risiko, yang mencakup hal-hal sebagai berikut:
   a. Melakukan penelaahan atas pelaksanaan masing-masing komponen dari *risk management*.
   b. Melakukan penelaahan atas informasi yang berkaitan dengan manajemen risiko dalam laporan-laporan yang akan dipublikasikan.
   c. Memberikan masukan dalam proses pelaksanaan seleksi dan mengusulkan calon konsultan manajemen risiko independen, serta mengawasi pekerjaan konsultan manajemen risiko independen termasuk mengusulkan pemberhentiannya apabila dalam pelaksanaan tugasnya dianggap tidak memenuhi standar atau ketentuan yang berlaku.

2. Evaluating the Board of Directors' accountability report for the performance of risk management policies.
3. Evaluating PT ASABRI (Persero) Quarterly Risk Profile Report and performing risk management process, to further provide input to the Board of Commissioners regarding the risk conditions ASABRI deals with and proposed steps to mitigate these risks so that the Board of Commissioners can give the Board of Directors with input for corrective steps if necessary.
4. Evaluating the steps that the Board of Directors took to comply with POJK or Bank Indonesia and any other applicable laws and regulations in implementing the principle of prudence, particularly those related to risk management.
5. Evaluating the monitoring results by the Board of Directors of ASABRI's business activities to comply with applicable regulations.
6. Evaluating the monitoring results of ASABRI's compliance regarding risk management for any agreements and commitments made by the Board of Directors to OJK or Bank Indonesia.
7. Evaluating and providing input from a risk management perspective to the Board of Commissioners regarding requests or proposals from the Board of Directors relating to transactions or business activities that exceed the Board of Directors' authority so that the Board of Commissioners can use them as a basis for decision-making.
8. Monitoring and evaluating the performance of the duties of the risk management committee and the risk management work unit, which includes the following matters:
   a. Reviewing the implementation of each component of risk management.
   b. Reviewing information related to risk management in reports that will be published.
   c. Providing input in the selection process, suggesting candidates for independent risk management consultants, and supervising the work of independent risk management consultants, including recommending their dismissal if the performance of their duties is deemed not to comply with applicable standards or regulations.

d. Melaksanakan tugas lain yang diberikan oleh Komisaris berdasarkan ketentuan peraturan perundang-undangan yang berlaku.
e. Melakukan *self-evaluation* terhadap efektivitas pelaksanaan tugas dan memutakhirkan secara periodik Piagam Komite Pemantau Risiko.

d. Performing other duties assigned by the Commissioners based on the provisions of applicable laws and regulations.
e. Conducting self-evaluation of the effectiveness of performing duties and periodically updating the Risk Monitoring Committee Charter.

PERSYARATAN ANGGOTA KOMITE PEMANTAU RISIKO DAN TATA KELOLA PERUSAHAAN YANG BAIK

Perseroan telah menetapkan persyaratan yang harus dipenuhi untuk anggota Komite Pemantau Risiko dan GCG, baik persyaratan kemampuan maupun kepatutan. Persyaratan kemampuan terdiri dari profesional dalam bidang manajemen risiko, akuntansi, keuangan, dan seorang ahli di bidang usaha PT ASABRI (Persero) serta bebas dari segala potensi benturan kepentingan sehingga objektivitas pendapat dalam menghadapi masalah tidak terganggu. Persyaratan kepatutan meliputi komitmen menjalankan fungsi berdasarkan ketentuan yang berlaku.

REQUIREMENTS OF MEMBERS OF RISK MONITORING AND GOOD CORPORATE GOVERNANCE COMMITTEE

The Company has established requirements that must be met by members of the Risk Monitoring and Good Corporate Governance Committee, including capability and propriety requirements. The capability requirements consist of professionals in risk management, accounting, finance, and an expert in the PT ASABRI (Persero) business field, who are free from any potential conflict of interest, so that the objectivity of opinion in dealing with problems is not disturbed. The suitability requirements include a commitment to carry out functions based on applicable provisions.

PENGANGKATAN DAN PEMBERHENTIAN KOMITE PEMANTAU RISIKO DAN TATA KELOLA PERUSAHAAN YANG BAIK

Kedudukan Komite Pemantau Risiko dan GCG berada di bawah Dewan Komisaris. Mekanisme pengangkatan dan pemberhentian dilakukan oleh Dewan Komisaris. Anggota Komite diberhentikan jika masa jabatan telah berakhir atau mengundurkan diri dan/atau karena suatu hal tidak dapat melanjutkan tugasnya sebagai Anggota Komite Pemantau Risiko dan Tata Kelola Perusahaan yang Baik.

APPOINTMENT AND DISMISSAL OF RISK MONITORING AND GOOD CORPORATE GOVERNANCE COMMITTEE

The position of the Risk Monitoring and Good Corporate Governance Committee is under the Board of Commissioners. The mechanism of appointing and dismissing members is carried out by the Board of Commissioners. Committee members are dismissed if the term of office has ended and/or for some reason are unable to continue their duties as Members of the Risk Monitoring and Good Corporate Governance Committee.

SUSUNAN DAN KOMPOSISI KOMITE PEMANTAU RISIKO DAN TATA KELOLA PERUSAHAAN YANG BAIK

Di tahun 2025, terdapat perubahan komposisi Komite Pemantau Risiko dan GCG Perseroan. Informasi susunan dan komposisi Komite Pemantau Risiko dan GCG adalah sebagai berikut:

COMPOSITION OF RISK MONITORING AND GOOD CORPORATE GOVERNANCE COMMITTEE

In 2025, there were changes to the composition of the Company's Risk Monitoring and Good Corporate Governance Committee. Information on the composition of the Risk Monitoring and Good Corporate Governance Committee is as follows:

Tabel Susunan dan Komposisi Komite Pemantau Risiko dan GCG Tahun 2025

Table of Composition of Risk Monitoring and Good Corporate Governance Committee in 2025

Nama *Name*	Jabatan *Position*	Dasar Pengangkatan *Basis of Appointment*	Dasar Pemberhentian *Basis of Dismissal*	Periode Jabatan *Term of Office*
Arief Sulistyanto	Ketua Komite Pemantau Risiko dan GCG Head of Risk Monitoring and Good Corporate Governance Committee	Keputusan Dewan Komisaris PT ASABRI (Persero) Nomor KEP/14/KOM/AS/XII/2024 tanggal 23 Desember 2024 Decree of Board of Commissioners of PT ASABRI (Persero) Number KEP/14/KOM/AS/XII/2024 dated December 23, 2024	-	2024-sekarang 2024-present
Muhammad Masykur	Anggota Komite Pemantau Risiko dan GCG Member of Risk Monitoring and Good Corporate Governance Committee	Keputusan Dewan Komisaris PT ASABRI (Persero) Nomor KEP/14/KOM/AS/XII/2024 tanggal 23 Desember 2024 Decree of Board of Commissioners of PT ASABRI (Persero) Number KEP/14/KOM/AS/XII/2024 dated December 23, 2024	-	2024-sekarang 2024-present

PROFIL ANGGOTA KOMITE PEMANTAU RISIKO DAN TATA KELOLA PERUSAHAAN YANG BAIK

Ketua Komite Pemantau Risiko dan Tata Kelola Perusahaan Yang Baik

RISK MONITORING AND GOOD CORPORATE GOVERNANCE COMMITTEE MEMBER PROFILES

Head of Risk Monitoring and Good Corporate Governance Committee

ARIEF SULISTYANTO
Ketua Komite Pemantau Risiko dan GCG
Head of Risk Monitoring and Good Corporate Governance Committee

Dasar Pengangkatan ***Basis of Appointment***	Keputusan Dewan Komisaris PT ASABRI (Persero) Nomor KEP/14/KOM/AS/XII/2024 tanggal 23 Desember 2024 Decree of Board of Commissioners of PT ASABRI (Persero) Number KEP/14/KOM/AS/XII/2024 dated December 23, 2024
Periode Jabatan ***Term of Office***	2024-sekarang 2024-present

Profil Arief Sulistyanto sebagai Ketua Komite Pemantau Risiko dan GCG dapat dilihat dalam bab Profil Dewan Komisaris dalam Laporan Tahunan ini.

The profile of Arief Sulistyanto as Head of Risk Monitoring and Good Corporate Governance Committee can be seen in the Board of Commissioners Profile chapter in this Annual Report.

Anggota Komite Pemantau Risiko dan Tata Kelola Perusahaan Yang Baik

Member of Risk Monitoring and Good Corporate Governance Committee

MUHAMMAD MASYKUR
Anggota Pemantau Risiko dan GCG
Member of Risk Monitoring and Good Corporate Governance Committee

Dasar Pengangkatan ***Basis of Appointment***	Keputusan Dewan Komisaris PT ASABRI (Persero) Nomor KEP/14/KOM/AS/XII/2024 tanggal 23 Desember 2024 Decree of Board of Commissioners of PT ASABRI (Persero) Number KEP/14/KOM/AS/XII/2024 dated December 23, 2024
Periode Jabatan ***Term of Office***	2024-sekarang 2024-present
Kewarganegaraan ***Citizenship***	Warga Negara Indonesia Indonesian Citizen
Usia ***Age***	61 tahun 61 years old

Riwayat Pendidikan ***Educational Background***	• S2 – Manajemen Akuntansi Keuangan, Sekolah Tinggi Ilmu Ekonomi ISM, Jakarta (2001) Master of Financial Accounting Management, Sekolah Tinggi Ilmu Ekonomi ISM, Jakarta (2001) • S1 – Akuntansi, Sekolah Tinggi Ilmu Ekonomi Widya Wiwaha, Yogyakarta (1997) Bachelor of Accounting, Sekolah Tinggi Ilmu Ekonomi Widya Wiwaha, Yogyakarta (1997) • D3- Akuntansi, Sekolah Tinggi Akuntansi Negara (STAN), Jakarta (1985) Diploma in Accounting, Sekolah Tinggi Akuntansi Negara (STAN), Jakarta (1985)
Pengalaman Kerja ***Work Experience***	• Kepala Perwakilan BPKP Provinsi Bali (2020-2024) Head of BPKP Bali Province Representative (2020-2024) • Kepala Perwakilan BPKP Provinsi Banten (2018-2020) Head of BPKP Representative Office of Banten Province (2018-2020) • Kepala Biro Umum BPKP (2017-2018) Head of BPKP General Bureau (2017-2018) • Kepala Perwakilan BPKP Provinsi Kalimantan Selatan (2016-2017) Head of BPKP Representative Office for South Kalimantan Province (2016-2017) • Kepala Perwakilan BPKP Provinsi Kalimantan Tengah (2015-2016) Head of BPKP Representative Office of Central Kalimantan Province (2015-2016)

INDEPENDENSI KOMITE PEMANTAU RISIKO DAN TATA KELOLA PERUSAHAAN YANG BAIK

Perseroan memastikan bahwa seluruh anggota Komite Pemantau Risiko dan Tata Kelola Perusahaan yang Baik (GCG) yang berasal dari pihak independen 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.

Informasi independensi anggota Komite Pemantau Risiko dan GCG Perseroan adalah sebagai berikut:

Tabel Independensi Komite Pemantau Risiko dan GCG

INDEPENDENCE OF RISK MONITORING AND GOOD CORPORATE GOVERNANCE COMMITTEE

The Company ensures that all members of the Risk Monitoring and Good Corporate Governance (GCG) Committee who are independent parties do not have any financial, management, share ownership, and/or family relationships with the Board of Commissioners, Board of Directors, and/or Controlling Shareholders or relationships with the Company, which may affect their ability to act independently.

Information on the independence of the members of the Company's Risk Monitoring and Good Corporate Governance Committee is as follows:

Table of Independence of Risk Monitoring and Good Corporate Governance Committee

Aspek Independensi *Independence Aspect*	Arief Sulistyanto	Muhammad Masykur
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi No financial affiliations with Board of Commissioners and Board of Directors	✓	✓
Tidak memiliki hubungan kepemilikan saham di perusahaan No shareholding relationships in the company	✓	✓
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite Pemantau Risiko dan GCG No familial affiliations with Board of Commissioners, Board of Directors, and/or fellow members of the Risk Monitoring and Good Corporate Governance Committee	✓	✓
Tidak menjabat sebagai pengurus partai politik, pejabat dan pemerintah Not serving as management of any political parties, officials and government	✓	✓

RAPAT KOMITE PEMANTAU RISIKO DAN TATA KELOLA PERUSAHAAN YANG BAIK

Kebijakan Rapat Komite Pemantau Risiko dan Tata Kelola Perusahaan yang Baik

Rapat Komite Pemantau Risiko dan GCG diselenggarakan secara berkala dengan mengacu pada Piagam Komite Pemantau Risiko dan Tata Kelola Perusahaan yang Baik (GCG).

Pelaksanaan Rapat Komite Pemantau Risiko dan Tata Kelola Perusahaan yang Baik

Di tahun 2025, Komite Pemantau Risiko dan GCG telah melaksanakan rapat sebanyak 12 kali. Informasi frekuensi dan kehadiran rapat Komite Pemantau Risiko dan GCG adalah sebagai berikut:

Tabel Frekuensi dan Kehadiran Rapat Komite Pemantau Risiko dan GCG

RISK MONITORING AND GOOD CORPORATE GOVERNANCE COMMITTEE MEETING

Risk Monitoring and Good Corporate Governance Committee Meeting Policy

The Risk Monitoring and Good Corporate Governance Committee meetings are held periodically with reference to the Risk Monitoring and Good Corporate Governance (GCG) Committee Charter.

Implementation of Risk Monitoring and Good Corporate Governance Committee Meeting

In 2025, the Risk Monitoring and Good Corporate Governance Committee held 12 meetings. Information on the frequency and attendance of Risk Monitoring and Good Corporate Governance Committee meetings is as follows:

Table of Attendance Frequency and Rate of Risk Monitoring and Good Corporate Governance Committee Meetings

Nama *Name*	Jabatan *Position*	Jumlah Rapat *Total Meeting*	Kehadiran Rapat *Meeting Attendance*	Frekuensi Kehadiran *Attendance Frequency* (%)
Arief Sulistyanto	Ketua Komite Pemantau Risiko dan GCG Head of Risk Monitoring and Good Corporate Governance Committee	12	12	12
Muhammad Masykur	Anggota Komite Pemantau Risiko dan GCG Member of Risk Monitoring and Good Corporate Governance Committee	12	12	12

Agenda Rapat Komite Pemantau Risiko dan Tata Kelola Perusahaan yang Baik

Risk Monitoring and Good Corporate Governance Committee Meeting Agenda

No	Tanggal *Date*	Agenda Rapat *Meeting Agenda*
1	15 Januari 2025 January 15, 2025	Rapat Internal Rencana Kerja Komite Komisaris Tahun 2025 Internal Meeting of the 2025 Commissioners Committee Work Plan
2	24 Maret 2025 March 24, 2025	Pembahasan pelaksanaan *Self-Assessment Good Corporate Governance* OJK TA 2024 Discussion on the Implementation of the OJK Good Corporate Governance Self-Assessment for the 2024 Fiscal Year
3	10 April 2025 April 10, 2025	Capaian Investasi Triwulan I Tahun 2025 dan Strategi Peningkatan *Yield* Investasi PT ASABRI (Persero) Investment Achievements for the First Quarter of 2025 and Investment Yield Improvement Strategy at PT ASABRI (Persero)
4	10 April 2025 April 10, 2025	Pemantauan Penerapan Prinsip-prinsip Tata Kelola Perusahaan yang Baik Monitoring the Implementation of Good Corporate Governance Principles
5	23 Juni 2025 June 23, 2025	Pembahasan Pengkinian Rencana Darurat (*Contingency Plan*) Tahun 2025 Discussion on the 2025 Contingency Plan Update
6	9 Juli 2025 July 9, 2025	Pembahasan *Monitoring* Capaian Kinerja Divisi Menrisk Discussion on the Performance Monitoring of the Risk Management Division

No	Tanggal *Date*	Agenda Rapat *Meeting Agenda*
7	12 Agustus 2025 August 12, 2025	Paparan profil risiko triwulanan dan Risiko *Fraud* PT ASABRI (Persero) Presentation of the Quarterly Risk Profile and Fraud Risk at PT ASABRI (Persero)
8	23 September 2025 September 23, 2025	Perkembangan Investasi PT ASABRI (Persero) sampai dengan bulan September 2025 Investment Development at PT ASABRI (Persero) as of September 2025
9	8 Oktober 2025 October 8, 2025	Perkembangan Pengelolaan Investasi PT ASABRI (Persero) sampai dengan bulan Agustus 2025 Investment Management Development at PT ASABRI (Persero) as of August 2025
10	25 November 2025 November 25, 2025	Nilai Tanah Kompensasi *Return* (pengganti keuntungan 42%) atas investasi Ruko Bulan Terang Utama di Malang Land Value Compensation Return (42% profit replacement) on the investment in the Bulan Terang Utama Shophouse in Malang
11	16 Desember 2025 December 16, 2025	Kajian risiko atas penempatan Dana Investasi PT ASABRI (Persero) Risk Assessment of Investment Fund Placement at PT ASABRI (Persero)
12	18 Desember 2025 December 18, 2025	Perkembangan Tata Kelola PT ASABRI (Persero) Governance Development at PT ASABRI (Persero)

PELAKSANAAN KEGIATAN KOMITE PEMANTAU RISIKO DAN TATA KELOLA PERUSAHAAN YANG BAIK 2025

Di sepanjang tahun 2025, Komite Pemantau Risiko dan GCG telah melaksanakan tugas dan tanggung jawab sebagai berikut:

1) Membantu Dewan Komisaris melaksanakan pengawasan dan pemantauan pelaksanaan penerapan manajemen risiko;
2) Menilai efektivitas pelaksanaan manajemen risiko termasuk menilai toleransi risiko yang dapat diambil Perusahaan;
3) Melakukan identifikasi hal-hal yang memerlukan perhatian Dewan Komisaris serta tugas-tugas Dewan Komisaris lainnya, melakukan pengawasan dan *monitoring* atas pelaksanaan penerapan GCG menurut ketentuan;
4) Melakukan pengawasan dan *monitoring* atas penerapan *Good Corporate Governance*;
   a. Peraturan Otoritas Jasa Keuangan Nomor 25 Tahun 2022 tentang Pengawasan Pengelolaan Program Asuransi Sosial Prajurit Tentara Nasional, Anggota Kepolisian Negara Republik Indonesia dan pegawai Aparatur Sipil Negara dilingkungan Kementerian Pertahanan dan Kepolisian Negara Republik Indonesia oleh Otoritas Jasa Keuangan;
   b. Peraturan bersama Dewan Komisaris dan Direksi PT ASABRI (Persero) Nomor PER/9/KOM/AS/XII/2023; Nomor PER-23/HK.01.03/UTM.M/XII/2023 tanggal 1 Desember 2023 tentang Pedoman tata Kelola Perusahaan yang Baik (GCG);

RISK MONITORING AND GOOD CORPORATE GOVERNANCE COMMITTEE ACTIVITIES IN 2025

Throughout 2025, the Risk Monitoring and Good Corporate Governance Committee has carried out the following duties and responsibilities:

1) Assisting the Board of Commissioners in supervising and monitoring the implementation of risk management;
2) Assessing the effectiveness of implementing risk management, including assessing the company's risk tolerance;
3) Identifying matters that require the attention of the Board of Commissioners and other duties of the Board of Commissioners. Supervising and monitoring the implementation of GCG according to the provisions;
4) Supervising and monitoring the implementation of Good Corporate Governance:
   a. Financial Services Authority Regulation Number 25 of 2022 concerning Supervision of the Management of the Social Insurance Program for National Army Soldiers, Members of the Indonesian National Police, and State Civil Apparatus Employees within the Ministry of Defense and the Indonesian National Police by the Financial Services Authority;
   b. Joint Regulation of the Board of Commissioners and Directors of PT ASABRI (Persero) Number PER/9/KOM/AS/XII/2023; Number PER-23/HK.01.03/UTM.M/XII/2023 dated December 1, 2023, concerning the Guidelines for Good Corporate Governance (GCG) of PT ASABRI (Persero);

c. Penerapan *Good Corporate Governance* (GCG) di PT ASABRI (Persero) berpedoman pada peraturan Menteri Badan Usaha Milik Negara Nomor PER-02/MBU/03/2023 tentang Pedoman Tata Kelola dan Kegiatan Korporasi Signifikan Badan Usaha Milik Negara, Pedoman Umum Komite Nasional Kebijakan *Governance*, serta memperhatikan praktik bisnis terbaik (*Best Practices*).

c. The implementation of Good Corporate Governance (GCG) at PT ASABRI (Persero) is guided by the Regulation of the Minister of State-Owned Enterprises Number PER-02/MBU/03/2023 concerning Guidelines for Governance and Significant Corporate Activities of State-Owned Enterprises, General Guidelines of the National Committee for Governance Policy, and taking into account best business practices.

PENGEMBANGAN KOMPETENSI KOMITE PEMANTAU RISIKO DAN TATA KELOLA PERUSAHAAN YANG BAIK

Di tahun 2025, program pengembangan kompetensi yang diikuti oleh Komite Pemantau Risiko dan GCG adalah sebagai berikut:

COMPETENCY DEVELOPMENT OF RISK MONITORING AND GOOD CORPORATE GOVERNANCE COMMITTEE

In 2025, the competency development programs participated in by the Risk Monitoring and Good Corporate Governance Committee are as follows:

Tabel Realisasi Pengembangan Kompetensi Komite Pemantau Risiko dan GCG Tahun 2025

Table of Realization of Risk Monitoring and Good Corporate Governance Committee Competency Development in 2025

Nama *Name*	Jabatan *Position*	Program Pengembangan Kompetensi *Competency Development Program*	Tanggal Pelaksanaan *Implementation Date*	Penyelenggara *Organizer*
Arief Sulistyanto	Ketua Komite Pemantau Risiko dan GCG Head of Risk Monitoring and Good Corporate Governance Committee	• Integrated Anti-Fraud Management System Integrated Anti-Fraud Management System; • Fraud Risk Management dan Fraud Risk Assessment. Fraud Risk Management and Fraud Risk Assessment.	• 3-4 Oktober 2025 October 3-4, 2025 • 25-26 November 2025 November 25-26, 2025	• Center for Risk Management & Sustainability Center for Risk Management & Sustainability; • ASPIRA ASPIRA
Muhammad Masykur	Anggota Komite Pemantau Risiko dan GCG Member of Risk Monitoring and Good Corporate Governance Committee	• Webinar OJK Institute dengan Tema: "Peran GRC dalam Meningkatkan Kepercayaan Investor dan Stabilitas Sektor Keuangan"; OJK Institute Webinar with the theme: "The Role of GRC in Enhancing Investor Confidence and Financial Sector Stability"; • Forum Penguatan Fungsi GRC dengan tema "Penerapan Internal Control over Financial Reporting (ICoFR) dalam Rangka Penguatan Sektor Jasa Keuangan"; GRC Function Strengthening Forum with the theme: "Implementation of Internal Control Over Financial Reporting (ICOFR) in Strengthening the Financial Services Sector"; • Webinar OJK Institute dengan Tema: "Sustainability Accounting and Reporting in the Financial Services"; OJK Institute Webinar with the theme: "Sustainability Accounting and Reporting in the Financial Services"; • Webinar OJK Institute dengan Tema: "Inovasi Produk Keuangan Islam: Peran Etika Halal dalam Memperluas Penetrasi Pasar"; OJK Institute Webinar with the theme: "Islamic Financial Product Innovation: The Role of Halal Ethics in Expanding Market Penetration"; • Risk Talk Series 5: Implementasi GRC; Risk Talk Series 5: GRC Implementation;	• 25 Februari 2025 February 25, 2025 • 3 Maret 2025 March 3, 2025 • 6 Maret 2025 March 6, 2025 • 13 Maret 2025 March 13, 2025 • 17 Juni 2025 June 17, 2025 • 19 Juni 2025 June 19, 2025 • 3-4 Juli 2025 July 3-4, 2025 • 15 Juli 2025 July 15, 2025 • 19 Agustus 2025 August 19, 2025 • 1 September 2025 September 1, 2025 • 30 September 2025 September 30, 2025 • 2 Oktober 2025 October 2, 2025 • 27-28 November 2025 November 27-28, 2025	• OJK Financial Services Authority • OJK Financial Services Authority • OJK Financial Services Authority • OJK Financial Services Authority • PT ASABRI (Persero) PT ASABRI (Persero) • KJA Surya Dinamika Global Makmur & Trisakti School of Management KJA Surya Dinamika Global Makmur & Trisakti School of Management • PT LSP Manajemen Risiko PT LSP Manajemen Risiko

Nama *Name*	Jabatan *Position*	Program Pengembangan Kompetensi *Competency Development Program*	Tanggal Pelaksanaan *Implementation Date*	Penyelenggara *Organizer*
		• Webinar OJK Institute dengan Tema: "Corporate Governance & Business Ethics"; OJK Institute Webinar with the theme: "Corporate Governance & Business Ethics"; • Masterclass Program Series XXIV dengan tema "Mitigasi Risiko Dalam Transformasi Digital"; Masterclass Program Series XXIV with the theme "Risk Mitigation in Digital Transformation"; • Seminar IKAI dengan tema "Driving Enterprise Value Through Strategic Risk Oversight: The Critical Role of Oversight Boards and Internal Audit in Strengthening Risk Governance and Portfolio Management"; IKAI Seminar with the theme of "Driving Enterprise Value Through Strategic Risk Oversight: The Critical Role of Oversight Boards and Internal Audit in Strengthening Risk Governance and Portfolio Management"; • Risk & Governance Summit (RGS) 2025 dengan tema "Empowering the GRC Ecosystem to drive economic growth and national resilience; Risk & Governance Summit (RGS) 2025 with the theme "Empowering the GRC Ecosystem to Drive Economic Growth and National Resilience"; • Risk Talk Series 6 dengan tema "RKAP berbasis Risiko; Risk Talk Series 6 with the theme "Risk-Based RKAP"; • *Workshop* GRC "Ethical Risk Culture & Risk Leadership"; GRC Workshop "Ethical Risk Culture & Risk Leadership"; • Webinar OJK Institute dengan Tema: "The Sustainable Financing Opportunities in the Indonesian Insurance Industry"; OJK Institute Webinar with the theme: "The Sustainable Financing Opportunities in the Indonesian Insurance Industry"; • Konferensi Nasional Profesional Manajemen Risiko XI dengan tema "Toward Golden Indonesia 2045: Risk Management as a Competitive Edge in a Complex World" (Preparedness, Agility, and Adaptation). 11th National Risk Management Professional Conference with the theme "Toward Golden Indonesia 2045: Risk Management as a Competitive Edge in a Complex World" (Preparedness, Agility, and Adaptation).		• OJK Financial Services Authority • OJK Financial Services Authority • PT ASABRI (Persero) • GRC Management • OJK Financial Services Authority • PT LSP Manajemen Risiko (LSPMR)

PENILAIAN KINERJA KOMITE PEMANTAU RISIKO DAN TATA KELOLA PERUSAHAAN YANG BAIK

Penilaian kinerja Komite Pemantau Risiko dan Tata Kelola Perusahaan yang Baik (GCG) dilakukan oleh Dewan Komisaris dan penyelenggaraannya bersamaan dengan pelaksanaan *assessment* GCG, khususnya bagian Komite. Hasil yang didapatkan dari penilaian tersebut menjadi bahan pertimbangan Dewan Komisaris untuk membuat keputusan mengenai pengangkatan kembali dan/atau pemberhentian jabatan anggota Komite Pemantau Risiko dan Tata Kelola Perusahaan yang Baik (GCG).

PERFORMANCE EVALUATION OF RISK MONITORING AND GOOD CORPORATE GOVERNANCE COMMITTEE

The performance assessment of the Risk Monitoring and Good Corporate Governance (GCG) Committee is carried out by the Board of Commissioners, and its implementation is conducted simultaneously with the implementation of the GCG assessment, especially the Committee section. The results obtained from the evaluation are used as consideration by the Board of Commissioners to make decisions regarding the reappointment and/or dismissal of members of the Risk Monitoring and Good Corporate Governance (GCG) Committee.

Di tahun 2025, Dewan Komisaris menilai bahwa Komite Pemantau Risiko dan GCG telah menjalankan fungsinya dengan optimal. Komite menjalankan pengelolaan yang baik atas manajemen risiko dan tata kelola Perusahaan. Selain itu, Komite Pemantau Risiko dan GCG telah melakukan pengawasan/ *monitoring* terhadap pengelolaan investasi PT ASABRI (Persero) setiap bulan. Pemantau Risiko dan GCG juga telah ikut serta dalam rapat secara internal atau pun bersama Dewan Komisaris.

In 2025, the Board of Commissioners assessed that the Risk Monitoring and Good Corporate Governance Committee had carried out its duties and responsibilities effectively and optimally. In addition, the Risk Monitoring and GCG Committee has conducted monthly oversight/ monitoring of PT ASABRI (Persero)'s investment management. The Risk Monitoring and GCG Committee has also participated in internal meetings and meetings with the Board of Commissioners.

REMUNERASI KOMITE PEMANTAU RISIKO DAN TATA KELOLA PERUSAHAAN YANG BAIK

Berdasarkan Peraturan Menteri Badan Usaha Milik Negara Nomor PER-3/MBU/03/2023, penghasilan Komite Pemantau Risiko dan GCG ditetapkan oleh Dewan Komisaris dengan memperhatikan kemampuan Perusahaan. Di mana penghasilan Anggota Komite Pemantau Risiko dan GCG terdiri dari honorarium paling banyak sebesar 20% (dua puluh persen) dari gaji Direktur Utama.

REMUNERATION OF RISK MONITORING AND GOOD GOVERNANCE COMMITTEE

Based on the Regulation of the Minister of State-Owned Enterprises Number PER-3/MBU/03/2023, the remuneration of the Risk Monitoring and Good Corporate Governance (GCG) Committee is determined by the Board of Commissioners, taking into account the company's capabilities. The remuneration of the Risk Monitoring and Good Corporate Governance (GCG) Committee consists of an honorarium of a maximum of 20% (twenty percent) of the President Director's salary.

KOMITE DAN ORGAN DI BAWAH DIREKSI

Dalam menjalankan fungsinya, Direksi dibantu oleh Komite pendukung meliputi Komite Investasi, Komite Aktuaria dan Produk, Komite Manajemen Risiko dan Asset Liability Management, Komite Teknologi Informasi, Komite Tanggung Jawab Sosial dan Lingkungan, dan Komite Karier.

COMMITTEES AND ORGANS UNDER BOARD OF DIRECTORS

In carrying out its function, the Board of Directors is assisted by supporting committees, namely the Investment Committee, the Actuarial and Product Committee, the Risk Management and Asset Liability Management Committee, the Information Technology Committee, the Social and Environmental Responsibility Committee, and the Career Committee.

KOMITE INVESTASI

Direksi membentuk Komite Investasi dengan tujuan untuk membantu Direksi dalam memastikan efektivitas sistem perencanaan, pengalokasian, transaksi, dan evaluasi penyelenggaraan investasi Perusahaan.

INVESTMENT COMMITTEE

The Board of Directors establishes the Investment Committee to assist the Board of Directors in ensuring the effectiveness of the system for planning, allocation, transactions, and evaluation of the Company's investments.

DASAR PEMBENTUKAN KOMITE INVESTASI

Komite Investasi dibentuk berdasarkan Peraturan Direksi PT ASABRI (Persero) Nomor PER-13/HK.01.02/UTM.E/XI/2025 tentang Perubahan atas Peraturan Direksi PT ASABRI (Persero) Nomor PER-5/HK.01.02/UTM.E/III/2024 tentang Komite Investasi.

BASIS OF ESTABLISHMENT OF INVESTMENT COMMITTEE

The Investment Committee is established based on the Regulation of the Board of Directors of PT ASABRI (Persero) Number PER-13/HK.01.02/UTM.E/XI/2025 concerning Amendments to the Regulation of the Board of Directors of PT ASABRI (Persero) Number PER-5/HK.01.02/UTM.E/III/2024 concerning the Investment Committee.

PEDOMAN KERJA

Dalam melaksanakan tugasnya, Komite Investasi mengacu pada Peraturan Direksi PT ASABRI (Persero) Nomor PER-5/HK.01.02/UTM.E/III/2024 tanggal 8 Maret 2024 tentang Komite Investasi yang mengatur tentang kedudukan, tugas dan tanggung jawab, wewenang, tata kerja, dan prinsip-prinsip pengambilan keputusan Komite Investasi.

WORK MANUAL

In carrying out its duties, the Investment Committee refers to the Regulation of the Board of Directors of PT ASABRI (Persero) Number PER-5/HK.01.02/UTM.E/III/2024 dated March 8, 2024, concerning the Investment Committee, which regulates the position, duties and responsibilities, authority, work procedures, and decision-making principles of the Investment Committee.

STRUKTUR KEANGGOTAAN KOMITE INVESTASI

MEMBERSHIP STRUCTURE OF INVESTMENT COMMITTEE

No	Struktur Keanggotaan *Membership Structure*	Jabatan *Position*
1	Direktur Investasi Director of Investment	Ketua (merangkap Anggota Inti) Head (concurrently serving as Core Member)
2	Kepala Divisi Manajemen Portofolio Head of Portfolio Management Division	Sekretaris (merangkap Anggota Inti) Secretary (concurrently serving as Core Member)
3	Direktur Keuangan dan Manajemen Risiko Director of Finance and Risk Management	Anggota Inti Core Member
4	Direktur SDM dan Hukum Director of HR and Legal Affairs	Anggota Inti Core Member
5	Kepala Divisi Pasar Modal dan Pasar Uang Head of Capital Market and Money Market Division	Anggota Inti Core Member
6	Kepala Divisi Pengembangan Bisnis Head of Business Development Division	Anggota Inti Core Member
7	Kepala Divisi Kepatuhan dan Hukum Head of Compliance and Legal Division	Anggota Inti Core Member
8	Kepala Divisi Manajemen Investasi Head of Risk Management Division	Anggota Inti Core Member
9	Kepala Divisi Aktuaria Head of Actuarial Division	Anggota Inti Core Member
10	Direktur Hubungan Kelembagaan Director of Institutional Relations	Anggota Non Inti Non-Core Member
11	Kepala Divisi Keuangan Head of Finance Division	Anggota Non Inti Non-Core Member
12	Kepala Divisi Akuntansi Head of Accounting Division	Anggota Non Inti Non-Core Member

TUGAS DAN TANGGUNG JAWAB KOMITE INVESTASI

Komite Investasi memiliki tugas dan tanggung jawab sebagai berikut:

1. Melakukan *review* terhadap rencana dan kebijakan investasi yang telah ditetapkan oleh Perusahaan;
2. Melakukan *review* dan menyampaikan rekomendasi, saran, atau usulan atas proposal investasi strategis kepada Direksi;
3. Memonitor dan memberikan masukan terhadap dinamika kegiatan pengelolaan investasi agar senantiasa sesuai dengan kebijakan dan strategi investasi Perusahaan;

DUTIES AND RESPONSIBILITIES OF INVESTMENT COMMITTEE

The Investment Committee has the following duties and responsibilities:

1. Reviewing investment plans and policies established by the Company;
2. Reviewing and submitting recommendations, advice, or suggestions for strategic investment proposals to the Board of Directors;
3. Monitoring and providing input on the dynamics of investment management activities so as to comply with the Company's investment policies and strategies at all times;

4. Melakukan *review* dan evaluasi atas portofolio dan pencapaian investasi secara berkala, paling sedikit sekali dalam 3 (tiga) bulan;
5. Melaporkan hasil *review* dan evaluasi serta memberikan rekomendasi atas hal-hal yang perlu mendapat perhatian Direksi;
6. Melakukan pembahasan usulan kebijakan investasi, *Strategic Asset Allocation* dan *Tactical Asset Allocation* dari Direktur Investasi.

WEWENANG KOMITE INVESTASI

Komite Investasi memiliki kewenangan sebagai berikut:

1. Mengakses dan meminta data, catatan, dan informasi tentang aktivitas pengelolaan dana investasi;
2. Memberikan pendapat secara tertulis atas kegiatan pengelolaan dana investasi;
3. Melibatkan/menunjuk konsultan investasi yang profesional dan independen, di luar anggota Komite Investasi, apabila diperlukan untuk membantu pelaksanaan tugasnya;
4. Menyetujui atau menolak rencana investasi yang dibahas dalam Rapat Komite Investasi;
5. Membahas penanganan masalah instrumen investasi yang masuk dalam pengawasan khusus.

KEBIJAKAN UNTUK MELAKUKAN PENELAAHAN DAN PERSETUJUAN TRANSAKSI DENGAN PIHAK BEREALISASI YANG MATERIAL/SIGNIFIKAN

Keputusan Bersama Dewan Komisaris dan Direksi PT ASABRI (Persero) Nomor KEP-58/HK.01.01/UTM.E/VI/2024; Nomor KEP/005/KOM/AS/VI/2024 tanggal 28 Juni 2024 tentang Kebijakan Investasi PT ASABRI (Persero).

RAPAT KOMITE INVESTASI

Kebijakan Rapat

Komite Investasi mengadakan rapat secara berkala paling sedikit 4 (empat) kali dalam 1 (satu) tahun, dengan pertemuan tambahan yang dapat dilaksanakan sesuai kebutuhan berdasarkan permintaan dari Direksi, Kepala Divisi Manajemen Portofolio, atau Anggota Inti lainnya.

Frekuensi dan Kehadiran Rapat

Di tahun 2025, Komite Investasi telah menyelenggarakan rapat sebanyak 7 (tujuh) kali.

4. Reviewing and evaluating the portfolio and investment achievements periodically, at least once every 3 (three) months;
5. Reporting the results of reviews and evaluations and providing recommendations on matters that need the attention of the Board of Directors;
6. Discussing proposed investment policies, Strategic Asset Allocation, and Tactical Asset Allocation from the Investment Director.

AUTHORITIES OF INVESTMENT COMMITTEE

The Investment Committee has the following authorities:

1. Access and request data, records, and information about investment fund management activities;
2. Provide written opinions on investment fund management activities;
3. Involve/appoint professional and independent investment consultants, outside Investment Committee members, if necessary, to assist in the performance of their duties;
4. Approve or reject the investment plan discussed at the Investment Committee Meeting;
5. Discuss and decide on the handling of investment instrument issues subject to special supervision.

POLICY FOR REVIEWING AND APPROVING TRANSACTIONS WITH MATERIAL/SIGNIFICANT REALIZING PARTIES

Joint Decree of the Board of Commissioners and Directors of PT ASABRI (Persero) Number KEP-58/HK.01.01/UTM.E/VI/2024; Number KEP/005/KOM/AS/VI/2024 dated June 28, 2024, concerning PT ASABRI (Persero)'s Investment Policy is issued.

INVESTMENT COMMITTEE MEETING

Meeting Policy

The Investment Committee holds regular meetings at least 4 (four) times in 1 (one) year, with additional meetings that can be held as needed based on requests from the Board of Directors, Head of Portfolio Management Division, or other Core Members.

Meeting Frequency and Attendance

In 2025, the Investment Committee held 7 (seven) meetings.

Agenda Rapat **Meeting Agenda**

No	Tanggal *Date*	Agenda Rapat *Meeting Agenda*
1	30 Januari 2025 Januari 30, 2025	Mekanisme Likuidasi Reksa Dana dan dampak ke Portofolio ASABRI Mutual Fund Liquidation Mechanism and Impact on ASABRI's Portfolio
2	5 Februari 2025 February 5, 2025	Rencana Implementasi PSAK 109 SFAS 109 Implementation Plan
3	20 Maret 2025 March 20, 2025	Rencana Penerimaan Hasil Pembubaran Reksa Dana Corfina Capital dan Asia Raya Proceeds from the Dissolution of Corfina Capital and Asia Raya Mutual Funds
4	18 Juli 2025 July 18, 2025	Tindak Lanjut Saham *Delisting* KPAL dan MYRX Follow-up on the Delisting of KPAL and MYRX Shares
5	31 Juli 2025 July 31, 2025	Tindak Lanjut Saham *Delisting* KPAL dan MYRX Follow-up on the Delisting of KPAL and MYRX Shares
6	12 Agustus 2025 August 12, 2025	Tindak Lanjut Saham *Delisting* KPAL dan MYRX Follow-up on the Delisting of KPAL and MYRX Shares
7	31 Oktober 2025 October 31, 2025	Pembahasan Gagal bayar PT Omni Inovasi Indonesia Tbk Discussion of PT Omni Inovasi Indonesia Tbk's Default

PENGEMBANGAN KOMPETENSI KOMITE INVESTASI

Hingga 31 Desember 2025, terdapat program pengembangan kompetensi yang diikuti oleh Komite Teknologi Informasi. Informasi tersebut telah disajikan dalam pembahasan program pengembangan talenta pada bagian Sumber Daya Manusia (SDM) dalam bab Fungsi Penunjang Bisnis di Laporan Tahunan ini.

COMPETENCY DEVELOPMENT OF INVESTMENT COMMITTEE

As of December 31, 2025, competency development programs have been attended by the Information Technology Committee. This information has been presented in the discussion of talent development programs in the Human Resources (HR) section within the Business Support Functions chapter of this Annual Report.

PELAKSANAAN TUGAS KOMITE INVESTASI

Di sepanjang tahun 2025, Komite Investasi telah melaksanakan tugas dan tanggung jawab sesuai dengan pedoman kerja yang dimiliki. Komite Investasi telah melakukan reviu terhadap rencana dan kebijakan investasi, evaluasi atas portofolio dan pencapaian investasi, serta memberikan masukan terkait aktivitas investasi kepada Direksi.

DUTY IMPLEMENTATION OF INVESTMENT COMMITTEE

Throughout 2025, the Investment Committee has carried out its duties and responsibilities in accordance with its work guidelines. The Committee reviewed investment plans and policies, evaluated the portfolio and investment performance, and provided input to the Board of Directors regarding investment activities.

KOMITE AKTUARIA DAN PRODUK

Direksi membentuk komite Aktuaria dan Produk dengan tujuan untuk membantu Direksi dalam memastikan efektivitas sistem perencanaan, analisis, dan evaluasi terhadap produk atau program asuransi yang dikelola termasuk potensi pengembangannya, serta hal-hal strategis pada aspek aktuaria.

ACTUARIAL AND PRODUCT COMMITTEE

The Board of Directors establishes the Actuarial and Product Committee to assist the Board of Directors in ensuring the effectiveness of the system for planning, analysis, and evaluation of managed insurance products or programs, including their potential development, and strategic matters in actuarial aspects.

DASAR PEMBENTUKAN KOMITE AKTUARIA DAN PRODUK

Komite Aktuaria dan Produk dibentuk berdasarkan ketentuan sebagai berikut:

1. Pasal 23 ayat (1) Peraturan Menteri Badan Usaha Milik Negara Nomor PER-2/MBU/03/2023 tentang Pedoman Tata Kelola dan Kegiatan Korporasi Signifikan Badan Usaha Milik Negara, disebutkan bahwa dalam mendukung efektivitas pelaksanaan tugas, Direksi dapat membentuk komite dan/atau unit Pendukung Direksi;

2. Pasal 50 ayat (1) Peraturan Otoritas Jasa Keuangan Nomor 73/POJK.05/2016 tentang Tata Kelola Perusahaan yang Baik Bagi Perusahaan Perasuransian, disebutkan bahwa Perusahaan asuransi dan Perusahaan Asuransi Syariah wajib memiliki satuan kerja atau komite pengembangan produk Asuransi;

3. Peraturan Direksi PT ASABRI (Persero) Nomor PER-11/HK.01.02/UTM.D/IX/2025 tentang Perubahan atas Peraturan Direksi PT ASABRI (Persero) Nomor PER-31/HK.01.02/UTM.D/XII/2023 tentang Komite Aktuaria dan Produk.

BASIS OF ESTABLISHMENT OF ACTUARIAL AND PRODUCT COMMITTEE

The Actuarial and Product Committee is formed based on the following provisions:

1. Article 23 sub-clause (1) of Regulation of the Minister of State-Owned Enterprises Number PER-2/MBU/03/2023 concerning Guidelines for Governance and Significant Corporate Activities of State-Owned Enterprises, it is stated that in supporting the effective performance of their duties, the Board of Directors may form committees and/or the Board of Directors' Support Unit;
2. Article 50 sub-clause (1) of Otoritas Jasa Keuangan Regulation Number 73/POJK.05/2016 concerning Good Corporate Governance for Insurance Companies, Insurance companies and Sharia Insurance Companies are required to establish an insurance product development work unit or committee;
3. Regulation of the Board of Directors of PT ASABRI (Persero) Number PER-11/HK.01.02/UTM.D/IX/2025 concerning amendments to the Regulation of the Board of Directors of PT ASABRI (Persero) Number PER-31/HK.01.02/UTM.D/XII/2023 concerning the Actuarial and Product Committee.

PEDOMAN KERJA

Dalam melaksanakan tugas dan tanggung jawabnya, Piagam Komite Aktuaria dan Produk berpedoman pada Peraturan Direksi PT ASABRI (Persero) Nomor PER-11/HK.01.02/UTM.D/IX/2025 tentang perubahan atas Peraturan Direksi PT ASABRI (Persero) Nomor PER-31/HK.01.02/UTM.D/XII/2023 tentang Komite Aktuaria dan Produk, di dalamnya memuat hal-hal sebagai berikut:

a. Kedudukan Komite Aktuaria dan Produk;
b. Tugas dan Tanggung Jawab Komite Aktuaria dan Produk;
c. Wewenang Komite Aktuaria dan Produk;
d. Tata Kerja Komite Aktuaria dan Produk;
e. Rapat Komite Aktuaria dan Produk;
f. Kriteria Aktuaria dan Produk; dan
g. Prinsip-prinsip Pengambilan Keputusan.

WORK MANUAL

In carrying out its duties and responsibilities, the Actuarial and Product Committee Charter is guided by PT ASABRI (Persero) Board of Directors Regulation Number PER-11/HK.01.02/UTM.D/IX/2025 concerning amendments to PT ASABRI (Persero) Board of Directors Regulation Number PER-31/HK.01.02/UTM.D/XII/2023 concerning the Actuarial and Product Committee, which contains the following:

a. Position of the Actuarial and Product Committee;
b. Duties and Responsibilities of the Actuarial and Product Committee;
c. Authorities of the Actuarial and Product Committee;
d. Work Procedures of the Actuarial and Product Committee;
e. Actuarial and Product Committee Meetings;
f. Actuarial and Product Criteria; and
g. Decision-Making Principles.

STRUKTUR KEANGGOTAAN KOMITE AKTUARIA DAN PRODUK

MEMBERSHIP STRUCTURE OF ACTUARIAL AND PRODUCT COMMITTEE

No	Struktur Keanggotaan *Membership Structure*	Jabatan *Position*
1	Direktur Utama President Director	Ketua (merangkap Anggota Inti) Head (concurrently serving as Core Member)
2	Kepala Divisi Aktuaria Head of Actuarial Division	Sekretaris (merangkap Anggota Inti) Secretary (concurrently serving as Core Member)
3	Direktur Keuangan dan Manajemen Risiko Director of Finance and Risk Management	Anggota Inti Core Member
4	Direktur Investasi Director of Investment	Anggota Inti Core Member
5	Direktur Hubungan Kelembagaan Director of Institutional Relations	Anggota Inti Core Member
6	Kepala Divisi Akuntansi Head of Accounting Division	Anggota Inti Core Member
7	Kepala Divisi Keuangan Head of Finance Division	Anggota Inti Core Member
8	Kepala Divisi Kepesertaan dan Pengembangan Manfaat Head of Membership and Benefit Development Division	Anggota Inti Core Member
9	Kepala Divisi Layanan Head of Services Division	Anggota Inti Core Member
10	Kepala Divisi Manajemen Portofolio Head of Portfolio Management Division	Anggota Inti Core Member
11	Kepala Divisi Manajemen Risiko Head of Risk Management Division	Anggota Inti Core Member
12	Kepala Divisi Strategi Korporasi Head of Corporate Strategy Division	Anggota Inti Core Member
13	Direktur SDM dan Hukum Director of HR and Legal Affairs	Anggota Non Inti Non-Core Member
14	Kepala Divisi Kepatuhan dan Hukum Head of Compliance and Legal Division	Anggota Non Inti Non-Core Member
15	Kepala Divisi Sistem Informasi Head of Information Systems Division	Anggota Non Inti Non-Core Member

TUGAS DAN TANGGUNG JAWAB KOMITE AKTUARIA DAN PRODUK

Komite Aktuaria dan Produk memiliki tugas dan tanggung jawab sebagai berikut:

1. Melakukan analisis atau *review* terhadap produk atau program asuransi yang diselenggarakan Perusahaan baik peraturan pelaksanaan, penetapan harga, *monitoring experience* serta potensi pengembangannya;
2. Melakukan evaluasi terhadap pengelolaan keuangan Perusahaan dalam hal kesesuaian antara aset dan liabilitas;

DUTIES AND RESPONSIBILITIES OF ACTUARIAL AND PRODUCT COMMITTEE

The Actuarial and Product Committee has the following duties and responsibilities:

1. Analyzing or reviewing insurance products or programs managed by the Company, including implementing regulations, pricing, monitoring of experience, and potential development;
2. Evaluating the Company's financial management in terms of conformity between assets and liabilities;

3. Melakukan analisis terhadap proyeksi keuangan Perusahaan termasuk perkiraan kemampuan Perusahaan untuk memenuhi kewajiban masa depan;
4. Melakukan penilaian dan rencana tindak lanjut atas tingkat kesehatan keuangan dan kecukupan modal Perusahaan;
5. Melakukan penilaian kualitas data statistik Perusahaan (data kepesertaan, premi, dan klaim);
6. Melakukan penilaian atas Aspek Aktuaria antara lain namun tidak terbatas pada asumsi terkait tingkat bunga aktuaria dan tingkat bunga pengembangan serta metode perhitungan.

WEWENANG KOMITE AKTUARIA DAN PRODUK

Komite Aktuaria dan Produk memiliki kewenangan sebagai berikut:

1. Mengakses dan meminta data, catatan, dan informasi terkait, antara lain namun tidak terbatas pada Produk atau program asuransi yang diselenggarakan oleh Perusahaan, pengelolaan keuangan, dan data kepesertaan;
2. Memberikan rekomendasi terkait permasalahan strategis di bidang Aktuaria dan Produk yang termuat dalam risalah rapat;
3. Memberikan rekomendasi kepada Direksi untuk melibatkan tenaga ahli, konsultan, atau pihak independen lainnya di luar Komite Aktuaria dan Produk guna membantu pelaksanaan tugas Komite Aktuaria dan Produk sesuai dengan peraturan internal Perusahaan;
4. Memberikan rekomendasi kepada Direksi untuk membentuk tim kelompok kerja guna membantu pelaksanaan tugas Komite Aktuaria dan Produk dalam rangka terdapat penyelesaian program kerja yang bersifat strategis dan bertujuan untuk peningkatan kinerja Perusahaan.

RAPAT KOMITE AKTUARIA DAN PRODUK

Kebijakan Rapat

Komite Aktuaria dan Produk mengadakan rapat secara berkala paling sedikit 2 (dua) kali dalam 1 (satu) tahun dan/atau sewaktu-waktu sesuai dengan kebutuhan.

Frekuensi dan Kehadiran Rapat

Di tahun 2025, Komite Aktuaria dan Produk telah menyelenggarakan rapat sebanyak 10 kali.

3. Analyzing the Company's financial projections, including the Company's estimated capability to meet future obligations;
4. Assessing and planning follow-up on the level of financial health and capital adequacy of the Company;
5. Assessing the quality of the Company's statistical data (membership, premium, and claim data);
6. Assessing Actuarial Aspects, including but not limited to assumptions related to actuarial interest rates, development interest rates and its calculation methods.

AUTHORITIES OF ACTUARIAL AND PRODUCT COMMITTEE

The Actuarial and Product Committee has the following authorities:

1. Access and request data, records, and relevant information, including but not limited to insurance Products or programs managed by the Company, financial management, and membership data;
2. Providing recommendations related to strategic issues in the Actuarial and Product sectors included in the minutes of the meeting;
3. Providing the Board of Directors with recommendations to involve experts, consultants, or any other independent parties outside the Actuarial and Product Committee to assist in performing the duties of the Actuarial and Product Committee according to the Company's internal regulations;
4. Providing the Board of Directors with recommendations to form a working group team to assist in performing the duties of the Actuarial and Product Committees in order to complete strategic work programs and aim to improve the Company's performance.

ACTUARIAL AND PRODUCT COMMITTEE MEETING

Meeting Policy

The Actuarial and Product Committee holds regular meetings at least 2 (two) times in 1 (one) year and/or at any time as needed.

Meeting Frequency and Attendance

In 2025, the Actuarial and Product Committee held 10 meetings.

Agenda Rapat **Meeting Agenda**

No	Tanggal *Date*	Agenda Rapat *Meeting Agenda*
1	23 Mei 2025 May 31, 2025	Usulan Program Sekolah Satria Veteran Proposed Satria Veteran School Program
2	15 September 2025 September 15, 2025	Perkembangan Program Kerja dengan Kemenkeu dan Rencana Penyesuaian Besaran Imbal Jasa Pembayaran Pensiun Development of the Work Program with the Ministry of Finance and the Planned Adjustment of Pension Payment Rewards
3	29 September 2025 September 29, 2025	Usulan Penetapan Alokasi Dana Pinjaman Uang Muka Kredit Pemilikan Rumah (PUM KPR) Tahun 2025 Proposed Allocation of Funds for Home Ownership Loan Down Payments (PUM KPR) in 2025
4	6 Oktober 2025 October 6, 2025	Status Kepesertaan Pegawai Pemerintah dengan Perjanjian Kera (PPPK) yang dikelola PT ASABRI (Persero) Participation Status of Government Employees with a Contract Agreement (PPPK) managed by PT ASABRI (Persero)
5	20 Oktober 2025 October 30, 2025	Pembahasan Inovasi "Bebas Akses ASABRI MOBILE APPS dan ASABRI STAR: Layanan Tanpa Hambatan" Discussion of the Innovation "Free Access to ASABRI MOBILE APPS and ASABRI STAR: Seamless Service"
6	3 November 2025 November November 9, 2025	Evaluasi Tingkat Bunga Pengembangan Program THT PT ASABRI (Persero) Evaluation of the Development Interest Rate for the THT Program at PT ASABRI (Persero)
7	5 Desember 2025 December 5, 2025	Analisis dan Dampak atas Penggunaan Tingkat Bunga Pengembangan sebagaimana penerapan pada PT TASPEN (Persero) dan BPJS Ketenagakerjaan Analysis and Impact of the Use of the Development Interest Rate as Implemented by PT TASPEN (Persero) and BPJS Ketenagakerjaan
8	11 Desember 2025 December 11, 2025	Informasi Perhitungan Liabilitas Manfaat Polis Masa Depan (LMPMD) atas Prognosa 2025 dan Proyeksi 2026 Information on the Calculation of Future Policy Benefit Liabilities (LMPMD) for the 2025 Prognosis and 2026 Projections
9	18 Desember 2025 December 18, 2025	Evaluasi Pemberian Tingkat Bunga Pengembangan atas Manfaat Tabungan Asuransi dan Nilai Tunai Tabungan Asuransi Program THT Tahun 2026 Evaluation of the Development Interest Rate for Insurance Savings Benefits and the Cash Value of the THT Program Insurance Savings in 2026
10	23 Desember 2025 December 23, 2025	Evaluasi Pemberian Tingkat Bunga Pengembangan atas Manfaat Tabungan Asuransi dan Nilai Tunai Tabungan Asuransi Program THT Tahun 2026 Evaluation of the Development Interest Rate for Insurance Savings Benefits and Cash Value of THT Program Insurance Savings in 2026

PENGEMBANGAN KOMPETENSI KOMITE AKTUARIA DAN PRODUK

Hingga 31 Desember 2025, terdapat program pengembangan kompetensi yang diikuti oleh Komite Aktuaria dan Produk. Informasi tersebut telah disajikan dalam pembahasan program pengembangan talenta pada bagian Sumber Daya Manusia (SDM) dalam bab Fungsi Penunjang Bisnis di Laporan Tahunan ini.

PELAKSANAAN TUGAS KOMITE AKTUARIA DAN PRODUK

Di sepanjang tahun 2025, Komite Aktuaria dan Produk telah melaksanakan tugas dan fungsinya melalui penyelenggaraan 10 (sepuluh) kali rapat, baik secara

COMPETENCY DEVELOPMENT OF ACTUARIAL AND PRODUCT COMMITTEE

As of December 31, 2025, competency development programs have been attended by the Investment Committee. This information has been presented in the discussion of talent development programs in the Human Resources (HR) section within the Business Support Functions chapter of this Annual Report.

DUTY IMPLEMENTATION OF ACTUARIAL AND PRODUCT COMMITTEE

Throughout 2025, the Actuarial and Product Committee has carried out its duties and functions by holding 10 (ten) meetings, both periodically and as needed,

berkala maupun sesuai kebutuhan, sebagai bentuk penerapan prinsip tata kelola perusahaan yang baik. Rapat-rapat tersebut membahas berbagai agenda strategis terkait kebijakan aktuaria dan produk, antara lain evaluasi tingkat bunga pengembangan Program Tabungan Hari Tua (THT), analisis liabilitas manfaat polis masa depan (LMPMD), pengelolaan kepesertaan, inovasi layanan, serta keselarasan kebijakan dengan praktik terbaik industri dan koordinasi dengan pemangku kepentingan. Melalui forum tersebut, Komite memberikan rekomendasi dan pertimbangan profesional kepada Direksi guna mendukung keberlanjutan program, kepatuhan terhadap peraturan, serta peningkatan kualitas manfaat dan layanan kepada peserta.

as a form of implementing the principles of good corporate governance. These meetings discussed various strategic agendas related to actuarial and product policies, including the evaluation of interest rates for the development of Pension Savings (THT), analysis of liability for future policy benefits (LMPMD), participant management, service innovation, as well as policy alignment with industry best practices and coordination with stakeholders. Through these forums, the Committee provides recommendations and professional considerations to the Board of Directors to support program sustainability, regulatory compliance, and improve the quality of benefits and services to participants.

KOMITE MANAJEMEN RISIKO DAN ASSET LIABILITY MANAGEMENT (ALM)

Direksi membentuk Komite Manajemen Risiko dan Aset Liability Management (ALM) bertujuan untuk:

1. Membantu Direksi dalam melaksanakan tanggung jawab terkait pemantauan terhadap pelaksanaan manajemen risiko termasuk kebijakan, prosedur, profil risiko, dan kecukupan manajemen bisnis.
2. Membantu Direksi dalam mengelola aset dan liabilitas perusahaan terkait pemantauan dan optimalisasi pengelolaan aset dan liabilitas, termasuk penentuan kebijakan dan *contingency plan*.

RISK MANAGEMENT AND ASSET LIABILITY MANAGEMENT (ALM) COMMITTEE

The Board of Directors establishes the Risk Management and Asset Liability Management (ALM) Committee with the aim of:

1. Assisting the Board of Directors in carrying out its responsibilities related to monitoring of risk management, including policies, procedures, risk profiles, and adequacy of business management.
2. Assisting the Board of Directors in managing company assets and liabilities related to monitoring and optimization of asset and liability management, including the determination of policies and contingency plans.

DASAR PEMBENTUKAN KOMITE MANAJEMEN RISIKO DAN ALM

Dalam melaksanakan tugasnya, Komite Manajemen Risiko dan ALM mengacu pada Peraturan Direksi PT ASABRI (Persero) Nomor PER/MR.04.02/20-AS/IX/2022 tanggal 30 September 2022 tentang Komite Manajemen Risiko dan *Asset Liability Management* yang mengatur tentang kedudukan, tugas dan tanggung jawab, wewenang, tata kerja, dan prinsip-prinsip pengambilan Keputusan Komite Manajemen Risiko dan ALM.

BASIS OF ESTABLISHMENT OF RISK MANAGEMENT AND ALM COMMITTEE

In carrying out its duties, the Risk Management and ALM Committee refers to the Regulation of the Board of Directors of PT ASABRI (Persero) Number PER/MR.04.02/20-AS/IX/2022 dated September 30, 2022, concerning the Risk Management and Asset Liability Management Committee, which regulates the position, duties and responsibilities, authority, work procedures, and decision-making principles of the Risk Management and ALM Committee.

PEDOMAN KERJA

Komite Manajemen Risiko dan ALM dibentuk berdasarkan Peraturan Direksi PT ASABRI (Persero) Nomor PER/MR.04.02/20-AS/IX/2022 tanggal 30 September 2022.

WORK MANUAL

The Risk Management and ALM Committee was formed based on the Regulation of the Board of Directors of PT ASABRI (Persero) Number PER/MR.04.02/20-AS/IX/2022 dated September 30, 2022.

STRUKTUR KEANGGOTAAN KOMITE MANAJEMEN RISIKO DAN ALM

MEMBERSHIP STRUCTURE OF RISK MANAGEMENT AND ALM COMMITTEE

No	Struktur Keanggotaan *Membership Structure*	Jabatan *Position*
1	Direktur Keuangan dan Manajemen Risiko Director of Finance and Risk Management	Ketua Head
2	Kepala Divisi Manajemen Risiko Head of Risk Management Division	Sekretaris (merangkap Anggota Non-Inti) Secretary (concurrently serving as Non-Core Member)
3	Direktur Investasi Director of Investment	Anggota Inti Core Member
4	Direktur SDM dan Hukum Director of HR and Legal Affairs	Anggota Inti Core Member
5	Direktur Hubungan Kelembagaan Director of Institutional Relations	Anggota Inti Core Member
6	Kepala Divisi Manajemen Portofolio Head of Portfolio Management Division	Anggota Inti Core Member
7	Kepala Divisi Pasar Modal dan Pasar Uang Head of Capital Market and Money Market Division	Anggota Inti Core Member
8	Kepala Divisi Aktuaria Head of Actuarial Division	Anggota Inti Core Member
9	Kepala Divisi Keuangan Head of Finance Division	Anggota Inti Core Member
10	Kepala Divisi Akuntansi Head of Accounting Division	Anggota Inti Core Member
11	Kepala Divisi Kepatuhan dan Hukum Head of Compliance and Legal Division	Anggota Inti Core Member
12	Kepala Divisi Layanan Head of Services Division	Anggota Inti Core Member
13	Kepala Divisi Pengembangan Bisnis Head of Business Development Division	Anggota Inti Core Member
14	Kepala Divisi Strategi SDM Head of HR Strategy Division	Anggota Inti Core Member
15	Kepala Divisi Strategi Korporasi Head of Corporate Strategy Division	Anggota Inti Core Member
16	Kepala Satuan Audit Internal Head of Internal Audit Unit	Anggota Non Inti Non-Core Member
17	Sekretaris Perusahaan Corporate Secretary	Anggota Non Inti Non-Core Member
18	Kepala Divisi Operasional SDM Head of HR Operations Division	Anggota Non Inti Non-Core Member
19	Kepala Divisi Kepesertaan Head of Membership Division	Anggota Non Inti Non-Core Member
20	Kepala Divisi Umum Head of General Affairs Division	Anggota Non Inti Non-Core Member
21	Kepala Divisi Sistem Informasi Head of Information System Division	Anggota Non Inti Non-Core Member

TUGAS DAN TANGGUNG JAWAB KOMITE MANAJEMEN RISIKO DAN ALM

Komite Manajemen Risiko dan ALM memiliki tugas dan tanggung jawab sebagai berikut:

1. Memberikan rekomendasi kepada Direksi atas penyusunan kebijakan, pedoman, strategi manajemen risiko dan *Asset Liability Management* Perusahaan;

DUTIES AND RESPONSIBILITIES OF RISK MANAGEMENT AND ALM COMMITTEE

The Risk Management and ALM Committee has the following duties and responsibilities:

1. Providing the Board of Directors with recommendations regarding the preparation of the Company's policies, guidelines, risk management strategies, and asset liability management;

2. Memberikan rekomendasi kepada Direksi terhadap perbaikan atau penyempurnaan pelaksanaan manajemen risiko berdasarkan hasil evaluasi penerapan manajemen risiko;
3. Memberikan rekomendasi kepada Direksi dan menetapkan hal-hal yang terkait dengan keputusan bisnis di luar prosedur normal;
4. Memberikan pendapat atas profil risiko pada kategori Risiko Keuangan dan Risiko Non Keuangan di antaranya namun tidak terbatas pada aspek Risiko Strategis, Risiko Operasional, Risiko Asuransi, Risiko Kredit, Risiko Pasar, Risiko Likuiditas, Risiko Hukum, Risiko Kepatuhan, dan Risiko Reputasi;
5. Memberikan pendapat dan rekomendasi kepada Direksi terhadap limit-limit setiap indikator risiko dan apabila terdapat pelampauan limit;
6. Memberikan pendapat atas skenario *stress* testing dan dampaknya terhadap kecukupan modal, likuiditas, dan profitabilitas, serta merekomendasikan tindakan perbaikan yang diperlukan;
7. Melakukan pembahasan-pembahasan lainnya yang berhubungan dengan aset dan liabilitas.

WEWENANG KOMITE MANAJEMEN RISIKO DAN ALM

Komite Manajemen Risiko dan ALM memiliki kewenangan sebagai berikut:

1. Mengakses dan meminta data, catatan, dan informasi tentang aktivitas pengelolaan manajemen risiko, dan pengelolaan aset dan liabilitas perusahaan.
2. Memberikan pendapat secara tertulis atas kegiatan pengelolaan manajemen risiko dan/atau pengelolaan aset dan liabilitas;
3. Melibatkan pihak lain di luar anggota Komite Manajemen Risiko dan ALM jika diperlukan untuk membantu pelaksanaan tugasnya

RAPAT KOMITE MANAJEMEN RISIKO DAN ALM

Kebijakan Rapat

Komite Manajemen Risiko dan ALM mengadakan rapat secara berkali paling sedikit 4 (empat) kali dalam 1 (satu) tahun dan/atau sewaktu-waktu sesuai dengan kebutuhan.

2. Providing the Board of Directors with recommendations regarding revisions or improvements to the implementation of risk management based on the evaluation results of risk management implementation;
3. Providing the Board of Directors with recommendations and specifying matters related to business decisions outside normal procedures;
4. Providing opinions on the risk profiles in the Financial Risk and Non-Financial Risk categories, including but not limited to aspects of Strategic Risk, Operational Risk, Insurance Risk, Credit Risk, Market Risk, Liquidity Risk, Legal Risk, Compliance Risk, and Reputation Risk;
5. Providing the Board of Directors with opinions and recommendations regarding the limits of each risk indicator, and in the event that the limits have been exceeded;
6. Providing opinions on stress testing scenarios and their impact on capital adequacy, liquidity, and profitability, and recommending necessary corrective actions;
7. Conducting any other discussions related to assets and liabilities.

AUTHORITIES OF RISK MANAGEMENT AND ALM COMMITTEE

The Risk Management and ALM Committee has the following authorities:

1. Access and request data, records, and information about the company's risk management and asset and liability management activities;
2. Provide written opinions on risk management activities and/or asset and liability management;
3. Involve other parties outside the Risk Management and Asset Liability Management Committee members, if necessary, to assist in performing their duties.

RISK MANAGEMENT AND ALM COMMITTEE MEETING

Meeting Policy

The Risk Management and ALM Committee holds regular meetings at least 4 (four) times in 1 (one) year and/or at any time as needed.

Frekuensi dan Kehadiran Rapat

Di tahun 2025, Komite Manajemen Risiko dan ALM telah menyelenggarakan rapat sebanyak 4 kali.

Meeting Frequency and Attendance

In 2025, the Risk Management and ALM Committee held 4 meetings.

Agenda Rapat / **Meeting Agenda**

No	Tanggal *Date*	Agenda Rapat *Meeting Agenda*
1	17 Maret 2025 March 17, 2025	Rapat Pembahasan Rencana Pelaksanaan ICoFR Tahun 2025 Meeting to Discuss the 2025 ICoFR Implementation Plan
2	4 Agustus 2025 August 4, 2025	• Profil Risiko TW II dan *Subsequent Event* Second Quarter Risk Profile and Subsequent Events • Kesiapan ASABRI Terhadap Implementasi Peraturan Pemerintah Pengelolaan Aset dan Liabilitas Program Pensiun ASABRI's Readiness for the Implementation of Government Regulations on Pension Program Asset and Liability Management
3	24 November 2025 November 24, 2025	• *Monthly Check Point* Oktober Tahun 2025 Monthly Checkpoint for October 2025 • Pembahasan Indikator Utama Risiko Operasional pada Area Pembayaran Pensiun Discussion of Key Operational Risk Indicators in the Pension Payment Area • *Update* Pembahasan dengan Danantara Terkait Profil Risiko Tahun 2026 Update on Discussions with Danantara Regarding the 2026 Risk Profile
4	4 Desember 2025 December 4, 2025	Pembahasan Tindak Lanjut Parameter Risiko dalam Profil Risiko Tahun 2026 Discussion of Follow-up on Risk Parameters in the 2026 Risk Profile

PENGEMBANGAN KOMPETENSI KOMITE MANAJEMEN RISIKO DAN ALM

Hingga 31 Desember 2025, terdapat program pengembangan kompetensi yang diikuti oleh Komite Manajemen Risiko dan ALM. Informasi tersebut telah disajikan dalam pembahasan program pengembangan talenta pada bagian Sumber Daya Manusia (SDM) dalam bab Fungsi Penunjang Bisnis di Laporan Tahunan ini.

COMPETENCY DEVELOPMENT OF RISK MANAGEMENT AND ALM COMMITTEE

As of December 31, 2025, competency development programs have been attended by the Risk Management and ALM Committee. This information has been presented in the discussion of talent development programs in the Human Resources (HR) section within the Business Support Functions chapter of this Annual Report.

PELAKSANAAN TUGAS KOMITE MANAJEMEN RISIKO DAN ALM

Di sepanjang tahun 2025, Komite Manajemen Risiko dan ALM telah melaksanakan tugas dan tanggung jawab sesuai dengan pedoman dan rencana kerja yang telah ditetapkan. Komite Manajemen Risiko dan ALM memastikan bahwa manajemen risiko berjalan dengan optimal. Hal ini guna mendukung operasional Perseroan yang berkelanjutan. Komite Manajemen Risiko dan ALM telah melakukan penyusunan kebijakan, pedoman, strategi manajemen risiko dan Asset Liability Management Perusahaan, hingga memberikan pendapat atas skenario stress testing dan dampaknya terhadap kecukupan modal, likuiditas, dan profitabilitas kepada Direksi.

DUTY IMPLEMENTATION OF RISK MANAGEMENT AND ALM COMMITTEE

Throughout 2025, the Risk Management and Asset Liability Management Committee has carried out its duties and responsibilities in accordance with the established guidelines and work plan. The Risk Management and ALM Committee ensured that risk management was implemented optimally to support the Company's sustainable operations. The Committee has developed the Company's risk management and Asset Liability Management policies, guidelines, and strategies, and has also provided opinions to the Board of Directors regarding stress testing scenarios and their impact on capital adequacy, liquidity, and profitability.

KOMITE TEKNOLOGI INFORMASI

DASAR PEMBENTUKAN KOMITE TEKNOLOGI INFORMASI

Komite Teknologi Informasi dibentuk berdasarkan ketentuan sebagai berikut:

1. Undang-Undang Nomor 19 Tahun 2003 tentang Badan Usaha Milik Negara;
2. Undang-Undang Nomor 40 Tahun 2007 tentang Perseroan Terbatas;
3. Peraturan Pemerintah Nomor 68 Tahun 1991 tentang Pengalihan Bentuk Perusahaan Umum (Perum) Asuransi Sosial Angkatan Bersenjata Republik Indonesia menjadi Perusahaan Perseroan (Persero);
4. Peraturan Menteri Komunikasi dan Informatika Nomor 4 Tahun 2016 tentang Sistem Manajemen Pengamanan Informasi;
5. Peraturan Menteri Badan Usaha Milik Negara Nomor PER-2/MBU/03/2023 tentang Pedoman Tata Kelola dan Kegiatan Korporasi Signifikan Badan Usaha Milik Negara;
6. Peraturan Otoritas Jasa Keuangan Nomor 4/POJK.05/2021 tentang Penerapan Manajemen Risiko Dalam Penggunaan Teknologi Informasi oleh Lembaga Jasa Keuangan Non bank;
7. Keputusan Menteri Badan Usaha Milik Negara Selaku Rapat Umum Pemegang Saham Perusahaan Perseroan (Persero) PT ASABRI Nomor SK-119/MBU/04/2021 tanggal 15 April 2021 tentang Pemberhentian, Perubahan Nomenklatur Jabatan, Pengalihan Tugas, dan Pengangkatan Anggota-anggota Direksi Perusahaan Perseroan (Persero) PT ASABRI;
8. Keputusan Menteri Badan Usaha Milik Negara Selaku Rapat Umum Pemegang Saham Perusahaan Perseroan (Persero) PT ASABRI Nomor SK-29/MBU/01/2022 tanggal 25 Januari 2022 tentang Pengangkatan Anggota Direksi Perusahaan Perseroan (Persero) PT ASABRI (Persero);
9. Keputusan Menteri Badan Usaha Milik Negara Selaku Rapat Umum Pemegang Saham Perusahaan Perseroan (Persero) PT ASABRI (Persero) Nomor SK-204/MBU/09/2024 tanggal 9 September 2024 tentang Pemberhentian dan Pengalihan Tugas Anggota-anggota Direksi Perusahaan Perseroan (Persero) PT ASABRI (Persero);

INFORMATION TECHNOLOGY COMMITTEE

BASIS OF ESTABLISHMENT OF INFORMATION TECHNOLOGY COMMITTEE

The Information Technology Committee was formed based on the following provisions:

1. Law Number 19 of 2003 concerning State-Owned Enterprises;
2. Law Number 40 of 2007 concerning Limited Liability Companies;
3. Government Regulation Number 68 of 1991 concerning Transition of Form of Perusahaan Umum (Perum) Asuransi Sosial Angkatan Bersenjata Republik Indonesia to a Limited Liability Company (Persero);
4. Regulation of Minister of Communication and Information Technology Number 4 of 2016 concerning Information Security Management Systems;
5. Regulation of Minister of State-Owned Enterprises Number PER-2/MBU/03/2023 concerning Guidelines for Governance and Significant Corporate Activities of State-Owned Enterprises;
6. Otoritas Jasa Keuangan Regulation Number 4/POJK.05/2021 concerning the Implementation of Risk Management in the Use of Information Technology by Non-Banking Financial Service Institutions;
7. Decree of Minister of State-Owned Enterprises at the General Meeting of Shareholders of the PT ASABRI Company (Persero) Number SK-119/MBU/04/2021 dated April 15, 2021, concerning the Dismissal, Changes in Position Nomenclature, Transfer of Duties, and Appointment of Members of Board of Directors of the Company (Persero) PT ASABRI;
8. Decree of Minister of State-Owned Enterprises at the General Meeting of Shareholders of the PT ASABRI Company (Persero) Nomor SK-29/MBU/01/2022 dated January 25, 2022, concerning the Appointment of Members of Board of Directors of the Company (Persero) PT ASABRI (Persero);
9. Decree of Minister of State-Owned Enterprises at the General Meeting of Shareholders of the PT ASABRI Company (Persero) Number SK-204/MBU/09/2024 dated September 9, 2024, concerning the Dismissal and Transfer of Duties of the Members of PT ASABRI (Persero) Company's Board of Directors;

10. Keputusan Menteri Badan Usaha Milik Negara Selaku Rapat Umum Pemegang Saham Perusahaan Perseroan (Persero) PT ASABRI (Persero) Nomor SK-305/MBU/12/2024 tanggal 16 Desember 2024 tentang Pemberhentian dan Pengangkatan Anggota-anggota Direksi Perusahaan Perseroan (Persero) PT ASABRI (Persero);
11. Anggaran Dasar PT ASABRI (Persero) sebagaimana dimuat dalam Akta Nomor 16 tanggal 27 Agustus 2008 tentang Pernyataan Keputusan Para Pemegang Saham, yang dibuat di hadapan Notaris Muhani Salim, S.H., Notaris di Jakarta, sebagaimana telah diubah dengan Akta Nomor 10 tanggal 15 Juli 2021 tentang Pernyataan Keputusan Pemegang Saham dan Perubahan Anggaran Dasar Perusahaan Perseroan (Persero) PT ASABRI, yang dibuat di hadapan Mochamad Nova Faisal, S.H., M.Kn., Notaris di Jakarta Selatan;
12. Peraturan Bersama Dewan Komisaris dan Direksi PT ASABRI (Persero) Nomor PER/9/KOM/AS/XII/2023; Nomor PER-23/ HK.01.03/UTM.M/XII/2023 tanggal 1 Desember 2023 tentang Pedoman Tata Kelola Perusahaan Yang Baik (*Good Corporate Governance*) PT ASABRI (Persero);
13. Peraturan Direksi PT ASABRI (Persero) Nomor PER/OT.01.01/01-AS/II/2022 tanggal 2 Februari 2022 tentang Organisasi dan Tata Kerja PT ASABRI (Persero), sebagaimana telah diubah dengan Peraturan Direksi Nomor PER/OT.02.02/13-AS/VII/2022 tanggal 29 Juli 2022 tentang Peta Proses Bisnis PT ASABRI (Persero);
14. Peraturan Direksi PT ASABRI (Persero) Nomor PER-25/HK.01.02/UTM.I/XII/2023 tanggal 13 Desember 2023 tentang Komite Teknologi Informasi.

10. Decree of Minister of State-Owned Enterprises at the General Meeting of Shareholders of the PT ASABRI Company (Persero) Number SK-305/MBU/12/2024 dated December 16, 2024, concerning the Dismissal and Appointment of the Members of PT ASABRI (Persero) Company's Board of Directors;
11. Articles of Association of PT ASABRI (Persero) as stated in Deed Number 16 dated August 27, 2008, regarding the Statement of Shareholders' Decisions, made before Notary Public Muhani Salim, S.H., Notary Public in Jakarta, as amended by Deed Number 10 dated July 15, 2021, concerning Statement of Shareholders' Decision and Amendment to Articles of Association of the Company (Persero) PT ASABRI, made before Mochamad Nova Faisal, S.H., M.Kn., a Notary Public in South Jakarta;
12. Joint Regulation of the Board of Commissioners and Directors of PT ASABRI (Persero) Number PER/9/KOM/AS/XII/2023; Number PER-23/HK.01.03/UTM.M/XII/2023 dated December 1, 2023 concerning Good Corporate Governance Guidelines of PT ASABRI (Persero);
13. Regulation of Board of Directors of PT ASABRI (Persero) Number PER/OT.01.01/01 AS/II/2022 dated February 2, 2022, concerning the Organization and Work Procedures of PT ASABRI (Persero), as amended by Regulation of Board of Directors Number PER/OT.02.02 /13-AS/VII/2022 dated July 29, 2022, concerning PT ASABRI (Persero) Business Process Map;
14. Regulation of Board of Directors Number PER-25/HK.01.02/UTM.I/XII/2023 dated December 13, 2023, concerning the Information Technology Committee.

PEDOMAN KERJA

Dalam melaksanakan tugasnya, Komite Teknologi Informasi mengacu pada Peraturan Direksi PT ASABRI (Persero) Nomor PER-25/HK.01.02/UTM.I/XII/2023 tanggal 13 Desember 2023 tentang Komite Teknologi Informasi.

WORK MANUAL

In carrying out its duties, the Information Technology Committee refers to Regulation of the Board of Directors of PT ASABRI (Persero) Number PER-25/HK.01.02/UTM.I/XII/2023 dated December 13, 2023, concerning the Information Technology Committee.

STRUKTUR KEANGGOTAAN KOMITE TEKNOLOGI INFORMASI

MEMBERSHIP STRUCTURE OF THE INFORMATION TECHNOLOGY COMMITTEE

No	Struktur Keanggotaan *Membership Structure*	Jabatan *Position*
1	Direktur Hubungan Kelembagaan Director of Institutional Relations	Ketua (merangkap Anggota Inti) Head (concurrently serving as Core Member)
2	Kepala Divisi Sistem Informasi Head of Information Systems Division	Sekretaris (merangkap Anggota Inti) Secretary (concurrently serving as Core Member)
3	Direktur Keuangan dan Manajemen Risiko Director of Finance and Risk Management	Anggota Inti Core Member
4	Direktur Investasi Director of Investment	Anggota Inti Core Member
5	Direktur SDM dan Hukum Director of HR and Legal Affairs	Anggota Inti Core Member
6	Kepala Divisi Strategi Korporasi Head of Corporate Strategy Division	Anggota Inti Core Member
7	Kepala Divisi Kepatuhan dan Hukum Head of Compliance and Legal Division	Anggota Inti Core Member
8	Kepala Divisi Manajemen Risiko Head of Risk Management Division	Anggota Inti Core Member
9	Sekretaris Perusahaan Corporate Secretary	Anggota Non Inti Non-Core Member
10	Kepala Divisi Pasar Modal dan Pasar Uang Head of Capital and Money Markets Division	Anggota Non Inti Non-Core Member
11	Kepala Satuan Audit Internal Head of Internal Audit Unit	Anggota Non Inti Non-Core Member
12	Kepala Divisi Layanan Head of Services Division	Anggota Non Inti Non-Core Member
13	Kepala Divisi Kepesertaan Head of Membership Division	Anggota Non Inti Non-Core Member
14	Kepala Divisi Keuangan Head of Finance Division	Anggota Non Inti Non-Core Member
15	Kepala Divisi Aktuaria Head of Actuarial Division	Anggota Non Inti Non-Core Member
16	Kepala Divisi Akuntansi Head of Accounting Division	Anggota Non Inti Non-Core Member
17	Kepala Divisi Manajemen Portofolio Head of Portfolio Management Division	Anggota Non Inti Non-Core Member
18	Kepala Divisi Pengembangan Bisnis Head of Business Development Division	Anggota Non Inti Non-Core Member
19	Kepala Divisi Layanan Sumber Daya Manusia Head of Human Resources Services Division	Anggota Non Inti Non-Core Member
20	Kepala Divisi Strategi Sumber Daya Manusia Head of Human Resources Strategy Division	Anggota Non Inti Non-Core Member
21	Kepala Divisi Umum Head of General Affairs Division	Anggota Non Inti Non-Core Member

TUGAS DAN TANGGUNG JAWAB KOMITE TEKNOLOGI INFORMASI

Komite Teknologi Informasi memiliki tugas dan tanggung jawab sebagai berikut:

1. Rencana Strategis Teknologi Informasi dan/atau manajemen data yang searah dengan rencana strategis kegiatan usaha Perusahaan.

DUTIES AND RESPONSIBILITIES OF INFORMATION TECHNOLOGY COMMITTEE

The Information Technology Committee has the following duties and responsibilities:

1. Information Technology Strategic Plan and/ or data management that is consistent with the strategic plan for the Company's business activities.

2. Kesesuaian proyek-proyek teknologi informasi yang disetujui dengan rencana strategis teknologi informasi.
3. Kesesuaian antara pelaksanaan proyek-proyek teknologi informasi dengan rencana proyek yang ditetapkan.
4. Kesesuaian penyelenggaraan teknologi informasi dan/atau manajemen data dengan kebutuhan sistem informasi manajemen dan kebutuhan kegiatan usaha Perusahaan, dengan memperhatikan kecukupan dan alokasi sumber daya teknologi informasi yang dimiliki Perusahaan.
5. Upaya mitigasi risiko atas investasi pada sektor teknologi informasi agar investasi tersebut memberikan kontribusi terhadap tercapainya tujuan bisnis Perusahaan.
6. Perumusan kebijakan dan prosedur teknologi informasi termasuk namun tidak terbatas pada kebijakan Tata Kelola Teknologi Informasi dan Rencana Jangka Panjang Teknologi Informasi (IT *Master Plan*) sebelum disahkan oleh Direksi.
7. Pemantauan atas kinerja teknologi informasi dan upaya peningkatannya.
8. Upaya penyelesaian berbagai masalah terkait teknologi informasi dan/atau manajemen data, yang tidak dapat diselesaikan dalam pembahasan antara Unit Kerja, secara efektif, efisien, dan tepat waktu.

2. Conformity of approved information technology projects to the information technology strategic plan.
3. Conformity of the performance of information technology projects to the established project plans.
4. Conformity of the provision of information technology and/or data management to the requirements of management information systems and that of the Company's business activities, by taking the adequacy and allocation of information technology resources owned by the Company into account.
5. Risk mitigation efforts for investments in the information technology sector to allow these investments to contribute to achieving the Company's business objectives.
6. Formulation of information technology policies and procedures, including but not limited to Information Technology Governance policies and the Long-Term Information Technology Plan (IT Master Plan) prior to approval by the Board of Directors.
7. Monitoring of information technology performance and the improvement efforts.
8. Efforts to resolve various problems related to information technology and/or data management, which cannot be resolved in discussions between Work Units, in an effective, efficient, and timely manner.

WEWENANG KOMITE TEKNOLOGI INFORMASI

Komite Teknologi Informasi memiliki kewenangan sebagai berikut:

1. Mengakses dan meminta data, catatan serta informasi terkait teknologi informasi, termasuk namun tidak terbatas pada proses bisnis dan data digital pengelolaan program pelayanan, pengelolaan keuangan, pengelolaan sumber daya manusia, dan pengelolaan kepesertaan.
2. Memberikan rekomendasi terkait permasalahan strategis teknologi informasi yang termuat dalam risalah rapat.
3. Memberikan rekomendasi kepada Direksi untuk membentuk tim pendukung yang melibatkan tenaga ahli, konsultan, atau pihak independen lainnya di luar Komite Teknologi Informasi guna membantu pelaksanaan tugas dengan persetujuan tertulis dari Direktur Utama dengan pembiayaan dibebankan pada Perusahaan.

AUTHORITIES OF INFORMATION TECHNOLOGY COMMITTEE

The Information Technology Committee has the following authorities:

1. Access and request data, records, and information related to information technology, including but not limited to business processes and digital data for service program management, financial management, human resources management, and membership management.
2. Provide recommendations regarding strategic information technology issues included in the minutes of the meeting.
3. Provide recommendations to the Board of Directors to form a support team involving experts, consultants, or any other independent parties outside the Information Technology Committee to assist in performing the duties with the written approval of the President Director, with the finance borne by the Company.

RAPAT KOMITE TEKNOLOGI INFORMASI

Kebijakan Rapat

Komite Teknologi Informasi mengadakan rapat secara berkala dan disesuaikan dengan kebutuhan.

Frekuensi dan Kehadiran Rapat

Di tahun 2025, Komite Teknologi Informasi telah menyelenggarakan rapat sebanyak 4 (empat) kali.

INFORMATION TECHNOLOGY COMMITTEE MEETING

Meeting Policy

The Information Technology Committee holds regular meetings as needed.

Meeting Frequency and Attendance

In 2025, the Information Technology Committee held 4 (four) meetings.

Agenda Rapat / **Meeting Agenda**

No	Tanggal *Date*	Agenda Rapat *Meeting Agenda*
1	7 Maret 2025 March 7, 2025	Rapat Pembahasan Lanjutan (Kedua) Penyusunan *Master Plan* Teknologi Informasi (MPTI) Tahun 2025-2029 Second Follow-up Discussion Meeting on the Preparation of the Information Technology Master Plan (MPTI) for 2025-2029
2	14 Mei 2025 May 14, 2025	Rapat Pembahasan Lanjutan (Ketiga) Penyusunan *Master Plan* Teknologi Informasi (MPTI) Tahun 2025-2029 Third Follow-up Discussion Meeting on the Preparation of the Information Technology Master Plan (MPTI) for 2025-2029
3	9 Juli 2025 July 9, 2025	Rapat Pembahasan Lanjutan (Keempat) Penyusunan *Master Plan* Teknologi Informasi (MPTI) Tahun 2025-2029 Fourth Follow-up Discussion Meeting on the Preparation of the Information Technology Master Plan (MPTI) for 2025-2029
4	31 Oktober 2025 October 31, 2025	Laporan Perkembangan Temuan Audit Microsoft License oleh Deloitte Deloitte's Microsoft License Audit Findings Progress Report

PENGEMBANGAN KOMPETENSI KOMITE TEKNOLOGI INFORMASI

Hingga 31 Desember 2025, terdapat program pengembangan kompetensi yang diikuti oleh Komite Teknologi Informasi. Informasi tersebut telah disajikan dalam pembahasan program pengembangan talenta pada bagian Sumber Daya Manusia (SDM) dalam bab Fungsi Penunjang Bisnis di Laporan Tahunan ini.

COMPETENCY DEVELOPMENT OF INFORMATION TECHNOLOGY COMMITTEE

As of December 31, 2025, competency development programs have been attended by the Information Technology Committee. This information has been presented in the discussion of talent development programs in the Human Resources (HR) section within the Business Support Functions chapter of this Annual Report

PELAKSANAAN TUGAS KOMITE TEKNOLOGI INFORMASI

Di sepanjang tahun 2025, Komite Teknologi Informasi telah menetapkan rencana strategis TI, menjalankan proyek TI yang telah ditentukan, serta melakukan mitigasi risiko atas investasi TI di tahun 2025.

DUTY IMPLEMENTATION OF INFORMATION TECHNOLOGY COMMITTEE COMMITTEE

Throughout 2025, the Information Technology Committee has established an IT strategic plan, implemented designated IT projects, and mitigated risks to IT investments in 2025.

KOMITE TANGGUNG JAWAB SOSIAL DAN LINGKUNGAN

Direksi membentuk Komite Tanggung Jawab Sosial dan Lingkungan (TJSL) untuk melakukan pemetaan dan penyusunan Program TJSL Perusahaan.

CORPORATE SOCIAL RESPONSIBILITY COMMITTEE

The Board of Directors establishes the Corporate Social Responsibility (CSR) Committee to carry out mapping and preparation of the Company's CSR Program.

DASAR PEMBENTUKAN KOMITE TJSL

Komite TJSL dibentuk berdasarkan ketentuan sebagai berikut:

1. Peraturan Menteri Badan Usaha Milik Negara Nomor PER-1/MBU/03/2023 tentang Penugasan Khusus dan Program Tanggung Jawab Sosial dan Lingkungan Badan Usaha Milik Negara;
2. Peraturan Direksi PT ASABRI (Persero) Nomor PER-20/HK.01.02/UTM.B/XII/2025 tanggal 24 Desember 2025 tentang Perubahan Atas Peraturan Direksi PT ASABRI (Persero) Nomor PER-07/HK.01.02/UTM.B/VI/2023 Tentang Program Tanggung Jawab Sosial dan Lingkungan PT ASABRI (Persero).

BASIS OF ESTABLISHMENT OF CSR COMMITTEE

The CSR Committee is formed based on the following provisions:

1. Regulation of the Minister of State-Owned Enterprises Number PER-1/MBU/03/2023 concerning Special Assignments and Social and Environmental Responsibility Programs of State-Owned Enterprises;
2. Regulation of the Board of Directors of PT ASABRI (Persero) Number PER-20/HK.01.02/UTM.B/XII/2025 dated December 24, 2025, concerning Amendments to the Regulation of the Board of Directors of PT ASABRI (Persero) Number PER-07/HK.01.02/UTM.B/VI/2023 concerning the Social and Environmental Responsibility Program of PT ASABRI (Persero).

PEDOMAN KERJA

Dalam melaksanakan tugasnya, Komite TJSL mengacu pada Peraturan Direksi PT ASABRI (Persero) Nomor PER-20/HK.01.02/UTM.B/XII/2025 tanggal 24 Desember 2025 tentang Perubahan Atas Peraturan Direksi PT ASABRI (Persero) Nomor PER-07/HK.01.02/UTM.B/VI/2023 Tentang Program Tanggung Jawab Sosial dan Lingkungan PT ASABRI (Persero).

WORK MANUAL

In carrying out its duties, the CSR Committee refers to the Regulation of the Board of Directors of PT ASABRI (Persero) Number Regulation of the Board of Directors of PT ASABRI (Persero) Number PER-20/HK.01.02/UTM.B/XII/2025 dated December 24, 2025, concerning Amendments to the Regulation of the Board of Directors of PT ASABRI (Persero) Number PER-07/HK.01.02/UTM.B/VI/2023 concerning the Social and Environmental Responsibility Program of PT ASABRI (Persero).

STRUKTUR KEANGGOTAAN KOMITE TJSL

MEMBERSHIP STRUCTURE OF CSR COMMITTEE

No	Struktur Keanggotaan *Membership Structure*	Jabatan *Position*
1	Sekretaris Perusahaan Corporate Secretary	Ketua Head
2	Kepala Bidang Tanggung Jawab Sosial dan Lingkungan Head of Corporate Social Responsibility Section	Sekretaris (merangkap Anggota Inti) Secretary (concurrently serving as Core Member)
3	Kepala Divisi Strategi Korporasi Head of Corporate Strategy Division	Anggota Inti Core Member
4	Kepala Divisi Kepatuhan dan Hukum Head of Compliance and Legal Division	Anggota Inti Core Member
5	Kepala Divisi Manajemen Risiko Head of Risk Management Division	Anggota Inti Core Member
6	Kepala Divisi Akuntansi Head of Accounting Division	Anggota Inti Core Member
7	Kepala Divisi Umum Head of General Affairs Division	Anggota Non Inti Non-Core Member
8	Kepala Divisi Keuangan Head of Finance Division	Anggota Non Inti Non-Core Member
9	Kepala Divisi Strategi SDM Head of HR Strategy Division	Anggota Non Inti Non-Core Member

TUGAS DAN TANGGUNG JAWAB KOMITE TJSL

Komite TJSL memiliki tugas dan tanggung jawab sebagai berikut:

1. Melakukan *review*, menyampaikan rekomendasi dan saran terhadap rencana kerja dan kebijakan Program TJSL yang disusun oleh Perusahaan;
2. Memberikan rekomendasi atas pelaksanaan Program TJSL yang bersifat strategis untuk disampaikan kepada Direktur yang membawahi fungi TJSL;
3. Melakukan *monitoring* dan evaluasi atas pelaksanaan Program TJSL dan/atau pengukur pencapaian kinerja Program TJSL, minimal 1 (satu) kali dalam 1 (satu) tahun;
4. Melakukan koordinasi antar unit/direktorat untuk merumuskan tujuan dan petunjuk pelaksanaan Program TJSL Perusahaan;
5. Melakukan pemetaan dan penyusunan Program TJSL Perusahaan; dan
6. Membantu Direksi dalam melaksanakan evaluasi atas pelaksanaan Program TJSL Perusahaan.

WEWENANG KOMITE TJSL

Komite TJSL memiliki kewenangan sebagai berikut:

1. Mengakses dan meminta data, catatan, dan informasi tentang pelaksanaan Program TJSL Perusahaan; dan
2. Memberikan pendapat secara tertulis atas pelaksanaan Program TJSL Perusahaan.

RAPAT KOMITE TJSL

Kebijakan Rapat

a. Komite TJSL mengadakan rapat secara berkala paling sedikit 1 (satu) kali dalam 1 (satu) tahun dan/atau sewaktu-waktu sesuai dengan kebutuhan;
b. Rapat Komite TJSL dapat dilaksanakan apabila dihadiri paling sedikit 3 (orang) dari jumlah Anggota Inti;
c. Dalam hal Anggota Inti atau Anggota Non Inti berhalangan hadir, maka Anggota Inti atau Anggota Non Inti yang berhalangan tersebut dapat menunjuk pejabat satu tingkat di bawahnya, yang dinilai memiliki kompetensi memadai;
d. Pejabat yang ditunjuk untuk mewakili anggota komite yang berhalangan hadir, diperkenankan memberikan pendapat, namun tidak memiliki kewenangan untuk memberikan persetujuan terhadap keputusan yang akan diambil oleh Komite TJSL;

DUTIES AND RESPONSIBILITIES OF CSR COMMITTEE

The CSR Committee has the following duties and responsibilities:

1. Reviewing, submitting recommendations and suggestions on the work plan and policy of the CSR Program prepared by the Company;
2. Providing recommendations on the implementation of the CSR Program that is strategic in nature to be submitted to the Director in charge of the CSR function;
3. Monitoring and evaluating the implementation of the CSR Program and/or measuring the achievement of the CSR Program performance, at least once in 1 (one) year;
4. Coordinating between units/directorates to formulate objectives and guidelines for the implementation of the Company's CSR Program;
5. Mapping and preparing the Company's CSR Program; and
6. Assisting the Board of Directors in evaluating the implementation of the Company's CSR Program.

AUTHORITIES OF CSR COMMITTEE

The CSR Committee has the following authorities:

1. Access and request data, records, and information on the implementation of the Company's CSR Program;
2. Provide a written opinion on the implementation of the Company's CSR Program.

CSR COMMITTEE MEETING

Meeting Policy

a. The CSR Committee holds regular meetings at least once in 1 (one) year and/or at any time as needed;
b. CSR Committee meetings may be held if attended by at least three (3) of the total Core Members;
c. If a Core Member or Non-Core Member is unable to attend, the absent Core Member or Non-Core Member may appoint an official one level below them, deemed to have sufficient competence;
d. The official appointed to represent the absent committee member is permitted to provide an opinion, but does not have the authority to approve decisions to be made by the Corporate Social Responsibility Committee;

e. Keputusan rapat dianggap sah jika 50% + 1 (lima puluh persen plus satu) dari Anggota Inti yang hadir menyetujui usulan berdasarkan hasil pembahasan yang disampaikan oleh Ketua Komite TJSL selaku pimpinan rapat;
f. Hasil pembahasan rapat Komite TJSL dituangkan dalam risalah rapat, disampaikan dan dilaporkan kepada Direktur yang membawahi fungsi TJSL untuk dapat dijadikan bahan pertimbangan dalam pengambilan keputusan.

e. A meeting decision is considered valid if 50% + 1 (fifty percent plus one) of the Core Members present approve the proposal based on the results of the discussion presented by the Head of CSR Committee as the meeting chair;
f. The results of the CSR Committee meeting discussions are outlined in the minutes of the meeting, submitted and reported to the Director in charge of CSR functions to be used as consideration in decision-making.

Frekuensi dan Kehadiran Rapat

Di tahun 2025, Komite TJSL telah menyelenggarakan rapat sebanyak 3 kali.

Meeting Frequency and Attendance

In 2025, the CSR Committee held 3 meetings.

Agenda Rapat / **Meeting Agenda**

No	Tanggal *Date*	Agenda Rapat *Meeting Agenda*
1	22 Juli 2025 July 22, 2025	1. Rencana Realisasi Program TJSL Non PUMK Implementation Plan for the Non-PUMK CSR Program 2. Penyesuaian SOP Pelaksanaan Program TJSL Non PUMK Adjustment of the SOP for Implementing the Non-PUMK CSR Program 3. Kinerja Program TJSL PUMK Performance of the PUMK CSR Program
2	20 November 2025 November 20, 2025	Rencana Realisasi Program TJSL TW IV 2025 Planned Implementation of the CSR Program for the Fourth Quarter of 2025
3	3 Desember 2025 December 3, 2025	Rencana Realisasi Program TJSL Non PUMK Aksi ASABRI Cepat Tanggap Bencana dan Bersatu Mencegah Stunting (TUNAS) Planned Implementation Plan for the Non-PUMK CSR Program: ASABRI's Rapid Disaster Response and United Action to Prevent Stunting (TUNAS)

PENGEMBANGAN KOMPETENSI KOMITE TJSL

Hingga 31 Desember 2025, terdapat program pengembangan kompetensi yang diikuti oleh Komite TJSL. Informasi tersebut telah disajikan dalam pembahasan program pengembangan talenta pada bagian Sumber Daya Manusia (SDM) dalam bab Fungsi Penunjang Bisnis di Laporan Tahunan ini.

COMPETENCY DEVELOPMENT OF CSR COMMITTEE

As of December 31, 2025, competency development programs have been attended by the CSR Committee. This information has been presented in the discussion of talent development programs in the Human Resources (HR) section within the Business Support Functions chapter of this Annual Report.

PELAKSANAAN TUGAS KOMITE TJSL

Di sepanjang tahun 2025, Komite TJSL telah melaksanakan tugas dan tanggung jawab dengan baik. Dimana Komite TJSL telah membantu peran Direksi dalam pelaksanaan program TJSL di tahun 2025. Komite TJSL juga telah ikut serta dalam program pengembangan kompetensi, serta telah menyelenggarakan rapat komite sebanyak 3 kali.

DUTY IMPLEMENTATION OF CSR COMMITTEE

Throughout 2025, the CSR Committee performed its duties and responsibilities effectively. The CSR Committee assisted the Board of Directors in implementing the CSR program in 2025. The CSR Committee also participated in competency development programs and held three committee meetings.

KOMITE KARIER

DASAR PEMBENTUKAN KOMITE KARIER

Komite Karier dibentuk berdasarkan Peraturan Direksi PT ASABRI (Persero) tentang Perencanaan dan Pengisian Formasi Sumber Daya Manusia, ditetapkan bahwa pelaksanaan seleksi promosi Jabatan Manajerial dan demosi jabatan dilakukan dengan melibatkan Komite Karier sehingga disusun ketentuan terkait peran, fungsi, dan tata kerja Komite Karier melalui pengesahan Peraturan Direksi PT ASABRI (Persero) tentang Perubahan atas Peraturan Direksi PT ASABRI (Persero) tentang Komite Karier.

PEDOMAN KERJA

Dalam menjalankan fungsinya, Komite Karier mengacu pada Peraturan Direksi PT ASABRI (Persero) tentang Perubahan atas Peraturan Direksi PT ASABRI (Persero) tentang Komite Karier.

STRUKTUR KEANGGOTAAN KOMITE KARIER

No	Struktur Keanggotaan *Membership Structure*	Jabatan *Position*
1	Kepala Divisi Strategi SDM Head of HR Strategy Division	Ketua Head
2	Kepala Bidang Manajemen Talenta dan Karier Head of Talent Management and Career	Sekretaris Secretary
3	Sekretaris Perusahaan Corporate Secretary	Anggota Inti Core Member
4	Kepala Divisi Kepesertaan dan Pengembangan Manfaat Head of Membership dan Benefit Development Division	Anggota Inti Core Member
5	Kepala Divisi Kepatuhan dan Hukum Head of Compliance and Legal Division	Anggota Inti Core Member
6	Kepala Divisi Akuntansi Head of Accounting Division	Anggota Inti Core Member

URAIAN TUGAS DAN TANGGUNG JAWAB KOMITE KARIER

Komite Karier memiliki uraian tugas dan tanggung jawab sebagai berikut:

1. Menentukan usulan Kandidat Promosi jabatan setingkat Kepala Bidang berdasarkan data/ dokumen Karyawan yang tersedia di Perusahaan.
2. Melaksanakan wawancara dalam rangka eksplorasi Kandidat Promosi jabatan setingkat Kepala Bidang.

CAREER COMMITTEE

BASIS OF ESTABLISHMENT OF CAREER COMMITTEE

The Career Committee is formed based on the Regulation of Board of Directors of PT ASABRI (Persero) concerning Planning and Occupation of Human Resources Formation, it is stipulated that the selection for promotions to Managerial Positions and demotions of positions is made by involving the Career Committee, and therefore, provisions regarding such roles, functions and work procedures of the Career Committee are prepared by the approval of Regulation of Board of Directors of PT ASABRI (Persero) concerning the Amendments to Regulation of Board of Directors of PT ASABRI (Persero) concerning the Career Committee.

WORK MANUAL

In carrying out its functions, the Career Committee refers to the Regulation of the Board of Directors of PT ASABRI (Persero) concerning Amendments to the Regulation of the Board of Directors of PT ASABRI (Persero) concerning the Career Committee.

MEMBERSHIP STRUCTURE OF CAREER COMMITTEE

No	Struktur Keanggotaan *Membership Structure*	Jabatan *Position*
1	Kepala Divisi Strategi SDM Head of HR Strategy Division	Ketua Head
2	Kepala Bidang Manajemen Talenta dan Karier Head of Talent Management and Career	Sekretaris Secretary
3	Sekretaris Perusahaan Corporate Secretary	Anggota Inti Core Member
4	Kepala Divisi Kepesertaan dan Pengembangan Manfaat Head of Membership dan Benefit Development Division	Anggota Inti Core Member
5	Kepala Divisi Kepatuhan dan Hukum Head of Compliance and Legal Division	Anggota Inti Core Member
6	Kepala Divisi Akuntansi Head of Accounting Division	Anggota Inti Core Member

DESCRIPTION OF DUTIES AND RESPONSIBILITIES OF THE CAREER COMMITTEE

The Career Committee has the following job descriptions and responsibilities:

1. Appointing the proposed Candidates for Promotion to the level of Head of Division based on Employee data/documents available at the Company.
2. Conducting interviews in order to explore the Candidates for Promotion to positions at the level of Head of Division.

3. Merekomendasikan Kandidat yang terpilih untuk Promosi jabatan setingkat Kepala Bidang berdasarkan data, dokumen, dan hasil wawancara kepada Direksi.
4. Melakukan kajian terhadap rencana Demosi Karyawan.
5. Memberikan rekomendasi terhadap Karyawan yang akan dijatuhi Demosi.

3. Recommending selected Candidates for Promotion to the position of Head of Division based on data, documents, and interview results to the Board of Directors.
4. Reviewing Employee Demotion plans.
5. Providing recommendations for Employees who will be demoted.

RAPAT KOMITE KARIER

Kebijakan Rapat

Komite Karier mengadakan rapat secara berkala yang disesuaikan dengan kebutuhan.

Frekuensi dan Kehadiran Rapat

Di tahun 2025, Komite Karier telah menyelenggarakan rapat sebanyak 17 (tujuh belas) kali.

CAREER COMMITTEE MEETING

Meeting Policy

The Career Committee holds regular meetings as needed.

Meeting Frequency and Attendance

In 2025, the Career Committee held 17 (seventeen) meetings.

Agenda Rapat / Meeting Agenda

No	Tanggal *Date*	Agenda Rapat *Meeting Agenda*
1	21 Januari 2025 January 21, 2025	Penetapan Kandidat Pengisian Jabatan Kepala Bidang Determination of Candidates for the Head of Division Position
2	22 Januari 2025 January 22, 2025	Eksplorasi Kandidat Kepala Bidang Exploration of Candidates for the Head of Division
3	31 Januari 2025 January 31, 2025	Eksplorasi Kandidat Kepala Bidang Exploration of Candidates for the Head of Division
4	3 Februari 2025 February 3, 2025	Konsolidasi Pengisian Jabatan Kepala Bidang Consolidation of the Filling of the Head of Division Position
5	9 April 2025 April 9, 2025	Penetapan Kandidat Pengisian Jabatan Kepala Bidang Determination of Candidates for the Head of Division Position
6	11 April 2025 April 11, 2025	Eksplorasi Kandidat Kepala Bidang Exploration of Candidates for the Head of Division
7	15 April 2025 April 15, 2025	Konsolidasi Pengisian Jabatan Kepala Bidang Consolidation of the Filling of the Head of Division Position
8	28 April 2025 April 28, 2025	Penetapan Kandidat Pengisian Jabatan Kepala Bidang Determination of Candidates for the Head of Division Position
9	2 Juni 2025 June 2, 2025	Eksplorasi Kandidat Kepala Bidang Exploration of Candidates for the Head of Division
10	3 Juni 2025 June 3, 2025	Konsolidasi Pengisian Jabatan Kepala Bidang Consolidation of the Filling of the Head of Division Position
11	16 April 2025 April 16, 2025	Penetapan Kandidat Pengisian Jabatan Kepala Bidang Determination of Candidates for the Head of Division Position
12	11 Juni 2025 June 11, 2025	Eksplorasi Kandidat Kepala Bidang Exploration of Candidates for the Head of Division
13	30 Juni 2025 June 30, 2025	Konsolidasi Pengisian Jabatan Kepala Bidang Consolidation of the Filling of the Head of Division Position
14	19 September 2025 September 19, 2025	Penetapan Kandidat Pengisian Jabatan Kepala Bidang Determination of Candidates for the Head of Division Position
15	30 September 2025 September 30, 2025	Eksplorasi Kandidat Kepala Bidang Exploration of Candidates for the Head of Division
16	2 Oktober 2025 October 2, 2025	Eksplorasi Kandidat Kepala Bidang Exploration of Candidates for the Head of Division
17	13 Oktober 2025 October 13, 2025	Konsolidasi Pengisian Jabatan Kepala Bidang Consolidation of the Filling of the Head of Division Position

PENGEMBANGAN KOMPETENSI KOMITE KARIER

Hingga 31 Desember 2025, terdapat program pengembangan kompetensi yang diikuti oleh Komite Karier. Informasi tersebut telah disajikan dalam pembahasan program pengembangan talenta pada bagian Sumber Daya Manusia (SDM) dalam bab Fungsi Penunjang Bisnis di Laporan Tahunan ini.

PELAKSANAAN TUGAS KOMITE KARIER

Di sepanjang tahun 2025, Komite Karier telah menentukan kandidat promosi jabatan, dan wawancara kandidat promosi jabatan, serta merekomendasikan kandidat terpilih. Komite Karier juga secara berkala melakukan kajian terhadap rencana demosi karyawan.

SEKRETARIS PERUSAHAAN

Sekretaris Perusahaan berperan sebagai pihak penghubung antara Perseroan dengan pihak luar atau eksternal terkait dengan kepentingan yang melibatkan kedua pihak. Sekretaris Perusahaan bertanggung jawab dalam menyediakan dan menyampaikan informasi penting mengenai Perseroan yang ditujukan kepada pemangku kepentingan, dalam hal ini masyarakat dan pemegang saham.

PEDOMAN KERJA SEKRETARIS PERUSAHAAN

Dalam menjalankan tugasnya, Sekretaris Perusahaan yang ditunjuk berdasarkan Keputusan Direksi PT ASABRI (Persero) Nomor KEP/PS.02/74-AS/VIII/2022 tanggal 2 Agustus 2022 tentang tentang Pengangkatan Karyawan PT ASABRI (Persero), bertanggung jawab kepada Direksi secara umum dan kepada Direktur Utama secara langsung. Dimana, tugas dan tanggung jawab Sekretaris Perusahaan meliputi Bidang Tanggung Jawab Sosial dan Lingkungan, Bidang Sekretariat Umum, serta Bidang Komunikasi Korporasi sesuai dengan kebutuhan pelaksanaan tugas. Seluruh cakupan tersebut dilaksanakan sebagaimana diatur dalam Peraturan Direksi PT ASABRI (Persero) Nomor PER-9/HK.01.02/UTM.J/VIII/2025 tanggal 1 Agustus 2025 tentang Organisasi dan Tata Kerja PT ASABRI (Persero).

COMPETENCY DEVELOPMENT OF CAREER COMMITTEE

As of December 31, 2025, competency development programs have been attended by the Career Committee. This information has been presented in the discussion of talent development programs in the Human Resources (HR) section within the Business Support Functions chapter of this Annual Report.

DUTY IMPLEMENTATION OF CAREER COMMITTEE

Throughout 2025, the Career Committee has identified candidates for promotion, interviewed them, and recommended the selected candidates. The Career Committee also periodically reviewed employee demotion plans.

CORPORATE SECRETARY

The Corporate Secretary serves as a liaison between the Company and external parties regarding interests involving both parties. The Corporate Secretary is responsible for providing and delivering significant information regarding the Company addressed to parties such as the general public or to meet the interests of Shareholders.

WORK MANUAL OF CORPORATE SECRETARY

In carrying out its duties, the Corporate Secretary, appointed pursuant to the Decree of the Board of Directors of PT ASABRI (Persero) Number KEP/PS.02/74-AS/VIII/2022 dated August 2, 2022, concerning the Appointment of Employees of PT ASABRI (Persero), is accountable to the Board of Directors in general and reports directly to the President Director. The duties and responsibilities of the Corporate Secretary include the Social and Environmental Responsibility Sector, the General Secretariat Sector, and the Corporate Communications Sector, according to the purpose of performing the duties. All of the above scope is carried out as regulated in the Regulation of the Board of Directors of PT ASABRI (Persero) Number PER-9/HK.01.02/UTM.J/VIII/2025 dated August 1, 2025, concerning Organization and Work Procedures of PT ASABRI (Persero).

PROFIL SEKRETARIS PERUSAHAAN

CORPORATE SECRETARY PROFILE

OKKI JATNIKA
Sekretaris Perusahaan
Corporate Secretary

Dasar Pengangkatan ***Basis of Appointment***	Keputusan Direksi PT ASABRI (Persero) Nomor KEP/PS.02/74-AS/VIII/2022 tanggal 2 Agustus 2022 tentang Pengangkatan Karyawan PT ASABRI (Persero) Decree of the Board of Directors of PT ASABRI (Persero) Number KEP/PS.02/74-AS/VIII/2022 dated August 2, 2022, concerning the Appointment of PT ASABRI (Persero) Employees.
Periode Jabatan ***Term of Service***	2 Agustus 2022-Sekarang August 2, 2022-Present
Kewarganegaraan ***Citizenship***	Warga Negara Indonesia Indonesian Citizen
Domisili ***Domicile***	Jakarta
Usia ***Age***	38 tahun 38 years old
Riwayat Pendidikan ***Educational Background***	• S2 – Magister Bisnis Administrasi, Institut Teknologi Bandung (2019) Master of Business Administration, Institut Teknologi Bandung (2019) • S1 – Sarjana Ekonomi Manajemen, Universitas Gunadarma (2009) Bachelor of Economics Management, Universitas Gunadarma (2009)
Pengalaman Kerja ***Work Experience***	• Sekretaris Dewan Komisaris PT ASABRI (Persero) (2019-2022) Secretary to Board of Commissioners of PT ASABRI (Persero) (2019-2022) • Anggota Komite Pemantau Risiko PT ASABRI (Persero) (2017-2019) Member of Risk Monitoring Committee of PT ASABRI (Persero) (2017-2019) • Marketing Analyst PT Bank DKI (2013-2017) Marketing Analyst of PT Bank DKI (2013-2017) • Senior Account Officer PT Bank Bukopin Tbk (2010-2013) Senior Account Officer of PT Bank Bukopin Tbk (2010-2013)
Sertifikasi ***Certification***	Certified Risk Governance Professional Management Risiko (CRGP) Certified Risk Governance Professional Management Risiko (CRGP)

TUGAS DAN TANGGUNG JAWAB SEKRETARIS PERUSAHAAN

Berdasarkan Peraturan Direksi PT ASABRI (Persero) Nomor PER-9/HK.01.02/UTM.J/VIII/2025 tanggal 1 Agustus 2025 tentang Organisasi dan Tata Kerja PT ASABRI (Persero), tugas dan tanggung jawab Sekretaris Perusahaan adalah mengoordinasikan, mengarahkan, dan bertanggung jawab dalam pengelolaan perencanaan strategi, kebijakan, implementasi, *monitoring* dan evaluasi, serta improvisasi pelaksanaan kegiatan kesekretariatan Perusahaan, komunikasi korporasi, dan Program Tanggung Jawab Sosial dan Lingkungan (TJSL). Uraian tugas pokok utama Sekretaris Perusahaan adalah sebagai berikut:

a. Mengembangkan strategi, kebijakan, prosedur, pengembangan sistem/metode dan evaluasi kegiatan kesekretariatan Perusahaan, komunikasi korporasi, dan Program TJSL.
b. Mengoordinasikan dan mengarahkan pengelolaan kegiatan kesekretariatan Perusahaan dan administrasi kegiatan rapat.

DUTIES AND RESPONSIBILITIES OF CORPORATE SECRETARY

Based on the Regulation of the Board of Directors of PT ASABRI (Persero) Number PER-9/HK.01.02/UTM.J/VIII/2025 dated August 1, 2025, concerning the Organization and Work Procedures of PT ASABRI (Persero), the duties and responsibilities of the Corporate Secretary are to coordinate, direct, and be responsible for the management of strategic planning, policies, implementation, monitoring and evaluation, as well as improvisation in the execution of corporate secretarial activities, corporate communications, and Corporate Social Responsibility (CSR) Programs. The main duties of the Corporate Secretary are as follows:

a. Developing strategies, policies, procedures, system/method development, and evaluation of corporate secretarial activities, corporate communications, and CSR Programs.
b. Coordinating and directing the management of corporate secretarial activities and the administration of meeting activities.

c. Mengoordinasikan dan mengarahkan pengelolaan penyusunan *Annual Report*.
d. Mengoordinasikan dan mengarahkan pelaksanaan *Fit and Proper Test* Direksi dan Dewan Komisaris.
e. Mengoordinasikan dan mengarahkan pengelolaan administrasi Sekretaris Direksi dan koordinasi dengan Sekretariat Dewan Komisaris.
f. Mengoordinasikan dan mengarahkan penyelesaian laporan Perusahaan yang bersifat prioritas serta penyampaian materi dan kegiatan rapat Direksi dengan pihak internal dan eksternal.
g. Mengelola kegiatan konsolidasi komunikasi strategis dengan *stakeholders* atau pihak lainnya yang terkait dengan kegiatan strategis Direksi, termasuk sambutan Direksi pada kegiatan strategis Perusahaan serta kegiatan protokol Direksi.
h. Mengoordinasikan dan engarahkan komunikasi Perusahaan yang mencakup pengelolaan keterbukaan informasi publik, media sosial, dan website perusahaan.
i. Mengoordinasikan dan Mengarahkan hubungan dengan media termasuk publikasi berita, konferensi pers, dan pengelolaan berita krisis.
j. Mengoordinasikan dan Mengarahkan implementasi dan evaluasi identitas Perusahaan (*branding*).
k. Mengoordinasikan dan Mengarahkan pelaksanaan kegiatan town hall dan calendar of event Perusahaan.
l. Mengoordinasikan dan Mengarahkan pelaksanaan program orientasi dan pengenalan Perusahaan kepada Dewan Komisaris dan Direksi Baru.
m. Mengoordinasikan dan Mengarahkan pelaksanaan program *sponsorship*.
n. Mengoordinasikan dan Mengarahkan proses penyusunan dan pengesahan RKAP TJSL serta kegiatan program TJSL meliputi PUMK dan Non PUMK.
o. Mengelola kegiatan laporan keuangan dan pertanggungjawaban Program TJSL.
p. Mengoordinasikan dan Mengarahkan pengukuran efektivitas terhadap pelaksanaan Program TJSL.

c. Coordinating and directing the management of the preparation of the Annual Report.
d. Coordinating and directing the implementation of Fit and Proper Tests for the Board of Directors and Board of Commissioners.
e. Coordinating and directing the management of administration for the Secretary to the Board of Directors, and coordinating with the Secretariat of the Board of Commissioners.
f. Coordinating and directing the completion of priority company reports as well as the delivery of materials and meeting activities of the Board of Directors with internal and external parties.
g. Managing the consolidation of strategic communications with stakeholders or other parties related to the strategic activities of the Board of Directors, including speeches by the Board of Directors at strategic company events and protocol activities of the Board of Directors.
h. Coordinating and directing corporate communications, including the management of public information disclosure, social media, and the company website.
i. Coordinating and directing media relations, including news publication, press conferences, and crisis news management.
j. Coordinating and directing the implementation and evaluation of the Company's identity (branding).
k. Coordinating and directing the implementation of town hall activities and the Company's calendar of events.
l. Coordinating and directing the implementation of orientation and introduction programs for new members of the Board of Commissioners and Board of Directors.
m. Coordinating and directing the implementation of sponsorship programs.
n. Coordinating and directing the preparation and approval process of the CSR Work Plan and Budget (RKAP) as well as CSR program activities, including PUMK and Non-PUMK.
o. Managing financial reporting and accountability activities for CSR Programs.
p. Coordinating and directing the measurement of the effectiveness of the CSR Program implementation.

LAPORAN PELAKSANAAN TUGAS SEKRETARIS PERUSAHAAN 2025

Di sepanjang tahun 2025, Sekretaris Perusahaan telah melaksanakan tugas dan tanggung jawab sebagai berikut:

1. Pengelolaan persuratan dan pengelolaan naskah dinas internal dan eksternal.
2. Menyusun laporan secara berkala secara berkala setidaknya 1 (satu) kali dalam 1(satu) tahun mengenai pelaksanaan fungsi Sekretaris Perusahaan kepada Direksi.
3. Penyampaian laporan kepada Regulator.
4. Pembuatan peraturan dan update Standar Operasional Prosedur (SOP).
5. Fumigasi ruang penyimpanan arsip (*record center*).
6. Melakukan pemusnahan arsip.
7. Pembuatan berita acara rapat Direksi.
8. Pengembangan aplikasi.
9. Pengelolaan keterbukaan informasi publik.
10. Penerbitan *release* pada peristiwa penting dan aksi korporasi publikasi media nasional.

Pengelolaan Arsip dan Persuratan

Sekretaris Perusahaan telah melakukan pengelolaan arsip dan persuratan sebagai berikut:

a. 3.346 Surat Dinas
b. 1.019 Pengantar Umum
c. 564 Surat Perintah
d. 557 Berita Acara
e. 302 Surat Undangan
f. 244 Perjanjian Kerja Sama
g. 153 Surat Perintah Perjalanan Dinas
h. 133 Risalah Rapat
i. 115 Surat Kuasa
j. 109 Keputusan Direksi
k. 28 Peraturan Direksi
l. 18 Surat Edaran
m. 14 Pengumuman
n. 7 Memorandum of Understanding
o. 4 Surat Tugas

Sepanjang Tahun 2025 juga tercatat sebanyak 1.731 Surat Masuk berupa softcopy maupun hardcopy yang telah didistribusikan sesuai tujuan.

Penyampaian Laporan Kepada Regulator

Sekretaris Perusahaan juga telah melaksanakan pelaporan secara berkala kepada regulator meliputi hal-hal sebagai berikut:

DUTY PERFORMANCE REPORT OF CORPORATE SECRETARY 2025

Throughout 2025, the Corporate Secretary carried out the following duties and responsibilities:

1. Management of correspondence and internal and external official documents.
2. Preparation of periodic reports, at least once in 1 (one) year, regarding the implementation of the Corporate Secretary's functions to the Board of Directors.
3. Submission of reports to regulators.
4. Preparation and updating of Standard Operating Procedures (SOP).
5. Fumigation of archive storage rooms (record center).
6. Destruction of archives.
7. Preparation of minutes of Board of Directors' meetings.
8. Application development.
9. Management of public information disclosure.
10. Issuance of releases for significant events and corporate actions in national media publications.

Archive and Correspondence Management

The Corporate Secretary has carried out archive and correspondence management as follows:

a. 3,346 Official Letters
b. 1,019 General Forwarding Letters
c. 564 Orders
d. 557 Minutes
e. 302 Invitations
f. 244 Cooperation Agreements
g. 153 Business Travel Orders
h. 133 Meeting Minutes
i. 115 Powers of Attorney
j. 109 Board of Directors' Decisions
k. 28 Board of Directors' Regulations
l. 18 Circular Letters
m. 14 Announcements
n. 7 Memorandums of Understanding
o. 4 Assignment Letters

Throughout 2025, a total of 1,731 incoming letters, both softcopy and hardcopy, were recorded and distributed accordingly.

Submission of Reports to Regulators

The Corporate Secretary has also carried out periodic reporting to regulators covering the following matters:

Tabel Pelaporan Berkala Sekretaris Perusahaan Tahun 2025

Table of Periodic Reporting of Corporate Secretary for 2025

No	Laporan *Report*	Kategori *Category*	Tujuan Laporan *Report Objective*
1	Laporan Keuangan Asuransi Jiwa Life Insurance Financial Statements	Bulanan, Triwulanan Monthly, Quarterly	Otoritas Jasa Keuangan Financial Services Authority
2	Laporan Keuangan Program THT, JKK, JKm THT, JKK, JKm Program Financial Statements	Bulanan, Triwulanan Monthly, Quarterly	1. BP BUMN State-Owned Enterprises Regulatory Agency 2. Kementerian Keuangan Ministry of Finance 3. Otoritas Jasa Keuangan Financial Services Authority
3	Laporan Penyelenggaraan Program THT, JKK, dan JKm THT, JKK, and JKm Program Implementation Report	Triwulanan Quarterly	1. Otoritas Jasa Keuangan Financial Services Authority 2. Kementerian Keuangan Ministry of Finance
4	Laporan Keuangan Program THT, JKK, JKm Tahun 2024 *(Audited)* THT, JKK, and JKm Program Financial Statements for 2024 (Audited)	Tahunan Annually	1. BP BUMN State-Owned Enterprises Regulatory Agency 2. Kementerian Keuangan Ministry of Finance 3. Otoritas Jasa Keuangan Financial Services Authority
5	Laporan AIP AIP Report	Bulanan Monthly Semesteran Semi-annually Tahunan Annually	1. Kementerian Keuangan Ministry of Finance 2. Menteri Pertahanan Minister of Defense 3. Panglima TNI Indonesian National Armed Forces Commander 4. Kapolri Indonesian National Police Chief 5. Kasad Army Chief of Staff 6. Kasal Naval Chief of Staff 7. Kasau Air Force Chief of Staff
6	Laporan Audit AIP AIP Audit Report	Tahunan Annually	1. Kementerian Keuangan Ministry of Finance 2. Otoritas Jasa Keuangan Financial Services Authority 3. Menteri Pertahanan Minister of Defense 4. Panglima TNI Indonesian National Armed Forces Commander 5. Kapolri Indonesian National Police Chief 6. Kasad Army Chief of Staff 7. Kasal Naval Chief of Staff 8. Kasau Air Force Chief of Staff
7	Laporan Pengawasan Pengendalian Internal PT ASABRI (Persero) Tahun 2024 PT ASABRI (Persero) Internal Control Monitoring Report for 2024	Semesteran Semi-annually	Otoritas Jasa Keuangan Financial Services Authority
8	Laporan Realisasi Belanja Pengadaan/Jasa Produk Dalam Negeri Report on Domestic Product Procurement/ Service Expenditure Realization	Bulanan Monthly	BP BUMN State-Owned Enterprises Regulatory Agency

No	Laporan *Report*	Kategori *Category*	Tujuan Laporan *Report Objective*
9	Laporan Pelayanan dan Penyelesaian Pengaduan Konsumen PT ASABRI (Persero) ke OJK PT ASABRI (Persero) Consumer Complaints Service and Resolution Report to the Financial Services Authority (OJK)	Bulanan Monthly	Otoritas Jasa Keuangan Financial Services Authority
10	Laporan Manajemen Management Report	Bulanan Monthly Triwulanan Quarterly Semesteran Tahunan Audited Semi-annually Audited Semesteran Tahunan Unaudited Semi-annually Unaudited	1. Danantara Danantara 2. BP BUMN State-Owned Enterprises Regulatory Agency
11	Laporan Penerapan Tata Kelola Perusahaan Yang Baik Good Corporate Governance Implementation Report	Tahunan Annually	Otoritas Jasa Keuangan Financial Services Authority
12	Rencana Pengelolaan Investasi Investment Management Plan	Tahunan Annually	Kementerian Keuangan Ministry of Finance
13	Rencana Bisnis Business Plan	Tahunan Annually	Otoritas Jasa Keuangan Financial Services Authority
14	Rencana Kerja dan Anggaran Perusahaan Company Work Plan and Budget	Tahunan Annually	1. Danantara Danantara 2. BP BUMN State-Owned Enterprises Regulatory Agency
15	Rencana Jangka Panjang Perusahaan Company Long-Term Plan	5 Tahunan 5 Yearly	Danantara

PRESS RELEASE

Secara berkala, di tahun 2025 Perseroan telah mempublikasikan rilis ke media sebanyak 341 *press release*. Upaya ini dilakukan diharapkan mampu menjaga citra positif ASABRI dan meningkatkan kepercayaan pemangku kepentingan kepada Perseroan.

Perseroan juga melakukan publikasi berita sebanyak 79 judul. Selain itu, Sekretaris Perusahaan secara berkala melakukan pemantauan terhadap pemberitaan dengan tone positif. Publikasi pemberitaan di tahun 2025 adalah sebagai berikut:

PRESS RELEASE

In 2025, the Company published 341 press releases to the media in 2025. These efforts are expected to maintain ASABRI's positive image and increase stakeholder trust in the Company.

The Company also published 79 news articles. Furthermore, the Corporate Secretary regularly monitors positive news coverage. The publications for 2025 are as follows:

:

Tabel Pemberitaan Media di Tahun 2025 **Table of Media Coverage in 2025**

Bulan *Month*	Tone *Tone*			Jumlah *Total*
	Negatif *Negative*	Positif *Positive*	Netral *Neutral*	
Januari January	0	5	2	7
Februari February	9	63	33	105
Maret March	1	71	9	81
April	0	20	4	24
Mei May	0	25	18	43
Juni June	3	31	4	38
Juli July	0	33	14	47
Agustus August	1	61	45	107
September	3	17	2	22
Oktober October	0	55	31	86
November	0	31	31	62
Desember December	0	38	1	39
Jumlah Total	**17**	**450**	**194**	**661**

MEDIA SOSIAL

Sekretaris Perusahaan melakukan pengelolaan terhadap media sosial Perseroan antara lain:

SOCIAL MEDIA

The Corporate Secretary manages the Company's social media platforms, including:

- PT ASABRI-Persero
- @asabri_official
- @asabri_official
- ASABRI Official
- PT ASABRI (Persero)
- @asabri_official

Pengelolaan media sosial dijalankan oleh Bidang Komunikasi dan Protokoler. Aktivitas unggah konten di media sosial Perseroan pada tahun 2025 adalah sebagai berikut:

Social media management is carried out by the Communications and Protocol Division. The Company's social media content upload activities in 2025 are as follows:

Tabel Aktivitas *Postingan* Media Sosial Tahun 2025 **Table of Social Media Posting Activities in 2025**

Bulan *Month*	Instagram	X	Facebook	Youtube
Januari January	37	13	13	11
Februari February	49	22	22	8
Maret March	72	30	30	11
April	45	21	21	7
Mei May	51	22	22	6
Juni June	32	13	13	6
Juli July	33	12	12	1
Agustus August	130	21	21	8
September	38	15	15	0
Oktober October	59	20	30	10
November	40	10	14	4
Desember December	56	19	26	7
Jumlah **Total**	**642**	**218**	**239**	**79**

PENGEMBANGAN KOMPETENSI SEKRETARIS PERUSAHAAN

Sekretaris Perusahaan senantiasa ikut serta dalam program pengembangan kompetensi sebagai upaya untuk meningkatkan kemampuan dan keahlian. Upaya ini dilakukan menghasilkan kinerja yang optimal dan berdampak terhadap keberlanjutan Perseroan.

Informasi mengenai pengembangan kompetensi yang diikuti oleh Sekretaris Perusahaan telah disajikan dalam pembahasan program pengembangan talenta pada bagian Sumber Daya Manusia (SDM) dalam bab Fungsi Penunjang Bisnis di Laporan Tahunan ini.

COMPETENCE DEVELOPMENT OF CORPORATE SECRETARY

The Corporate Secretary consistently participates in competency development programs to enhance skills and expertise. These efforts are aimed at generating optimal performance and supporting the Company's sustainability.

Information on competency development programs attended by the Corporate Secretary has been presented in the discussion of talent development programs in the Human Resources (HR) section within the Business Support Functions chapter of this Annual Report.

SATUAN PENGAWAS INTERNAL

Satuan Pengawas Internal dibentuk dengan tujuan untuk mengoordinasikan, mengarahkan, dan bertanggung jawab dalam pengelolaan perencanaan strategi, kebijakan, implementasi, *monitoring* dan evaluasi, serta improvisasi pelaksanaan kegiatan audit dan asesmen Perseroan.

INTERNAL AUDIT UNIT

The Internal Audit Unit is established with the aim of coordinating, directing, and overseeing the management of strategic planning, policy formulation, implementation, monitoring and evaluation, as well as continuous improvement of the Company's audit and assessment activities.

STRUKTUR DAN KEDUDUKAN SATUAN PENGAWAS INTERNAL

Berdasarkan Peraturan Direksi PT ASABRI (Persero) Nomor PER-9/HK.01.02/UTM.J/VIII/2025 tanggal 1 Agustus 2025 tentang Organisasi dan Tata Kerja PT ASABRI (Persero), Satuan Pengawas Internal (SPI) berkedudukan langsung di bawah Direktur Utama. Satuan Pengawas Internal (SPI) dipimpin oleh seorang Kepala Satuan Pengawas Internal.

a. SPI dipimpin oleh seorang Kepala Satuan Pengawas Internal (Ka SPI).
b. SPI bertanggung jawab secara langsung kepada Direktur Utama.
c. Ka SPI diangkat dan diberhentikan oleh Direktur Utama berdasarkan mekanisme internal Perusahaan dengan persetujuan Dewan Komisaris.
d. Auditor Internal bertanggung jawab secara langsung kepada Ka SPI.

STRUCTURE AND POSITION OF INTERNAL AUDIT UNIT

Based on the Regulation of the Board of Directors of PT ASABRI (Persero) Number PER-9/HK.01.02/UTM.J/VIII/2025 dated August 1, 2025, concerning the Organization and Work Procedures of PT ASABRI (Persero), the Internal Audit unit (SPI) is located directly under the President Director. The Internal Audit Unit (SPI) is led by a Head of the Internal Audit Unit.

a. The SPI is lead by a Chief of Audit Executive Unit (Ka SPI).
b. The SPI reports directly to the President Director.
c. The Chief of SPI is appointed and dismissed by the President Director based on the Company's internal mechanisms with the approval of the Board of Commissioners.
d. The Internal Auditor reports directly to the Chief of SPI.

PENGANGKATAN DAN PEMBERHENTIAN KEPALA SATUAN PENGAWAS INTERNAL

Kepala Satuan Pengawas Internal diangkat dan diberhentikan oleh Direktur Utama dengan persetujuan Dewan Komisaris. Auditor yang duduk dalam SPI bertanggung jawab secara langsung kepada Kepala Satuan Pengawas Internal.

APPOINTMENT AND DISMISSAL OF CHIEF OF INTERNAL AUDIT UNIT

The Chief of Audit Executive Unit is appointed and dismissed by the President Director with the approval of the Board of Commissioners. Auditors serving on the SPI are directly responsible to the Chief of Audit Executive Unit.

PROFIL KEPALA SATUAN PENGAWAS INTERNAL / CHIEF AUDIT EXECUTIVE PROFILE

BERRA TONNIS
Kepala Satuan Pengawas Internal
Chief Audit Executive

Dasar Pengangkatan ***Basis of Appointment***	• Surat Direktur Perizinan Perasuransian, Penjaminan dan Dana Pensiun Otoritas Jasa Keuangan Republik Indonesia Nomor S-1032/PD.021/2025 tanggal 5 April 2025 hal Permohonan Persetujuan Atas Pencalonan Audit Internal PT ASABRI (Persero) Letter from the Director of Insurance, Guarantee, and Pension Fund Licensing, Financial Services Authority of the Republic of Indonesia Number S-1032/PD.021/2025 dated April 5, 2025, regarding the Request for Approval of the Nomination of Internal Auditor of PT ASABRI (Persero) • Keputusan Dewan Komisioner Otoritas Jasa Keuangan Nomor KEP-164/PD.02/2025 tanggal 5 April 2025 tentang Hasil Penilaian Kemampuan dan Kepatutan Sdr. Berra Tonnis selaku Calon Auditor Internal PT ASABRI (Persero) Decree of the Board of Commissioners of the Financial Services Authority Number KEP-164/PD.02/2025 dated April 5, 2025, concerning the Results of the Fit and Proper Assessment of Mr. Berra Tonnis as a Candidate for Internal Auditor of PT ASABRI (Persero) • Keputusan Direksi PT ASABRI (Persero) Nomor KEP-36/HK.01.03/UTM.J/IV/2024 tanggal 30 April 2024 tentang Pengangkatan Karyawan PT ASABRI (Persero) Decree of the Board of Directors of PT ASABRI (Persero) Number KEP-36/HK.01.03/UTM.J/IV/2024 dated April 30, 2024, concerning the Appointment of PT ASABRI (Persero) Employees
Periode Jabatan ***Term of Service***	2023-sekarang 2023-present

Kewarganegaraan ***Citizenship***	Warga Negara Indonesia Indonesian Citizen
Domisili ***Domicile***	Jakarta
Usia ***Age***	52 tahun 52 years old
Riwayat Pendidikan ***Educational Background***	• S2 – STIE IBII Magister Manajemen (2000-2002) Master of Management from STIE IBII (2000-2002) • S1 – Universitas Andalas Jurusan Akuntansi (1991-1996) Bachelor of Accounting from x Universitas Bachelor Degree in Accounting from Andalas University (1991-1996)
Pengalaman Kerja ***Work Experience***	• Kepala Satuan Pengawas Internal PT ASABRI (Persero) (1 November 2023-sekarang) Head of Internal Audit Unit of PT ASABRI (Persero) (November 1, 2023-present) • Team Leader pada PT Bank Mandiri (Persero) Tbk (2022-2023) Team Leader at PT Bank Mandiri (Persero) Tbk (2022-2023) • Kepala Divisi Manajemen Risiko, Kepatuhan dan Hukum, merangkap Anti-Money Laundering and Counter Financing of Terrorism Officer pada PT Mandiri Manajemen Investasi (2016-2022) Head of Risk Management, Compliance and Legal Division, concurrently Anti Money Laundering and Counter Financing of Terrorism Officer at PT Mandiri Manajemen Investasi (2016-2022) • Kepala Divisi Manajemen Risiko pada PT Mandiri Manajemen Investasi (2014-2016) Head of Risk Management Division at PT Mandiri Manajemen Investasi (2014-2016)
Sertifikasi ***Certification***	• Chartered Accountant (CA) Chartered Accountant (CA) • Certified in Risk Governance Professional (CRGP) Certified in Risk Governance Professional (CRGP) • Certification in Audit Committee Practice (CACP) Certification in Audit Committee Practice (CACP) • Qualified Internal Audit (QIA) Qualified Internal Audit (QIA) • Wakil Manajer Investasi (WMI) Deputy Investment Manager (WMI)

PEDOMAN KERJA SATUAN PENGAWAS INTERNAL

Satuan Pengawas Internal telah memiliki Piagam Audit Internal yang disahkah pada tanggal 10 Januari 2025 serta pedoman lain di ASABRI, antara lain:

1. Piagam Audit Internal tanggal 10 Januari 2025;
2. Keputusan Bersama Dewan Komisaris dan Direksi PT ASABRI (Persero) Nomor KEP/009/KOM/AS/XII/2021 dan Nomor KEP/PW.01/109-AS/XII/2021 tentang Kebijakan Audit Internal PT ASABRI (Persero);
3. Peraturan Bersama Dewan Komisaris dan Direksi PT ASABRI (Persero) Nomor PER/2/KOM/AS/X/2025; Nomor PER-14/HK.01.02/UTM.Q/X/2025 tanggal 31 Oktober 2025 tentang Pedoman Sistem Pengendalian Internal PT ASABRI (Persero);
4. Peraturan Direksi PT ASABRI (Persero) Nomor PER-33/HK.01.02/UTM.A/XII/2024 tanggal 27 Desember 2024 tentang Standar Pelaksanaan Audit Internal dan Program Pengembangan Audit.

WORK MANUAL OF INTERNAL AUDIT UNIT

The Internal Supervisory Unit has an Internal Audit Charter ratified on January 10, 2025, as well as other guidelines at ASABRI, including:

1. Internal Audit Charter dated January 10, 2025;
2. Joint Decree of the Board of Commissioners and Board of Directors of PT ASABRI (Persero) Number KEP/009/KOM/AS/XII/2021 and Number KEP/PW.01/109-AS/XII/2021 concerning Internal Audit Policy of PT ASABRI (Persero);
3. Joint Regulation of the Board of Commissioners and Board of Directors of PT ASABRI (Persero) Number PER/2/KOM/AS/X/2025; Number PER-14/HK.01.02/UTM.Q/X/2025 dated October 31, 2025, concerning Guidelines for the Internal Control System of PT ASABRI (Persero);
4. Regulation of the Board of Directors of PT ASABRI (Persero) Number PER/PW.01/22-AS/XII/2020 concerning Internal Audit Standards and Audit Development Program;

Satuan Pengawas Internal juga memiliki pedoman kerja berupa SOP di antaranya:

1. SOP-ASA-SAI-A3-01 Proses Pelaksanaan Audit Internal;
2. SOP-ASA-SAI-A1-01 Proses Pelaksanaan Konsultansi;
3. SOP-ASA-SAI-A1-02 Proses Pendampingan Audit Eksternal atau Audit ISO;
4. SOP-ASA-SAI-A2-02 Proses Pelaksanaan Audit Khusus;
5. SOP-ASA-SAI-A2-01 Proses *Self Assessment* atau Audit ISO;
6. SOP-ASA-SAI-A2-03 Proses Kerja Audit Tahunan (PKAT); dan
7. SOP-ASA-SAI-A3-03 Proses Pelaksanaan *Quality Assurance and Improvement Program* (QAIP).

The Internal Supervisory Unit is also equipped with a work manual of a published SOP, including:

1. SOP-ASA-SAI-A3-01 Internal Audit Implementation Process;
2. SOP-ASA-SAI-A1-01 Consultation Implementation Process;
3. SOP-ASA-SAI-A3-02 External Audit or ISO Audit Assistance Process;
4. SOP-ASA-SAI-A2-02 Specific Audit Implementation;
5. SOP-ASA-SAI-A2-01 Self-Assessment or ISO Audit Process;
6. SOP-ASA-SAI-A2-03 Annual Audit Work Program (PKAT); and
7. SOP-ASA-SAI-A3-03 Procedure for the Implementation of the Quality Assurance and Improvement Program (QAIP).

PIAGAM AUDIT INTERNAL

Piagam Audit Internal merupakan wujud komitmen Perusahaan dalam mematuhi Undang-Undang Nomor 19 tahun 2003 tentang Badan Usaha Milik Negara dan Peraturan Menteri Badan Usaha Milik Negara Nomor PER-02/MBU/03/2023 tentang Pedoman Tata Kelola dan Kegiatan Korporasi Signifikan Badan Usaha Milik Negara. Dalam piagam Audit Internal memuat ketentuan sebagai berikut:

1. Latar Belakang;
2. Visi dan Misi;
3. Ruang Lingkup;
4. Struktur dan Kedudukan;
5. Tugas, Tanggung Jawab, dan Wewenang;
6. Akuntabilitas, Integritas, Objektivitas, Kerahasiaan, dan Kompetensi;
7. Standar Internasional Praktik Profesional Audit Internal;
8. Penetapan dan Persetujuan; dan
9. Penutup.

INTERNAL AUDIT CHARTER

The Internal Audit Charter is the Company's form of commitment to adhering to Law Number 19 of 2003 on State-Owned Enterprises and Regulation of the Minister of State-Owned Enterprises Number PER-02/MBU/03/2023 concerning Guidelines for Governance and Significant Corporate Activities of State-Owned Enterprises. The Internal Audit Charter contains the following provisions:

1. Background;
2. Vision and Mission;
3. Scope;
4. Structure and Position;
5. Duties, Responsibilities, and Authorities;
6. Accountability, Integrity, Objectivity, Confidentiality, and Competencies;
7. International Standards for Professional Practices of Internal Audit;
8. Stipulation and Approval; and
9. Closing

VISI DAN MISI PENGAWAS INTERNAL

Visi

Menjadi *Strategic Partner* bagi semua unit kerja dalam rangka memberikan *value added* yang optimal bagi Perusahaan.

VISION AND MISSION OF INTERNAL SUPERVISOR

Vision

Becoming a Strategic Partner for all work units in order to provide optimal value added for the Company.

Misi

a. Memperkuat kemampuan organisasi untuk menciptakan, melindungi, dan mempertahankan nilai dengan memberikan asurans, advis, wawasan, dan pandangan ke depan, yang independen, berbasis risiko, dan objektif kepada dewan dan manajemen.
b. Meningkatkan efektivitas penerapan manajemen risiko, internal kontrol, dan tata kelola perusahaan.
c. Melakukan koordinasi yang intensif di antara pemangku kepentingan pengawasan internal perusahaan.

Mission

a. Strengthening organizational capability to create, protect, and sustain value by providing independent, risk-based, and objective assurance, advisory, insight, and forward-looking perspectives to the board and management.
b. Enhancing the effectiveness of risk management implementation, internal control, and corporate governance.
c. Conducting intensive coordination among internal oversight stakeholders within the company.

RUANG LINGKUP PENGAWAS INTERNAL

Ruang lingkup Pengawas Internal mencakup:

a. Melaksanakan penilaian atas kecukupan dan efektivitas manajemen risiko, internal kontrol, dan tata kelola perusahaan.
b. Melakukan analisa dan evaluasi yang independen atas capaian kinerja perusahaan, implementasi kebijakan dan peraturan perusahaan serta ketentuan peraturan perundang-undangan.
c. Melakukan pendampingan, memberikan saran, dan masukan pada manajemen dalam perumusan metode kerja yang lebih baik.
d. Melaksanakan proses konsultansi dalam proses bisnis unit kerja, tanpa mengambil alih tanggung jawab manajemen.
e. Melaksanakan program Pengembangan dan Peningkatan Kualitas (*Quality Assurance* dan *Improvement Program*/QAIP) untuk memberikan keyakinan bahwa pelaksanaan audit internal sudah sesuai dengan standar, kode etik, dan peraturan yang berlaku.

SCOPE OF INTERNAL SUPERVISOR

The scope of the Internal Supervisor includes:

a. Assessing the adequacy and effectiveness of risk management, internal control, and corporate governance.
b. Performing independent analysis and evaluation of the company's performance achievements, implementation of company policies and regulations, as well as compliance with laws and regulations.
c. Providing guidance, suggestions, and input to management in formulating better working methods.
d. Carrying out consultancy processes in the business processes of work units, without taking over management's responsibilities.
e. Implementing the Quality Assurance and Improvement Program (QAIP) to provide assurance that internal audit activities are conducted in accordance with applicable standards, code of conduct, and regulations.

WEWENANG PENGAWAS INTERNAL

Pengawas Internal memiliki kewenangan antara lain:

a. Mengakses seluruh informasi yang relevan tentang perusahaan terkait dengan tugas dan fungsinya.
b. Melakukan komunikasi secara langsung dengan Direksi, Dewan Komisaris, dan/atau Komite Audit.
c. Mengadakan rapat secara berkala dan insidentil dengan Direksi, Dewan Komisaris, dan/atau Komite Audit.
d. Melakukan koordinasi kegiatan audit internal dengan kegiatan audit eksternal.

AUTHORITIES OF INTERNAL SUPERVISOR

Internal Supervisors have the following authorities:

a. Accessing all relevant information about the company related to its duties and functions.
b. Communicating directly with the Board of Directors, Board of Commissioners, and/or Audit Committee.
c. Holding regular and ad hoc meetings with the Board of Directors, Board of Commissioners, and/or Audit Committee.
d. Coordinating internal audit activities with external audit activities.

TUGAS DAN TANGGUNG JAWAB PENGAWAS INTERNAL

Berdasarkan Keputusan Bersama Dewan Komisaris dan Direksi PT ASABRI (Persero) Nomor KEP/009/KOM/AS/XII/2021; Nomor KEP/PW.01/109-AS/ XII/2021 tanggal 31 Desember 2021 tentang Kebijakan Audit Internal PT ASABRI (Persero), Audit Internal memiliki tugas dan tanggung jawab sebagai berikut:

1. Auditor Internal bertanggung jawab untuk menyusun rencana Audit Internal berbasis risiko.
2. Melaksanakan Audit Internal, *review*, Konsultansi dan pemberian rekomendasi serta melakukan investigasi sesuai kebutuhan, meliputi:
   a. Melaksanakan Audit Internal sesuai PKAT.
   b. Melaksanakan *review* terhadap laporan keuangan dalam rangka meyakinkan keandalan informasi yang disajikan.
   c. Menyelenggarakan aktivitas konsultansi dan *advisory* terkait kegiatan pengendalian internal, GCG, dan Manajemen Risiko.
   d. Penilaian mengenai penyelenggaraan administrasi dan tata kerja di seluruh unit kerja Perusahaan.
   e. Memastikan laporan manajemen dapat disandalkan.
   f. Melaksanakan audit khusus dalam hal terjadi dugaan penyimpangan (*fraud*).
   g. Memberikan *Assurance* bahwa risiko telah dikelola sesuai batasan risiko yang telah ditetapkan oleh Manajemen.
3. Melaksanakan pelaporan atas hasil Audit Internal kepada Direksi dan Dewan Komisaris terkait pelaksanaan fungsi Audit Internal.
4. Melaksanakan *monitoring* atas tindak lanjut rekomendasi.
5. Melaksanakan analisa dan evaluasi terhadap implementasi kebijakan dan peraturan Perusahaan serta ketentuan peraturan perundang-undangan, meliputi:
   a. Memantau pelaksanaan kebijakan Direksi agar dilaksanakan sesuai ketentuan yang berlaku.
   b. Menguji dan mengevaluasi pelaksanaan pengendalian intern dan sistem Manajemen Risiko sesuai kebijakan Perusahaan paling sedikit 1 (satu) kali dalam 3 (tiga) tahun.
6. Memberikan saran kepada Manajemen terkait tata kelola Perusahaan, Manajemen Risiko, dan sistem pengendalian.

DUTIES AND RESPONSIBILITIES OF INTERNAL SUPERVISOR

Based on the Joint Decrees of the Board of Commissioners and Board of Directors of PT ASABRI (Persero) Number KEP/009/KOM/AS/XII/2021; Number KEP/PW.01/109-AS/XII/2021 dated December 31, 2021, on Internal Audit Policy of PT ASABRI (Persero), the Internal Audit has the following duties and responsibilities:

1. The Internal Auditor is responsible for developing risk-based Internal Audit plans.
2. Conducting Internal Audits, reviews, consultations, and providing recommendations and conducting investigations as required, including:
   a. Carrying out an Internal Audit according to PKAT.
   b. Reviewing financial statements to assure the reliability of the provided information.
   c. Providing consultation and advice related to the internal control, GCG, and risk management activities.
   d. Assessing the implementation of administration and work procedures in all work units within the Company.
   e. Ensuring that the management reports are reliable.
   f. Carrying out specific audits in the event of alleged fraud.
   g. Giving assurance that risks have been managed according to the limitations of risks stipulated by the Management.
3. Reporting Internal Audit results to the Board of Directors and the Board of Commissioners related to the implementation of Internal Audit functions.
4. Monitoring the follow-up to recommendations.
5. Performing analysis and evaluation on the implementation of the Company's policies and regulations, as well as the provisions of laws and regulations, including:
   a. Monitoring the implementation of the Board of Directors' policies to ensure they are carried out in accordance with the applicable regulations.
   b. Assessing and evaluating the implementation of internal control and Risk Management system according to the Company's policies at least 1 (one) time in 3 (three) years.
6. Providing advice to the Management regarding the Company's governance, Risk Management, and control system.

7. Melakukan koordinasi dan pendampingan dengan Auditor Eksternal.
8. Melakukan pengembangan dan peningkatan kapasitas manajemen Auditor Internal.
9. Melakukan peningkatan dan pengembangan kompetensi Auditor Internal, meliputi:
   a. Meningkatkan kompetensi Auditor Internal melalui Pendidikan dan Latihan berkelanjutan.
   b. Menggunakan jasa pihak lain yang memiliki kecakapan khusus baik yang berasal dari dalam maupun dari luar Perusahaan terkait pelaksanaan audit.
10. Melaksanakan program *Assurance* dan peningkatan kualitas Audit, melalui:
    a. Pemantauan berkelanjutan atas kinerja aktivitas Audit Internal.
    b. Penilaian berkala secara *self-assessment* atau oleh pihak lain dalam organisasi yang memiliki pengetahuan memadai tentang praktik Audit Internal.
    c. Penilaian eksternal harus dilakukan paling sedikit 1 (satu) kali dalam 3 (tiga) tahun oleh penilai atau tim penilai yang memiliki kualifikasi memadai dan independen yang berasal dari luar Perusahaan.

AKUNTABILITAS AUDIT INTERNAL

1. Melaporkan hasil penilaian atas kecukupan dan efektivitas proses manajemen dalam mengendalikan kegiatannya dan mengelola risiko.
2. Melaporkan hal penting berkaitan dengan proses audit internal, termasuk kemungkinan melakukan peningkatan jenis audit.
3. Melaporkan perkembangan dan hasil pelaksanaan rencana audit tahunan dan kecukupan sumber daya audit.
4. Kinerja aktivitas audit internal dinilai oleh tim independen yang memiliki kualifikasi memadai paling sedikit 1 (satu) kali dalam 3 (tiga) tahun dan hasilnya dilaporkan kepada Direksi dan Komisaris.

7. Performing coordination and assistance with the External Auditor.
8. Conducting capacity development and improvement of the Internal Auditor management.
9. Conducting competency improvement and development of the Internal Auditor, including:
   a. Improving Internal Auditor's competency through continuous Education and Training.
   b. Employing services from other parties with specific skills, both from within or outside of the Company, related to the audit implementation.
10. Carrying out the Assurance program and improving the quality of Audit, through:
    a. Continuous monitoring of the performance of the Internal Audit activities.
    b. Periodic evaluation in the form of self-assessment or by other parties within the organization with adequate knowledge of the practices of Internal Audit.
    c. External assessment shall be carried out at least 1 (one) time in 3 (three) years by adequately qualified assessors or an assessor team who are independent and from outside the Company.

ACCOUNTABILITY OF INTERNAL AUDIT

1. Reporting the assessment results of the adequacy and effectiveness of management processes in handling their activities and managing risks.
2. Reporting important matters related to the internal audit process, including the possibility of improving the type of audit.
3. Reporting the progress and results of annual audit plans and the adequacy of audit resources.
4. The performance of internal audit activities is assessed by an adequately qualified independent team at least once every 3 (three) years, and the results are reported to the Board of Directors and the Board of Commissioners.

INDEPENDENSI DAN OBJEKTIVITAS AUDIT INTERNAL

Berdasarkan Piagam Audit, Integritas, Objektivitas, Kerahasiaan, dan Kompetensi Audit Internal adalah sebagai berikut:

a. SPI harus menjaga integritas, objektivitas, kerahasiaan dan kompetensi dalam melaksanakan tugasnya, serta auditor internal menghindarkan diri dari kemungkinan timbulnya benturan kepentingan.
b. Auditor internal harus memiliki integritas untuk membentuk keyakinan dan menjadi dasar kepercayaan stakeholders terhadap pertimbangan auditor internal.
c. Ka SPI dan auditor internal tidak melakukan perangkapan tugas dan jabatan pada aktivitas operasional perusahaan yang dapat mengganggu independensi dan objektivitas auditor.
d. Menjaga kerahasiaan informasi dan/atau data perusahaan terkait dengan pelaksanaan tugas dan tanggung jawab auditor internal, kecuali diperbolehkan berdasarkan ketentuan peraturan perundang-undangan dan/atau putusan pengadilan.
e. Auditor internal harus menerapkan pengetahuan, kecapakan dan pengalaman yang diperlukan dalam setiap penugasan audit.
f. Auditor internal bersikap proaktif dan memberikan evaluasi berupa pandangan baru yang mempertimbangkan dampak masa depan perusahaan.

INDEPENDENCE AND OBJECTIVITY OF INTERNAL AUDIT

According to the Audit Charter, Integrity, Objectivity, Confidentiality, and Competence of the Internal Audit are as follows:

a. The SPI must operate independently and objectively in carrying out its duties, and internal auditors must avoid any potential conflicts of interest.
b. Internal auditors must uphold integrity as a foundation for building confidence and establishing stakeholder trust in the internal auditor's professional judgment.
c. The Chief of Audit Executive and internal auditors shall not hold concurrent roles or positions in the Company's operational activities that could compromise their independence and objectivity.
d. Maintain the confidentiality of company information and/or data related to the implementation of the duties and responsibilities of internal auditors, unless permitted by statutory provisions and/or court decisions.
e. Internal auditors are required to apply the knowledge, competence, and experience necessary for each audit assignment.
f. Internal auditors must take a proactive approach and provide evaluations that offer fresh perspectives, taking into account the future impact on the Company.

SERTIFIKASI AUDIT INTERNAL

Sertifikasi yang dimiliki anggota Audit Internal di tahun 2025 adalah sebagai berikut:

Tabel Sertifikasi Audit Internal

INTERNAL AUDIT CERTIFICATION

The certifications held by Internal Audit members in 2025 are as follows:

Table of Internal Audit Certification

No	Nama / *Name*	Sertifikasi yang didapatkan / *Certification obtained*
1.	Cahya Annaas Saputra	Certified Practitioner of Internal Audit (CPIA)
		Certified Risk Management Officer (CRMO)
		Certified Risk Management Professional (CRMP)
2.	Yefaya Dwi Jamperriyanto	Certified Practitioner of Internal Audit (CPIA)
		Certified Risk Management Officer (CRMO)
		Certified Securities Analyst (CSA)
3.	Ria Indah Sari	Certified Practitioner of Internal Audit (CPIA)
		Certified Risk Management Officer (CRMO)
		Certified Practitioner of Internal Audit (CPIA)
		Certified Procurement Officer (CPOf)
4.	Muhammad Yusuf Yuliansyah	Sertifikasi Lead Auditor ISO 27001:2022

STANDAR INTERNASIONAL PRAKTIK PROFESIONAL AUDIT INTERNAL

Audit Internal harus memastikan seluruh kegiatannya telah memenuhi unsur-unsur wajib Kerangka Praktik Profesional Internasional (IPPF) IIA termasuk Standar, Prinsip Inti Praktik Profesional Audit Internal, Definisi Audit Internal dan Kode Etik sebagaimana telah diadopsi oleh PT ASABRI (Persero).

KODE ETIK AUDIT INTERNAL

Berdasarkan Keputusan Bersama Dewan Komisaris dan Direksi PT ASABRI (Persero) Nomor KEP/009/KOM/AS/XII/2021; Nomor KEP/PW.01/109-AS/XII/2021 tanggal 31 Desember 2021 tentang Kebijakan Audit Internal PT ASABRI (Persero), Setiap Auditor Internal wajib melaksanakan kode etik Auditor Internal yang terdiri dari 2 (dua) komponen, meliputi:

1. Prinsip-prinsip perilaku dan tuntutan sikap Auditor dalam melaksanakan tugas pengawasan yang dilandasi oleh 4 (empat) prinsip perilaku, yaitu:
   a. Memiliki integritas yang tinggi;
   b. Mampu berpikir dan bertindak objektif;
   c. Mampu menjaga kerahasiaan;
   d. Bekerja berdasarkan Standar Kompetensi.
2. Aturan perilaku mengatur setiap tindakan yang harus dilakukan oleh Auditor dan merupakan pengejawantahan prinsip-prinsip perilaku Auditor, yaitu:
   a. Integritas, meliputi:
      10. Auditor Internal harus melakukan pekerjaan mereka dengan kejujuran, ketekunan, dan tanggung jawab.
      11. Auditor Internal harus menghormati hukum dan membuat pengungkapan (*disclosure*) sesuai persyaratan hukum dan profesi.
      12. Auditor Internal tidak boleh secara sadar jadi bagian dari kegiatan yang ilegal/ terlibat dalam kegiatan yang dapat mendiskreditkan profesi Auditor Internal.
      13. Auditor Internal harus menghormati dan berkontribusi (menyumbang) pada tujuan Perusahaan yang sah dan etis.

INTERNATIONAL STANDARDS OF PROFESSIONAL PRACTICE OF INTERNAL AUDIT

Internal Audit must ensure that all its activities adhere to the mandatory elements of the IIA's International Professional Practices Framework (IPPF), including the Standards, Core Principles of the Professional Practice of Internal Auditing, Definition of Internal Auditing, and Code of Conduct as adopted by PT ASABRI (Persero).

INTERNAL AUDIT CODE OF CONDUCT

Based on the Joint Decree of the Board of Commissioners and Directors of PT ASABRI (Persero) Number KEP/009/KOM/AS/XII/2021; Number KEP/PW.01/109-AS/XII/2021 dated December 31, 2021, concerning the Internal Audit Policy of PT ASABRI (Persero), every Internal Auditor is required to implement the Internal Auditor code of ethics, which consists of 2 (two) components, including:

1. Behavioral principles and behavioral demands of Auditors in performing supervisory duties based on 4 (four) behavioral principles:
   a. High integrity;
   b. Capability to think and act objectively;
   c. Capability to maintain confidentiality;
   d. Work based on Competence Standards.
2. The rules of conduct regulate any actions that the Auditors must carry out and are the embodiment of the behavioral principles of Auditors, as follows:

   a. Integrity, including:
      1. Internal Auditors must carry out their work with honesty, diligence and responsibility.

      2. Internal Auditors must respect the law and make disclosures according to legal and professional requirements.
      3. Internal Auditors must not consciously be part of illegal activities/involved in activities that could discredit the Internal Auditor profession.

      4 Internal Auditors must respect and contribute to the Company's legitimate and ethical objectives.

b. Objektivitas, meliputi:
   1. Auditor Internal tidak akan berpartisipasi dalam setiap kegiatan atau hubungan yang dapat mengganggu atau dianggap merusak penilaian Auditor Internal. Partisipasi ini mencakup kegiatan/ hubungan yang mungkin bertentangan dengan kepentingan Perusahaan.
   2. Auditor Internal tidak akan menerima apa pun yang dapat mengganggu atau dianggap mengganggu penilaian profesional Auditor Internal.
   3. Auditor Internal harus mengungkapkan semua fakta material yang diketahuinya, yang jika tidak diungkap dapat mengakibatkan ketidakakuratan laporan atas kegiatan yang sedang di-*review*.
c. Kerahasiaan, meliputi:
   1. Dalam melaksanakan tugas, Auditor Internal harus bijaksana dalam penggunaan dan perlindungan informasi yang diperoleh dari Objek Audit;
   2. Auditor Internal tidak boleh menggunakan informasi yang diperoleh dari Objek Audit untuk keuntungan pribadi atau dengan cara apa pun yang bertentangan hukum atau merugikan tujuan Perusahaan.
d. Kompetensi, meliputi:
   1. Auditor Internal hanya boleh terlibat dalam pemberian layanan yang sesuai dengan pengetahuan, keterampilan, dan pengalaman yang diperlukan.
   2. Auditor Internal harus melakukan jasa audit internal sesuai dengan Standar Internasional Praktik Profesional Audit Internal yang dikeluarkan oleh The Institute of Internal Auditors (IIA).
   3. Auditor Internal akan terus meningkatkan kemampuannya, serta efektivitas dan kualitas jasa yang diberikan.

b. Objectivity, including:
   1. Internal Auditors shall not participate in any activities or relationships that may interfere with or be deemed to damage the Internal Auditor's judgment. This participation includes activities/relationships that may conflict with the interests of the Company.
   2. Internal Auditors shall not accept anything that could interfere with or be considered to interfere with the Internal Auditor's professional judgment.
   3. Internal Auditors must disclose any material facts known to them, which, if not disclosed, could result in inaccurate reports on the activities currently reviewed.

c. Confidentiality, including:
   1. In performing their duties, Internal Auditors must be wise in the use and protection of information acquired from the Audit Object;
   2. Internal Auditors shall not use information obtained from the Audit Object for personal gain or in any way that is contrary to law or detrimental to the Company's objectives.

d. Competencies, including:
   1. Internal Auditors may only be involved in providing services that comply with the required knowledge, skills, and experience.
   2. Internal Auditors must carry out internal audit services according to the International Standards for Professional Practices of Internal Audit issued by The Institute of Internal Auditors (IIA).
   3. Internal Auditors will continue to improve their abilities as well as the effectiveness and quality of the services provided.

PROGRAM KERJA 2025

Berdasarkan Keputusan Direksi PT ASABRI (Persero) Nomor KEP-112/HK.01.03/UTM.A/XII/2024 tanggal 27 Desember 2024 tentang Program Kerja Audit Tahunan (PKAT) Satuan Audit Internal (SAI) PT ASABRI (Persero) Tahun 2025, adalah sebagai berikut:

2025 WORK PROGRAM

Based on the Decree of the Board of Directors of PT ASABRI (Persero) Number KEP-112/HK.01.03/UTM.A/XII/2024 dated December 27, 2024, concerning the 2025 Annual Audit Work Program (PKAT) of PT ASABRI (Persero) Internal Audit Unit (SAI), it is as follows:

No	Unit Kerja *Work Unit*	Kriteria Penugasan *Assignment Criteria*	Tujuan *Objectives*
1	Divisi Layanan SDM HR Services Division	Audit Umum General Audit	Pengelolaan layanan SDM HR Service Management
2	Divisi Pengembangan Bisnis Business System Development Division	Audit Umum General Audit	Evaluasi mekanisme pengelolaan kepemilikan properti investasi Evaluation of investment property ownership management mechanisms
3	Kancab Manado Manado Branch Office	Audit Umum General Audit	Menilai efektivitas pengelolaan kantor cabang yang mencakup aspek operasional, keuangan dan kepatuhan Assess the effectiveness of branch office management, including operational, financial, and compliance aspects
4	Kancab Palu Palu Branch Office	Audit Umum General Audit	Menilai efektivitas pengelolaan kantor cabang yang mencakup aspek operasional, keuangan dan kepatuhan Assess the effectiveness of branch office management, including operational, financial, and compliance aspects
5	Divisi Strategi SDM HR Strategy Division	Audit Umum General Audit	Strategi Pengelolaan SDM HR Management Strategy
6	Divisi Investasi Investment Division	*Continuous Auditing*	Melakukan *monitoring* dan evaluasi atas pengelolaan investasi Monitoring and evaluating investment management
7	Divisi Kepesertaan Membership Division	*Continuous Auditing*	Melakukan *monitoring* dan evaluasi pemutakhiran data kepesertaan Monitoring and evaluating membership data updates
8	Divisi Aktuaria Actuarial Division	*Continuous Auditing*	Melakukan *monitoring* dan evaluasi atas pengelolaan perhitungan cadangan klaim Monitoring and evaluating the management of claim reserve calculations
9	Kancab Ambon Ambon Branch Office	*Combined Assurance*	Melakukan audit bersama Itjen Kementerian Keuangan terkait Pengelolaan Belanja Pensiun Conducting joint audits with the Inspectorate General of the Ministry of Finance regarding Pension Expenditure Management
10	Divisi Strategi Korporasi Corporate Strategy Division	Audit Umum General Audit	Evaluasi anggaran dan realisasi Evaluating budget and realization
11	• Divisi Manajemen Risiko Risk Management Division • Divisi Akuntansi Accounting Division	*Consulting*	Memberikan konsultansi dalam penentuan ruang lingkup ICoFR tahap perencanaan Providing consultation in determining the scope of the ICoFR planning stage
12	Kancab Lampung Lampung Branch Office	Audit Umum General Audit	Menilai efektivitas pengelolaan kantor cabang yang mencakup aspek operasional, keuangan dan kepatuhan Assess the effectiveness of branch office management, including operational, financial, and compliance aspects
13	Divisi Layanan Service Division	Audit Umum General Audit	Evaluasi pelayanan dan manfaat kepada peserta Evaluating services and benefits to participants
14	• Divisi Umum General Affairs Division • Divisi Bangbis Business System Development Division • Divisi Akuntansi Accounting Division • Divisi Keuangan Finance Division	Audit Tematik Thematic Audit	Evaluasi atas efektivitas pengelolaan aset tetap Evaluating the effectiveness of fixed asset management
15	Divisi Umum General Affairs Division	*Consulting*	Evaluasi atas efektivitas pengelolaan barang dan jasa Evaluating the effectiveness of goods and services management

No	Unit Kerja *Work Unit*	Kriteria Penugasan *Assignment Criteria*	Tujuan *Objectives*
16	Kancab Denpasar Denpasar Branch Office	Audit Umum General Audit	Jimbaran Hijau: Mekanisme pengelolaan kepemilikan properti investasi Investment property ownership management mechanisms Villa Royal Purnama: Pengelolaan Profit Sharing Profit Sharing Management
17	Kancab Jayapura Jayapura Branch Office	*Combined Assurance*	Melakukan audit bersama Itjen Kementerian Keuangan terkait Pengelolaan Belanja Pensiun Conducting joint audits with the Inspectorate General of the Ministry of Finance regarding Pension Expenditure Management
18	Kancab Palangkaraya Palangkaraya Branch Office	Audit Umum General Audit	Menilai efektivitas pengelolaan kantor cabang yang mencakup aspek operasional, keuangan, dan kepatuhan Assess the effectiveness of branch office management, including operational, financial, and compliance aspects
19	Kancab Pekanbaru Pekanbaru Branch Office	Audit Umum General Audit	Menilai efektivitas pengelolaan kantor cabang yang mencakup aspek operasional, keuangan, dan kepatuhan Assess the effectiveness of branch office management, including operational, financial, and compliance aspects
20	Kancab Sorong Sorong Branch Office	Audit Umum General Audit	Menilai efektivitas pengelolaan kantor cabang yang mencakup aspek operasional, keuangan, dan kepatuhan Assess the effectiveness of branch office management, including operational, financial, and compliance aspects
21	• Divisi Sisfo Information System Division • Divisi Layanan Service Division • Divisi Kepesertaan Membership Division • Divisi Manajemen Portofolio Portfolio Management Division • Divisi Pasar Modal dan Pasar Uang Capital Market and Money Market Division • Divisi Umum General Affairs Division • Divisi Aktuaria Actuarial Division • Divisi Akuntansi Accounting Division	Audit Tematik Thematic Audit	Evaluasi atas efektivitas kebijakan penyelenggaraan teknologi informasi (TI) Evaluating the effectiveness of information technology (IT) implementation policies

PELAKSANAAN TUGAS SATUAN PENGAWAS INTERNAL 2025

Pelaksanaan audit internal Tahun 2025 oleh Satuan Pengawas Internal (SPI) mencakup kegiatan yang bersumber dari Program Kerja Audit Tahunan (PKAT) serta penugasan di luar PKAT (non-PKAT). Berdasarkan PKAT Tahun 2025, SPI merencanakan pelaksanaan Audit Umum pada 5 divisi dan 7 kantor cabang, 2 penugasan Audit Tematik, 3 penugasan *Continuous Auditing*, serta 2 kantor cabang dalam rangka *Combined Assurance* bersama Inspektorat Jenderal Kementerian Keuangan. Selain penugasan tersebut, SPI juga melaksanakan berbagai kegiatan non-PKAT yang meliputi

DUTY IMPLEMENTATION OF INTERNAL AUDIT UNIT 2025

The 2025 internal audit implementation by the Internal Audit Unit (SPI) includes activities sourced from the Annual Audit Work Program (PKAT) as well as assignments outside the PKAT (non-PKAT). Based on the 2025 PKAT, the SPI plans to conduct General Audits in 5 divisions and 7 branch offices, 2 Thematic Audit assignments, 3 Continuous Auditing assignments, and 2 branch offices under Combined Assurance with the Inspectorate General of the Ministry of Finance. In addition to these assignments, the SPI also carries out various non-PKAT activities, including external auditor assistance,

pendampingan auditor eksternal, penugasan *review*, konsultansi, *self-assessment*, serta audit *combined assurance* guna memperkuat pengendalian internal dan tata kelola perusahaan.

review assignments, consultancy, self-assessment, and combined assurance audits to strengthen internal control and corporate governance.

Aktivitas audit yang dilakukan di tahun 2025 adalah sebagai berikut:

Audit activities conducted in 2025 are as follows:

AKUNTAN PUBLIK

KANTOR AKUNTAN PUBLIK

Kantor Akuntan Publik (KAP) bertugas untuk memberikan opini terkait kesesuaian penyajian laporan keuangan Perseroan terhadap Standar Akuntansi Keuangan (SAK) yang berlaku di Indonesia.

Di tahun 2025, Perseroan telah menunjuk KAP Kanaka Puradiredja Suhartono berdasarkan ketetapan RUPST tanggal 30 Juni 2025, untuk melaksanakan audit atas Laporan Keuangan yang berakhir pada 31 Desember 2025.

Informasi KAP yang digunakan Perseroan selama 5 (lima) tahun terakhir adalah sebagai berikut:

PUBLIC ACCOUNTANT

PUBLIC ACCOUNTING FIRM

The Public Accounting Firm (KAP) is tasked with providing an opinion on the conformity of the Company's financial statements to the Financial Accounting Standards (SAK) applicable in Indonesia.

In 2025, the Company appointed KAP Kanaka Puradiredja Suhartono, based on the resolution of the AGMS on June 30, 2025, to conduct an audit of the Financial Statements for the period ended December 31, 2025.

The following information is provided regarding the KAPs used by the Company over the past five years:

Tabel KAP Tahun 2021-2025

Table of KAP 2021-2025

Tahun *Year*	KAP *Public Accounting Firm*	Akuntan Publik *Public Accountant*	Lingkup Audit *Scope of Audit*	Opini *Opinion*
2025	KAP Kanaka Puradiredja, Suhartono (Nexia KPS)	Drs. Syamsudin, CA. CPA. Surat Izin Akuntan Publik Nomor AP.0209 Public Accountant License Number AP.0209	• Audit umum (*general audit*) terhadap Laporan Keuangan PT ASABRI (Persero) untuk tahun buku 2025 yang terdiri dari laporan posisi keuangan, laporan laba rugi dan penghasilan komprehensif lain, laporan perubahan ekuitas, laporan arus kas, dan catatan atas laporan keuangan. Unsur-unsur laporan keuangan selain LMPMD Program THT dan pengukuran piutang iuran atas Kewajiban Masa Lalu ("PSL") program THT disusun berdasarkan standar audit yang bertaku di Indonesia yaitu Standar Profesional Akuntan Publik (SPAP) dan Standar Pemeriksaan Keuangan Negara (SPKN); General audit of the Financial Statements of PT ASABRI (Persero) for the 2025 fiscal year consisting of the statement of financial position, a statement of profit or loss and other comprehensive income, statement of changes in equity, statement of cash flows, and notes to the financial statements. Elements of financial statements other than the THT program's LMPMD and measurement of Contribution receivables for Past Liabilities ("PSL") for the THT program are prepared based on audit standards applicable in Indonesia, namely Public Accountant Professional Standards (SPAP) and State Financial Audit Standards (SPKN); • Audit umum Laporan Keuangan program Pendanaan Usaha Mikro dan Usaha Kecil (PUMK) periode tahun buku 2025; General audit of the Financial Statements of the Micro and Small Business Funding Program (PUMK) for the 2025 fiscal year period; • Audit umum Laporan Keuangan Akumulasi luran Pensiun (AlP) tahun buku 2025 sesuai dengan Peraturan Menteri Keuangan (PMK); General audit of the Financial Statements of Accumulated Pension Contributions (AIP) for the 2025 fiscal year in accordance with the Minister of Finance Regulation (PMK); • Audit atas kepatuhan terhadap Peraturan Perundang-undangan dan pengendalian intern; Audit of compliance with laws and regulations and internal control;	Wajar Tanpa Modifikasian Unqualified Opinion

Tahun *Year*	KAP *Public Accounting Firm*	Akuntan Publik *Public Accountant*	Lingkup Audit *Scope of Audit*	Opini *Opinion*
			• Telaah (*review*) atas Laporan Kinerja termasuk di dalamnya *review* atas pencapaian *Key Performance Indicator* (KPI); Review of the Performance Report, including a review of the achievement of the Key Performance Indicators (KPIs) and Health Level; • Telaah (*review*) atas Laporan Pencapaian KPI Individual Direksi untuk tahun yang berakhir pada tanggal 31 Desember 2025; Individual KPI Achievement Report for the year ended on December 31, 2025; • Telaah (*review*) atas struktur pengendalian intern, identifikasi kelemahan dan masalah yang ada termasuk keandalan sistem teknologi informasi yang diterapkan dalam rangka efektivitas dan efisiensi operasional, *fraud risk assessment*, serta penyampaian usulan/rekomendasi perbaikan atau *area of improvement* (*management letter*) datam hal ditemukan kelemahan; Review of the internal control structure, identification of weaknesses and existing problems, including the reliability of the information technology system implemented to ensure operational effectiveness and efficiency, fraud risk assessment, and submission of proposals/recommendations for improvements or areas of improvement (management letter) in the event of identified weaknesses; • Memberikan informasi (presentasi) terkait hasil audit kepada Direksi dan Dewan Komisaris PT ASABRI (Persero); Provide information (presentation) related to audit results to the Board of Directors and Board of Commissioners of PT ASABRI (Persero); • Audit atas Laporan Peringkat Komposit tahun 2025, terdiri dari 2 (dua) variabel penilaian yaitu variabel indikator pencapaian kinerja dan variabel kuatitas penerapan Manajemen Risiko; Audit of the 2025 Composite Rating Report, consisting of two assessment variables: performance achievement indicators and the variable of the quality of Risk Management implementation; • Audit atas *Information Package* berupa *Reporting Package* dan *Elimination Template*, atau data lain yang diminta oleh PT Danantara Asset Management (Persero) ("DAM") berdasarkan angka audit PT ASABRI (Persero) dalam rangka penyusunan Laporan Keuangan Konsolidasian PT DAM. termasuk di datamnya penerapan PSAK 117 di level konsolidasian yang merupakan konversi angka audit tahun 2025 berdasarkan SA800, serta konversi atas perbedaan statutory Standar Akuntansi PT ASABRI (Persero) dengan statutory Standar Akuntansi PT DAM; Audit of the Information Package, including the Reporting Package and Elimination Template, or other data requested by PT Danantara Asset Management (Persero) ("DAM") based on PT ASABRI (Persero)'s audit figures for the preparation of PT DAM's Consolidated Financial Statements. This includes the implementation of SFAS 117 at the consolidated level, which is the conversion of 2025 audit figures based on SA800, as well as the conversion of differences between the statutory Accounting Standards of PT ASABRI (Persero) and the statutory Accounting Standards of PT DAM;	

Tahun *Year*	KAP *Public Accounting Firm*	Akuntan Publik *Public Accountant*	Lingkup Audit *Scope of Audit*	Opini *Opinion*
			• Menyiapkan data dan dokumen serta paparan dan wawancara untuk pemeriksaan laporan keuangan Badan Usaha Milik Negara (BUMN) tahun 2025 sebagai implementasi Standar Audit 600 dalam rangka Pemeriksaan Laporan Keuangan Pemerintah Pusat (LKPP) tahun 2025 untuk PT ASABRI (Persero) oleh Badan Pemeriksa Keuangan Republik Indonesia (BPK RI), jika PT ASABRI (Persero) menjadi *sampling* audit. Dalam hal PT ASABRI (Persero) tidak menjadi *sampling* audit maka pelaksanaan ruang lingkup pekerjaan huruf k. ini tidak perlu dilaksanakan. Prepare data and documents, as well as presentations and interviews for the audit of the 2025 State-Owned Enterprise (BUMN) financial statements as an implementation of Audit Standard 600 for the Audit of the 2025 Central Government Financial Statements (LKPP) for PT ASABRI (Persero) by the Republic of Indonesia Audit Board (BPK RI), if PT ASABRI (Persero) is the audit sampling. If PT ASABRI (Persero) is not the audit sampling, the implementation of the scope of work in letter k. is not necessary.	
2024	KAP Kanaka Puradiredja, Suhartono (Nexia KPS)	Syamsudin Surat Izin Akuntan Publik Nomor AP.0209 Public Accountant License Number AP.0209	• Audit umum (*general audit*) terhadap Laporan Keuangan PT ASABRI (Persero) untuk Tahun Buku 2024 yang terdiri dari laporan posisi keuangan, laporan laba rugi dan penghasilan komprehensif lain, laporan perubahan ekuitas, laporan arus kas, dan catatan atas laporan keuangan. Unsur-unsur laporan keuangan selain Liabilitas Manfaat Polis Masa Depan ("LMPMD") Program THT dan pengukuran piutang iuran atas Kewajiban Masa Lalu ("PSL") Program THT disusun berdasarkan standar audit Standar Pemeriksaan Keuangan Negara (SPKN); General audit of the Financial Statements of PT ASABRI (Persero) for the 2025 fiscal year consisting of the statement of financial position, a statement of profit or loss and other comprehensive income, statement of changes in equity, statement of cash flows, and notes to the financial statements. Elements of financial statements other than the THT program's LMPMD and measurement of Contribution receivables for Past Liabilities ("PSL") for the THT program are prepared based on audit standards applicable in Indonesia, namely Public Accountant Professional Standards (SPAP) and State Financial Audit Standards (SPKN); • Audit umum Laporan Keuangan Program Pendanaan Usaha Mikro dan Usaha Kecil (PUMK) periode Tahun Buku 2024; General audit of the Financial Statements of the Micro and Small Business Funding Program (PUMK) for the 2024 fiscal year period; • Audit umum Laporan Keuangan Akumulasi Iuran Pensiun (AIP) Tahun Buku 2024 sesuai dengan Peraturan Menteri Keuangan (PMK); General audit of the Financial Statement of Accumulated Pension Contributions (AIP) for the 2023 fiscal year in accordance with the Minister of Finance Regulation (PMK); • Audit atas kepatuhan terhadap Peraturan Perundang-undangan dan pengendalian intern; Audit of compliance with Laws and Regulations and internal control; • Telaah (*review*) atas Laporan Kinerja termasuk di dalamnya *review* atas pencapaian *Key Performance Indicator* (KPI); Review of the Performance Report, including a review of the achievement of the Key Performance Indicators (KPIs);	Wajar Tanpa Modifikasian Unqualified Opinion

Tahun *Year*	KAP *Public Accounting Firm*	Akuntan Publik *Public Accountant*	Lingkup Audit *Scope of Audit*	Opini *Opinion*
			• Telaah (*review*) atas struktur pengendalian intern, identifikasi kelemahan dan masalah yang ada termasuk keandalan sistem teknologi informasi yang diterapkan dalam rangka efektivitas dan efisiensi operasional, *fraud risk assessment*, serta penyampaian usulan/rekomendasi perbaikan atau *area of improvement* (*management letter*) dalam hal ditemukan kelemahan; Review of the internal control structure, identification of weaknesses and existing problems, including the reliability of the information technology system implemented in the framework of operational effectiveness and efficiency, fraud risk assessment, as well as submission of proposals/ recommendations for improvements or areas of improvement (management letter) if weaknesses are identified; • Memberikan informasi (presentasi) terkait hasil audit kepada Direksi dan Dewan Komisaris PT ASABRI (Persero); Provide information (presentation) related to audit results to the Board of Directors and Board of Commissioners of PT ASABRI (Persero); • Menyiapkan data dan dokumen serta paparan dan wawancara untuk pemeriksaan laporan keuangan Badan Usaha Milik Negara (BUMN) tahun 2024 sebagai implementasi Standar Audit 600 dalam rangka Pemeriksaan Laporan Keuangan Pemerintah Pusat (LKPP) tahun 2024 untuk PT ASABRI (Persero) oleh Badan Pemeriksa Keuangan Republik Indonesia (BPK RI), jika PT ASABRI (Persero) menjadi sampling audit. Dalam hal PT ASABRI (Persero) tidak menjadi sampling audit maka pelaksanaan ruang lingkup pekerjaan ini tidak perlu dilaksanakan. Prepare data and documents, as well as explanations and interviews for 2024 State-Owned Enterprises (SOEs) financial statement audit, as the implementation of Audit Standards 600 in the 2024 Central Government Financial Statement (LKPP) Audit for PT ASABRI (Persero) by the Supreme Audit Agency of the Republic of Indonesia (BPK RI), if PT ASABRI (Persero) acts as an audit sample. In the event that PT ASABRI (Persero) does not act as an audit sample, the implementation of this scope is not necessary.	
2023	KAP Amir Abadi Jusuf, Aryanto, Mawar & Rekan	Chairul Wismoyo Surat Izin Akuntan Publik Nomor AP.1698 Public Accountant License Number AP.1698	• Audit umum (*general udit*) bertujuan khusus terhadap Laporan Keuangan PT ASABRI (Persero) untuk tahun buku 2023 yang terdiri dari laporan posisi keuangan, laporan laba rugi dan penghasilan komprehensif lain, laporan perubahan ekuitas, laporan arus kas, dan catatan atas laporan keuangan. Unsur-unsur laporan keuangan selain LMPMD program THT dan pengukuran piutang Iuran atas Kewajiban Masa Lalu ("PSL") program THT disusun berdasarkan standar audit yang berlaku di Indonesia, yaitu Standar Profesional Akuntan Publik (SPAP) dan Standar Pemeriksaan Keuangan Negara (SPKN); General audit of the Financial Statements of PT ASABRI (Persero) for the 2025 fiscal year consisting of the statement of financial position, a statement of profit or loss and other comprehensive income, statement of changes in equity, statement of cash flows, and notes to the financial statements. Elements of financial statements other than the THT program's LMPMD and measurement of Contribution receivables for Past Liabilities ("PSL") for the THT program are prepared based on audit standards applicable in Indonesia, namely Public Accountant Professional Standards (SPAP) and State Financial Audit Standards (SPKN);	Wajar Tanpa Modifikasian Unqualified Opinion

Tahun *Year*	KAP *Public Accounting Firm*	Akuntan Publik *Public Accountant*	Lingkup Audit *Scope of Audit*	Opini *Opinion*
			• Audit umum Laporan Keuangan Program Pendanaan Usaha Mikro dan Usaha Kecil (PUMK) periode Tahun Buku 2023; General audit of the Financial Statements of the Micro and Small Business Funding Program (PUMK) for the 2023 fiscal year period; • Audit umum Laporan Keuangan Akumulasi Iuran Pensiun (AIP) tahun buku 2023 sesuai dengan Peraturan Menteri Keuangan (PMK); General audit of the Financial Statements of Accumulated Pension Contributions (AIP) for the 2023 fiscal year in accordance with the Minister of Finance Regulation (PMK); • Audit atas kepatuhan terhadap Peraturan Perundang-undangan dan pengendalian intern; Audit of compliance with laws and regulations and internal control; • Telaah (*review*) atas Laporan Kinerja termasuk di dalamnya *review* atas pencapaian *Key Performance Indicator* (KPI) dan Tingkat Kesehatan; Review of the Performance Report, including a review of the achievement of the Key Performance Indicators (KPIs) and Health Level; • Telaah (*review*) atas Laporan Pencapaian KPI Individual Direksi untuk tahun yang berakhir pada tanggal 31 Desember 2023; Review the Directors' Individual KPI Achievement Report for the year ended on December 31, 2023; • Telaah (*review*) atas struktur pengendalian intern, identifikasi kelemahan dan masalah yang ada termasuk keandalan sistem teknologi informasi yang diterapkan dalam rangka efektivitas dan efisiensi operasional, *fraud risk assessment*, serta penyampaian usulan/rekomendasi perbaikan atau *area of improvement* (*management letter*) dalam hal ditemukan kelemahan; Review of the internal control structure, identification of weaknesses and existing problems, including the reliability of the information technology system implemented in the framework of operational effectiveness and efficiency, fraud risk assessment, as well as submission of proposals/ recommendations for improvements or areas of improvement (management letter) in Weaknesses are identified; • Memberikan informasi (presentasi) terkait hasil audit kepada Direksi dan Dewan Komisaris PT ASABRI (Persero). Provide information (presentation) related to audit results to the Directors and Board of Commissioners of PT ASABRI (Persero).	

Tahun *Year*	KAP *Public Accounting Firm*	Akuntan Publik *Public Accountant*	Lingkup Audit *Scope of Audit*	Opini *Opinion*
2022	KAP Amir Abadi Jusuf, Aryanto, Mawar & Rekan KAP Amir Abadi Jusuf, Aryanto, Mawar, & Partners	Chairul Wismoyo Surat Izin Akuntan Publik Nomor AP.1698 Public Accountant License Number AP.1698	• Audit umum (*general audit*) bertujuan khusus terhadap Laporan Keuangan PT ASABRI (Persero) untuk Tahun Buku 2022, yang terdiri dari laporan posisi keuangan, laporan laba rugi dan penghasilan komprehensif lain, laporan perubahan ekuitas, laporan arus kas, dan catatan atas laporan keuangan yang disusun untuk memenuhi ketentuan Peraturan Menteri Keuangan (PMK) untuk Liabilitas Manfaat Polis Masa Depan program Tabungan Hari Tua (LMPMD program THT) dan unsur-unsur laporan keuangan selain LMPMD program THT disusun berdasarkan standar audit yang berlaku di Indonesia, yaitu Standar Profesional Akuntan Publik (SPAP) dan Standar Pemeriksaan Keuangan Negara (SPKN); General audit (General Audit) aims specifically at the Financial Statement of PT ASABRI (Persero) for the 2022 Fiscal Year, which consists of a statement of financial position, a statement of profit or loss and other comprehensive income, a statement on changes in equity, a cash flow statement, and notes to the report financial statements prepared to comply with the provisions of the Minister of Finance Regulation (PMK) for Liabilities for Future Policy Benefits for the Tabungan Hari Tua Program (LMPMD THT program) and elements of financial statements other than the LMPMD THT program prepared based on audit standards applicable in Indonesia, namely Accountant Professional Standards Public (SPAP) and State Financial Audit Standards (SPKN); • Audit umum Laporan Keuangan Program Pendanaan Usaha Mikro dan Usaha Kecil (UMK) periode Tahun Buku 2022 berdasarkan standar audit yang berlaku di Indonesia; General audit of the Financial Statement of the Micro and Small Business (UMK) Funding Program for the 2022 Fiscal Year period based on the audit standards applicable in Indonesia; • Audit umum terhadap Laporan Keuangan PT ASABRI (Persero) program Akumulasi Iuran Pensiun (AIP) atas pengelolaan penyelenggaraan Akumulasi Iuran Pensiun Prajurit Tentara Nasional Indonesia, Anggota Kepolisian Negara Republik Indonesia, dan Pegawai Negeri Sipil di lingkungan Kementerian Pertahanan dan Kepolisian Negara Republik Indonesia sesuai dengan PMK; General audit of the Financial Statement of PT ASABRI (Persero) Pension Accumulation Program (AIP) for the management of the Accumulation of Pension Contributions for Indonesian National Army Soldiers, Members of the National Police of the Republic of Indonesia, and Civil Servants within the Ministry of Defense and National Police of the Republic of Indonesia in accordance with PMK; • Audit atas Kepatuhan terhadap Peraturan Perundang-undangan dan Pengendalian Intern; Audit of Compliance with Legislative Regulations and Internal Control; • Telaah (*review*) atas Laporan Kinerja termasuk di dalamnya *review* atas pencapaian *Key Performance Indicator* (KPI) dan tingkat kesehatan; Review of the Performance Report including a review of the achievement of the Key Performance Indicator (KPI) and soundness level;	Wajar Tanpa Modifikasian Unqualified Opinion

Tahun *Year*	KAP *Public Accounting Firm*	Akuntan Publik *Public Accountant*	Lingkup Audit *Scope of Audit*	Opini *Opinion*
			• Telaah (*review*) atas struktur pengendalian intern, identifikasi kelemahan dan masalah yang ada termasuk keandalan sistem teknologi informasi yang diterapkan dalam rangka efektivitas dan efisiensi operasional, *fraud risk assessment*, serta penyampaian usulan/rekomendasi perbaikan atau *area of improvement* (*Management Letter*) dalam hal ditemukan kelemahan; Review of the internal control structure, identification of existing weaknesses and problems, including the reliability of the information technology system implemented in the context of operational effectiveness and efficiency, fraud risk assessment, as well as submission of proposals/ recommendations for improvements or areas of improvement (Management Letter) in if a weakness is identified; • Memberikan informasi (presentasi) terkait hasil audit kepada Direksi dan Dewan Komisaris. Provide information (presentation) related to audit results to the Board of Directors and Board of Commissioners.	

Tahun *Year*	KAP *Public Accounting Firm*	Akuntan Publik *Public Accountant*	Lingkup Audit *Scope of Audit*	Opini *Opinion*
2021	KAP Amir Abadi Jusuf, Aryanto, Mawar, & Rekan KAP Amir Abadi Jusuf, Aryanto, Mawar, & Partners	Dedy Sukrisnadi Surat Izin Akuntan Publik Nomor AP.0645 Public Accountant License Number AP.0645	• Audit umum (*General Audit*) terhadap Laporan Keuangan PT ASABRI (Persero) untuk Tahun Buku 2021, yang terdiri dari laporan posisi keuangan, laporan laba rugi dan penghasilan komprehensif lain, laporan perubahan ekuitas, laporan arus kas dan catatan atas laporan keuangan berdasarkan Standar Profesional Akuntan Publik (SPAP) dan standar audit yang berlaku di Indonesia yaitu Standar Pemeriksaan Keuangan Negara (SPKN); General Audit of the Financial Statements of PT ASABRI (Persero) for the 2021 Fiscal Year, consisting of the statement of financial position, statement of profit and loss and other comprehensive income, statement of changes in equity, statement of cash flows, and notes to the financial statements in accordance with the Public Accountant Professional Standards (SPAP) and the applicable auditing standards in Indonesia, namely the State Financial Audit Standards (SPKN); • Audit umum Laporan Keuangan Program Pendanaan Usaha Mikro dan Usaha Kecil (UMK) Periode Tahun Buku 2021 berdasarkan standar audit yang berlaku di Indonesia; General audit of the Financial Statements of the Micro and Small Enterprises (UMK) Funding Program for the 2021 Fiscal Year in accordance with the applicable auditing standards in Indonesia; • Audit umum sebagaimana dimaksud pada huruf a, termasuk Laporan Keuangan Akumulasi Iuran Pensiun (AIP) atas pengelolaan penyelenggaraan Akumulasi Iuran Pensiun Prajurit Tentara Nasional Indonesia, Anggota Kepolisian Negara Republik Indonesia, dan Pegawai Negeri Sipil di lingkungan Kementerian Pertahanan dan Kepolisian Negara Republik Indonesia; General audit as referred to in letter a, including the Accumulated Pension Contribution (AIP) Financial Statement for the management of the Accumulated Pension Contributions for Indonesian National Armed Forces Soldiers, Members of the Indonesian National Police, and Civil Servants within the Ministry of Defense and the Indonesian National Police; • Audit atas Kepatuhan terhadap Peraturan Perundang-undangan dan Pengendalian Intern; Audit of Compliance with Laws and Regulations and Internal Control; • Telaah (*review*) atas Laporan Kinerja termasuk di dalamnya *review* atas pencapaian Key Performance Indicator (KPI) dan tingkat kesehatan; Review of the Performance Report, including a review of Key Performance Indicator (KPI) achievement and soundness level;	Wajar Tanpa Modifikasian Unqualified Opinion

Tahun *Year*	KAP *Public Accounting Firm*	Akuntan Publik *Public Accountant*	Lingkup Audit *Scope of Audit*	Opini *Opinion*
			• Telaah (*review*) atas struktur pengendalian intern, identifikasi kelemahan dan masalah yang ada termasuk keandalan sistem teknologi informasi yang diterapkan dalam rangka efektivitas dan efisiensi operasional, *fraud risk assessment*, serta penyampaian usulan/rekomendasi perbaikan atau *area of improvement* (*Management Letter*) dalam hal ditemukan kelemahan; dan Review of the internal control structure, identification of weaknesses and existing problems, including the reliability of the information technology system implemented for operational effectiveness and efficiency, fraud risk assessment, and submission of proposals/recommendations for improvements or areas of improvement (Management Letter) if weaknesses are identified; and • Memberikan informasi (presentasi) terkait hasil audit kepada Direksi dan Dewan Komisaris. Provide information (presentation) regarding audit results to the Board of Directors and Board of Commissioners. • Menyiapkan data dan dokumen serta paparan dan diskusi untuk pemeriksaan Laporan Keuangan Badan Usaha Milik Negara Tahun 2022 sebagai implementasi Standar Audit 600 dalam rangka Pemeriksaan Laporan Keuangan Pemerintah Pusat Tahun 2022 untuk PT ASABRI (Persero) oleh Badan Pemeriksa Keuangan Republik Indonesia (BPK RI) Menyiapkan data dan dokumen serta paparan dan diskusi untuk pemeriksaan Laporan Keuangan Badan Usaha Milik Negara Tahun 2022 sebagai implementasi Standar Audit 600 dalam rangka Pemeriksaan Laporan Keuangan Pemerintah Pusat Tahun 2022 untuk PT ASABRI (Persero) oleh Badan Pemeriksa Keuangan Republik Indonesia (BPK RI)	
2021	KAP Amir Abadi Jusuf, Aryanto, Mawar, & Rekan KAP Amir Abadi Jusuf, Aryanto, Mawar, & Partners	Dedy Sukrisnadi Surat Izin Akuntan Publik No. AP.0645 Public Accountant License No. AP.0645	• Audit umum (*general audit*) terhadap Laporan Keuangan PT ASABRI (Persero) untuk Tahun Buku 2021, yang terdiri dari laporan posisi keuangan, laporan laba rugi dan penghasilan komprehensif lain, laporan perubahan ekuitas, laporan arus kas dan catatan atas laporan keuangan berdasarkan Standar Profesional Akuntan Publik (SPAP) dan standar audit yang berlaku di Indonesia yaitu Standar Pemeriksaan Keuangan Negara (SPKN); General Audit of the Financial Statements of PT ASABRI (Persero) for the 2021 Fiscal Year, consisting of the statement of financial position, statement of profit and loss and other comprehensive income, statement of changes in equity, statement of cash flows, and notes to the financial statements in accordance with the Public Accountant Professional Standards (SPAP) and the applicable auditing standards in Indonesia, namely the State Financial Audit Standards (SPKN); • Audit umum Laporan Keuangan Program Pendanaan Usaha Mikro dan Usaha Kecil (UMK) Periode Tahun Buku 2021 berdasarkan standar audit yang berlaku di Indonesia; General audit of the Financial Statements of the Micro and Small Enterprises (UMK) Funding Program for the 2021 Fiscal Year in accordance with the applicable auditing standards in Indonesia; • Audit umum sebagaimana dimaksud pada huruf a, termasuk Laporan Keuangan Akumulasi Iuran Pensiun (AIP) atas pengelolaan penyelenggaraan Akumulasi Iuran Pensiun Prajurit Tentara Nasional Indonesia, Anggota Kepolisian Negara Republik Indonesia, dan Pegawai Negeri Sipil di lingkungan Kementerian Pertahanan dan Kepolisian Negara Republik Indonesia; General audit as referred to in letter a, including the Accumulated Pension Contribution (AIP) Financial Statement for the management of the Accumulated Pension Contributions for Indonesian National Armed Forces Soldiers, Members of the Indonesian National Police, and Civil Servants within the Ministry of Defense and the Indonesian National Police;	Wajar Tanpa Modifikasian Unqualified Opinion

Tahun *Year*	KAP *Public Accounting Firm*	Akuntan Publik *Public Accountant*	Lingkup Audit *Scope of Audit*	Opini *Opinion*
			• Audit atas Kepatuhan terhadap Peraturan Perundang-undangan dan Pengendalian Intern; Audit of Compliance with Laws and Regulations and Internal Control; • Telaah (*review*) atas Laporan Kinerja termasuk di dalamnya *review* atas pencapaian *Key Performance Indicator* (KPI) dan tingkat kesehatan; Review of the Performance Report, including a review of Key Performance Indicator (KPI) achievement and soundness level; • Telaah (*review*) atas struktur pengendalian intern, identifikasi kelemahan dan masalah yang ada termasuk keandalan sistem teknologi informasi yang diterapkan dalam rangka efektivitas dan efisiensi operasional, *fraud risk assessment*, serta penyampaian usulan/rekomendasi perbaikan atau *area of improvement (Management Letter)* dalam hal ditemukan kelemahan; dan Review of the internal control structure, identification of weaknesses and existing problems, including the reliability of the information technology system implemented for operational effectiveness and efficiency, fraud risk assessment, and submission of proposals/recommendations for improvements or areas of improvement (Management Letter) if weaknesses are identified; and • Memberikan informasi (presentasi) terkait hasil audit kepada Direksi dan Dewan Komisaris Pihak Kesatu. Provide information (presentation) regarding audit results to the Board of Directors and Board of Commissioners of the First Party.	

JASA LAIN YANG DIBERIKAN KAP

Di tahun 2025, terdapat jasa audit lainnya yang diberikan oleh KAP Kanaka Puradiredja Suhartono selain Audit umum atas Laporan Keuangan PT ASABRI (Persero) untuk tahun buku 2025. Informasi jasa lainnya telah disajikan dalam tabel di atas.

OTHER SERVICES PROVIDED BY PUBLIC ACCOUNTING FIRM

In 2025, KAP Kanaka Puradiredja Suhartono provided other audit services in addition to the general audit of PT ASABRI (Persero)'s Financial Statements for the 2025 fiscal year. Information on these other services is presented in the table above.

SISTEM PENGENDALIAN INTERNAL

Berdasarkan Peraturan Bersama Dewan Komisaris dan Direksi PT ASABRI (Persero) Nomor PER/2/KOM/AS/X/2025; Nomor PER-14/HK.01.02/UTM.Q/X/2025 tanggal 31 Oktober 2025 tentang Pedoman Sistem Pengendalian Internal PT ASABRI (Persero), Sistem Pengendalian Internal adalah proses yang dipengaruhi oleh Dewan Komisaris, Direksi, dan Karyawan ASABRI, yang dirancang untuk memberikan keyakinan memadai untuk mencapai tujuan Perusahaan berkaitan dengan operasional, pelaporan, dan kepatuhan.

INTERNAL CONTROL SYSTEM

Based on the Joint Regulation of the Board of Commissioners and Directors of PT ASABRI (Persero) Number PER/2/KOM/AS/X/2025; Number PER-14/HK.01.02/UTM.Q/X/2025 dated 31 October 2025 concerning PT ASABRI (Persero) Internal Control System Guidelines, the Internal Control System is a process influenced by the Board of Commissioners, the Board of Directors, and ASABRI's Employees, designed to provide reasonable assurance in achieving the Company's objectives relating to operations, reporting, and compliance.

KESESUAIAN SISTEM PENGENDALIAN INTERNAL BERDASARKAN KERANGKA COSO

Sistem Pengendali Internal Perseroan telah menerapkan kerangka kerja *Committee of Sponsoring Organizations of the Treadway Commision* (COSO).

CONFORMITY OF THE INTERNAL CONTROL SYSTEM WITH THE COSO FRAMEWORK

The Company's Internal Control System has adopted the Committee of Sponsoring Organizations of the Treadway Commission (COSO) framework. In its implementation,

Dalam implementasinya, Sistem Pengendalian Internal mencakup komponen pengendalian sebagai berikut:

1. Lingkungan Pengendalian (*Control Environment*).
2. Penilaian Risiko (*Risk Assessment*).
3. Aktivitas Pengendalian (*Control Activity*).
4. Informasi dan Komunikasi (*Information and Communication*).
5. Pemantauan (*Monitoring*).

Lingkungan Pengendalian

Implementasi komponen lingkungan pengendali meliputi:

a. Komitmen terhadap Integritas dan Nilai Etika Perusahaan menunjukkan komitmen terhadap nilai-nilai integritas dan etika, meliputi:
   1) Mengembangkan "*tone at the top*", dimana Kepala Unit Kerja pada setiap tingkat, memberikan keteladanan pelaksanaan aturan perilaku;
   2) Standar perilaku sebagai pedoman yang ditetapkan dalam Kode Etik (*Code of Conduct*) Perusahaan;
   3) Kode Etik Perusahaan tersebut disosialisasikan dan terpahami oleh seluruh karyawan perusahaan;
   4) Seluruh karyawan berkomitmen untuk berperilaku sesuai dengan Kode Etik Perusahaan;
   5) Bertindak dengan jujur dan adil dalam hubungan dengan *stakeholders* Perusahaan;
   6) Tersedia mekanisme untuk memantau pelaksanaan penegakan Kode Etik Perusahaan;
   7) Seluruh karyawan perusahaan memperoleh kesamaan perlakuan dalam penegakan Kode Etik dan kebijakan perusahaan lainnya;
   8) Terdapat mekanisme pemberian sanksi apabila terdapat pelanggaran kebijakan perusahaan;
   9) Manajemen puncak menghindari intervensi atas pelaksanaan tugas manajemen di bawahnya.

b. Dewan Komisaris melaksanakan tanggung jawab pengawasan secara independen. Dewan Komisaris menunjukkan independensi dari manajemen dan menjalankan fungsi pengawasan dalam pengembangan dan pelaksanaan pengendalian internal, meliputi:
   1) Dewan Komisaris menetapkan tanggung jawab pengawasan;
   2) Menetapkan keahlian yang relevan;
   3) Bertindak secara independen;
   4) Melakukan pengawasan (*oversight*) atas SISDALIN.

the Internal Control System encompasses the following control components:

1. Control Environment.
2. Risk Assessment.
3. Control Activities.
4. Information and Communication.
5. Monitoring.

Control Environment

The implementation of the control environment component encompasses:

a. Commitment to Integrity and Ethical Values The Company demonstrates a commitment to the values of integrity and ethics, covering:
   1) Developing a "tone at the top," whereby Work Unit Heads at every level lead by example in the implementation of rules of conduct;
   2) Standards Behavior are set out as guidelines in the Company's Code of Conduct;
   3) The Code of Conduct is disseminated and understood by all Company employees;
   4) All employees are committed to acting in accordance with the Company's Code of Conduct;
   5) All parties act honestly and fairly in their relationships with Company stakeholders;
   6) A mechanism is in place to monitor the enforcement of the Company's Code of Conduct;
   7) All Company employees receive equal treatment in the enforcement of the Code of Conduct and other Company policies;
   8) A mechanism exists for imposing sanctions in the event of a violation of Company policies;
   9) Senior management refrains from intervening in the execution of tasks by management at lower levels.

b. The Board of Commissioners exercises its oversight responsibilities independently. The Board of Commissioners demonstrates independence from management and fulfills its oversight function in the development and implementation of internal controls, covering:
   1) The Board of Commissioners establishes oversight responsibilities,
   2) determines relevant expertise,
   3) acts independently,
   4) exercises oversight of the Internal Control System (SISDALIN).

c. Manajemen membangun, dengan pengawasan Dewan Komisaris, Struktur Organisasi, garis pelaporan, dan kewenangan serta tanggung jawab untuk pencapaian tujuan Perusahaan, meliputi:

   1) Struktur organisasi sesuai dengan strategi dan tuntutan perusahaan;
   2) Manajemen menetapkan jalur Pelaporan;
   3) Mengidentifikasi, menetapkan dan membatasi kewenangan dan tanggung jawab.

d. Komitmen untuk memperoleh, mengembangkan dan mempertahankan individu yang kompeten dalam upaya pencapaian tujuan organisasi. Perusahaan memiliki komitmen untuk menarik minat, mengembangkan, dan mempertahankan individu-individu yang kompeten untuk mendukung pencapaian Perusahaan, meliputi:
   1) Menetapkan kebijakan dan praktik;
   2) Mengevaluasi kompetensi dan memperhatikan kekurangan;
   3) Memperoleh, mengembangkan dan mempertahankan Karyawan Perusahaan;
   4) Merencanakan dan mempersiapkan suksesi.

e. Setiap Karyawan ASABRI wajib mengemban akuntabilitas atas tanggung jawabnya dalam hal pengendalian intern dalam rangka pencapaian tujuan perusahaan, meliputi:
   1) Menetapkan Akuntabilitas melalui Struktur, Otoritas dan Tanggung Jawab;
   2) Menetapkan Pengukuran Kinerja, Insentif dan penghargaan;
   3) Evaluasi Pengukuran Kinerja, Insentif dan penghargaan untuk menjaga relevansinya;
   4) Mempertimbangkan tekanan yang berlebihan;
   5) Mengevaluasi kinerja dan memberikan imbalan atau disiplin.

Penilaian Risiko

Dalam implementasinya, penilaian risiko dilaksanakan secara efektif akan mengurangi risiko yang dapat menghambat pencapaian tujuan sampai pada level minimal yang dapat ditoleransikan oleh perusahaan.

c. Management builds, under the oversight of the Board of Commissioners, the Organizational Structure, reporting lines, and the authority and responsibilities for the achievement of the Company's objectives, covering:
   1) The organizational structure is aligned with the Company's strategy and requirements;
   2) Management establishes reporting lines;
   3) Authority and responsibilities are identified, defined, and limited.

d. Commitment to acquiring, developing, and retaining competent individuals in support of the achievement of the organization's objectives. The Company is committed to attracting, developing, and retaining competent individuals to support the Company's achievements, covering:
   1) Establishing policies and practices;
   2) Evaluating competencies and addressing deficiencies;
   3) Acquiring, developing, and retaining Company employees;
   4) Planning and preparing for succession.

e. Every ASABRI employee is required to uphold accountability for their responsibilities in relation to internal controls in support of the achievement of the Company's objectives, encompassing, covering:
   1) Establishing accountability through structure, authority, and responsibilities;
   2) Establishing performance measurements, incentives, and rewards;
   3) Evaluating performance measurements, incentives, and rewards to maintain their relevance;
   4) Taking into account excessive pressures;
   5) Evaluating performance and administering rewards or discipline.

Risk Assessment

In its implementation, effective risk assessment will reduce risks that could impede the achievement of objectives to a minimal level that the Company can tolerate.

Mekanisme penilaian risiko terdiri dari:

1. Penetapan Tujuan
   Sebelum penerapan dalam langkah-langkah pengendalian intern melalui komponen yang ditetapkan, perlu adanya penetapan tujuan perusahaan yang meliputi beberapa hal sebagai berikut:
   a. Tujuan Operasional
      6. Mencerminkan pilihan Manajemen terhadap tujuan operasional perusahaan yang harus dicapai;
      7. Mempertimbangkan batas toleransi risiko;
      8. Mencakup tujuan Operasional dan Kinerja Keuangan.
   b. Tujuan Pelaporan Keuangan Eksternal
      1. Mematuhi standar akuntansi yang berlaku;
      2. Mempertimbangkan materialitas;
      3. Mencerminkan aktivitas entitas.
   c. Tujuan Pelaporan Non Keuangan Eksternal
      1. Mematuhi Standar dan *Frameworks* eksternal yang berlaku;
      2. Mempertimbangkan Keakuratan;
      3. Menyajikan Aktivitas Entitas;
      4. Tujuan Pelaporan Internal (keuangan dan non keuangan);
      5. Mencerminkan pilihan Manajemen;
      6. Mempertimbangkan Keakuratan;
      7. Mencerminkan Aktivitas Entitas.
   d. Tujuan Kepatuhan
      Mencerminkan Ketentuan Hukum dan Perundang-undangan yang berlaku.
2. Identifikasi Risiko
   Manajemen melakukan identifikasi, eskalasi dan mitigasi risiko yang dihadapi dalam pencapaian tujuan Perusahaan secara keseluruhan, dan melakukan analisis risiko sebagai dasar untuk menetapkan bagaimana risiko-risiko tersebut dikelola:
   a. Analisis atas faktor-faktor internal dan eksternal;
   b. Identifikasi risiko mencakup perusahaan secara keseluruhan;
   c. Melibatkan manajemen di tingkatan yang sesuai;
   d. Melakukan analisis dampak dan evaluasi atas risiko yang teridentifikasi;
   e. Menetapkan bagaimana merespon risiko tersebut.

The risk assessment mechanism comprises:

1. Purpose Setting
   Prior to applying the internal control steps through the established components, it is necessary to establish the Company's objectives, encompassing:
   a. Operational Objective
      1. Reflecting management's choice of operational objectives that must be achieved;
      2. Taking into account risk tolerance limits;
      3. Encompassing operational and financial performance objectives.
   b. External Financial Reporting Objectives:
      1. Complying with applicable accounting standards;
      2. Taking into account materiality;
      3. Reflecting the activities of the entity.
   c. External Non-Financial Reporting Objectives:
      1. Complying with applicable external standards and frameworks;
      2. taking into account accuracy;
      3. presenting entity activities;
      4. Internal Reporting Objectives (Financial and Non-Financial);
      5. Reflecting management's choices;
      6. taking into account accuracy; an
      7. reflecting entity activities.
   d. Compliance Objectives:
      Reflecting applicable legal and regulatory requirements.
2. Risk Identification
   Management identifies, escalates, and mitigates the risks faced in achieving the Company's overall objectives, and conducts risk analysis as the basis for determining how these risks are managed:
   a. This includes analysis of internal and external factors;
   b. Risk identification covering the Company as a whole;
   c. Involvement of management at the Appropriate level;
   d. impact analysis and evaluation of identified risks;
   e. Determining how to respond to those risks.

3. Risiko Kecurangan
   Dalam melakukan asesmen terhadap risiko kecurangan, manajemen mempertimbangkan adanya potensi *fraud*. Mempertimbangkan berbagai jenis *fraud* dan faktor pemicu terjadinya dengan menggunakan model "*fraud triangle*" sebagai berikut:
   a. Melakukan asesmen atas potensi adanya tekanan;
   b. Melakukan asesmen atas potensi adanya kesempatan;
   c. Melakukan asesmen atas potensi penyimpangan tingkah laku dan rasionalisasi.
4. Perubahan
   Manajemen mengidentifikasi dan melakukan asesmen atas perubahan-perubahan yang dapat berpengaruh secara signifikan terhadap sistem pengendalian internal sebagai berikut:
   a. Melakukan asesmen atas perubahan-perubahan di lingkungan eksternal;
   b. Melakukan asesmen atas perubahan-perubahan dalam model bisnis perusahaan;
   c. Melakukan asesmen atas perubahan-perubahan dalam kepemimpinan.

3. Fraud Risk
   In assessing fraud risk, management takes into account the potential for fraud. This involves considering various types of fraud and their triggers using the "fraud triangle" model, as follows:
   a. Assessing the potential for pressure;
   b. Assessing the potential for opportunity;
   c. Assessing the potential for behavioral misconduct and rationalization.
4. Changes
   Management identifies and assesses changes that may have a significant impact on the internal control system as follows:
   a. This includes assessing changes in the external environment;
   b. Changes in the Company's business model;
   c. Changes in leadership.

Aktivitas Pengendalian

Implementasi aktivitas pengendali dilakukan dengan tujuan untuk mengelola risiko terhadap pencapaian tujuan perusahaan Kegiatan pengendalian berlangsung di seluruh organisasi, semua tingkatan dan pada semua fungsi yang ada. Para manajer di lingkungan PT ASABRI (Persero), menyelenggarakan kegiatan pengendalian sesuai dengan ukuran, kompleksitas, dan sifat bisnis perusahaan.

Aktivitas pengendalian yang perlu dilakukan Perseroan di antaranya:

1. Pemilihan dan Pengembangan Aktivitas Pengendalian
   Manajemen melakukan pemilihan dan mengembangkan aktivitas pengendalian yang akan berkontribusi dalam mitigasi risiko pencapaian tujuan ke tingkatan yang dapat diterima.
   a. Terintegrasi dengan asesmen atas risiko;
   b. Mempertimbangkan faktor-faktor yang spesifik di perusahaan;
   c. Menentukan proses bisnis yang relevan;
   d. Melakukan evaluasi atas jenis-jenis aktivitas pengendalian yang saling berkaitan;
   e. Mempertimbangkan tingkatan aktivitas penerapannya;
   f. Memperhatikan pemisahan tugas.

Control Activities

The implementation of control activities is carried out with the objective of managing risks to the achievement of the Company's objectives. Control activities take place throughout the organization, at all levels, and across all functions. Managers within PT ASABRI (Persero) conduct control activities in accordance with the size, complexity, and nature of the Company's business.

The control activities required of the Company include:

1. Selection and Development of Control Activities
   Management selects and develops control activities that will contribute to mitigating the risk of failing to achieve objectives to an acceptable level.
   a. This includes integration with risk assessment;
   b. Consideration of Company-specific factors;
   c. Determination of relevant business processes;
   d. Evaluation of the types of interrelated control activities;
   e. Consideration of the level of application;
   f. Attention to the segregation of duties.

2. Pemilihan dan Pengembangan Pengendalian Umum Manajemen melakukan pemilihan dan mengembangkan aktivitas Pengendalian Umum atas teknologi untuk menunjang pencapaian tujuan.
   a. Menentukan saling ketergantungan antara penggunaan teknologi dalam proses bisnis dan teknologi pengendalian umum;
   b. Membangun aktivitas pengendalian infrastruktur teknologi yang relevan;
   c. Membangun aktivitas pengendalian proses manajemen keamanan;
   d. Membangun aktivitas pengendalian proses pengadaan, pengembangan, dan pemeliharaan teknologi.
3. Penyusunan kebijakan rinci Manajemen menurunkan/merinci aktivitas pengendalian menjadi kebijakan yang menggambarkan apa yang diharapkan dan prosedur untuk menjalankan kebijakan tersebut.
   a. Membangun kebijakan dan prosedur untuk menjelaskan arahan manajemen;
   b. Membangun pertanggungjawaban dan akuntabilitas untuk melaksanakan kebijakan dan prosedur;
   c. Pelaksanaan yang tepat waktu;
   d. Adanya tindakan koreksi;
   e. Pelaksanaan oleh personel yang kompeten;
   f. Melakukan evaluasi atas kebijakan dan prosedur.

2. Selection and Development of General Controls
   Management selects and develops General Control activities over technology to support the achievement of objectives.
   a. Determining the interdependency between the use of technology in business processes and general technology controls;
   b. Establishing relevant technology infrastructure control activities;
   c. Establishing security management process control activities;
   d. Establishing technology acquisition, development, and maintenance process control activities.

3. Formulation of Detailed Policies
   Management translates control activities into policies that describe what is expected and the procedures for implementing those policies.
   a. Establishing policies and procedures to explain management's directives;
   b. Establishing accountability for implementing policies and procedures;
   c. Ensuring timely execution;
   d. Ensuring corrective action;
   e. Ensuring execution by competent personnel;
   f. Evaluating policies and procedures.

Perseroan juga melakukan pengendalian terhadap aktivitas perpajakan. Pengelolaan dan pengendalian perpajakan PT ASABRI (Persero) telah diwadahi di dalam peraturan perusahaan Peraturan Direksi PT ASABRI (Persero) Nomor PER-9/HK.01.02/UTM.J/VIII/2025 tanggal 1 Agustus 2025 tentang Organisasi dan Tata Kerja PT ASABRI (Persero). Perusahaan mempunyai unit kerja tersendiri yang melakukan pengelolaan dan pengendalian pajak dalam hal ini Bidang Pajak yang berada di bawah Divisi Keuangan, Direktorat Keuangan dan Manajemen Risiko. Bidang pajak mempunyai tugas utama untuk mengelola dan bertanggungjawab dalam kegiatan pembayaran dan pelaporan perpajakan dalam rangka pemenuhan kewajiban kepada negara.

The Company also exercises control over tax-related activities. The management and control of taxation at PT ASABRI (Persero) is accommodated within the Company's regulations specifically, the Board of Directors Regulation of PT ASABRI (Persero) Number PER-9/HK.01.02/UTM.J/VIII/2025 dated August 1, 2025, concerning the Organization and Work Procedures of PT ASABRI (Persero). The Company has a dedicated work unit responsible for tax management and control, namely the Tax Division under the Finance Division, within the Directorate of Finance and Risk Management. The Tax Division's primary duty is to manage and be responsible for tax payment and reporting activities in fulfillment of obligations to the State.

Lebih lanjut, Perseroan juga mengatur mengenai hubungan kerja antara Bidang Pajak dengan Internal Perusahaan maupun eksternal Perusahaan termasuk di dalamnya Direktorat Jenderal Pajak, Kementerian Keuangan. Dalam hal pelaksanaan mitigasi risiko,

Furthermore, the Company also governs the working relationship between the Tax Division and the Company's internal units, as well as external parties, including the Directorate General of Taxes of the Ministry of Finance. In terms of risk mitigation, potential tax matters are regularly

secara berkala dilakukan identifikasi potensi perpajakan dan evaluasi dalam kegiatan Perusahaan bersama dengan Divisi Manajemen Risiko. Perusahaan juga telah mengeluarkan aturan-aturan terkait dengan pelaksanaan kewajiban perpajakan dan secara berkala menginfokan dan mensosialisasikan setiap perubahan-perubahan yang terjadi dalam perpajakan yang berdampak terhadap kegiatan Perusahaan.

identified and evaluated in the Company's activities in collaboration with the Risk Management Division. The Company has also issued regulations concerning the fulfillment of tax obligations and periodically informs and disseminates updates on any changes in taxation that have an impact on the Company's activities.

Informasi dan Komunikasi

Informasi dan komunikasi adalah pengidentifikasian, "penangkapan", dan pertukaran informasi yang memungkinkan setiap orang dapat melaksanakan tanggung jawab mereka. Sistem informasi menghasilkan laporan atas hal-hal yang terkait dengan operasional, keuangan dan kepatuhan terhadap peraturan. Informasi diidentifikasi, diperoleh, diproses, dan dilaporkan oleh sistem informasi. Sumber informasi dapat berasal dari internal dan eksternal, yang antara lain meliputi industri, ekonomi, dan peraturan.

1. Informasi yang relevan dan berkualitas Manajemen mendapatkan dan menggunakan informasi yang relevan dan berkualitas untuk menunjang berfungsinya pengendalian internal.
   a. Mengidentifikasi kebutuhan informasi;
   b. "Menangkap" sumber data internal dan eksternal;
   c. Memproses data yang relevan menjadi informasi;
   d. Menjaga kualitas data yang diproses;
   e. Memperhitungkan biaya dan manfaat.
2. Komunikasi internal Informasi dikomunikasikan secara internal, termasuk tujuan dan tanggung jawab.
   a. Mengidentifikasi informasi tentang pengendalian internal;
   b. Komunikasi dengan Direksi;
   c. Menyediakan jalur komunikasi yang terpisah sesuai kebutuhan;
   d. Memilih metode komunikasi yang relevan.
3. Komunikasi dengan eksternal
   Manajemen berkomunikasi dengan pihak eksternal yang relevan tentang hal-hal penting yang berpengaruh kepada pengendalian internal.
   a. Berkomunikasi dengan pihak eksternal yang relevan;
   b. Membangun komunikasi yang interaktif;
   c. Berkomunikasi dengan Dewan Komisaris;
   d. Menyediakan jalur komunikasi yang terpisah sesuai kebutuhan;
   e. Memilih metode komunikasi yang relevan.

Information and Communication

Information and communication refers to the identification, "capture," and exchange of information that enables each individual to fulfill their responsibilities. Information systems produce reports on matters related to operations, finance, and regulatory compliance. Information is identified, obtained, processed, and reported by information systems. Sources of information may be internal or external, including industry, economic, and regulatory sources.

1. Relevant and Quality Information
   Management obtains and uses relevant and quality information to support the functioning of internal controls.
   a. Identifying information needs;
   b. "Capturing" internal and external data sources;
   c. Processing relevant data into information;
   d. Maintaining the quality of processed data;
   e. Considering costs and benefits.
2. Internal Communication Information is communicated internally, including objectives and responsibilities.
   a. Identifying information about internal controls;
   b. Communicating with the Board of Directors;
   c. Providing separate communication channels as needed;
   d. Selecting relevant communication methods.
3. External Communication
   Management communicates with relevant external parties on matters that have a significant bearing on internal controls.
   a. communicating with relevant external parties;
   b. building interactive communication;
   c. communicating with the Board of Commissioners;
   d. providing separate communication channels as needed;
   e. Selecting relevant communication methods.

Pemantauan

Perseroan meyakinkan melalui SISDALIN yang berkualitas, maka aktivitas pemantauan atau pengawasan akan berjalan optimal dan berkesinambungan. Aktivitas pengawasan yang berkesinambungan dapat menemukan kelemahan dan dapat segera diperbaiki untuk peningkatan efektivitas SISDALIN.

Dalam implementasinya, setiap Unit Kerja di lingkungan PT ASABRI (Persero) wajib menyelenggarakan pemantauan Pengendalian Intern (SISDALIN). Proses pemantauan memberikan penilaian atas kualitas kinerja pengendalian internal yang dilakukan sepanjang waktu, meliputi penilaian atas desain dan pengoperasian pengendalian. Pemahaman atas pemantauan meliputi pemahaman bagaimana entitas memiliki strategi untuk menjamin pelaksanaan pemantauan berkelanjutan, bagaimana manajemen entitas menetapkan ruang lingkup, evaluasi pengendalian intern, metodologi evaluasi, dan kelemahan dalam evaluasi.

Tujuan dari pemantauan di antaranya:

1. Meyakinkan bahwa Pengendalian Internal Berfungsi. Manajemen menentukan, mengembangkan dan melaksanakan evaluasi yang berkelanjutan dan/ atau evaluasi secara tersendiri untuk memberikan keyakinan bahwa komponen-komponen pengendalian internal sudah dibangun dan berfungsi.
   a. Pertimbangkan untuk mengombinasikan evaluasi interaktif dan evaluasi terpisah/ tersendiri;
   b. Pertimbangkan tingkat perubahan yang terjadi;
   c. Membangun pemahaman yang menjadi suatu acuan;
   d. Gunakan personel yang memiliki pengetahuan cukup;
   e. Integrasi dengan proses bisnis;
   f. Lakukan penyesuaian atas lingkup dan frekuensi pemantauan;
   g. Evaluasi secara objektif.
2. Penanganan atas kelemahan dalam pengendalian internal

   ` Manajemen melakukan evaluasi dan mengkomunikasikan penyimpangan atas pengendalian internal dalam waktu yang tepat kepada pihak-pihak yang berwenang melakukan tindakan korektif, termasuk manajemen senior dan Dewan Komisaris, jika memang diperlukan.

Monitoring

The Company is confident that through a high-quality Internal Control System, monitoring and oversight activities will operate optimally and on a continuous basis. Ongoing oversight activities can identify weaknesses and allow for timely remediation to improve the effectiveness of the Internal Control System.

In its implementation, every Work Unit within PT ASABRI (Persero) is required to conduct Internal Control (SISDALIN) monitoring. The monitoring process provides an assessment of the quality of internal control performance conducted over time, encompassing an assessment of the design and operation of controls. An understanding of monitoring includes an understanding of how the entity has a strategy to ensure the implementation of ongoing monitoring, how the entity management establishes the scope, internal control evaluation, evaluation methodology, and weaknesses in the evaluation.

The objectives of monitoring include:

1. Ensuring that Internal Controls are Functioning. Management determines, develops, and implements ongoing and/or separate evaluations to provide assurance that the internal control components have been established and are functioning.

   a. Considerations include combining interactive and separate evaluations;
   b. Taking into account the level of change occurring;
   c. Building a sound understanding as a reference;
   d. Using personnel with adequate knowledge;
   e. Integrating with business processes;
   f. Adjusting the scope and frequency of monitoring;
   g. Evaluating objectively.
2. Addressing Weaknesses in Internal Controls

   Management evaluates and communicates deviations in internal controls in a timely manner to the parties authorized to take corrective action, including senior management and the Board of Commissioners, where necessary.

a. Asesmen atas hasil pemantauan;
b. Komunikasikan penyimpangan yang terjadi;
c. Pemantauan atas tindak lanjut;
d. Gunakan personel yang memiliki pengetahuan cukup.

a. Assessing monitoring results;
b. Communicating deviations that arise;
c. Monitoring follow-up actions;
d. Using personnel with adequate knowledge.

PERAN DEWAN KOMISARIS DAN DIREKSI DALAM SISTEM PENGENDALIAN INTERNAL

Berdasarkan Peraturan Bersama Dewan Komisaris dan Direksi PT ASABRI (Persero) Nomor PER/2/KOM/AS/X/2025; Nomor PER-14/HK.01.02/UTM.Q/X/2025 tanggal 31 Oktober 2025 tentang Pedoman Sistem Pengendalian Internal PT ASABRI (Persero), terdapat tanggung jawab serta peran Dewan Komisaris dan Direksi dalam Sistem Pengendalian Internal, yaitu:

a. Dewan Komisaris melaksanakan tanggung jawab pengawasan secara independen:
   1) Dewan Komisaris menetapkan tanggung jawab pengawasan;
   2) Menetapkan keahlian yang relevan;
   3) Bertindak secara independen;
   4) Melakukan pengawasan (*oversight*) atas SISDALIN.

b. Direksi membangun, dengan pengawasan Dewan Komisaris, struktur organisasi, garis pelaporan, dan kewenangan serta tanggung jawab untuk pencapaian tujuan Perusahaan:

   1) Struktur organisasi sesuai dengan strategi dan tuntutan perusahaan;
   2) Manajemen menetapkan jalur Pelaporan;
   3) Mengidentifikasi, menetapkan dan membatasi kewenangan dan tanggung jawab.

EVALUASI PENERAPAN SISTEM PENGENDALIAN INTERNAL

Berdasarkan Keputusan Bersama Dewan Komisaris dan Direksi PT ASABRI (Persero) Nomor KEP/11/KOM/AS/VIII/2022 dan Nomor KEP/ PW.01/84-AS/VIII/2022 tanggal 31 Agustus 2022 tentang Pedoman Umum Sistem Pengendalian Internal PT ASABRI (Persero).

THE ROLE OF THE BOARD OF COMMISSIONERS AND THE BOARD OF DIRECTORS IN THE INTERNAL CONTROL SYSTEM

Based on the Joint Regulation of the Board of Commissioners and Board of Directors of PT ASABRI (Persero) Number PER/2/KOM/AS/X/2025; Number PER-14/HK.01.02/UTM.Q/X/2025 dated October 31, 2025, concerning the Guidelines for the Internal Control System of PT ASABRI (Persero), the Board of Commissioners and the Board of Directors have the following responsibilities and roles in the Internal Control System:

a. The Board of Commissioners exercises its oversight responsibilities independently:
   1) The Board of Commissioners establishes oversight responsibilities;
   2) Determines relevant expertise;
   3) Acts independently; and
   4) Exercises oversight of the Internal Control System (SISDALIN).

b. The Board of Directors builds, under the oversight of the Board of Commissioners, the organizational structure, reporting lines, and the authority and responsibilities for the achievement of the Company's objectives:
   1) The organizational structure is aligned with the Company's strategy and requirements;
   2) Management establishes reporting lines; and
   3) Authority and responsibilities are identified, defined, and limited.

EVALUATION OF THE IMPLEMENTATION OF THE INTERNAL CONTROL SYSTEM

Based on the Joint Decree of the Board of Commissioners and the Board of Directors of PT ASABRI (Persero) Number KEP/11/KOM/AS/VIII/2022 and Number KEP/PW.01/84-AS/VIII/2022 dated August 31, 2022, concerning the General Guidelines for the Internal Control System of PT ASABRI (Persero),

a. Evaluasi dilakukan secara rutin untuk menilai tingkat efektivitas pelaksanaan SISDALIN guna memberikan keyakinan bahwa penerapan SISDALIN telah cukup memadai dalam mendukung pencapaian tujuan dan sasaran perusahaan.

b. Evaluasi tingkat Unit Kerja dilaksanakan melalui supervisi, rekonsiliasi, dan tindakan-tindakan lain dalam pelaksanaan tugas yang tertuang dalam laporan dari Unit Kerja kepada Direksi.
c. Satuan Audit Internal memonitor dan mengevaluasi SISDALIN di masing-masing Unit Kerja dalam kegiatan audit serta menyampaikan laporannya kepada Direksi dan Dewan Komisaris.

d. Evaluasi tingkat korporasi dilakukan oleh auditor eksternal/pihak independen secara berkala setiap dua tahun sekali, dan evaluasi tingkat korporasi oleh Satuan Audit Internal dilakukan di tahun berikutnya setelah evaluasi auditor eksternal/ pihak independen.

a. evaluations are conducted on a regular basis to assess the level of effectiveness of the Internal Control System implementation, to provide assurance that the Internal Control System is adequately supporting the achievement of the Company's objectives and targets.
b. Work Unit-level evaluations are conducted through supervision, reconciliation, and other actions in the execution of tasks, as set out in the reports submitted by Work Units to the Board of Directors.
c. The Internal Audit Unit monitors and evaluates the Internal Control System within each Work Unit in the course of its audit activities and submits its reports to the Board of Directors and the Board of Commissioners.
d. Corporate-level evaluations are conducted by external auditors or independent parties on a periodic basis, every two years, while corporate-level evaluations by the Internal Audit Unit are conducted in the year following the external auditor or independent party evaluation.

Di tahun 2025, Sistem Pengendalian Internal telah berjalan secara optimal. Implementasi pengendalian internal dilakukan secara berkesinambungan dan berkelanjutan. Seluruh organ Perseroan telah menjalankan tugas dan tanggung jawabnya sesuai dengan pedoman kerja yang dimiliki. Sehingga seluruh insan Perseroan berperan aktif untuk menciptakan Sistem Pengendalian Internal yang sesuai dengan pedoman dan regulasi yang berlaku.

In 2025, the Internal Control System operated optimally. Internal control implementation was carried out on a continuous and sustained basis. All organs of the Company carried out their duties and responsibilities in accordance with the applicable work guidelines, enabling all Company personnel to play an active role in maintaining an Internal Control System consistent with the prevailing guidelines and regulations.

MANAJEMEN RISIKO

Perseroan menyadari pentingnya pengelolaan risiko yang efektif dan efisien dilakukan melalui implementasi sistem manajemen risiko yang logis, cermat, dan terstruktur sebagai bagian dari pengupayaan praktik terbaik (*best practices*) GCG. ASABRI sebagai entitas usaha yang menyediakan jasa asuransi dan jaminan sosial bagi Prajurit TNI, Anggota Polri, dan ASN Kementerian Pertahanan/ Polri senantiasa dituntut untuk mengaplikasikan praktik-praktik dan prinsip-prinsip korporasi yang sehat dan akuntabel dalam menjamin keberlangsungan usaha jangka panjang.

Sistem manajemen risiko berperan sebagai mekanisme deteksi dini dengan meminimalisir eksposur risiko serta mempersiapkan upaya mitigasinya. Secara berkala,

RISK MANAGEMENT

The Company recognizes the importance of effective and efficient risk management, carried out through the implementation of a logical, rigorous, and structured risk management system as part of its commitment to GCG best practices. ASABRI, as a business entity providing insurance and social security services for TNI soldiers, National Police members, and Civil Servants of the Ministry of Defense and the National Police, is always required to apply sound and accountable corporate practices and principles to ensure long-term business continuity.

The risk management system serves as an early detection mechanism by minimizing risk exposure and preparing mitigation efforts. On a periodic basis, the Company has

Perseroan telah melakukan rangkaian proses kajian dan evaluasi dengan memperhatikan profil-profil risiko yang dimiliki dan memastikan kecukupan perangkat kebijakan yang dimiliki.

carried out a series of reviews and evaluation processes, taking into account its risk profiles and ensuring the adequacy of its policy framework.

Perseroan berkomitmen, melalui penerapan tata kelola manajemen risiko yang optimal, dilakukan untuk mendorong pengupayaan penerapan budaya risiko secara komprehensif di seluruh jajaran Perusahaan sehingga pengelolaan risiko dapat berjalan konsisten dan berkelanjutan.

The Company is committed, through the optimal implementation of risk management governance, to promoting the comprehensive application of a risk culture across all levels of the Company, so that risk management can proceed consistently and sustainably.

DASAR HUKUM PENERAPAN MANAJEMEN RISIKO

Dasar hukum penerapan sistem manajemen risiko mengacu pada ketentuan sebagai berikut:

a. Peraturan Otoritas Jasa Keuangan Nomor 44/POJK.05/2020 tentang Penerapan Manajemen Risiko Bagi Lembaga Jasa Keuangan Non bank;

b. Peraturan Otoritas Jasa Keuangan Nomor 25 Tahun 2022 tanggal 20 Desember 2022 tentang Pengawasan Pengelolaan Program Asuransi Sosial Prajurit Tentara Nasional Indonesia, Anggota Kepolisian Negara Republik Indonesia, dan Pegawai Aparatur Sipil Negara di Lingkungan Kementerian Pertahanan dan Kepolisian Negara Republik Indonesia oleh Otoritas Jasa Keuangan;

c. Peraturan Menteri Badan Usaha Milik Negara Nomor PER-2/MBU/03/2023 tentang Pedoman Tata Kelola dan Kegiatan Korporasi Signifikan Badan Usaha Milik Negara;

d. Peraturan Direksi PT ASABRI (Persero) Nomor PER-9/HK.01.02/UTM.J/VIII/2025 tanggal 1 Agustus 2025 tentang Organisasi dan Tata Kerja PT ASABRI (Persero);

e. Peraturan Bersama Dewan Komisaris dan Direksi PT ASABRI (Persero) Nomor PER/08/KOM/ AS/V/2023 dan PER-05/HK.01.01/UTM.Q/V/2023 tanggal 23 Mei 2023 tentang Kebijakan Manajemen Risiko PT ASABRI (Persero);

f. Peraturan Bersama Dewan Komisaris dan Direksi PT ASABRI (Persero) Nomor PER/9/KOM/AS/ XII/2023; Nomor PER-23/HK.01.03/UTM.M/ XII/2023 tanggal 1 Desember 2023 tentang Pedoman Tata Kelola Perusahaan yang Baik (*Good Corporate Governance*) PT ASABRI (Persero); dan

LEGAL BASIS FOR THE IMPLEMENTATION OF RISK MANAGEMENT

The legal basis for the implementation of the risk management system refers to the following provisions:

a. Financial Services Authority Regulation Number 44/POJK.05/2020 concerning the Implementation of Risk Management for Non-Bank Financial Services Institutions;

b. Financial Services Authority Regulation Number 25 of 2022 dated December 20, 2022, concerning the Supervision of Social Insurance Program Management for TNI Soldiers, Members of the National Police of the Republic of Indonesia, and Civil Servants within the Ministry of Defense and the National Police of the Republic of Indonesia by the Financial Services Authority;

c. Regulation of the Minister of State-Owned Enterprises Number PER-2/MBU/03/2023 concerning Guidelines for Corporate Governance and Significant Corporate Activities of State-Owned Enterprises;

d. Board of Directors Regulation of PT ASABRI (Persero) Number PER-9/HK.01.02/UTM.J/VIII/2025 dated August 1, 2025, concerning the Organization and Work Procedures of PT ASABRI (Persero);

e. Joint Regulation of the Board of Commissioners and the Board of Directors of PT ASABRI (Persero) Number PER/08/KOM/AS/V/2023 and Number PER-05/HK.01.01/UTM.Q/V/2023 dated May 23, 2023, concerning the Risk Management Policy of PT ASABRI (Persero);

f. Joint Regulation of the Board of Commissioners and the Board of Directors of PT ASABRI (Persero) Number PER/9/KOM/AS/XII/2023; Number PER-23/HK.01.03/UTM.M/XII/2023 dated December 1, 2023, concerning the Good Corporate Governance Guidelines of PT ASABRI (Persero); and

g. Peraturan Direksi PT ASABRI (Persero) Nomor PER-12/HK.01.02/UTM.Q/X/2025 tanggal 31 Oktober 2025 tentang Pedoman Manajemen Risiko PT ASABRI (Persero).

g. Board of Directors Regulation of PT ASABRI (Persero) Number PER-12/HK.01.02/UTM.Q/X/2025 dated October 31, 2025, concerning the Risk Management Guidelines of PT ASABRI (Persero).

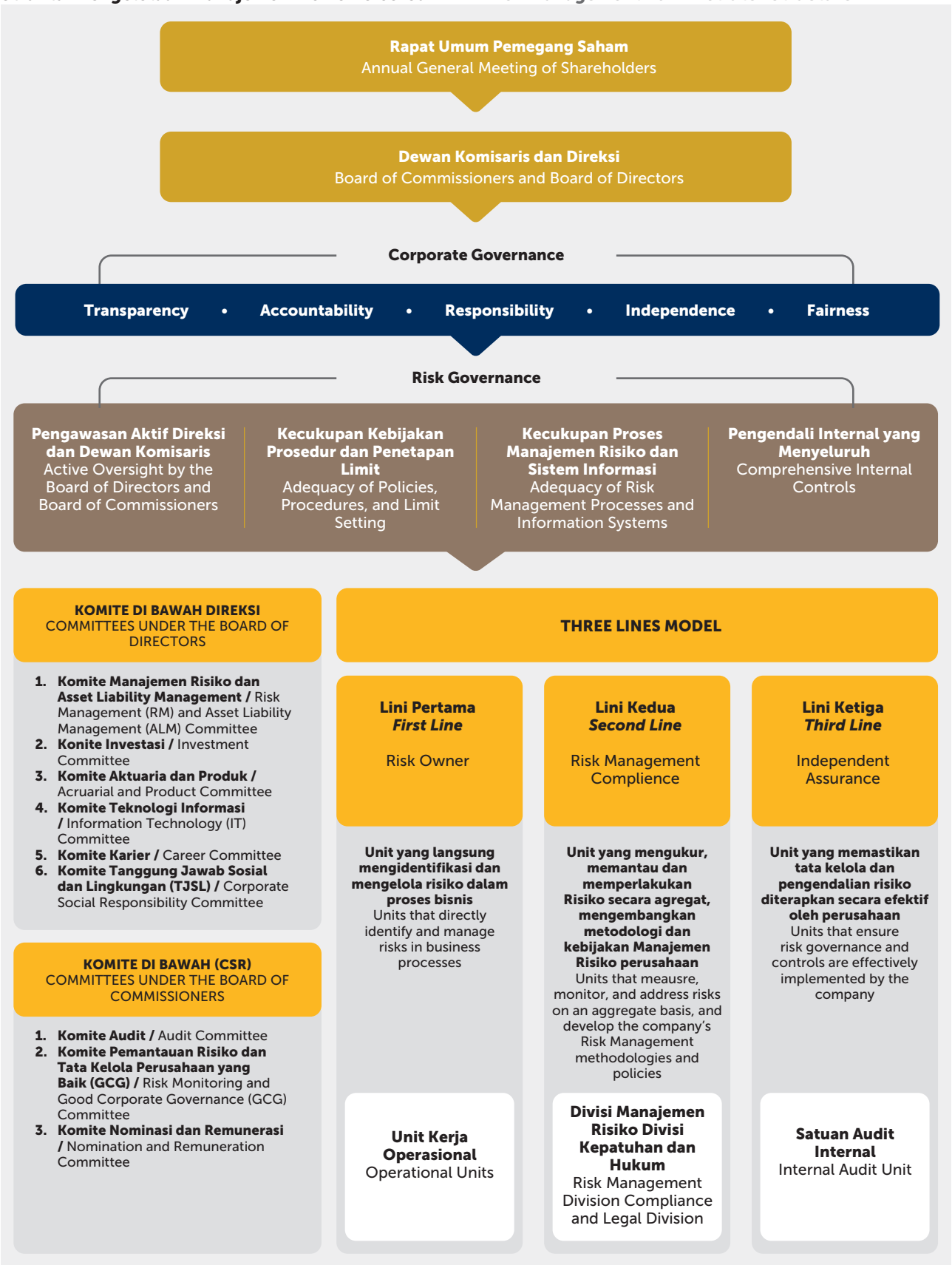
STRUKTUR PENGELOLA MANAJEMEN RISIKO

Struktur tata kelola manajemen risiko PT ASABRI (Persero) menggunakan pendekatan GRC (*Governance, Risk, Compliance*) dengan pengelolaan dimulai dari level paling atas yaitu Rapat Umum Pemegang Saham (RUPS). Kemudian Komisaris dan Direktur melaksanakan Manajemen Risiko Perusahaan berdasarkan lima prinsip yaitu *Transparency, Accountability, Responsibility, Independency, dan Fairness* (TARIF), dan menjalankan empat pilar *Risk Governance* sesuai dengan Peraturan Otoritas Jasa Keuangan Nomor 25 Tahun 2022 tentang Pengawasan Pengelola Program Asuransi Sosial Prajurit Tentara Nasional Indonesia, Anggota Kepolisian Negara Republik Indonesia, dan Pegawai Aparatur Sipil Negara di Lingkungan Kementerian Pertahanan dan Kepolisian Negara Republik Indonesia oleh Otoritas Jasa Keuangan, yaitu Pengawasan Aktif Direksi dan Dewan Komisaris, Kecukupan Kebijakan, Prosedur dan Penetapan Limit, Kecukupan Proses Manajemen Risiko dan Kecukupan *Internal Control*. Selain itu, pada pilar *risk governance* ada komite di bawah Dewan Komisaris dan Komite di bawah Direksi untuk mengakomodir pembahasan risiko spesifik.

RISK MANAGEMENT ADMINISTRATOR STRUCTURE

PT ASABRI (Persero)'s risk management governance structure employs a GRC (Governance, Risk, Compliance) approach, with management beginning at the highest level, the General Meeting of Shareholders (GMS). Subsequently, the Board of Commissioners and the Board of Directors implement the Company's Risk Management based on five principles Transparency, Accountability, Responsibility, Independence, and Fairness (TARIF) and carry out the four pillars of Risk Governance in accordance with Financial Services Authority Regulation Number 25 of 2022 concerning the Supervision of Administrators of Social Insurance Programs for Indonesian National Army Personnel, Members of the Indonesian National Police, and Civil Servants within the Ministry of Defense and the Indonesian National Police by the Financial Services Authority, namely Active Supervision of the Board of Directors and Board of Commissioners, Adequacy of Policies, Procedures, and Limit Setting, Adequacy of Risk Management Processes, and Adequacy of Internal Controls. In addition, under the risk governance pillar, there are committees under the Board of Commissioners and committees under the Board of Directors to facilitate discussions on specific risks.

Struktur Pengelolaan Manajemen Risiko Perseroan / Risk Management Administrator Structure



Pengelolaan risiko yang baik merupakan komitmen ASABRI dalam menjamin keberhasilan usahanya dan menjadi salah satu esensi dari tata kelola perusahaan yang baik. Penerapan manajemen risiko ASABRI dapat memberikan gambaran komprehensif kepada stakeholder maupun pengurus Perusahaan mengenai potensi peluang maupun kerugian Perusahaan. Sejalan dengan pentingnya fungsi pengelolaan risiko Perusahaan, sejak tahun 2012 ASABRI telah membentuk unit kerja yang melaksanakan fungsi kepatuhan, hukum, dan manajemen risiko dalam wadah organisasi Divisi Kepatuhan, Hukum, dan Manajemen Risiko yang mengacu pada Keputusan Direksi PT ASABRI (Persero) Nomor Kep/161-AS/XI/2011 tanggal 21 November 2011 tentang Organisasi dan Tata Kerja ASABRI. Pada tahun 2020 dilakukan penyesuaian organisasi menjadi unit kerja Desk Manajemen Risiko sesuai dengan Peraturan Direksi PT ASABRI (Persero) Nomor PER/OT.01.01/04-AS/III/2020 tanggal 27 Maret 2020 tentang Organisasi dan Tata Kerja PT ASABRI (Persero). Perubahan organisasi pada tahun 2022 yang tertuang dalam Peraturan Direksi PT ASABRI (Persero) Nomor PER/OT.01.01/01-AS/II/2022 tanggal 2 Februari 2022 tentang Organisasi dan Tata Kerja PT ASABRI (Persero) merubah unit kerja Desk Manajemen Risiko menjadi Divisi Manajemen Risiko hingga saat ini.

Effective risk management is ASABRI's commitment to ensuring the success of its business and is one of the essential aspects of good corporate governance. The implementation of risk management at ASABRI provides a comprehensive overview to stakeholders and company management regarding the potential opportunities and losses the Company may face. In line with the importance of the Company's risk management function, since 2012 ASABRI has established a work unit responsible for compliance, legal, and risk management functions within the Compliance, Legal, and Risk Management Division, which is based on the Decree of the Board of Directors of PT ASABRI (Persero) Number Kep/161-AS/XI/2011 dated November 21, 2011, concerning the Organization and Work Procedures of ASABRI. In 2020, the organization was adjusted to create the Risk Management Desk work unit in accordance with the Board of Directors Regulation of PT ASABRI (Persero) Number PER/OT.01.01/04-AS/III/2020 dated March 27, 2020, concerning the Organization and Work Procedures of PT ASABRI (Persero). Organizational changes in 2022, as stipulated in the Board of Directors Regulation of PT ASABRI (Persero) Number PER/OT.01.01/01-AS/II/2022 dated February 2, 2022, concerning the Organization and Work Procedures of PT ASABRI (Persero), transformed the Risk Management Desk work unit into the Risk Management Division, which remains in effect to this day.

Jejak Langkah Pengelolaan Manajemen Risiko

Risk Management Management Steps



PERAN DAN TANGGUNG JAWAB

Implementasi pemenuhan atas pengelolaan pengelola risiko mengacu pada Keputusan Deputi Keuangan dan Manajemen Risiko Kementerian Badan Usaha Milik Negara Republik Indonesia Nomor SK-3/DKU.MBU/05/2023 tentang Petunjuk Teknis Komposisi dan Kualifikasi Organ Pengelola Risiko di Lingkungan Badan Usaha Milik Negara, peran dan tanggung jawab organ pengelola dengan kategori Perusahaan klasifikasi risiko Sistemik B, sesuai SK-3/DKU.MBU/05/2023 sebagai berikut:

ROLES AND RESPONSIBILITIES

The implementation of risk management governance organ fulfillment refers to the Decree of the Deputy for Finance and Risk Management of the Ministry of State-Owned Enterprises of the Republic of Indonesia Number SK-3/DKU.MBU/05/2023 concerning Technical Guidelines for the Composition and Qualifications of Risk Management Organs within State-Owned Enterprises. The roles and responsibilities of the management organs for the Company are classified under Systemic Risk Category B, in accordance with SK-3/DKU.MBU/05/2023, are as follows:

Peran dan Tanggung Jawab Organ Tata Kelola Manajemen Risiko

Roles and Responsibilities of Risk Management Governance Organs

Organ Pengelola Risiko Sistemik B BUMN Individu *Risk Management Organ Systemic B Individual SOEs*	Status *Status*
Dewan Komisaris Board of Commissioners	✓
Dewan Direksi Board of Directors	✓
Komite Audit Audit Committee	✓
Komite Pemantau Risiko Risk Monitoring Committee	✓
Komite Tata Kelola Terintegrasi Integrated Governance Committee	BUMN individu tidak memerlukan KTKT Individual SOEs do not require an Integrated Governance Committee
Direktur Risiko Risk Director	Belum tersedia* Not yet available*
Direktur Keuangan Finance Director	✓
SPI	✓

*) Direktur Risiko masih dirangkap oleh Direktur Keuangan. Nomenklatur yang digunakan saat ini adalah Direktur Keuangan dan Manajemen Risiko.

*) The Risk Director role is still concurrently held by the Finance Director. The nomenclature currently in use is Director of Finance and Risk Management.

Peran dan tanggung jawab Organ Pengelola Risiko telah tercantum pada Peraturan Bersama Dewan Komisaris dan Direksi PT ASABRI (Persero) Nomor PER/08/KOM/AS/V/2023 dan PER-05/HK.01.01/UTM.Q/V/2023 tanggal 23 Mei 2023 tentang Kebijakan Manajemen Risiko PT ASABRI (Persero).

The roles and responsibilities of the Risk Management Governance Organs are set out in the Joint Regulation of the Board of Commissioners and the Board of Directors of PT ASABRI (Persero) Number PER/08/KOM/AS/V/2023 and Number PER-05/HK.01.01/UTM.Q/V/2023 dated May 23, 2023, concerning the Risk Management Policy of PT ASABRI (Persero).

STANDAR PRAKTIK MANAJEMEN RISIKO

Standar praktik manajemen risiko telah dikelola dengan baik sejak tahun 2012. Sistem manajemen risiko yang digunakan Peraturan Menteri Badan Usaha Milik Negara Nomor PER-2/MBU/03/2023 tentang Pedoman Tata Kelola dan Kegiatan Korporasi Signifikan Badan Usaha Milik Negara yang diturunkan ke dalam Pedoman Manajemen Risiko ASABRI yang ditetapkan dalam Peraturan Direksi PT ASABRI (Persero) Nomor PER-12/HK.01.02/UTM.Q/X/2025 tanggal 31 Oktober 2025 tentang Pedoman Manajemen Risiko PT ASABRI (Persero) yang mengatur lingkup ketentuan prinsip, kerangka manajemen risiko, dan proses manajemen risiko, konteks bisnis korporat, serta implementasi proses manajemen risiko.

AREA PENGELOLAAN MANAJEMEN RISIKO

Berdasarkan Peraturan Direksi PT ASABRI (Persero) Nomor PER-9/HK.01.02/UTM.J/VIII/2025 tanggal 1 Agustus 2025 tentang Organisasi dan Tata Kerja PT ASABRI (Persero), Divisi Manajemen Risiko bertanggung jawab dalam pengelolaan perencanaan, penyusunan strategi dan kebijakan, pelaksanaan, pemantauan, evaluasi, hingga perbaikan (improvisasi), terhadap risiko keuangan maupun operasional/non-keuangan, sesuai prinsip GCG, kerangka kerja ERM dan ketentuan regulasi.

Guna mendukung pengambilan keputusan yang efektif oleh Direksi, ASABRI juga telah membentuk Komite Manajemen Risiko dan Asset Liability Management yang sebagai komite pendukung Direksi dengan tugas memberikan rekomendasi dan pendapat atas pengelolaan risiko, pengelolaan aset dan liabilitas, serta perumusan kebijakan dan strategi, berdasarkan Keputusan Direksi PT ASABRI (Persero) Nomor PER/MR.04.02/20-AS/IX/2022 tanggal 30 September 2022 tentang Komite Manajemen Risiko dan Asset Liability Management.

Taksonomi Risiko yang dikelola

Taksonomi risiko yang digunakan oleh Perusahaan sebagaimana dalam Peraturan Menteri Badan Usaha Milik Negara Nomor PER-2/MBU/03/2023 tentang Pedoman Tata Kelola dan Kegiatan Korporasi Signifikan Badan

RISK MANAGEMENT PRACTICE STANDARDS

Risk management practice standards have been well-managed since 2012. The risk management system in use is governed by Regulation of the Minister of State-Owned Enterprises Number PER-2/MBU/03/2023 concerning Guidelines for Corporate Governance and Significant Corporate Activities of State-Owned Enterprises, which has been transposed into the ASABRI Risk Management Guidelines established in Board of Directors Regulation of PT ASABRI (Persero) Number PER-12/HK.01.02/UTM.Q/X/2025 dated October 31, 2025, concerning the Risk Management Guidelines of PT ASABRI (Persero). This document governs the scope of risk principles, the risk management framework, the risk management process, the corporate business context, and the implementation of the risk management process.

RISK MANAGEMENT AREAS

Based on the Regulation of the Board of Directors of PT ASABRI (Persero) Number PER-9/HK.01.02/UTM.J/VIII/2025 dated August 1, 2025, concerning the Organization and Work Procedures of PT ASABRI (Persero), the Risk Management Division is responsible for the management of planning, strategy and policy formulation, implementation, monitoring, evaluation, and improvement (improvisation) of financial and operational/non-financial risks, in accordance with GCG principles, the ERM framework, and regulatory provisions.

To support effective decision-making by the Board of Directors, ASABRI has also established the Risk Management and Asset Liability Management Committee as a supporting committee for the Board of Directors, tasked with providing recommendations and opinions on risk management, asset and liability management, as well as policy and strategy formulation, based on the Decision of the Board of Directors of PT ASABRI (Persero) Number PER/MR.04.02/20-AS/IX/2022 dated September 30, 2022, concerning the Risk Management and Asset Liability Management Committee.

Managed Risk Taxonomy

The risk taxonomy used by the Company, as stipulated in the Regulation of the Minister of State-Owned Enterprises Number PER-2/MBU/03/2023 concerning Guidelines for Governance and Significant Corporate

Usaha Milik Negara yaitu:

Activities of State-Owned Enterprises, is as follows:

Pemetaan Taksonomi Risiko Perusahaan

Tema Risiko BUMN (T1)	Kategori Risiko BUMN (T2)	Taksonomi Risiko ASABRI (T3)
Portofolio BUMN	Kategori Risiko Fiskal	2. Risiko Fiskal - PMN
		3. Risiko Fiskal - Subsidi & Kompensasi
	Kategori Risiko Kebijakan	5. Risiko Kebijakan - Sektoral
Struktur Korporasi dan Organisasi BUMN	-	-
Bisnis BUMN	Kategori Risiko Industri Umum	12. Risiko Industri Umum - Reputasi & Kepatuhan
		14. Risiko Industri Umum - Teknologi & Keamanan Siber
		16. Risiko Industri Umum - Operasional
	Kategori Risiko Industri Asuransi	19. Risiko Industri Asuransi - Investasi
		20. Risiko Industri Asuransi - Aktuarial

Program Kerja Manajemen Risiko Tahun 2025

Pengembangan manajemen risiko Perusahaan dilakukan secara berkelanjutan agar nilai-nilai Perusahaan tetap terjaga serta berkembang sesuai dengan kebutuhan dan kondisi kebutuhan Perusahaan terkini. Untuk mendukung hal tersebut Divisi Manajemen Risiko telah menyusun dan merealisasikan strategi usaha dan program kerja yang dilaksanakan selama tahun 2025 sebagai berikut:

2025 Risk Management Work Programs

The Company's risk management development is carried out on a continuous basis to ensure that the Company's values are maintained and developed in accordance with the Company's current needs and conditions. To support this, the Risk Management Division has formulated and implemented the following business strategies and work programs throughout 2025:

No	Program Kerja *Work Program*
Realisasi Strategi Usaha – Optimasi Model, Data dan Teknologi Manajemen Risiko **Business Strategic Realization – Optimalization of Risk Management Models, Data, and Technology**	
1.	Perhitungan *Value at Risk* (VaR) untuk risiko pasar secara otomatis oleh perangkat lunak Automated calculation of Value at Risk (VaR) for market risk by software
Realisasi strategi usaha – Penguatan Organisasi dan Tata Kelola Risiko Serta Peningkatan Kualitas Penerapan Manajemen Risiko dan Kepatuhan **Business Strategy Realization – Strenghtening of Risk and Governance Organization and Improvement of Risk Management and Compliance Implementation Quality**	
1.	Penetapan KPI risiko untuk individu Establishment of Individual risk KPIs
2.	Pelatihan dan sertifikasi organ pengelola risiko Training and certification of risk amangement organs
3.	Pelaksanaan Internal Control atas Pelaporan Keuangan (*Internal Control Over Financial Reporting*) Implementation of Internal Control over Financial Reporting (ICoFR)
4.	*Contingency Plan*
5.	*Stress Test* dan Pemantauan *asset & liability management* Stress Test and Monitoring of Asset & Liability Management

No	Program Kerja *Work Program*
Realisasi program kegiatan Direktorat Keuangan dan Manajemen Risiko **Realization of Work Activity Programs of the Finance and Risk Management Directorate**	
1.	Pengembangan Aplikasi ARMY Development of the ARMY application
2.	Pelaksanaan *Drilling, Test and Simulation* (DTS) terhadap *Business Continuity Plan* (BCP) Implementation of Drilling, Test, and Simulation (DTS) for the Business Continuity Plan (BCP)
3.	Penyusunan kajian risiko operasional Formulation of operational risk studies
4.	Kegiatan sosialisasi manajemen risiko Risk management dissemination activities
5.	Pelaporan *internal control testing* Internal control testing reporting
6.	Pendataan dan Pelaporan *Loss Event Database* Data Collection and Reporting of the Loss Event Database
7.	Penyusunan Profil Risiko Operasional melalui *Risk Control Self Assessment* (RCSA) Formulation of Operational Risk Profile through Risk Control Self-Assessment (RSCA)
8.	Penyusunan Profil Risiko Komposit BUMN Formulation of the SOEs Composite Risk Profile
9.	Pelaksanaan *Roadmap Risk Maturity* Indeks Implementation of the Risk Maturity Index Roadmap
10.	Pengembangan awal *Early Warning System* (EWS) Internal development of the Early Warning System (EWS)
11.	Penyusunan Profil Risiko Pengelolaan Keuangan Negara (PMK 222) Formulation of the State Financial Management Risk Profile (PMK 222)
12.	Penyusunan *Stress Test* Formulation of the Stress Test
13.	Penyusunan *Contingency Plan* Formulation of the Contingency Plan
14.	*Monitoring* Status Profil Risiko pada RKAP 2025 Monitoring of Risk Profile Status in the 2025 RKAP
15.	Penyusunan Profil Risiko RKAP 2026, *Risk Appetite* dan *Risk Tolerance* Formulation of the 2026 RKAP Risk Profile, Risk Appetite, and Risk Tolerance
16.	Penyusunan Laporan Indikator Risiko Formulation of Risk Indikator Reports
17.	Penyusunan Kajian Risiko Keuangan Formulation of Financial Risk Studies

PROFIL RISIKO DAN UPAYA MITIGASI

Berdasarkan Peraturan Otoritas Jasa Keuangan Nomor 44/POJK.05/2020 tentang Penerapan Manajemen Risiko Bagi Lembaga Jasa Keuangan Non-bank (LJKNB), Perseroan telah menetapkan profil risiko yang dikelola, sebagai berikut:

RISK PROFILE AND MITIGATION EFFORTS

Based on Financial Services Authority Regulation Number 44/POJK.05/2020 concerning the Implementation of Risk Management for Non-Bank Financial Services Institutions (LJKNB), the Company has established the following managed risk profiles:

Tabel Profil Risiko yang Dikelola / **Table of Manged Risk Profiles**

Risiko *Risk*	Uraian *Description*
Risiko Strategis Strategic Risk	Risiko akibat ketidaktepatan dalam pengambilan dan/atau pelaksanaan suatu keputusan strategis serta kegagalan dalam mengantisipasi perubahan lingkungan bisnis. Risk arising from inaccuracy in the formulation and/or execution of strategic decisions, and failure to anticipate changes in the business environment.
Risiko Operasional Operational Risk	Risiko akibat ketidakcukupan dan/atau tidak berfungsinya proses internal, kesalahan manusia, kegagalan sistem, dan/atau adanya kejadian eksternal yang memengaruhi operasional LJKNB. Risk arising from inadequacy and/or malfunction of internal processes, human error, system failure, and/or external events affecting the operations of the LJKNB.

Risiko *Risk*	Uraian *Description*
Risiko Asuransi Insurance Risk	Risiko kegagalan perusahaan asuransi, perusahaan reasuransi, perusahaan asuransi syariah, dan perusahaan reasuransi syariah untuk memenuhi kewajiban kepada pemegang polis, tertanggung, atau peserta sebagai akibat dari ketidakcukupan proses seleksi risiko (*underwriting*), penetapan premi atau kontribusi, penggunaan reasuransi, dan/ atau penanganan klaim. Risk of failure by insurance companies, reinsurance companies, sharia insurance companies, and sharia reinsurance companies to fulfill their obligations to policyholders, insured parties, or participants, as a result of inadequate risk selection (underwriting) processes, premium or contribution setting, use of reinsurance, and/or claims handling.
Risiko Kredit Credit Risk	Risiko akibat kegagalan pihak lain dalam memenuhi kewajiban kepada LJKNB. Risk arising from the failure of another party to fulfill its obligations to the LJKNB.
Risiko Pasar Market Risk	Risiko pada posisi aset, liabilitas, ekuitas, dan/ atau rekening administratif termasuk transaksi derivatif akibat perubahan secara keseluruhan dari kondisi pasar. Risk to positions in assets, liabilities, equity, and/or administrative accounts, including derivative transactions, arising from overall changes in market conditions.
Risiko Likuiditas Liquidity Risk	Risiko akibat ketidakmampuan LJKNB untuk memenuhi liabilitas yang jatuh tempo dari sumber pendanaan arus kas dan/atau dari aset likuid yang dapat dengan mudah dikonversi menjadi kas, tanpa mengganggu aktivitas dan kondisi keuangan LJKNB. Risk arising from the inability of the LJKNB to meet its liabilities at maturity from cash flow funding sources and/or from liquid assets that can readily be converted to cash, without disrupting the LJKNB's activities and financial condition.
Risiko Hukum Legal Risk	Risiko yang timbul akibat tuntutan hukum dan/ atau kelemahan aspek hukum. Risk arising from legal claims and/or weaknesses in legal aspects.
Risiko Kepatuhan Compliance Risk	Risiko akibat LJKNB tidak mematuhi dan/atau tidak melaksanakan peraturan perundang-undangan dan ketentuan yang berlaku bagi LJKNB Risk arising from the LJKNB's failure to comply with and/or implement the laws, regulations, and provisions applicable to the LJKNB.
Risiko Reputasi Reputation Risk	Risiko akibat menurunnya tingkat kepercayaan pemangku kepentingan yang bersumber dari persepsi negatif terhadap LJKNB. Risk arising from a decline in stakeholder confidence, stemming from negative perceptions of the LJKNB.

TOP RISK PROFIL RISIKO RKAP 2025

Perusahaan berkomitmen untuk melakukan pengelolaan risiko secara terstruktur dan terintegrasi. Implementasi manajemen risiko merupakan pilar penting dalam mewujudkan tata kelola Perusahaan yang baik dan menjadi bagian integral dalam pelaksanaan sistem manajemen Perseroan.

Perseroan telah menetapkan nilai risiko awal dan prognosa nilai risiko akhir terhadap profil risiko RKAP tahun 2025, sebagai berikut:

TOP RISK RKAP 2025 RISK PROFILE

The Company is committed to managing risk in a structured and integrated manner. Risk management implementation is an important pillar in realizing good corporate governance and forms an integral part of the Company's management system.

The Company has established the initial risk values and the projected final risk values for the 2025 RKAP risk profile, as follows:

Tabel Top *Risk Profil* Risiko RKAP Tahun 2025

Top Risk Table 2025 RKAP Risk Profile

No	Sasaran Kinerja *Performance Target*	Target RKAP *RKAP Target*	Pencapaian *Achievement*	Nama/ Peristiwa Risiko *Risk Name/Event*	Nilai Risiko Awal *Initial Risk Value*	Nilai Risiko Akhir *Final Risk Value*
1	Penempatan instrumen investasi yang pruden dengan imbal hasil yang optimal Prudent placement of investment instruments with optimal returns	<Rp200.000.000,00	Rp272.046.404,00	Potensi penurunan nilai kelas aset pendapatan tetap dengan klasifikasi available for sale dan trading Potential decline in the value of the fixed income asset class classified as available for sale and trading	*Rendah* *Low*	*Sedang Rendah* *Low to Moderate*
2	Berjalannya pemulihan dan penyehatan keuangan Perusahaan Ongoing Company financial recovery and soundness	100,00%	0,00%	Ketidakpastian Penerimaan PMN Uncertainty over State Capital Injection (PMN) Receip	*Sangat Tinggi* *Very High*	*Sedang* *Moderate*
3	Perbaikan kinerja *claim/loss ratio* dan mempertahankan *sustainability program* Improvement of claim/ loss ratio performance and maintenance of program sustainability	<100,00%	117,97%	Klaim rasio program THT di atas 100% THT program claims ratio exceeding 100%	*Sedang* *Moderate*	*Sedang* *Moderate*
4	Peningkatan pendapatan perusahaan melalui hasil investasi Increase in Company revenue through investment returns	<20,00%	13,67%	Gagal bayar emiten penerbit obligasi Default by bond-issuing issuers	*Sedang Rendah* *Low to Moderate*	*Sedang* *Moderate*
5	Penguatan Struktur Permodalan melalui UPSL Strengthening of Capital Structure through UPSL	TW I	TW I	Ketidakpastian pembayaran UPSL Uncertainty over UPSL payment	*Sedang Rendah* *Low to Moderate*	*Sedang Rendah* *Low to Moderate*
6	Meningkatkan kualitas kehandalan penganggaran dan realisasi khususnya pada beban klaim dan pencadangan liabilitas Improving the quality and reliability of budgeting and realization, particularly in claims expenses and liability provisioning	>95,00%	98,45%	Penurunan akurasi data peserta *existing* Decline in accuracy of existing participant data	*Sedang Rendah* *Low to Moderate*	*Sedang Rendah* *Low to Moderate*
7	Pengelolaan operasional Perusahaan yang taat pada regulasi Regulatory-compliant Company operational management	>2 Tahun >2 Years	1 - <2 Tahun 1 - <2 Years	Terjadinya perubahan regulasi termasuk peraturan aset dan liabilitas Occurrence of regulatory changes, including asset and liability regulations	*Sedang Rendah* *Low to Moderate*	*Sedang* *Moderate*
8	Terjaganya keamanan data Perusahaan Maintenance of Company data security	0 – 1 Kali 0-1 Time	0 Kali 0 Times	Terjadinya serangan siber, kebocoran data Perusahaan, dan kegagalan sistem Occurrence of cyber attacks, Company data breaches, and system failures	*Sedang Rendah* *Low to Moderate*	*Rendah* *Low*
9	Implementasi PSAK 117 dan PSAK 109 Implementation of PSAK 117 and PSAK 109	>2 Tahun > 2 Years	>2 Tahun > 2 Years	Sistem TI pendukung belum dapat mengakomodir penerapan PSAK 117 dan PSAK 109 IT supporting systems not yet able to accommodate the implementation of SFAS 117 and SFAS 109	*Sedang Rendah* *Low to Moderate*	*Rendah* *Low*

Nilai risiko *inherent* pada target RKAP tahun 2025 diproyeksikan untuk 1 (satu) tahun anggaran, dengan realisasi tingkat risiko pada Semester II adalah sebagai berikut:

1) Sasaran kinerja penempatan instrumen investasi yang *prudent* dengan imbal hasil yang optimal dengan peristiwa risiko potensi penurunan nilai kelas aset pendapatan tetap dengan klasifikasi *available for sale* dan *trading* tercapai Rp272 miliar. Rencana mitigasi yang dilakukan yaitu pemantauan indikator risiko keuangan yang dilakukan setiap bulan terkait dengan risiko pasar. Level risiko meningkat dari Rendah ke Sedang Rendah dikarenakan adanya peningkatan nilai kelas aset pendapatan tetap dan durasi yang lebih panjang.
2) Sasaran kinerja berjalannya pemulihan dan penyehatan keuangan Perusahaan dengan peristiwa risiko ketidakpastian Penerimaan PMN tercapai 0%. Rencana mitigasi yang dilakukan yaitu melakukan koordinasi intensif dengan Kementerian BUMN dan Kementerian Keuangan hingga PMN diterima Perusahaan. Level risiko menurun dari Sangat Tinggi ke Sedang dikarenakan pengajuan pencairan UPSL kepada Menteri Keuangan telah dilakukan oleh Perusahaan melalui Surat Direksi PT ASABRI (Persero) Nomor S-1578/AT.01/UTM.C/VII/2025 tanggal 8 Juli 2025 hal Usulan Pembayaran UPSL Rp5,17 Triliun dan Simulasi Proyeksi Keuangan PT ASABRI (Persero) yang didukung oleh PT Danantara Asset Management (DAM) melalui surat Nomor SR.123/DI-DAM/DO/2025 tanggal 28 November 2025 hal Dukungan Perbaikan Program Tabungan Hari Tua (THT) PT ASABRI (Persero).
3) Sasaran kinerja perbaikan kinerja *claim/loss ratio* dan mempertahankan *sustainability* program dengan peristiwa risiko klaim rasio program THT di atas 100% tercapai 117,97%. Rencana mitigasi yang dilakukan yaitu pemantauan oleh komite MR dan ALM serta optimalisasi pendapatan Perusahaan dari hasil pengelolaan Investasi. Level risiko tetap berada pada Level Sedang.
4) Sasaran kinerja peningkatan pendapatan perusahaan melalui hasil investasi dengan peristiwa risiko gagal bayar emiten penerbit obligasi tercapai 13,67%. Rencana mitigasi yang dilakukan yaitu penetapan

The inherent risk values for the 2025 RKAP targets are projected for 1 (one) budget year, with the risk level realization in Semester II as follows:

1) The performance target for the prudent placement of investment instruments with optimal returns, with the risk event of a potential decline in the value of the fixed income asset class classified as available for sale and trading, was achieved at Rp272 billion. The planned mitigation measure is the monthly monitoring of financial risk indicators in relation to market risk. The risk level increased from Low to Medium-Low due to an increase in the value of the fixed income asset class and a longer duration.
2) The performance target for ongoing Company financial recovery and soundness, with the risk event of uncertainty over State Capital Injection (PMN) receipt, was achieved at 0%. The planned mitigation measure is to conduct intensive coordination with the Ministry of State-Owned Enterprises and the Ministry of Finance until the PMN is received by the Company. The risk level decreased from Very High to Medium due to the Company's submission of a request for UPSL disbursement to the Minister of Finance through Letter Number of Board of Director of PT ASABRI (Persero) S-1578/AT.01/UTM.C/VII/2025 dated July 8, 2025, concerning the Proposal for UPSL Payment of Rp5.17 Trillion and the PT Projection Simulation of PT ASABRI (Persero), supported by PT Danantara PT Management (DAM) through Letter Number SR.123/DI-DAM/DO/2025 dated November 28, 2025, concerning Support for the Improvement of the Old Age Savings Program (THT) of PT ASABRI (Persero).
3) The performance target for improvement of claim/loss ratio performance and maintenance of program sustainability, with the risk event of the THT program claims ratio exceeding 100%, was achieved at 117.97%. The planned mitigation measure is the monitoring by the Risk Management and ALM Committee, as well as the optimization of Company revenue from investment management returns. The risk level remained at the Medium level.
4) The performance target for increasing Company revenue through investment returns, with the risk event of default by bond-issuing issuers, was achieved at 13.67%. The planned mitigation measure

Strategic Asset Allocation dan *Tactical Asset Allocation* yang tertuang dalam Pedoman Pelaksanaan Investasi PT ASABRI (Persero) serta pemantauan terhadap indikator risiko investasi setiap bulan. Level risiko meningkat dari Sedang Rendah ke Sedang dikarenakan adanya peningkatan total instrumen obligasi korporasi.

5) Sasaran kinerja penguatan struktur permodalan melalui UPSL dengan peristiwa risiko ketidakpastian pembayaran UPSL. Rencana mitigasi dengan melakukan penagihan UPSL kepada Kementerian Keuangan dapat menjaga level risiko tetap berada pada Level Sedang Rendah.
6) Sasaran kinerja meningkatkan kualitas kehandalan penganggaran dan realisasi khususnya pada beban klaim dan pencadangan liabilitas dengan peristiwa risiko penurunan akurasi data peserta *existing,* tercapai sebesar 98,45%. Rencana mitigasi yang dilakukan yaitu berkoordinasi dan rekonsiliasi rutin dengan kesatuan TNI, Polri, dan Kemhan serta penggunaan Aplikasi ASABRI Mobile dan Aplikasi ASABRI STAR dalam update data mandiri oleh peserta dapat menjaga level risiko tetap berada pada Level Sedang Rendah.
7) Sasaran kinerja pengelolaan operasional Perusahaan yang taat pada regulasi dengan peristiwa risiko Terjadinya perubahan regulasi termasuk peraturan aset dan liabilitas. Rencana mitigasi yang dilakukan yaitu melakukan koordinasi dengan regulator dan melakukan proses *compliance index* (pengukuran tingkat kepatuhan). Level risiko meningkat dari Sedang Rendah ke Sedang dikarenakan terdapatnya sanksi dari regulator berupa denda akibat keterlambatan dalam penyampaian laporan kepada OJK.
8) Sasaran kinerja terjaganya keamanan data Perusahaan dengan peristiwa risiko terjadinya serangan siber, kebocoran data Perusahaan, dan kegagalan sistem. Rencana mitigasi yang dilakukan yaitu penggunaan *firewall* NGAF, prosedur pengelolaan kontrol akses logis (*Logical Access Control*) untuk membatasi hak akses, pemasangan antivirus dan prosedur *Disaster Recovery Plan* (DRP). Level risiko menurun dari Sedang Rendah ke Rendah dikarenakan Perusahaan dapat menjaga sistem informasi aman dari serangan kebocoran data Perusahaan, dan kegagalan sistem sepanjang tahun 2025.

is the establishment of Strategic Asset Allocation and Tactical Asset Allocation as set out in the Investment Implementation Guidelines of PT ASABRI (Persero), and the monthly monitoring of investment risk indicators. The risk level increased from Medium-Low to Medium due to an increase in the total value of corporate bond instruments.

5) The performance target for the strengthening of capital structure through UPSL, with the risk event of uncertainty over UPSL payment, was addressed through the mitigation plan of collecting UPSL from the Ministry of Finance. This maintained the risk level at the Medium-Low level.
6) The performance target for improving the quality and reliability of budgeting and realization, particularly in claims expenses and liability provisioning, with the risk event of a decline in accuracy of existing participant data, was achieved at 98.45%. The planned mitigation measure of regular coordination and reconciliation with TNI, National Police, and Ministry of Defense units, as well as the use of the ASABRI Mobile and ASABRI STAR Applications for self-service data updates by participants, maintained the risk level at the Medium-Low level.
7) The performance target for regulatory-compliant Company operational management, with the risk event of regulatory changes, including asset and liability regulations, was addressed through a mitigation plan of coordinating with regulators and implementing the compliance index process (compliance level measurement). The risk level increased from Medium-Low to Medium due to the imposition of sanctions by the regulator in the form of fines for delays in submitting reports to the OJK.
8) The performance target for maintaining Company data security, with the risk event of cyber attacks, Company data breaches, and system failures, was addressed through a mitigation plan comprising the use of NGAF firewalls, logical access control management procedures to restrict access rights, the installation of antivirus software, and the Disaster Recovery Plan (DRP) procedure. The risk level decreased from Medium-Low to Low, as the Company was able to maintain its information systems free from data breach attacks, and no data breaches or system failures occurred throughout 2025.

9) Sasaran kinerja implementasi PSAK 117 dan PSAK 109 dengan peristiwa risiko Sistem TI pendukung belum dapat mengakomodir penerapan PSAK 117 dan PSAK 109. Rencana mitigasi yang dilakukan yaitu berkoordinasi dengan regulator terkait mekanisme implementasi penerapan PSAK 117 dan PSAK 109. Level risiko menurun dari Sedang Rendah ke Rendah dikarenakan penerepanan PSAK 117 dan PSAK 109 yang dilakukan Perusahaan tidak berdampak terhadap salah saji pada laporan keuangan.

9) The performance target for the implementation of SFAS 117 and PSAK 109, with the risk event of IT supporting systems not yet able to accommodate the implementation of SFAS 117 and SFAS 109, was addressed through a mitigation plan of coordinating with the relevant regulator on the implementation mechanism for SFAS 117 and PSAK 109. The risk level decreased from Medium-Low to Low, as the implementation of SFAS 117 and SFAS 109 by the Company did not result in any misstatement in the financial statements.

RISK MATURITY LEVEL (RML)

Penilaian tingkat kematangan penerapan Manajemen Risiko/*Risk Maturity Index* oleh *asessor independent* di PT ASABRI (Persero) pada tahun 2025 untuk penilaian tahun buku 2024 mengacu pada Keputusan Deputi Bidang Keuangan dan Manajemen Risiko Kementerian Badan Usaha Milik Negara Republik Indonesia Nomor SK-8/DKU.MBU/12/2023 tentang Petunjuk Teknis Penilaian Indeks Kematangan Risiko (*Risk Maturity Index*) di Lingkungan Badan Usaha Milik Negara telah dilakukan pada triwulan III tahun 2025. Rincian ringkasan penilaian tingkat kematangan penerapan Manajemen Risiko sebagai berikut:

RISK MATURITY LEVEL (RML)

The assessment of the Risk Maturity Index at PT ASABRI (Persero) by an independent assessor in 2025 for the 2024 Fiscal Year was conducted in accordance with the Decree of the Deputy for Finance and Risk Management, Ministry of State-Owned Enterprises of the Republic of Indonesia, Number SK-8/DKU.MBU/12/2023 regarding Technical Guidelines for the Assessment of the Risk Maturity Index in State-Owned Enterprises. This assessment was carried out in the third quarter of 2025. The summary of the Risk Maturity Index assessment results is as follows:

Tabel Pengukuran RMI Tahun 2025

RMI Measurement Table 2025

Parameter *Parameters*	Dimensi *Dimension*	Deskripsi *Description*	Skor Dimensi *Dimension Score*
1 s.d. 3 1 to 3	1	Budaya dan Kapabilitas Risiko Risk Culture and Capability	3,33
4 s.d. 19 4 to 19	2	Organisasi dan Tata Kelola Risiko Risk Organization and Governance	3,86
20 s.d. 33 20 to 33	3	Kerangka Risiko dan Kepatuhan Risk and Compliance Framework	3,79
34 s.d. 40 34 to 40	4	Proses dan Kontrol Risiko Risk Process and Controls	4,50
41 s.d. 42 41 to 42	5	Model, Data, dan Teknologi Risiko Risk Models, Data, and Technology	2,50
		Skor Aspek Dimensi **Dimension Aspect Score**	**3,82**

No	Aspek *Aspect*	Nilai Aspek *Aspect Value*	Nilai Konversi *Conversion Value*	Bobot *Weight*	Nilai Konversi X Bobot Conversi *Conversion Value X Weight*	Skor Kinerja *Performance Score*
1	Tingkat Kesehatan Peringkat Akhir (Final Rating)* Company Health Level — Final Rating*	$_{id}$AA	90	50%	45,00	45,00
2	Peringkat Komposit Risiko** Composite Risk Rating**	2	78	50%	39,00	39,00
Skor Aspek Kinerja (Diperhitungkan jika Skor Aspek Dimensi ≥3,00 **Performance Aspect Score (Calculated if Dimension Aspect Score ≥ 3.00)**						**84,00**
Penyesuaian Skor (Ref. Tabel 4 Juknis SK-8) **Score Adjustment (Ref. Table 4 of the Technical Guidelines SK-8)**						**0,25**
Hasil RMI PT ASABRI (Persero) Kinerja Tahun 2025 **RMI Result of PT ASABRI (Persero) — 2025 Performance**						**3,57**

Keterangan:

*) *Final Rating* PT ASABRI (Persero) dinilai dan dikeluarkan oleh PT Pemeringkat Efek Indonesia (Pefindo) berdasarkan Surat Nomor RC-603/PEF-DIR/V/2025 pada tanggal 8 Mei 2025 dengan hasil idA+/ *Stable (Single A Plus; Stable Outlook),* setara dengan AA menurut ketentuan PER-2/MBU/03/2023 tanggal 3 Maret 2023 Tentang Pedoman Tata Kelola dan Kegiatan Korporasi Signifikan Badan Usaha Milik Negara pasal 81

**) Dinilai dan di-*review* oleh SPI atau Internal Audit merujuk pada SK-7/DKU.MBU/10/2023 tanggal 26 Oktober 2023 Tentang Petunjuk Teknis Pelaporan Manajemen Risiko Badan Usaha Milik Negara

Notes:

*) The Final Rating for PT ASABRI (Persero) was assessed and issued by PT Pemeringkat Efek Indonesia (Pefindo) based on Letter Number RC-603/PEF-DIR/V/2025 dated May 8, 2025, with a rating of idA+/ Stable (Single A Plus; Stable Outlook), equivalent to AA according to PER-2/MBU/03/2023 dated March 3, 2023, concerning Guidelines for Governance and Significant Corporate Activities of State-Owned Enterprises, Article 81.

**) Assessed and reviewed by the Internal Audit Unit (SPI) referring to SK-7/DKU.MBU/10/2023 dated October 26, 2023, concerning Technical Instructions for Reporting Risk Management of State-Owned Enterprises.

Batasan dan afirmasi atas capaian penilai *Risk Maturity Index* (RMI) dengan indeks capaian sebesar 3,57:*Good Practice Phase* (+) (Skor 3,5 – 3,8). Hasil tersebut mencerminkan bahwa PT ASABRI (Persero) dalam fase ini memiliki praktik manajemen risiko melampaui praktik yang baik dan sedang dalam transisi menuju fase praktik yang lebih baik.

The qualification and affirmation of the Risk Maturity Index (RMI) achievement with an index score of 3.57: Good Practice Phase (+) (Score 3.5–3.8). This result reflects that PT ASABRI (Persero) in this phase possesses risk management practices that exceed good practice and is in the process of transitioning toward an even better practice phase.

PENILAIAN PERINGKAT RISIKO KOMPOSIT 2025

Perseroan telah menetapkan penilaian peringkat risiko komposit tahun 2025 melalui 2 (dua) variabel penilaian yaitu pencapaian kinerja dan kualitas pelaksanaan Manajemen Risiko yang telah di-*review* Satuan Pengawas Internal. Hasil penilaian peringkat risiko komposit tahun 2025 adalah sebagai berikut:

2025 COMPOSITE RISK RATING ASSESSMENT

The Company has established the 2025 composite risk rating assessment through 2 (two) assessment variables, namely performance achievement and the quality of Risk Management implementation, which have been reviewed by the Internal Audit Unit. The results of the 2025 composite risk rating assessment are as follows:

1. Indikator Pencapaian Kinerja

Pencapaian kinerja Perusahaan pada Tahun 2025 (*Audited*) ada pada peringkat kinerja **"Sangat Baik"** dengan indikator sebagai berikut:

Tabel Indikator Pencapaian Kinerja Tahun 2025

1. Performance Achievement Indicator

The Company's performance achievement in 2025 (Audited) is at the "**Very Good**" performance rating with the following indicators:

Table of Performance Achievement Indicator for 2025

No	Parameter *Parameters*	Bobot *Weight*	Skala *Scale*	Standar Penilaian *Assessment Standard*	Hasil Penilaian *Assessment Result*
1.	Capaian KPI Kolegial Collegial KPI Achievement	30%	4	100.00	
2.	Capaian Kinerja Keuangan Financial Performance Achievement	30%		87.50	
	Pendapatan Revenue	25%	3	90.00	
	Total Biaya Total Expenses	25%	2	70.00	
	Laba Bersih Net Profit	25%	3	90.00	
	Debt to EBITDA	25%	3	100.00	
	Standar Penilaian Capaian Kinerja Keuangan Financial Performance Achievement Assessment Standard				
3.	Capaian Kinerja Operasi/ Produksi Utama Main Operational/Production Performance Achievements	40%	3	100.00	
Total Nilai **Total Score**					**96.25**
Indikator Pencapaian Kinerja **Performance Achievement Indicator**					**Sangat Baik** **Very Good**

Terdapat penyesuaian dalam perhitungan pencapaian kinerja Perusahaan Triwulan IV tahun 2025 (*Audited*) pada parameter nomor 3 Capaian Kinerja Operasi/ Produksi Utama yang sebelumnya menggunakan total pendapatan premi diganti menjadi total pendapatan investasi.

Penyesuaian ini dengan mempertimbangkan:

1. Pendapatan premi yang diperoleh Perusahaan bersifat *captive* (terbatas) dimana bersumber dari peserta yang didaftarkan oleh pemilik program/ pemerintah sehingga Perusahaan memiliki keterbatasan untuk meningkatkan pendapatan premi secara mandiri.
2. Pendapatan investasi merupakan hasil kinerja langsung Perusahaan dalam menghasilkan pendapatan dari pengelolaan dana. Untuk mencapai target pendapatan investasi diperlukan upaya yang lebih tinggi karena Perusahaan harus dapat mengelola risiko pasar, risiko kredit dan risiko likuiditas dalam mencapai target pendapatan investasi.

An adjustment was made in the calculation of the Company's performance achievement for the fourth quarter of 2025 (Audited) for parameter number 3, Main Operational/Production Performance Achievement, which previously used total premium income and was changed to total investment income.

This adjustment was made considering:

1. The Company's premium income is captive (limited), sourced from participants registered by the program owner/government, thus the Company has limited ability to independently increase premium income.

2. Investment income reflects the Company's direct performance in generating income from fund management. Achieving investment income targets requires greater effort, as the Company must be able to manage market risk, credit risk, and liquidity risk to achieve the investment income target.

2. Indikator Kualitas Penerapan Manajemen Risiko (KPMR)

Kualitas Penerapan Manajemen Risiko Perusahaan pada Tahun 2025 (*Audited*) ada pada peringkat kinerja **"*Satisfactory*"** dengan indikator sebagai berikut:

Tabel Indikator Kualitas Penerapan Manajemen Risiko (KPMR) Tahun 2025

2. Quality of Risk Management Implementation Indicator (KPMR)

The Quality of the Implementation of Corporate Risk Management in 2025 (Audited) is at the "Satisfactory" performance rating with the following indicators:

Table of Quality of Risk Management Implementation Indicator (KPMR) for 2025

No	Parameter *Parameters*	Bobot *Weight*	Skala *Scale*	Standar Penilaian *Assessment Standard*	Hasil Penilaian *Assessment Result*
1.	Pencapaian Nilai Eksposur Risiko sesuai target Risiko Residual Achievement of Risk Exposure Value in accordance with Residual Risk targets	30%	3	90,00	
2.	Pencapaian output pelaksanaan kegiatan perlakuan Risiko sesuai dengan target Achievement of output from Risk treatment activity implementation in accordance with targets	20%	5	100,00	
3.	Realisasi anggaran pelaksanaan kegiatan perlakuan Risiko sesuai dengan anggaran Realization of Risk treatment activity budget in accordance with budget	20%	2	80,00	
4.	Ketepatan penilaian Risiko Accuracy of Risk assessment	30%		90,00	
	Ketepatan identifikasi Risiko Accuracy of Risk identification	25%	2	90,00	
	Ketepatan kuantifikasi Risiko Accuracy of Risk quantification	25%	2	90,00	
	Ketepatan rencana perlakuan Risiko Accuracy of Risk treatment planning	25%	2	90,00	
	Ketepatan prioritisasi Risiko Accuracy of Risk Prioritization	25%	2	90,00	
Total Nilai **Total Score**					**90,00**
Kualitas Penerapan Manajemen Risiko **Quality of Risk Management Implementation**					***Satisfactory***

HASIL PERINGKAT RISIKO KOMPOSIT 2025

Atas hasil Indikator Pencapaian Kinerja pada tingkat "Sangat Baik" dan hasil Indikator Kualitas Penerapan Manajemen Risiko (KPMR) pada tingkat "***Satisfactory***", maka peringkat risiko komposit pada Tahun 2025 (*Audited*) memperoleh skor (nilai aspek) 1 seperti pada Matriks Peringkat Komposit Risiko berikut.

2025 COMPOSITE RISK RATING RESULTS

With the Performance Achievement Indicator at the "Very Good" level and the Risk Management Quality Indicator (KPMR) at the "**Satisfactory**" level, the composite risk rating for 2025 (Audited) earned a score (aspect value) of 1 as shown in the Composite Risk Rating Matrix below.

Tabel Matriks Peringkat Komposit Risiko Tahun 2025 **Composite Risk Rating Matrix Table 2025**

Kinerja *Performance*	Kualitas Penerapan Manajemen Risiko *Quality of Risk Management Implementation*				
	Strong *Strong*	Satisfactory *Satisfactory*	Fair *Fair*	Marginal *Marginal*	Unsatisfactory *Unsatisfactory*
Sangat Baik Very Good	1	1	2	3	3
Baik Good	1	2	2	3	4
Cukup Fair	2	2	4	4	4
Kurang Poor	2	3	4	4	5
Buruk Bad	3	3	4	5	5

Atas capaian pada matriks peringkat komposit risiko Tahun 2025 (*Audited*) yang memperoleh skor 1, maka penilaian konversi atas peringkat komposit sebagai berikut:

Based on the results in the 2025 (Audited) composite risk rating matrix, which achieved a score of 1, the conversion of the composite rating is as follows:

Tabel Peringkat Risiko Komposit Tahun 2025 **Composite Risk Rating Table 2025**

No	Aspek *Aspect*	Nilai Aspek *Aspect Value*	Nilai Konversi *Conversion Value*	Bobot *Weight*	Nilai Konversi x Bobot *Conversion Value X Weight*	Skor *Score*
1	Peringkat Komposit Risiko Composite Risk Rating	1	100	50%	50	50
	Skor Peringkat Komposit Composite Rating Score					**50**

MANAJEMEN RISIKO TERINTEGRASI

Hingga 31 Desember 2025, PT ASABRI (Persero) termasuk dalam Perusahaan non-konglomerasi sehingga tidak terdapat anak Perusahaan dan/atau anak usaha. Sehingga penerapan manajemen risiko terintegrasi tidak relevan karena tidak ada entitas lain antara Perusahaan Induk dengan anak Perusahaan dan tidak memerlukan koordinasi atau pengelolaan risiko secara terpusat.

INTEGRATED RISK MANAGEMENT

As of December 31, 2025, PT ASABRI (Persero) is classified as a non-conglomerate company and therefore has no subsidiaries and/or affiliated businesses. Accordingly, the implementation of integrated risk management is not applicable, as there is no other entity between the Parent Company and any subsidiaries, and there is no requirement for centralized risk coordination or management.

TINJAUAN ATAS EFEKTIVITAS SISTEM MANAJEMEN RISIKO PERUSAHAAN

Perseroan berkomitmen untuk menerapkan pengelola kepatuhan secara optimal. Upaya ini dilakukan sebagai wujud integritas yang berdampak baik bagi kinerja Perusahaan, antara lain kepatuhan terhadap peraturan dan standar etika tentu dapat meningkatkan nilai atau reputasi Perusahaan di mata pemangku kepentingan. Sehingga dapat mengurangi risiko hukum dan sanksi yang mungkin timbul akibat pelanggaran yang terjadi.

Dalam implementasinya, Perseroan menjalankan fungsi perusahaan dan kegiatan bisnis secara berkesinambungan, dengan tetap taat terhadap asas-asas serta prinsip-prinsip yang berlaku, khususnya kehati-hatian, yang pengelolaannya didasarkan pada Budaya Kepatuhan. Budaya Kepatuhan (*Compliance Culture*) merupakan nilai, perilaku, dan tindakan yang mendukung terciptanya kepatuhan terhadap ketentuan peraturan perundang-undangan dan Peraturan Internal Perusahaan.

Kepatuhan atau ketaatan terhadap ketentuan peraturan perundang-undangan dan Peraturan Internal ASABRI serta didukung dengan adanya kesadaran dalam melaksanakan asas Kepatuhan dalam kegiatan bisnis sehari-hari menjadi wujud cerminan pelaksanaan GCG. Seluruh Insan ASABRI wajib melaksanakan seluruh ketentuan Peraturan Internal ASABRI secara taat dan patuh (*comply*), sesuai dengan yang telah diamanatkan di dalam Keputusan Bersama Dewan Komisaris dan Direksi tentang Pedoman Kepatuhan.

Perseroan menyadari pentingnya Kepatuhan perusahaan terhadap berbagai ketentuan perundang-undangan dan Peraturan Internal. Melalui aktivitas Kepatuhan tersebut, tergambar komitmen dan inisiatif Perusahaan untuk menjadi lembaga yang taat hukum, taat regulasi, dan berupaya membangun Tata Kelola Perusahaan yang baik sebagai bekal untuk membangun institusi yang sehat, kuat, dan memiliki keunggulan berkelanjutan.

Pengelolaan kepatuhan memiliki fungsi antara lain:

1. Pencegahan terhadap penetapan kebijakan, keputusan operasional, atau aktivitas bisnis yang menyimpang atau melanggar ketentuan perundang-undangan dan Peraturan Internal ASABRI;

REVIEW OF THE EFFECTIVENESS OF ENTERPRISE RISK MANAGEMENT SYSTEMS

The Company is committed to implementing compliance management optimally. This effort represents a form of integrity that has a positive impact on the Company's performance — in particular, compliance with regulations and ethical standards can enhance the Company's value and reputation in the eyes of stakeholders, thereby reducing the legal risks and sanctions that may arise from violations.

In its implementation, the Company carries out its corporate functions and business activities on an ongoing basis, while adhering to applicable principles and rules — particularly the principle of prudence — with management based on a Compliance Culture. The Compliance Culture refers to the values, behaviors, and actions that support the creation of compliance with the provisions of laws and regulations and the Company's Internal Regulations.

Compliance with the provisions of laws and regulations and ASABRI's Internal Regulations, supported by awareness in upholding the principle of compliance in day-to-day business activities, is a reflection of GCG implementation. All ASABRI personnel are required to comply with and adhere to all provisions of ASABRI's Internal Regulations, in accordance with the mandate set out in the Joint Decree of the Board of Commissioners and the Board of Directors concerning the Compliance Guidelines.

The Company recognizes the importance of corporate compliance with various legislative provisions and Internal Regulations. Through these compliance activities, the Company's commitment and initiative to become a law-abiding, regulation-compliant institution that endeavors to build good corporate governance are demonstrated, as a foundation for building a sound, strong institution with sustainable competitive advantages.

Compliance management serves the following functions, among others:

1. Prevention against the establishment of policies, operational decisions, or business activities that deviate from or violate laws and regulations and ASABRI's Internal Regulations;

2. Sebagai sarana evaluasi terhadap setiap kebijakan dan keputusan yang berpotensi melanggar atau menyimpang dari ketentuan perundang-undangan dan Peraturan Internal ASABRI;
3. Pencegahan terhadap timbulnya potensi kerugian yang lebih besar bagi ASABRI; dan
4. Pencegahan terhadap terjadinya proses bisnis perusahaan yang dapat menimbulkan risiko strategis, risiko operasional, risiko aset dan liabilitas, risiko kepengurusan, risiko tata kelola, risiko dukungan dana, dan risiko asuransi.

PERNYATAAN DIREKSI DAN/ATAU DEWAN KOMISARIS ATAU KOMITE AUDIT ATAS KECUKUPAN SISTEM MANAJEMEN RISIKO

Direksi dan Dewan Komisaris menyatakan bahwa sistem manajemen risiko Perseroan telah berjalan sesuai dengan pedoman dan ketentuan yang berlaku. Dalam implementasinya, sistem manajemen Risiko telah dikelola dengan optimal dengan melibatkan seluruh insan Perseroan. Dari hasil penilaian peringkat Risiko komposit tahun 2025 dengan nilai 2 predikat baik.

KEBIJAKAN PENGELOLAAN KEPATUHAN

Perseroan menetapkan kebijakan mengenai pengelolaan kepatuhan, hal ini guna memastikan bahwa Perusahaan berjalan sesuai dengan peraturan, standar, dan norma yang berlaku. Pengelolaan kepatuhan dilakukan untuk mewujudkan kesinambungan antara aktivitas bisnis dengan asas-asas serta prinsip-prinsip yang berlaku sesuai regulasi. Kebijakan pengelolaan kepatuhan Perseroan bertujuan untuk:

1. Memastikan agar kebijakan, pedoman, sistem, dan prosedur sesuai dengan ketentuan perundang-undangan dan Peraturan Internal;
2. Memastikan Kepatuhan di setiap unit kerja perusahaan telah berjalan secara benar dan konsisten;
3. Mengelola Risiko Kepatuhan;
4. Peningkatan kesadaran dan disiplin Insan ASABRI terhadap ketentuan yang berlaku dalam kegiatan usaha ASABRI berdasarkan prinsip kehati-hatian;
5. Menciptakan Budaya Kepatuhan terhadap ketentuan perundang-undangan dan Peraturan Internal ASABRI;
6. Sebagai bahan evaluasi dalam pembuatan umpan balik (*feedback*) ke unit kerja dan bahan laporan ke manajemen; dan

2. As a means of evaluating every policy and decision that has the potential to violate or deviate from laws and regulations, and ASABRI's Internal Regulations;
3. Prevention against the emergence of potentially greater losses for ASABRI; and
4. Prevention against the occurrence of Company business processes that could give rise to strategic risk, operational risk, asset and liability risk, management risk, governance risk, funding support risk, and insurance risk.

STATEMENT OF THE BOARD OF DIRECTORS AND/OR BOARD OF COMMISSIONERS OR AUDIT COMMITTEE ON THE ADEQUACY OF THE RISK MANAGEMENT SYSTEM

The Board of Directors and Board of Commissioners declare that the Company's risk management system has been implemented in accordance with applicable guidelines and regulations. In its implementation, the risk management system has been managed optimally with the involvement of all Company personnel. Based on the composite risk rating assessment for 2025, the Company earned a score of 2 with a "Good" predicate.

COMPLIANCE MANAGEMENT POLICY

The Company establishes a compliance management policy to ensure that the Company operates in accordance with applicable regulations, standards, and norms. Compliance management is carried out to realize alignment between business activities and applicable regulatory principles and rules.

The Company's compliance management policy aims to:

1. Ensure that policies, guidelines, systems, and procedures are in accordance with laws and regulations and Internal Regulations;
2. Ensure that compliance in every Company work unit is operating correctly and consistently;
3. Manage Compliance Risk;
4. Enhance ASABRI personnel's awareness of and discipline in adhering to applicable regulations in ASABRI's business activities based on the principle of prudence;
5. Create a Culture of Compliance with laws and regulations and ASABRI's Internal Regulations;
6. Serve as an evaluation tool in providing feedback to work units and as reporting material for management; and

7. Mengoptimalkan inventarisasi, identifikasi, dan harmonisasi terhadap Peraturan Internal ASABRI.

Lebih lanjut, Perseroan menyusun Pedoman Kepatuhan yang ditetapkan dalam Keputusan Bersama Dewan Komisaris dan Direksi PT ASABRI (Persero) Nomor KEP/08/KOM/AS/VIII/2020; Nomor KEP/PH.02/55-AS/VIII/2020 tanggal 31 Agustus 2020 tentang Pedoman Kepatuhan PT ASABRI (Persero).

DIREKTUR YANG MEMBAWAHKAN FUNGSI KEPATUHAN

Perseroan menugaskan Direktur Sumber Daya Manusia dan Hukum sebagai penanggung jawab atas pelaksanaan Fungsi Kepatuhan di PT ASABRI (Persero). Direktur tersebut memberikan arahan strategis kepada Divisi Kepatuhan dan Hukum sebagai unit kerja teknis yang melaksanakan fungsi tersebut.

Dalam menjalankan fungsinya, Divisi Kepatuhan dan Hukum dipimpin oleh Kepala Divisi Kepatuhan dan Hukum, yang dalam pelaksanaan tugasnya dibantu oleh Bidang Kepatuhan sebagai unit pelaksana teknis di bawah Divisi Kepatuhan dan Hukum.

TUGAS DAN TANGGUNG JAWAB KEPALA BIDANG KEPATUHAN

Kepala Bidang Kepatuhan memiliki tugas dan tanggung jawab sebagai berikut:

1. Mengelola fungsi kepatuhan (*compliance index* dan uji kepatuhan);
2. Mengelola fungsi tata kelola perusahaan yang baik (*Good Corporate Governance*) dan Perilaku Etika (*Code of Conduct*) serta pedoman kerja Dewan Komisaris dan Direksi (*Board Manual*);
3. Mengelola fungsi Sistem Pelaporan Pengaduan Pelanggaran (*Whistleblowing System*);
4. Mengelola fungsi penanganan benturan kepentingan dan gratifikasi;
5. Mengelola fungsi pelaporan Laporan Harta Kekayaan Penyelenggara Negara (LHKPN) di Lingkungan Perusahaan;
6. Mengelola fungsi pembinaan budaya kepatuhan Perusahaan;
7. Mengelola implementasi Sistem Manajemen Anti Penyuapan ISO 37001;

7. Optimize the inventory, identification, and harmonization of ASABRI's Internal Regulations.

Furthermore, the Company has formulated Compliance Guidelines established in the Joint Decree of the Board of Commissioners and the Board of Directors of PT ASABRI (Persero) Number KEP/08/KOM/AS/VIII/2020; Number KEP/PH.02/55-AS/VIII/2020 dated August 31, 2020, concerning the Compliance Guidelines of PT ASABRI (Persero).

DIRECTOR OVERSEEING THE COMPLIANCE FUNCTION

The Company has assigned the Director of Human Resources and Legal Affairs as the person responsible for the implementation of the Compliance Function at PT ASABRI (Persero). This Director provides strategic direction to the Compliance and Legal Division as the technical work unit implementing this function.

In implementing its function, the Compliance and Legal Division is led by the Head of the Compliance and Legal Division, who is assisted in the execution of duties by the Compliance Division as the technical implementing unit under the Compliance and Legal Division.

DUTIES AND RESPONSIBILITIES OF THE HEAD OF THE COMPLIANCE DIVISION

The Head of the Compliance Division has the following duties and responsibilities:

1. Managing the compliance function (compliance index and compliance testing);
2. Managing the Good Corporate Governance (GCG) and Code of Conduct function, as well as the working guidelines for the Board of Commissioners and the Board of Directors (Board Manual);
3. Managing the Whistleblowing System function;
4. Managing the conflict of interest and gratuity control function;
5. Managing the State Officials' Wealth Report (LHKPN) reporting function within the Company;
6. Managing the development of the Company's compliance culture function;
7. Managing the implementation of the ISO 37001 Anti-Bribery Management System;

8. Mengelola fungsi strategi anti *fraud*; dan
9. Mengelola program Kepatuhan Persaingan Usaha yang Sehat.

PROSEDUR KEPATUHAN

Bidang Kepatuhan telah menyusun dan menetapkan prosedur kepatuhan melalui:

1. *Self Compliance*
   Self Compliance merupakan bentuk tahapan atau tindakan yang harus dipenuhi oleh setiap unit kerja, agar kegiatan usaha Perusahaan senantiasa taat terhadap peraturan perundang-undangan dan Peraturan Internal ASABRI.
2. Uji Kepatuhan
   Uji Kepatuhan merupakan suatu proses yang memastikan bahwa setiap objek yang diuji telah sesuai dengan peraturan perundang-undangan dan Peraturan Internal ASABRI, melalui pemberian status "*COMPLY*" dan pemberian catatan kepatuhan (*compliance note*) dari Kepatuhan dan Hukum, sebelum diputuskan oleh Direksi. Adapun yang menjadi objek Uji Kepatuhan, antara lain:
   a. Kebijakan;
   b. Peraturan;
   c. Keputusan;
   d. Proses;
   e. Perjanjian Kerja Sama (PKS); dan
   f. Kontrak.
3. *Compliance Note*
   Compliance Note merupakan pendapat atau opini dari unit Kepatuhan atas analisa terhadap:
   a. Setiap kebijakan dan/atau keputusan strategis tertentu yang memerlukan pendapat/masukan aspek Kepatuhan terhadap prinsip kehati-hatian;
   b. Setiap peraturan dan keputusan yang akan diterbitkan;
   c. Proses bisnis dan transaksi operasional; dan
   d. Kontrak termasuk perjanjian kerja sama.
4. *Compliance Index*
   Compliance Index digunakan sebagai sarana bagi unit Kepatuhan dalam melakukan pemantauan terhadap pemenuhan kepatuhan. Indikator pemenuhan kepatuhan diukur berdasarkan persentase (0% sampai dengan 100%).

8. Managing the anti-fraud strategy function; and
9. Managing the Fair Business Competition Compliance program.

COMPLIANCE PROCEDURES

The Compliance Division has formulated and established compliance procedures through:

1. Self-Compliance
   Self-Compliance is a form of stages or actions that must be fulfilled by each work unit, to ensure that the Company's business activities are consistently compliant with laws and regulations and ASABRI's Internal Regulations.
2. Compliance Testing
   Compliance Testing is a process that ensures every subject being tested is in conformity with laws and regulations and ASABRI's Internal Regulations, through the issuance of a "COMPLY" status and the provision of a legal compliance note from the Compliance and prior to a decision being made by the Board of Directors. The subjects of Compliance Testing include:
   a. Policies;
   b. Regulations;
   c. Decisions;
   d. Processes;
   e. Cooperation Agreements (PKS); and
   f. Contracts.
3. Compliance Note
   A Compliance Note is an opinion from the Compliance unit based on its analysis of:
   a. Every specific strategic policy and/or decision requiring an opinion/input on the Compliance aspect with respect to the principle of prudence;
   b. Every regulation and decision to be issued;
   c. Business processes and operational transactions; and
   d. Contracts, including cooperation agreements.
4. Compliance Index
   The Compliance Index is used as a tool for the Compliance unit to monitor the fulfillment of Compliance. The Compliance fulfillment indicator is measured as a percentage (0% to 100%).

PENINGKATAN BUDAYA KEPATUHAN

Perseroan melakukan upaya peningkatan budaya kepatuhan untuk mewujudkan tata kelola yang baik meliputi:

1. Kegiatan budaya kepatuhann dilaksanakan pada kegiatan-kegiatan sosialisasi khususnya pada kegiatan *onboarding* karyawan baru tahun 2025.
2. Sosialisasi *Awareness* SMAP yang mencakup materi mengenai pengendalian gratifikasi, *Whistleblowing System* (WBS), dan implementasi SMAP.
3. Penguatan integritas dan pengendalian gratifikasi melalui tindak lanjut yang sistematis terhadap setiap laporan yang diterima.
4. Transparansi dan integritas melalui kepatuhan terhadap kewajiban pelaporan harta kekayaan penyelenggara negara.

Perseroan secara berkelanjutan memperkuat budaya kepatuhan sebagai bagian dari penerapan tata kelola perusahaan yang baik. Upaya tersebut dilakukan melalui peningkatan pemahaman terhadap ketentuan yang berlaku, penguatan implementasi kebijakan kepatuhan, pengukuran tingkat kepatuhan, serta evaluasi secara berkala guna mendukung terciptanya budaya integritas dan kepatuhan di seluruh lingkungan Perseroan.

Upaya peningkatan budaya kepatuhan selama tahun 2025 dilaksanakan melalui kegiatan sebagai berikut:

1. Sosialisasi dan Diseminasi Kebijakan Kepatuhan

   Perseroan menyelenggarakan sosialisasi dan diseminasi kepada Insan ASABRI maupun pemangku kepentingan terkait berbagai kebijakan kepatuhan, antara lain Sistem Manajemen Anti Penyuapan (SMAP), pengendalian gratifikasi, *Whistleblowing System* (WBS), dan Strategi Anti Fraud. Kegiatan ini bertujuan untuk meningkatkan pemahaman serta membangun budaya kepatuhan secara berkelanjutan.
2. Penguatan Budaya Kepatuhan melalui Program *Onboarding*

   Sebagai bagian dari proses adaptasi karyawan baru, Perseroan menyelenggarakan program *onboarding* yang memuat materi mengenai tata kelola perusahaan yang baik, kode etik, dan budaya kepatuhan. Program ini bertujuan untuk menanamkan nilai-nilai integritas sejak awal masa kerja.

ENHANCEMENT OF COMPLIANCE CULTURE

The Company undertakes efforts to enhance the compliance culture to realize good governance, encompassing:

1. Compliance culture activities implemented during dissemination activities, particularly during the onboarding activities for new employees in 2025.
2. SMAP Awareness dissemination covering materials on gratuity control, the Whistleblowing System (WBS), and SMAP implementation.
3. Strengthening of integrity and gratuity control through systematic follow-up actions on every report received.
4. Transparency and integrity through compliance with the obligation to report State Officials' Wealth (LHKPN).

The Company continuously strengthens a culture of compliance as part of the implementation of good corporate governance. These efforts are carried out by increasing understanding of applicable regulations, strengthening the implementation of compliance policies, measuring the level of compliance, and conducting periodic evaluations to support the creation of a culture of integrity and compliance throughout the Company.

Efforts to enhance the compliance culture during 2025 were implemented through the following activities:

1. Dissemination and Communication of Compliance Policies

   The Company organized dissemination and communication activities for ASABRI personnel and relevant stakeholders regarding various compliance policies, including the Anti-Bribery Management System (SMAP), gratuity control, Whistleblowing System (WBS), and Anti-Fraud Strategy. These activities aim to improve understanding and foster a sustainable compliance culture.
2. Strengthening the Compliance Culture through the Onboarding Program

   As part of the adaptation process for new employees, the Company conducts an onboarding program that includes material on good corporate governance, the code of conduct, and compliance culture. This program aims to instill the values of integrity from the very beginning of employment.

3. Pengukuran Tingkat Kepatuhan Unit Kerja
   Perseroan melakukan pengukuran tingkat kepatuhan unit kerja melalui *Compliance Index* sebagai instrumen untuk mengevaluasi pemenuhan terhadap peraturan perundang-undangan dan ketentuan internal. Hasil pengukuran menjadi dasar dalam melakukan evaluasi serta mendorong peningkatan kepatuhan di setiap unit kerja.
4. Pemenuhan Kewajiban kepada Regulator
   Perseroan memastikan pemenuhan berbagai kewajiban pelaporan kepada regulator dan instansi berwenang sesuai ketentuan yang berlaku. Pada tahun 2025, tingkat kepatuhan penyampaian Laporan Harta Kekayaan Penyelenggara Negara (LHKPN) mencapai 100%.
5. Evaluasi Efektivitas Program Kepatuhan

   Perseroan secara berkala melakukan evaluasi terhadap efektivitas implementasi program kepatuhan sebagai bagian dari perbaikan berkelanjutan. Pada tahun 2025, upaya tersebut antara lain dilakukan melalui pelaksanaan *surveillance* Sistem Manajemen Anti Penyuapan (SMAP) serta pencapaian hasil Program Pengendalian Gratifikasi dengan kategori Baik.

PENINGKATAN INFRASTRUKTUR DAN SISTEM FUNGSI KEPATUHAN

Peningkatan infrastruktur terhadap fungsi kepatuhan dilakukan untuk mewujudkan operasional yang penuh integritas dan optimal. Secara berkala, Divisi Kepatuhan dan Hukum telah mengembangkan dan menerapkan *Compliance Index* sebagai instrumen pemantauan kepatuhan terhadap ketentuan peraturan perundang-undangan dan Peraturan Internal Perusahaan.

Compliance Index digunakan untuk mengukur tingkat kepatuhan secara kuantitatif, dengan rentang nilai antara 0% hingga 100%, berdasarkan pelaksanaan identifikasi dan pemenuhan terhadap regulasi yang berlaku di berbagai aspek kegiatan perusahaan.

Di tahun 2025, Perseroan telah melakukan identifikasi peraturan dan pengukuran *Compliance Index* terhadap delapan aspek utama dan memperoleh hasil capaian sebagai berikut:

3. Measurement of Work Unit Compliance Level
   The Company measures the compliance level of work units through a Compliance Index as an instrument to evaluate compliance with laws, regulations, and internal policies. The results form the basis for evaluation and encourage improved compliance in every work unit.

4. Fulfillment of Obligations to Regulators
   The Company ensures the fulfillment of various reporting obligations to regulators and authorities in accordance with applicable regulations. In 2025, the compliance rate for submission of the State Officials' Wealth Report (LHKPN) reached 100%.

5. Evaluation of the Effectiveness of Compliance Programs
   The Company regularly evaluates the effectiveness of compliance program implementation as part of continuous improvement. In 2025, these efforts included conducting surveillance of the Anti-Bribery Management System (SMAP) and achieving a "Good" category in the Gratuity Control Program.

ENHANCEMENT OF COMPLIANCE FUNCTION INFRASTRUCTURE AND SYSTEMS

The enhancement of infrastructure supporting the compliance function is carried out to realize operations with full integrity and optimal performance. On a periodic basis, the Compliance and Legal Division has developed and implemented the Compliance Index as an instrument for monitoring compliance with the provisions of laws and regulations and the Company's Internal Regulations.

The Compliance Index is used to measure the level of compliance quantitatively, with a value range of 0% to 100%, based on the implementation of the identification and fulfillment of applicable regulations across various aspects of the Company's activities.

In 2025, the Company conducted regulatory identification and Compliance Index measurement across eight primary aspects, with the following results

1. Aspek Tata Kelola;
2. Aspek Investasi;
3. Aspek Keuangan;
4. Aspek Teknologi Informasi;
5. Aspek Program dan Layanan;
6. Aspek Ketenagakerjaan;
7. Aspek Kesehatan dan Keselamatan Kerja; dan
8. Aspek Keterbukaan Informasi Publik dan Keselamatan Kerja.

Dalam implementasinya, pengukuran tingkat pemenuhan peraturan perundang-undangan yang relevan dengan proses bisnis perusahaan dengan melibatkan seluruh unit kerja dilaksanakan melalui rangkaian kegiatan sebagai berikut:

a. Identifikasi Peraturan perundang-undangan;
b. Penyusunan *Worksheet Compliance Index*;
c. Identifikasi dan Analisis Pemenuhan Ketentuan peraturan perundang-undangan;
d. *Review* dan Konfirmasi hasil identifikasi dan Analisis Pemenuhan Ketentuan Peraturan perundang-undangan; dan
e. Penyusunan Laporan Hasil Analisis Pemenuhan Ketentuan Peraturan perundang-undangan.

Bidang Kepatuhan memastikan bahwa pemenuhan kepatuhan aktivitas (proses bisnis) perusahaan terhadap peraturan perundang-undangan yang berlaku, Divisi Kepatuhan dan Hukum telah melaksanakan proses analisis pemenuhan ketentuan peraturan perundang-undangan dalam bentuk *Compliance Index*.

Perseroan berkomitmen menjaga tata kelola perusahaan yang sehat dan patuh terhadap regulasi. Selain itu, kegiatan ini menjadi bagian dari penguatan sistem pengendalian internal serta pengembangan budaya kepatuhan di seluruh lini organisasi.

PELAKSANAAN UJI KEPATUHAN

Di tahun 2025, Divisi Kepatuhan dan Hukum melakukan uji kepatuhan terhadap dokumen penting. Dari hasil tinjauan tersebut, dokumen tersebut telah di-*review* dan diberikan status "*Comply*" atau catatan kepatuhan. Upaya ini dilakukan secara berkala dan menjadi bagian integral dari penguatan budaya kepatuhan di lingkungan Perseroan.

1. Governance Aspect;
2. Investment Aspect;
3. Finance Aspect;
4. Information Technology Aspect;
5. Program and Services Aspect;
6. Employment Aspect;
7. Occupational Health and Safety Aspect; and
8. Public Information Disclosure and Occupational Safety Aspect.

In its implementation, the measurement of the level of fulfillment of laws and regulations relevant to the Company's business processes, involving all work units, is carried out through the following series of activities:

a. Identification of Laws and Regulations;
b. Formulation of the Compliance Index Worksheet;
c. Identification and Analysis of Regulatory Fulfillment;
d. Review and Confirmation of the results of the Identification and Analysis of Regulatory Fulfillment; and
e. Formulation of the Report on the Results of the Regulatory Fulfillment Analysis.

The Compliance Division ensures that the Company's compliance with applicable laws and regulations in its activities (business processes) is fulfilled. The Compliance and Legal Division has carried out the process of analyzing regulatory fulfillment in the form of the Compliance Index.

The Company is committed to maintaining sound and regulatory-compliant corporate governance. In addition, this activity forms part of the strengthening of the internal control system and the development of a compliance culture across all levels of the organization.

IMPLEMENTATION OF COMPLIANCE TESTING

In 2025, the Compliance and Legal Division conducted compliance testing on important documents. From this review, these documents were reviewed and assigned a "Comply" status or a compliance note. This effort is carried out on a periodic basis and forms an integral part of the strengthening of the compliance culture within the Company.

PENGEMBANGAN KOMPETENSI FUNGSI KEPATUHAN

Di sepanjang tahun 2025, Bidang kepatuhan telah ikut serta dalam program pengembangan kompetensi yang diselenggarakan oleh Perseroan atau pihak eksternal.

COMPETENCY DEVELOPMENT OF THE COMPLIANCE FUNCTION

Throughout 2025, the Compliance Division has participated in competency development programs organized by the Company or external parties.

KODE ETIK

Perseroan menjunjung tinggi nilai-nilai *Good Corporate Governance*, Perusahaan senantiasa mendorong kepatuhan terhadap *Code of Conduct* serta berkomitmen untuk mengimplementasikan, serta mewajibkan seluruh pimpinan pada tiap tingkatan agar bertanggung jawab dalam memastikan *Code of Conduct* dipatuhi dan dijalankan dengan baik dalam unit kerja masing-masing.

CODE OF CONDUCT

In upholding Good Corporate Governance values, the Company consistently promotes compliance with the Code of Conduct and is committed to its implementation, requiring all leaders at each level to be responsible for ensuring that the Code of Conduct is upheld and properly implemented within their respective work units.

Secara berkala, Perseroan telah melakukan evaluasi dan melakukan perubahan atas Pedoman Perilaku Etika sebagaimana pada Peraturan Bersama Direksi dan Dewan Komisaris tentang Perilaku Etika (*Code of Conduct*) Nomor PER/10/KOM/AS/XII/2023; Nomor PER-24/HK.01.03/UTM.M/XII/2023 tanggal 1 Desember 2023 tentang Pedoman Perilaku Etika (*Code of Conduct*) PT ASABRI (Persero).

On a periodic basis, the Company has conducted evaluations and amendments to the Code of Conduct as set out in the Joint Regulation of the Board of Directors and the Board of Commissioners concerning the Code of Conduct Number PER/10/KOM/AS/XII/2023; Number PER-24/HK.01.03/UTM.M/XII/2023 dated December 1, 2023, concerning the Code of Conduct Guidelines of PT ASABRI (Persero).

POKOK-POKOK KODE ETIK

Perseroan telah menyusun pokok-pokok kode etik sebagai pedoman perilaku etika Insan ASABRI dalam berinteraksi dengan pemangku kepentingan meliputi prinsip moral dan standar perilaku yang diterapkan dalam konteks bisnis dan lingkungan kerja, sebagai berikut:

- **Etika Usaha**
  1. Hubungan dengan Karyawan;
  2. Hubungan dengan Peserta;
  3. Hubungan dengan Pemegang Saham;
  4. Hubungan dengan Penyedia Barang dan Jasa;
  5. Hubungan dengan Mitra Kerja;
  6. Hubungan dengan Pemerintah;
  7. Hubungan dengan Media Massa;
  8. Hubungan dengan Masyarakat Sekitar;
  9. Hubungan dengan Auditor.
- **Etika Kerja**
  1. Kepatuhan terhadap Hukum dan Peraturan Perundang-undangan;
  2. Integritas Informasi Keuangan;
  3. Pencegahan Benturan Kepentingan dan Penyalahgunaan Jabatan;
  4. Kerahasiaan Informasi dan *Intangible Aset*;

KEY PRINCIPLES OF THE CODE OF CONDUCT

The Company has formulated the key principles of the code of conduct as behavioral ethics guidelines for ASABRI personnel in their interactions with stakeholders, encompassing moral principles and behavioral standards applied in the business context and work environment, as follows:

- **Business Ethics**
  1. Relations with Employees;
  2. Relations with Participants;
  3. Relations with Shareholders;
  4. Relations with Goods and Services Providers;
  5. Relations with Business Partners;
  6. Relations with the Government;
  7. Relations with the Mass Media;
  8. Relations with the Surrounding Community;
  9. Relations with Auditors.
- **Work Ethics**
  1. Compliance with Laws and Regulations;
  2. Integrity of Financial Information;
  3. Prevention of Conflicts of Interest and Abuse of Position;
  4. Confidentiality of Information and Intangible Assets;

5. Keselamatan dan Kesehatan Kerja;
6. Hak Atas Kekayaan Intelektual (HAKI);
7. Pemberian dan penerimaan hadiah, jamuan, hiburan, dan pemberian donasi;
8. Suap;
9. Kesempatan Kerja yang Adil;
10. Pengawasan dan Penggunaan Aset;
11. Persamaan dan Penghormatan pada Hak Asasi Manusia;
12. Keterlibatan dalam Aktivitas Politik;
13. Perilaku Asusila, Narkotika, Obat Terlarang, Perjudian, dan Merokok;
14. Etika Pemanfaatan Fasilitas Teknologi Informasi;
15. Perjalanan Dinas; dan
16. Persaingan Usaha yang Sehat.

5. Occupational Safety and Health;
6. Intellectual Property Rights;
7. Giving and receiving gifts, entertainment, hospitality, and donations;
8. Bribery;
9. Equal Employment Opportunity;
10. Supervision and Use of Assets;
11. Equality and Respect for Human Rights;
12. Involvement in Political Activities;
13. Immoral Behavior, Narcotics, Prohibited Drugs, Gambling, and Smoking;
14. Ethics in the Use of Information Technology Facilities;
15. Official Travel; and
16. Fair Business Competition.

TUJUAN PEDOMAN PERILAKU ETIKA

Penerapan pedoman kode etik memiliki tujuan sebagai berikut:

1. Komitmen bersama untuk mewujudkan pelaksanaan Visi dan Misi Perusahaan secara profesional dan beretika dalam melaksanakan kegiatan usaha yang selaras dengan prinsip-prinsip tata kelola perusahaan yang baik, guna menciptakan dan memelihara lingkungan kerja yang mendukung perilaku-perilaku etis, sehingga tercipta budaya Perusahaan, yang secara langsung maupun tidak langsung akan meningkatkan nilai Perusahaan;
2. Petunjuk praktis dan panduan perilaku bagi Insan ASABRI yang harus dipatuhi dalam berinteraksi sehari-hari dengan semua pihak, serta harus dijadikan landasan berpikir dalam proses pengambilan keputusan; dan
3. Pedoman untuk menghindari benturan kepentingan dalam melaksanakan segala aktivitas Perusahaan, sehingga tercipta hubungan yang harmonis, sinergi, dan saling menguntungkan baik dengan pemegang saham maupun pemangku kepentingan.

PURPOSE OF THE CODE OF CONDUCT GUIDELINES

The implementation of the code of conduct guidelines serves the following purposes:

1. A collective commitment to realizing the implementation of the Company's Vision and Mission in a professional and ethical manner in carrying out business activities aligned with the principles of good corporate governance, to create and maintain a working environment that supports ethical behavior, thereby fostering a Company culture that directly and indirectly enhances Company value;
2. Practical guidance and behavioral guidelines for ASABRI personnel to be observed in their day-to-day interactions with all parties, and to serve as the foundation of thought in the decision-making process; and
3. Guidelines for avoiding conflicts of interest in the execution of all Company activities, thereby creating harmonious, synergistic, and mutually beneficial relationships with shareholders and stakeholders.

SOSIALISASI KODE ETIK

Secara berkala Perseroan melakukan sosialisasi kode etik secara efektif dan menyeluruh bagi Insan ASABRI. Upaya sosialisasi dan internalisasi atas pedoman kode etik dilakukan melalui:

DISSEMINATION OF THE CODE OF CONDUCT

On a periodic basis, the Company conducts effective and comprehensive dissemination of the code of conduct for ASABRI personnel. Dissemination and internalization efforts in relation to the code of conduct guidelines are carried out through:

1. Penyelenggaraan sosialisasi pada kegiatan *onboarding* karyawan baru, baik tingkat manajerial hingga staf;
2. Sosialisasi melalui Viva Engage (Yammer) terkait Pengantar *Code of Conduct* dan Kebijakan Perilaku Perusahaan berupa Etika dalam Berhubungan dengan *Stakeholders* dan Standar Perilaku sebagai Insan ASABRI dalam bentuk video edukasi;
3. Sosialisasi kepada seluruh Agen Kepatuhan.

KEPATUHAN TERHADAP KODE ETIK

Perseroan memiliki komitmen untuk patuh pada ketentuan hukum dan standar etika tertinggi di mana saja ASABRI melakukan kegiatan operasionalnya. Pengelolaan Perseroan selain harus mengikuti peraturan perundang-undangan yang berlaku juga harus menjunjung tinggi norma dan nilai etika.

Dalam implementasinya, Perseroan memberlakukan pedoman kode etik kepada seluruh Insan ASABRI, yaitu Dewan Komisaris, Direksi, dan seluruh Karyawan. Langkah ini dilakukan sebagai wujud komitmen terhadap penerapan kode etik yang menyeluruh. Kemudian, Insan ASABRI juga diwajibkan untuk menandatangani komitmen kepatuhan terhadap pedoman kode etik berupa Pernyataan Komitmen secara tahunan.

UPAYA PENERAPAN DAN PENEGAKAN KODE ETIK

Penerapan dan penegakan kode etik dilakukan dengan penuh kesadaran secara terus-menerus dalam bentuk komitmen, sikap dan perbuatan, yang dilakukan antara lain dengan:

a. Pernyataan Komitmen Insan ASABRI
   Seluruh Insan ASABRI diharuskan menerima, membaca, memahami isi Pedoman Perilaku Etika (*Code of Conduct*) serta menandatangani pernyataan komitmen setiap tahun.
b. Komitmen Insan ASABRI
   Seluruh Insan ASABRI berkomitmen melaksanakan tugas pokok, fungsi dan kewajiban di Perusahaan secara amanah dan profesional, sesuai dengan prinsip-prinsip GCG, persaingan usaha yang sehat, dan mengimplementasikan *Code of Conduct* serta tidak akan melakukan tindakan Korupsi, Kolusi, dan Nepotisme (KKN) dan tindakan *Fraud* serta berperan

1. Organizing dissemination during new employee onboarding activities, from managerial to staff level;
2. Dissemination through Viva Engage (Yammer) on the Introduction to the Code of Conduct and Corporate Conduct Policies, encompassing Ethics in Relations with Stakeholders and Behavioral Standards as ASABRI Personnel, in the form of educational videos; and
3. Dissemination to all Compliance Agents.

COMPLIANCE WITH THE CODE OF CONDUCT

The Company is committed to complying with the applicable laws and the highest ethical standards wherever ASABRI conducts its operations. The management of the Company must not only comply with applicable laws and regulations but must also uphold ethical norms and values.

In its implementation, the Company applies the code of conduct guidelines to all ASABRI personnel — the Board of Commissioners, the Board of Directors, and all Employees. This step is taken as a manifestation of the commitment to the comprehensive implementation of the code of conduct. Furthermore, ASABRI personnel are also required to sign a Commitment Statement of compliance with the code of conduct guidelines on an annual basis.

EFFORTS FOR THE IMPLEMENTATION AND ENFORCEMENT OF THE CODE OF CONDUCT

The implementation and enforcement of the code of conduct is carried out with full awareness on a continuous basis, in the form of commitment, attitude, and actions, including through the following:

a. Commitment Statement of ASABRI Personnel
All ASABRI personnel are required to receive, read, and understand the contents of the Code of Conduct Guidelines and to sign a commitment statement each year.
b. Commitment of ASABRI Personnel
   All ASABRI personnel are committed to carrying out their primary duties, functions, and obligations to the Company in a trustworthy and professional manner, in accordance with GCG principles, fair business competition, and the implementation of the Code of Conduct, and will not engage in acts of Corruption, Collusion, and Nepotism (KKN) or Fraud, and will

aktif dalam upaya pencegahan dan pemberantasannya termasuk melaporkan apabila mengetahui terjadi peristiwa yang terindikasi perbuatan KKN dan *Fraud*.

c. Program Induksi Karyawan Baru
Seluruh karyawan baru akan mendapatkan program induksi Tata Kelola Perusahaan yang Baik dan Kode Etik PT ASABRI (Persero).

d. Whistleblowing System
Perseroan telah menyediakan sarana pelaporan pelanggaran yang aman, baik secara anonim maupun dengan mencantumkan identitas. Seluruh laporan yang diterima akan ditindaklanjuti sesuai dengan prosedur yang ditetapkan dalam Pedoman Pengelolaan Pengaduan Pelanggaran (*Whistleblowing System*) PT ASABRI (Persero).

PERNYATAAN KOMITMEN

Secara berkala, Perseroan telah mendistribusikan lembar pernyataan komitmen kepada seluruh karyawan di lingkungan perusahaan sepanjang tahun 2025. Upaya ini dilakukan untuk mewujudkan komitmen penerapan Tata Kelola Perusahaan yang baik dengan penuh integritas.

Perseroan memandang integritas bukan hanya sekadar kewajiban pemenuhan ketentuan peraturan perundang-undangan, melainkan sebagai fondasi dalam tata kelola perusahaan yang baik. PT ASABRI (Persero) meyakini bahwa pengelolaan asuransi sosial dan dana pensiun adalah kegiatan usaha berlandaskan kepercayaan (*trust-based business*). Oleh karena itu, integritas ditanamkan dalam setiap lini strategi bisnis melalui pendekatan berikut:

1. Internalisasi Budaya AKHLAK sebagai salah satu bentuk Integritas adalah nilai pertama dalam *Core Values* AKHLAK (Amanah). Perusahaan memastikan integritas menjadi budaya kerja sehari-hari, bukan hanya sebagai aturan tertulis. Dengan SDM yang berintegritas, pengambilan keputusan investasi dan operasional dilakukan secara hati-hati, objektif dan profesional, secara langsung berdampak pada optimalisasi hasil investasi.
2. Penerapan Sistem Manajemen Anti Penyuapan (SMAP) ISO 37001 sebagai bagian dari strategi operasional, Perusahaan telah menerapkan standar ISO 37001:2016. Sertifikasi ini bukan hanya kepatuhan, tetapi sebagai metode dalam menyaring mitra kerja (vendor/rumah sakit/mitra investasi).

play an active role in prevention and eradication efforts, including by reporting any incidents that are indicative of KKN or Fraud.

c. New Employee Induction Program
All new employees will receive an induction program on Good Corporate Governance and the Code of Conduct of PT ASABRI (Persero).

d. Whistleblowing System
The Company has provided a safe violation reporting channel, both anonymously and with the whistleblower's identity disclosed. All reports received will be followed up in accordance with the procedures established in the Guidelines for the Management of Violation Reports (Whistleblowing System) of PT ASABRI (Persero).

STATEMENT OF COMMITMENT

On a periodic basis, the Company has distributed commitment statement forms to all employees within the Company throughout 2025. This effort is undertaken to realize the commitment to implementing Good Corporate Governance with full integrity.

The Company views integrity not merely as an obligation to comply with laws and regulations, but as the foundation of good corporate governance. PT ASABRI (Persero) believes that the management of social insurance and pension funds is a trust-based business. Accordingly, integrity is embedded in every line of business strategy through the following approaches:

1. Internalization of the AKHLAK Culture
As one form of integrity, Integrity is the first value in the AKHLAK Core Values (Amanah/Trustworthiness). The Company ensures that integrity becomes a daily work culture, not merely a set of written rules. With integrity-driven human resources, investment and operational decision-making is conducted with care, objectivity, and professionalism, directly impacting the optimization of investment returns.
2. Implementation of the Anti-Bribery Management System (SMAP) ISO 37001 is part of its operational strategy, the Company has implemented the ISO 37001:2016 standard. This certification is not merely a compliance measure, but also serves as a method for screening business partners (vendors, hospitals, and investment partners).

3. Digitalisasi Layanan untuk Transparansi Strategi transformasi digital ASABRI (seperti Aplikasi ASABRI Mobile) dirancang untuk meminimalisir interaksi tatap muka yang rawan gratifikasi. Secara operasional dapat mempercepat layanan dan pengelolaan klaim dilakukan secara transparan dan akuntabel.

3. Digitalization of Services for Transparency
ASABRI's digital transformation strategy (such as ASABRI Mobile Application) is designed to minimize face-to-face interactions that are susceptible to gratuity practices. Operationally, it accelerates services and ensures that claims management is conducted transparently and accountably.

PELAPORAN PELANGGARAN PEDOMAN PERILAKU ETIKA

Penanganan atas dugaan pelanggaran terhadap kode etik mengacu kepada Kebijakan Pengelolaan Pengaduan Pelanggaran (*Whistleblowing System*). Mekanisme pelaporan dapat dilakukan melalui:

1. *Website* pengaduan pelanggaran/*Whistleblowing System*;
2. *E-mail*;
3. Surat;
4. Telepon; dan
5. Secara langsung.

Apabila terjadi pelanggaran yang dilakukan oleh Insan ASABRI, maka pelanggar masih diberikan kesempatan hak untuk didengar penjelasannya sebelum diputuskan pemberian sanksi tindakan atau hukuman disiplin berdasarkan Peraturan Internal Perusahaan.

SANKSI PELANGGARAN KODE ETIK

Setiap pelanggaran kode etik akan dikenakan sanksi sesuai Peraturan Disiplin. Perseroan telah menetapkan sanksi atas pelanggaran kode etik yang terdiri dari:

1. Teguran;
2. Surat Peringatan Pertama (SP1);
3. Surat Peringatan Kedua (SP-2);
4. Surat Peringatan Ketiga (SP-3);
5. Pemberhentian Sementara (*Skorsing*); dan
6. Pemutusan Hubungan Kerja (PHK).

Di tahun 2025, terdapat sebanyak 17 pelanggaran kode etik. Informasi pelanggaran kode etik yang terjadi dilingkungan Perseroan adalah sebagai berikut:

REPORTING OF VIOLATIONS OF THE CODE OF CONDUCT GUIDELINES

The handling of alleged violations of the code of conduct refers to the Policy on the Management of Violation Reports (Whistleblowing System). Reporting may be carried out through the following channels:

1. Violation reporting/Whistleblowing System website;
2. Email;
3. Letter;
4. Telephone; and
5. In person.

In the event of a violation by ASABRI personnel, the violator is still given the opportunity and right to be heard before a decision is made to impose sanctions or disciplinary action in accordance with the Company's Internal Regulations.

SANCTIONS FOR CODE OF CONDUCT VIOLATIONS

Every code of conduct violation will be subject to sanctions in accordance with the Disciplinary Regulations. The Company has established the following sanctions for code of conduct violations:

1. Verbal warning;
2. First Warning Letter (SP-1);
3. Second Warning Letter (SP-2);
4. Third Warning Letter (SP-3);
5. Suspension; and
6. Termination of Employment (PHK).

In 2025, there were 17 code of conduct violations. Information on code of conduct violations that occurred within the Company is as follows:

Tabel Pelanggaran Kode Etik Tahun 2025 **Code of Conduct Violations Table 2025**

Sanksi Pelanggaran *Violation Sanction*	Jumlah *Number*
Teguran Lisan Verbal Warning	
Surat Teguran Written Warning	
Surat Peringatan Pertama (SP-1) First Warning Letter (SP-1)	
Surat Peringatan Kedua (SP-2) Second Warning Letter (SP-2)	
Surat Peringatan Ketiga (SP-3) Third Warning Letter (SP-3)	
Skorsing	
PHK Lay-off	
Total	

PROGRAM ANTI KORUPSI

Perseroan telah menetapkan kebijakan mengenai anti korupsi, diantaranya *Code of Conduct*, Pedoman Sistem Manajemen Anti Penyuapan, Pedoman Strategi Anti *Fraud*, Pedoman Gratifikasi, Pedoman Benturan Kepentingan, dan Pedoman *Whistleblowing System*, berdasarkan ketentuan UU Nomor 31/1999 jo. UU Nomor 20/2001 tentang Tindak Pidana Korupsi, Peraturan Menteri BUMN Nomor PER-02/MBU/03/2023 tentang Pedoman Tata Kelola dan Kegiatan Korporasi Signifikan Badan Usaha Milik Negara, dan standar ISO 37001. Kebijakan tersebut diharapkan mampu menciptakan budaya yang menolak korupsi, meningkatkan transparansi, dan memastikan kepatuhan terhadap prinsip-prinsip etika bisnis yang berlaku.

Secara berkala, Perseroan menyelenggarakan program-program untuk meningkatkan kesadaran akan budaya korupsi di lingkungan Perseroan. Usaha yang dirancang untuk mencegah, mendeteksi, dan mengatasi praktik korupsi meliputi:

1. Penerapan kebijakan Pedoman Tata Kelola Perusahaan yang Baik (GCG), kebijakan *Code of Conduct*, kebijakan pengelolaan gratifikasi, kebijakan penanganan benturan kepentingan, kebijakan *Whistleblowing System*, kebijakan Sistem Manajemen Anti Penyuapan (SMAP), kebijakan Kepatuhan Persaingan Usaha yang Sehat;
2. Penyediaan pelatihan anti korupsi kepada karyawan dalam rangka meningkatkan *awareness* karyawan; dan

ANTI-CORRUPTION PROGRAM

The Company has established an anti-corruption policy, including the Code of Conduct, Anti-Bribery Management System Guidelines, Anti-Fraud Strategy Guidelines, Gratuity Guidelines, Conflict of Interest Guidelines, and Whistleblowing System Guidelines, based on the provisions of Law Number 31/1999 in conjunction with Law Number 20/2001 concerning Criminal Acts of Corruption, Regulation of the Minister of State-Owned Enterprises Number PER-02/MBU/03/2023 concerning Guidelines for Governance and Significant Corporate Activities of State-Owned Enterprises, and the ISO 37001 standard. These policies are expected to be able to create a culture that rejects corruption, increases transparency, and ensures compliance with applicable business ethics principles.

On a periodic basis, the Company organizes programs to raise awareness of corruption within the Company. Efforts designed to prevent, detect, and address corrupt practices include:

1. Implementation of the Good Corporate Governance (GCG) Guidelines policy, Code of Conduct policy, gratuity management policy, conflict of interest management policy, Whistleblowing System policy, Anti-Bribery Management System (SMAP) policy, and Fair Business Competition Compliance Policy;
2. Provision of anti-corruption training to employees to enhance employee awareness; and

3. Penerapan sanksi yang tegas dan proporsional terhadap setiap pelanggaran yang sesuai dengan ketentuan internal mengenai displin karyawan.

PELATIHAN ATAU SOSIALISASI ANTI KORUPSI

Perseroan menyadari bahwa sistem yang baik harus didukung oleh sumber daya manusia yang berintegritas. Oleh karena itu, Perusahaan menyelenggarakan program sosialisasi dan pelatihan anti korupsi secara berjenjang dan berkelanjutan sepanjang tahun 2025, sebagai berikut:

1) Penanaman Nilai Sejak Dini (*Program Onboarding*)

   Sebagai langkah preventif awal, materi mengenai Kode Etik (*Code of Conduct*) hingga penguatan dari sisi integritas dengan muatan materi seperti Sistem Manajemen Anti Penyuapan, Gratifikasi, dan *Whistleblowing System*. Materi ini menjadi muatan wajib dalam setiap sesi *Onboarding* Karyawan Baru. Sepanjang tahun 2025, sosialisasi ini telah dilaksanakan secara konsisten dalam 7 (tujuh) angkatan, mulai dari Januari hingga Desember 2025. Hal ini memastikan setiap talenta baru memiliki pemahaman yang seragam mengenai standar etika perusahaan sejak hari pertama bekerja.

2) Peningkatan Kompetensi Teknis (*Capacity Building*) Untuk memperkuat kapabilitas organisasi dalam mendeteksi kecurangan, Perusahaan juga menyelenggarakan pelatihan teknis mendalam bagi karyawan *existing*, antara lain:
   a) *Sharing Session* Strategi Anti *Fraud* (12 September 2025): Forum diskusi mendalam mengenai aspek hukum dan strategi pencegahan *fraud* terkini Bersama dengan Kepala Kantor Cabang PT ASABRI (Persero) seluruh Indonesia.
   b) Sertifikasi Keahlian (8-10 Desember 2025): Mengikutsertakan karyawan dalam pelatihan Certified Anti Fraud Officer untuk mencetak tenaga ahli internal yang kompeten dalam investigasi dan mitigasi risiko kecurangan.

3) Perseroan menyelenggarakan kegiatan *Awareness* Sistem Manajemen Anti Penyuapan (SMAP) kepada seluruh karyawan dalam rangka meningkatkan pemahaman terhadap persyaratan ISO 37001:2016 serta implementasi SMAP di lingkungan Perseroan. Sebagai bagian dari upaya penguatan budaya integritas, Perseroan juga mengikutsertakan karyawan dalam *E-Learning* Peningkatan Pemahaman Gratifikasi KPK untuk meningkatkan pemahaman

3. Implementation of firm and proportional sanctions for every violation in accordance with internal provisions regarding employee discipline.

ANTI-CORRUPTION TRAINING AND DISSEMINATION

The Company recognizes that a sound system must be supported by human resources of integrity. Accordingly, the Company organizes anti-corruption dissemination and training programs in a tiered and continuous manner throughout 2025, as follows:

1) Instilling Values from the Outset (Onboarding Program)

   As an initial preventive measure, materials on the Code of Conduct, and integrity-strengthening, encompassing the Anti-Bribery Management System, gratuity, and the Whistleblowing System are mandatory content in every new employee onboarding session. Throughout 2025, this dissemination was consistently conducted in 7 (seven) batches, from January through December 2025. This ensures that every new talent has a uniform understanding of the Company's ethical standards from their first day of work.

2) Capacity Building

   To strengthen the organization's capability in detecting fraud, the Company also organizes in-depth technical training for existing employees, including:

   a) Anti-Fraud Strategy Sharing Session (September 12, 2025): An in-depth discussion forum on legal aspects and the latest fraud prevention strategies, conducted together with Branch Managers of PT ASABRI (Persero) across Indonesia.
   b) Professional Certification Training (December 8–10, 2025): Enrolling employees in Certified Anti-Fraud Officer training to develop competent internal specialists in fraud investigation and risk mitigation.

3) The Company organized Anti-Bribery Management System (SMAP) Awareness activities for all employees to enhance understanding of ISO 37001:2016 requirements and the implementation of SMAP within the Company. As part of efforts to strengthen a culture of integrity, the Company also involved employees in the KPK E-Learning Program for Enhanced Understanding of Gratuity to improve comprehension of gratuity control and corruption

mengenai pengendalian gratifikasi dan pencegahan korupsi. Selain itu, Perseroan secara berkelanjutan melaksanakan sosialisasi dan diseminasi kepada pihak internal maupun eksternal terkait anti penyuapan, pengendalian gratifikasi, benturan kepentingan, serta *Whistleblowing System* (WBS).

prevention. In addition, the Company continuously conducts dissemination and communication to both internal and external parties regarding anti-bribery, gratuity control, conflict of interest, and the Whistleblowing System (WBS).

KEBIJAKAN GRATIFIKASI

Sebagai bagian dari upaya pencegahan korupsi dan penerapan tata kelola perusahaan yang baik, Perseroan menerapkan kebijakan pengendalian gratifikasi untuk mencegah terjadinya benturan kepentingan serta menjaga integritas Insan ASABRI dalam menjalankan tugas dan tanggung jawabnya. Perseroan menetapkan kebijakan gratifikasi berdasarkan Keputusan Bersama Dewan Komisaris dan Direksi PT ASABRI (Persero) tentang Pedoman Gratifikasi.

KLASIFIKASI GRATIFIKASI

Kategori Gratifikasi terbagi menjadi:

1. Gratifikasi yang wajib dilaporkan; dan
2. Gratifikasi yang tidak wajib dilaporkan.

KOMITMEN PENGENDALIAN GRATIFIKASI

Perseroan berkomitmen meningkatkan kualitas penerapan GCG, di dalamnya melalui pengendalian gratifikasi, penerapan Sistem Manajemen Anti Penyuapan, serta pelaksanaan Program Kepatuhan Persaingan Usaha. Tak hanya itu, ASABRI juga menyediakan media kontrol bagi *stakeholder* maupun masyarakat yang mengetahui adanya tindakan pelanggaran yang dilakukan oleh Insan ASABRI, dengan memfasilitasi pelaporan/pengaduan pelanggaran melalui saluran *Whistleblowing System*.

GRATUITY POLICY

As part of efforts to prevent corruption and implement good corporate governance, the Company enforces a gratuity control policy to prevent conflicts of interest and maintain the integrity of ASABRI personnel in carrying out their duties and responsibilities. The Company has established its gratuity policy based on the Joint Decree of the Board of Commissioners and Board of Directors of PT ASABRI (Persero) concerning the Gratuity Guidelines.

GRATUITY CLASSIFICATION

Gratuity categories are divided into:

1. Gratuity that must be reported; and
2. Gratuity that is not required to be reported.

GRATUITY CONTROL COMMITMENT

The Company is committed to improving the quality of GCG implementation, including through gratuity control, the implementation of the Anti-Bribery Management System, and the implementation of the Fair Business Competition Compliance Program. In addition, ASABRI also provides a control medium for stakeholders and members of the public who are aware of any violations committed by ASABRI personnel, by facilitating violation reporting through the Whistleblowing System channel.

PENGELOLA KEBIJAKAN ANTI GRATIFIKASI

Pengelolaan pengendalian gratifikasi dilakukan oleh Tim Pengendali Gratifikasi (TPG) berdasarkan Keputusan Direksi PT ASABRI (Persero) Nomor KEP/PH.08/85-AS/IX/2022 tanggal 1 September 2022 tentang Tim Pengendali Gratifikasi PT ASABRI (Persero). Tim Pengendali Gratifikasi bertugas dalam melakukan koordinasi kepada KPK serta merupakan kepanjangan tangan dari KPK untuk menangani pengelolaan dan pelaporan Gratifikasi di ASABRI. Kepala Divisi Kepatuhan dan Hukum secara *ex officio* menjabat sebagai Ketua TPG.

Tim TPG berperan strategis dalam memfasilitasi Insan ASABRI untuk menjalankan prinsip kehati-hatian terhadap praktik gratifikasi, dengan tugas dan tanggung jawab utama di antaranya sebagai berikut:

a) Menerima dan mengadministrasikan laporan penolakan Gratifikasi dari Insan ASABRI, dalam hal Insan ASABRI melaporkan penolakan Gratifikasi.
b) Meneruskan laporan penerimaan atau penolakan Gratifikasi kepada KPK untuk dianalisis dan ditetapkan status gratifikasinya oleh KPK.
c) Melakukan sosialisasi aturan Gratifikasi kepada pihak internal ASABRI dan pihak berkepentingan lainnya.
d) Mengoordinasikan perencanaan, pelaksanaan, *monitoring*, evaluasi pengendalian, dan pelaporan Gratifikasi di lingkungan ASABRI.
e) Melakukan pemeliharaan barang Gratifikasi sampai dengan adanya penetapan status barang Gratifikasi.

TATA CARA PELAPORAN GRATIFIKASI

Sebagai langkah penegakan pengendalian gratifikasi, Perseroan telah menetapkan mekanisme pelaporan gratifikasi dengan alur sebagai berikut:

GRATUITY ANTI-POLICY MANAGEMENT

Gratuity control management is carried out by the Gratuity Control Team (TPG) pursuant to Board of Directors Decree of PT ASABRI (Persero) Number KEP/PH.08/85-AS/IX/2022 dated September 1, 2022, concerning the Gratuity Control Team of PT ASABRI (Persero). The Gratuity Control Team is responsible for coordinating with the Corruption Eradication Commission (KPK) and serves as an extension of the KPK in handling gratuity management and reporting at ASABRI. The Head of the Compliance and Legal Division serves ex officio as the Chairperson of the TPG.

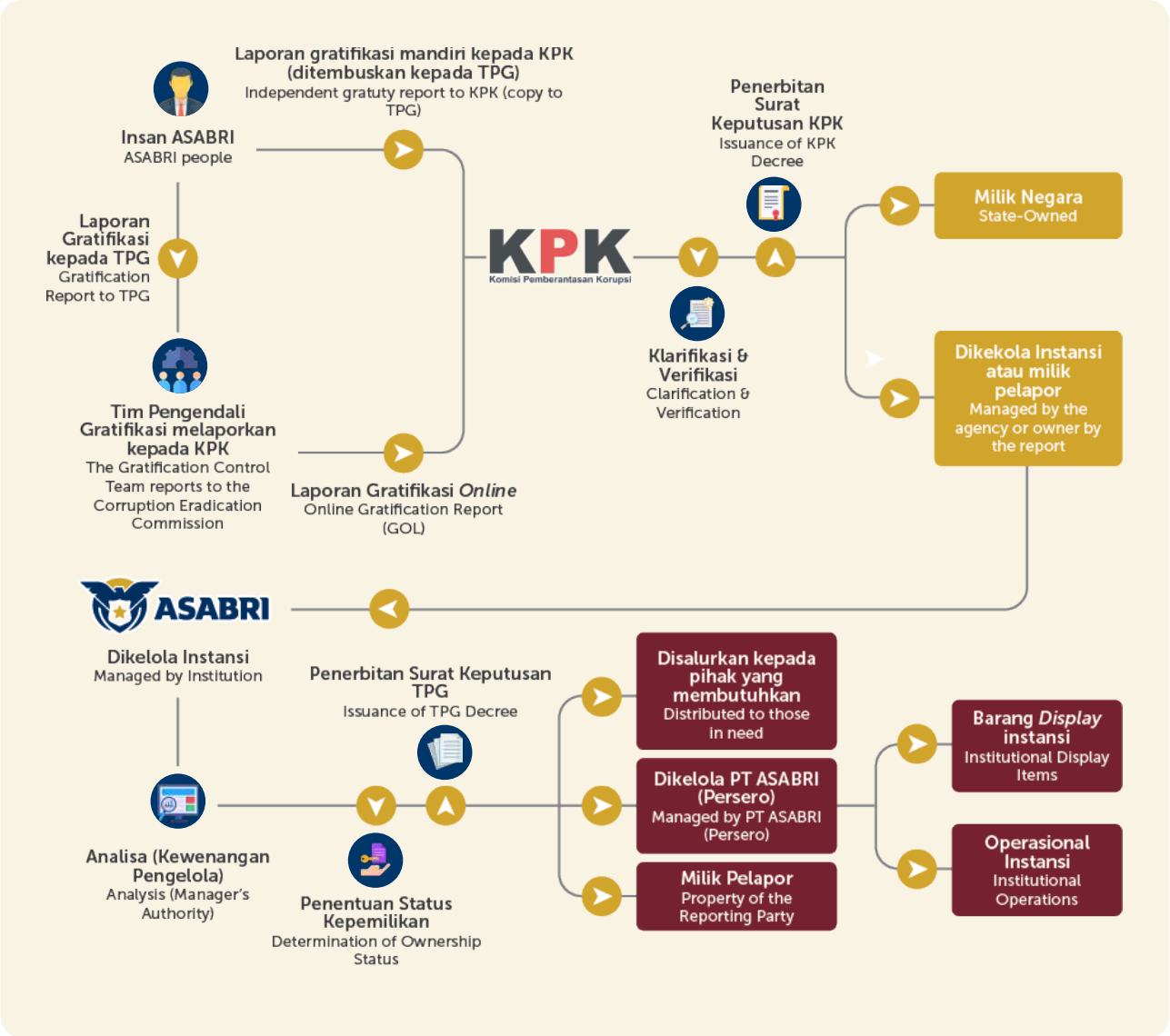
The TPG plays a strategic role in facilitating ASABRI personnel in upholding the principle of prudence with respect to gratuity practices, with the following primary duties and responsibilities:

a) Receiving and administering gratuity rejection reports from ASABRI personnel, in the event that ASABRI personnel report the rejection of a gratuity.
b) Forwarding gratuity acceptance or rejection reports to the KPK for analysis and determination of gratuity status by the KPK.
c) Conducting dissemination of gratuity regulations to ASABRI's internal parties and other relevant parties;
d) Coordinating the planning, implementation, monitoring, evaluation, control, and reporting of gratuity within the ASABRI environment.
e) Maintaining gratuity items until the determination of the gratuity item's status.

GRATUITY REPORTING PROCEDURE

As a measure for enforcing gratuity control, the Company has established a gratuity reporting mechanism with the following flow:

Mekanisme Pelaporan Gratifikasi **Gratituity Reporting Mechanism**



IMPLEMENTASI PENGENDALIAN GRATIFIKASI

Sebagai bagian dari upaya memperkuat implementasi Program Pengendalian Gratifikasi, Pada tahun 2025 Perseroan secara berkelanjutan melaksanakan berbagai kegiatan sosialisasi dan edukasi kepada Insan ASABRI maupun pemangku kepentingan. Kegiatan ini bertujuan untuk meningkatkan pemahaman, membangun budaya integritas, serta mendorong kepatuhan terhadap ketentuan pengendalian gratifikasi.

IMPLEMENTATION OF GRATIFICATION CONTROL

As part of efforts to strengthen the implementation of the Gratuity Control Program, in 2025 the Company consistently conducted various dissemination and educational activities for ASABRI personnel and stakeholders. These activities aim to increase understanding, build a culture of integrity, and promote compliance with gratuity control regulations.

1. Sosialisasi kepada Insan ASABRI dan Mitra Kerja

   Perseroan menyelenggarakan sosialisasi pengendalian gratifikasi kepada Insan ASABRI serta Mitra Kerja guna meningkatkan pemahaman mengenai ketentuan gratifikasi dan membangun budaya integritas dalam pelaksanaan aktivitas operasional maupun hubungan kerja.
2. Pemanfaatan Media Komunikasi
   Perseroan memanfaatkan berbagai media komunikasi internal dan eksternal sebagai sarana edukasi pengendalian gratifikasi, antara lain melalui *screensaver*, penyebaran pesan anti gratifikasi melalui email, media sosial perusahaan, surat edaran, serta pemasangan *banner* dan poster di lingkungan kerja.
3. *Sharing Knowledge* dan *Benchmarking*
   Perseroan melaksanakan *podcast* bersama Perum Perumnas serta menerima kunjungan benchmarking sebagai sarana berbagi pengalaman dan praktik baik dalam implementasi Program Pengendalian Gratifikasi.
4. *E-Learning* Peningkatan Pemahaman Gratifikasi
   Perseroan mengikutsertakan pegawai dalam *E-Learning* Peningkatan Pemahaman Gratifikasi sebagai upaya meningkatkan pemahaman mengenai pengendalian gratifikasi serta memperkuat budaya integritas di lingkungan Perseroan.
5. Pemetaan Risiko Gratifikasi
   Perseroan melakukan pemetaan titik rawan gratifikasi pada kegiatan utama dan proses bisnis yang dilanjutkan dengan identifikasi serta mitigasi risiko. Upaya ini dilakukan untuk memperkuat efektivitas penerapan Program Pengendalian Gratifikasi secara berkelanjutan.

LAPORAN GRATIFIKASI 2025

Dalam menjalankan tugasnya, sepanjang tahun 2025 Tim Pengendali Gratifikasi telah menerima laporan penerimaan gratifikasi sebanyak 43 laporan mengenai aktivitas gratifikasi berupa uang, barang, makanan dan/atau minuman yang mudah rusak, hingga barang berlogo, sebagai berikut:

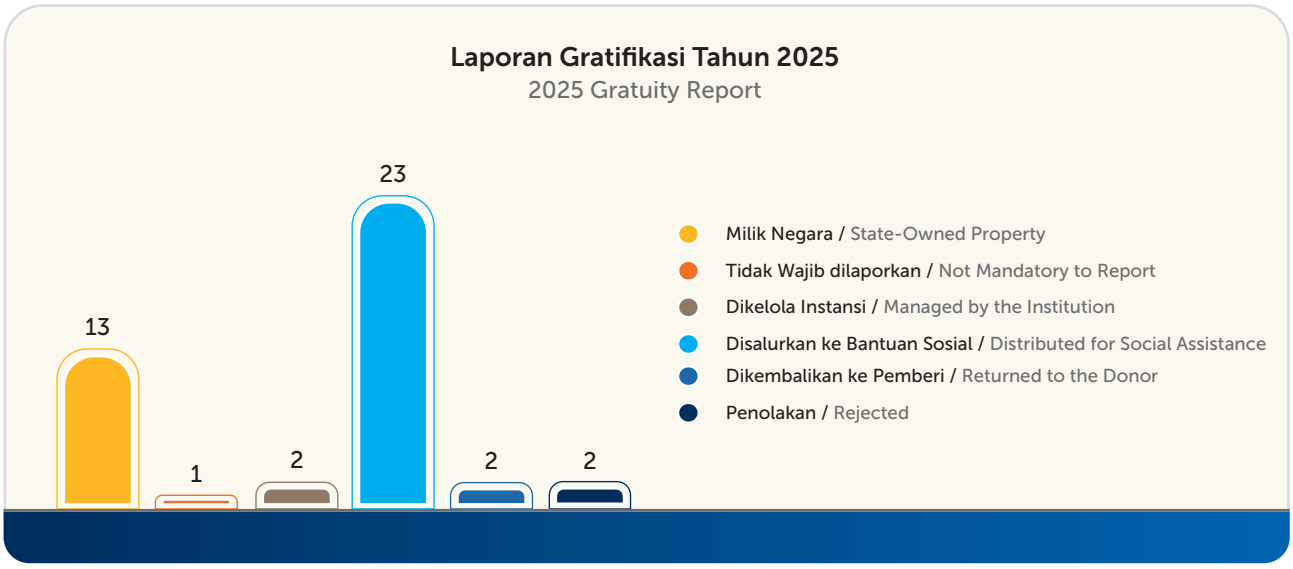
1. Dissemination to ASABRI Personnel and Business Partners
   The Company organized dissemination sessions on gratuity control for ASABRI personnel and business partners to enhance understanding of gratuity provisions and build a culture of integrity in the execution of operational activities and working relationships.
2. Utilization of Communication Media
   The Company utilized various internal and external communication media as educational tools for gratuity control, including screensavers, the dissemination of anti-gratuity messages via email, the Company's social media, circular letters, as well as the installation of banners and posters in the workplace.
3. Sharing Knowledge and Benchmarking
   The Company conducted a podcast in collaboration with Perum Perumnas and welcomed benchmarking visits as a means to share experiences and best practices in the implementation of the Gratuity Control Program.
4. E-Learning for Enhanced Gratuity Understanding
   The Company involved employees in E-Learning programs to improve understanding of gratuity control and to reinforce a culture of integrity within the Company.

5. Gratuity Risk Mapping
   The Company performed risk mapping of gratuity-prone areas in core activities and business processes, followed by risk identification and mitigation. This effort aims to strengthen the effectiveness of the ongoing implementation of the Gratuity Control Program.

2025 GRATUITY REPORT

In carrying out its duties, throughout 2025 the Gratuity Control Team received a total of 43 reports of gratuity receipts involving cash, goods, perishable food and/or beverages, and branded items, as follows:

Tabel Laporan Gratifikasi Tahun 2025 **2025 Gratuity Report Table**



SISTEM MANAJEMEN ANTI PENYUAPAN

Perseroan telah menetapkan pedoman anti penyuapan berdasarkan Peraturan Direksi PT ASABRI (Persero) Nomor PER-11/HK.01.02/UTM.M/VIII/2024 tanggal 14 Agustus 2024 tentang Pedoman Sistem Manajemen Anti Penyuapan. Upaya ini bertujuan untuk mendorong upaya praktik bisnis yang bersih dari Korupsi, Kolusi dan Nepotisme (KKN) serta memberikan komitmen dalam pencegahan KKN.

Perseroan telah berkomitmen untuk mengimplementasikan sistem manajemen anti penyuapan di lingkungan ASABRI meliputi:

1. Melarang praktik-praktik penyuapan dan sejenisnya di lingkungan Perusahaan;
2. Mematuhi setiap peraturan perundangan-undangan dan peraturan lain terkait dengan anti penyuapan;
3. Menetapkan tugas, tanggung jawab, dan wewenang Fungsi Kepatuhan Anti Penyuapan (FKAP);
4. Menetapkan sasaran Sistem Manajemen Anti Penyuapan (SMAP) selaras dengan tujuan Perusahaan;
5. Memastikan ketersediaan sumber daya dalam penerapan Sistem Manajemen Anti Penyuapan (SMAP);
6. Mengomunikasikan kebijakan anti penyuapan kepada para pemangku kepentingan (*stakeholder*);
7. Memastikan setiap unit kerja melakukan penilaian dan pengendalian risiko penyuapan;
8. Menyediakan sistem pelaporan indikasi penyuapan;

ANTI-BRIBERY MANAGEMENT SYSTEM

The Company has established anti-bribery guidelines based on the Board of Directors Regulation of PT ASABRI (Persero) Number PER-11/HK.01.02/UTM.M/VIII/2024 dated August 14, 2024, concerning the Anti-Bribery Management System Guidelines. This effort aims to promote business practices free from Corruption, Collusion, and Nepotism (KKN) and to provide commitment to the prevention of KKN.

The Company has committed to implementing the anti-bribery management system within the ASABRI environment, including:

1. Prohibiting bribery practices and related activities within the Company;
2. Complying with all laws, regulations, and other provisions related to anti-bribery;
3. Establishing the duties, responsibilities, and authorities of the Anti-Bribery Compliance Function (FKAP);
4. Establishing Anti-Bribery Management System (SMAP) objectives aligned with the Company's goals;
5. Ensuring the availability of resources in the implementation of the Anti-Bribery Management System (SMAP);
6. Communicating the anti-bribery policy to stakeholders;
7. Ensuring that every work unit conducts bribery risk assessment and control;
8. Providing a reporting system for indications of bribery;

9. Memberikan sanksi tegas kepada pelanggar ketentuan dalam kebijakan Sistem Manajemen Anti Penyuapan (SMAP);
10. *Mereview* efektivitas penerapan Sistem Manajemen Anti Penyuapan (SMAP) secara periodik dalam rangka peningkatan berkelanjutan; dan
11. Memastikan bahwa strategi dan kebijakan anti penyuapan Perusahaan telah berjalan dengan baik.

Mendukung komitmen tersebut, sejak 23 September 2020 Perseroan telah memiliki sertifikasi ISO 37001:2016 mengenai Sistem Manajemen Anti penyuapan dari Lembaga Sertifikasi Independen. Di dalamnya mencakup ruang lingkup operasional pengelolaan Asuransi Sosial bagi Prajurit TNI, Anggota Polri, dan Pegawai ASN di lingkungan Kementerian Pertahanan dan Polri, dengan cakupan seluruh area Kantor Pusat PT ASABRI (Persero). Pada tahun 2025 Perseroan telah menyelenggarakan *surveillance* audit SMAP berdasarkan SNI ISO 37001:2016. Kegiatan ini bertujuan untuk memastikan efektivitas penerapan SMAP, kesesuaian dengan persyaratan standar, serta mendorong perbaikan berkelanjutan dalam pengendalian risiko penyuapan di seluruh proses bisnis Perseroan.

PROGRAM KEPATUHAN PERSAINGAN USAHA

Perseroan menerapkan Program Kepatuhan Persaingan Usaha sebagai bagian dari sistem kepatuhan perusahaan guna memastikan kegiatan usaha dilaksanakan sesuai dengan prinsip persaingan usaha yang sehat dan ketentuan peraturan perundang-undangan yang berlaku.

Selama tahun 2025, Perseroan terus menjaga keberlangsungan implementasi Program Kepatuhan Persaingan Usaha melalui penerapan kebijakan internal dan pemantauan kepatuhan dalam pelaksanaan kegiatan usaha.

Berdasarkan Surat Edaran Nomor SE/HK.01.04/09-AS/IV/2023 tanggal 12 April 2023 tentang Panduan Kepatuhan Persaingan Usaha Yang Sehat di Lingkungan PT ASABRI (Persero), Perseroan diwajibkan menerapkan sistem tata kelola berlandaskan prinsip persaingan usaha sehat serta kepatuhan atas ketentuan regulasi yang berlaku.

9. Imposing firm sanctions on violators of the Anti-Bribery Management System (SMAP) policy;
10. Periodically reviewing the effectiveness of the Anti-Bribery Management System (SMAP) implementation in the context of continuous improvement; and
11. Ensuring that the Company's anti-bribery strategies and policies are functioning well.

In support of this commitment, since September 23, 2020, the Company has held ISO 37001:2016 certification on the Anti-Bribery Management System from the Independent Certification. This covers the operational scope of Social Insurance management for TNI Soldiers, National Police Members, and Civil Servants within the Ministry of Defense and the National Police, encompassing the entire area of the Head Office of PT ASABRI (Persero). In 2025, the Company conducted an SMAP surveillance audit based on SNI ISO 37001:2016. This activity aims to ensure the effectiveness of SMAP implementation, compliance with standard requirements, and encourage continuous improvement in bribery risk control across the Company's business processes.

FAIR BUSINESS COMPETITION COMPLIANCE PROGRAM

The Company implements a Business Competition Compliance Program as part of its corporate compliance system to ensure that business activities are conducted in accordance with fair competition principles and applicable laws and regulations.

During 2025, the Company continuously maintained the ongoing implementation of the Business Competition Compliance Program through the application of internal policies and compliance monitoring in business operations.

Based on Circular Letter Number SE/HK.01.04/09-AS/IV/2023 dated April 12, 2023, concerning Guidelines for Healthy Business Competition Compliance within PT ASABRI (Persero), the Company is required to implement a governance system based on the principles of fair business competition and compliance with applicable regulatory provisions.

PENANGANAN BENTURAN KEPENTINGAN

Perseroan menerapkan pengelolaan benturan kepentingan sebagai bagian dari upaya menjaga integritas, objektivitas, dan profesionalisme dalam pelaksanaan tugas serta pengambilan keputusan. Pengelolaan benturan kepentingan mengacu pada Pedoman Penanganan Benturan Kepentingan PT ASABRI (Persero) yang menjadi pedoman bagi seluruh Insan ASABRI dalam mengidentifikasi, mencegah, dan menangani potensi benturan kepentingan sesuai dengan ketentuan yang berlaku.

CONFLICT OF INTEREST MANAGEMENT

The Company enforces conflict of interest management as part of efforts to maintain integrity, objectivity, and professionalism in task execution and decision-making. Conflict of interest management refers to the PT ASABRI (Persero) Guidelines for Handling Conflicts of Interest, which serve as a reference for all ASABRI personnel in identifying, preventing, and managing potential conflicts of interest in accordance with prevailing regulations.

KEBIJAKAN ANTI *FRAUD*

Sebagai upaya meminimalisir risiko operasional akibat kecurangan, PT ASABRI (Persero) menerapkan Strategi Anti *Fraud* yang mencakup empat pilar utama: Pencegahan, Deteksi, Investigasi, dan Evaluasi.

Penerapan Strategi Anti *Fraud* tersebut membutuhkan peran aktif seluruh Insan ASABRI, antara lain:

a. Menciptakan lingkungan kerja yang positif dan menjunjung tinggi nilai-nilai integritas dalam melaksanakan aktivitas sehari-hari baik di dalam maupun di luar lingkungan kerja;
b. Memiliki sikap profesionalisme yang tinggi dan *prudent* dalam menjalankan kegiatan operasional sehari-hari dengan cara melaksanakan, memahami, dan mematuhi seluruh kebijakan dan prosedur Perusahaan;
c. Membaca, memahami, dan menerapkan Pedoman Penerapan Strategi Anti *Fraud*, serta kebijakan dan prosedur operasional lainnya;
d. Berpartisipasi dalam proses menciptakan lingkungan pengendalian internal yang kuat;
e. Segera melaporkan baik secara lisan maupun tertulis dengan merujuk pada Pedoman/Kebijakan *whistleblowing system* apabila terdapat indikasi terjadinya *Fraud*; dan
f. Melaporkan dan menginformasikan kepada atasan atas potensi terjadinya tindak kecurangan akibat ketidakcukupan prosedur atau lemahnya pengawasan.

Dalam rangka meningkatkan efektivitas penerapan Strategi Anti *Fraud*, Perusahaan melaksanakan pengendalian dan pemantauan melalui langkah-langkah sebagai berikut:

ANTI-FRAUD POLICY

In its efforts to minimize operational risk arising from fraud, PT ASABRI (Persero) implements an Anti-Fraud Strategy encompassing four main pillars: Prevention, Detection, Investigation, and Evaluation.

The implementation of the Anti-Fraud Strategy requires the active role of all ASABRI personnel, including:

a. Creating a positive working environment and upholding the values of integrity in carrying out daily activities both within and outside the working environment;
b. Maintaining a high degree of professionalism and prudence in carrying out daily operational activities by implementing, understanding, and complying with all Company policies and procedures;
c. Reading, understanding, and applying the Anti-Fraud Strategy Implementation Guidelines, as well as other operational policies and procedures;
d. Participating in the process of creating a strong internal control environment;
e. Promptly reporting, whether verbally or in writing, with reference to the Whistleblowing System guidelines/policy, in the event of any indication of Fraud; and
f. Reporting and informing their superiors of the potential occurrence of fraudulent acts arising from inadequate procedures or weak supervision.

In order to improve the effectiveness of the Anti-Fraud Strategy implementation, the Company implements controls and monitoring through the following measures:

a. Pengendalian melalui kaji ulang baik oleh Direksi maupun Dewan Komisaris atas penerapan Strategi Anti *Fraud* maupun kaji ulang operasional atas penerapan Strategi Anti *Fraud* melalui fungsi audit internal;

b. Pengendalian di bidang sumber daya manusia yang ditujukan untuk meningkatkan efektivitas pelaksanaan tugas dan pengendalian *Fraud*, misalnya kebijakan rotasi, kebijakan mutasi, cuti, dan aktivitas sosial atau kebersamaan;

c. Penerapan pemisahan fungsi dalam pelaksanaan aktivitas Perusahaan, misalnya penerapan *four eyes principle* dalam proses bisnis utama Perusahaan dengan tujuan agar setiap pihak yang terkait dalam aktivitas tersebut tidak memiliki peluang untuk melakukan dan menyembunyikan *Fraud* dalam pelaksanaan tugasnya;

d. Pengendalian sistem informasi yang mendukung pengolahan, penyimpanan, dan pengamanan data secara elektronik untuk mencegah potensi terjadinya *Fraud*, disesuaikan dengan ukuran dan kompleksitas kegiatan usaha Perusahaan; dan

e. Pengendalian dan pemantauan lain untuk meningkatkan efektivitas penerapan Strategi Anti *Fraud* seperti pengendalian, pemantauan, dan dokumentasi terhadap fisik aset.

a. Controls through review by both the Board of Directors and the Board of Commissioners of the implementation of the Anti-Fraud Strategy, as well as operational reviews of the implementation of the Anti-Fraud Strategy through the internal audit function;

b. Controls in the human resources area aimed at improving the effectiveness of task execution and Fraud control, such as rotation policies, transfer policies, leave, and social or team-building activities;

c. Implementation of the segregation of functions in the execution of Company activities, including the application of the four-eyes principle in the Company's main business processes, with the objective of ensuring that no party involved in those activities has the opportunity to commit or conceal Fraud in the execution of their duties;

d. Information system controls supporting the electronic processing, storage, and security of data to prevent the potential occurrence of Fraud, adapted to the size and complexity of the Company's business activities; and

e. Other controls and monitoring to improve the effectiveness of the Anti-Fraud Strategy, such as the control, monitoring, and documentation of physical assets.

SISTEM PELAPORAN PELANGGARAN

PEDOMAN SISTEM PELAPORAN PELANGGARAN

Perseroan mengimplementasikan Sistem Pelaporan Pelanggaran/ *Whistleblowing System* (WBS) sebagai media bagi saksi/pelapor untuk menyampaikan informasi mengenai indikasi atau tindakan pelanggaran dan kecurangan (*fraud*), dan perilaku melawan hukum yang terjadi di lingkungan Perseroan. WBS juga sebagai media saluran yang aman dan terstruktur bagi individu di dalam organisasi atau masyarakat umum untuk melaporkan kegiatan yang mencurigakan, tidak etis, atau melanggar hukum.

Dalam implementasinya, Perseroan telah menetapkan Pedoman Pengelolaan Pengaduan Pelanggaran (*Whisteblowing System*) sebagaimana diatur dalam Keputusan Bersama Dewan Komisaris dan Direksi PT ASABRI (Persero). Pedoman WBS sebagai mekanisme deteksi dini (*early warning system*) guna mencegah tindakan pelanggaran dan kecurangan serta perilaku

VIOLATION REPORTING SYSTEM

VIOLATION REPORTING SYSTEM GUIDELINES

The Company implements the Violation Reporting System (Whistleblowing System/WBS) as a medium for witnesses/reporters to submit information regarding indications or acts of violation and fraud, and unlawful conduct occurring within the Company. The WBS also serves as a safe and structured reporting channel for individuals within the organization or the general public to report suspicious, unethical, or unlawful activities.

In its implementation, the Company has established the Guidelines for the Management of Violation Reports (Whistleblowing System) as regulated in the Joint Decree of the Board of Commissioners and the Board of Directors of PT ASABRI (Persero). These guidelines serve as an early warning system to prevent violations, fraud, and unlawful conduct that is detrimental to PT ASABRI

melawan hukum yang merugikan PT ASABRI (Persero) sekaligus upaya penegakan kedisiplinan dan kepatuhan bagi seluruh Insan ASABRI.

(Persero), as well as a means of enforcing discipline and compliance for all ASABRI personnel.

Di dalam kebijakan WBS memuat prinsip-prinsip, prosedur, dan tanggung jawab terkait dengan penerimaan, penanganan, dan penindakan terhadap laporan pelanggaran.

The WBS policy encompasses principles, procedures, and responsibilities relating to the receipt, handling, and action taken on violation reports.

PEMANTAUAN TINDAK LANJUT

Unit Pengelola *Whistleblowing System* dan Unit Pengelola *Whistleblowing System* menginformasikan pelaporan pelanggaran yang masuk, yang telah diverifikasi, yang telah diinvestigasi, dan yang dianggap selesai setiap saat jika diperlukan.

FOLLOW-UP MONITORING

The Whistleblowing System Management Unit provides information on incoming violation reports, those that have been verified, those that have been investigated, and those deemed resolved at any time when required.

PENYELENGGARAAN SOSIALISASI WBS

Secara berkala, Perseroan telah menyelenggarakan sosialisasi WBS sebagai bagian dari upaya peningkatan pemahaman dan kesadaran insan perusahaan terhadap mekanisme pelaporan pelanggaran. Aktivitas sosialisasi dilakukan di tahun 2025 melalui:

1. Publikasi video edukatif melalui Instagram perusahaan;
2. Penyebaran poster digital melalui media sosial resmi;
3. Pemaparan materi WBS dalam kegiatan pelatihan *awareness* Sistem Manajemen Anti Penyuapan (SMAP), yang mencakup penjelasan mengenai:
   a) Tugas dan fungsi Unit Pengelola WBS;
   b) Media dan saluran pelaporan;
   c) Ruang lingkup dan muatan pelaporan;
   d) Mekanisme perlindungan terhadap pelapor; dan
   e) Prosedur tindak lanjut dan penanganan laporan.

WBS DISSEMINATION ACTIVITIES

On a periodic basis, the Company has organized WBS dissemination activities as part of its efforts to enhance the understanding and awareness of Company personnel regarding the violation reporting mechanism. Dissemination activities conducted in 2025 include:

1. Publication of educational videos through the Company's Instagram account;
2. Distribution of digital posters through official social media channels;
3. Presentation of WBS materials in the Anti-Bribery Management System (SMAP) awareness training, encompassing explanations regarding:
   a) Duties and functions of the WBS Management Unit;
   b) Reporting media and channels;
   c) Scope and content of reports;
   d) Whistleblower protection mechanisms; and
   e) Follow-up and report handling procedures.

Perseroan senantiasa melakukan sosialisasi sebagai upaya untuk menjunjung tinggi integritas dan transparansi di lingkungan ASABRI.

The Company consistently conducts dissemination activities as part of its efforts to uphold integrity and transparency within the ASABRI environment.

JUMLAH PENGADUAN WBS

Di tahun 2025, terdapat kasus pelanggaran yang diterima Perseroan. Laporan pelanggaran yang masuk melalui aplikasi, *e-mail*, surat dan telepon sebagai berikut:

TOTAL WBS COMPLAINTS

In 2025, violation cases were received by the Company. Violation reports submitted through the application, e-mail, letter, and telephone are as follows:

Tabel Pengaduan Pelaporan WBS Tahun 2025

WBS Reporting Complaints Table 2025

Media *Media*				Klasifikasi Laporan *Report Classification*		Ditindaklanjuti *Follwed Up*	Selesai *Resolved*
Aplikasi *Application*	*E-mail* *E-mail*	Telepon *Telephone*	Surat *Letter*	*Fraud*	*Non Fraud*		
2	-	-	-	-	2	2	2

TINDAK LANJUT PENGADUAN

Setiap laporan pengaduan yang masuk akan ditindaklanjuti melalui proses verifikasi oleh Unit Pengelola WBS. Apabila laporan tersebut terbukti memiliki dasar yang kuat, akan dilanjutkan ke tahap investigasi.

Sepanjang tahun 2025, laporan yang diterima melalui saluran *Whistleblowing System* dikategorikan sebagai pengaduan pelanggaran non-*fraud* (pelanggaran disiplin). Terhadap pengaduan tersebut, ASABRI telah menyelesaikan proses investigasi dan menjatuhkan sanksi/tindak lanjut yang diperlukan sesuai ketentuan yang berlaku. Selanjutnya, ASABRI tetap melakukan *monitoring* berkala terhadap efektivitas saluran pengaduan guna memastikan kesiapan penanganan apabila terdapat pelaporan di masa mendatang.

FOLLOW-UP ON COMPLAINTS

Every complaint received will be followed up through a verification process by the WBS Management Unit. If the report is found to have a strong basis, it will proceed to the investigation stage.

Throughout 2025, reports received through the Whistleblowing System channel were categorized as non-fraud violation complaints (disciplinary violations). In respect of these complaints, ASABRI has completed the investigation process and imposed the necessary sanctions/follow-up actions in accordance with applicable provisions. Furthermore, ASABRI continues to conduct periodic monitoring of the effectiveness of the complaint channel to ensure readiness to handle any reports in the future.

LAPORAN HARTA KEKAYAAN PENYELENGGARA NEGARA (LHKPN)

PENGELOLAAN PELAPORAN LHKPN

Perseroan berkomitmen meningkatkan kesadaran bagi seluruh pejabat wajib lapor untuk menyampaikan harta kekayaan penyelenggara negara atau LHKPN kepada KPK. Perseroan telah menetapkan pedoman LHKPN berdasarkan Peraturan Direksi PT ASABRI (Persero) Nomor PER/PH.07/19-AS/XI/2020 tanggal 23 November 2020 tentang Pedoman Pengelolaan dan Penyampaian Laporan Harta Kekayaan Penyelenggara Negara (LHKPN) di PT ASABRI (Persero).

TINGKAT KEPATUHAN LHKPN PERUSAHAAN

Perseroan memastikan adanya kepatuhan terhadap kewajiban pelaporan LHKPN serta komitmen perusahaan dalam mewujudkan tata kelola yang bersih dan transparan. Pelaporan dan tingkat kepatuhan LHKPN Perusahaan di tahun 2025 sebanyak 119 Wajib Lapor LHKPN telah menyampaikan laporan tepat waktu dengan tingkat kepatuhan 100%. Tingkat kepatuhan LHKPN selama 3 (tiga) tahun terakhir adalah sebagai berikut:

STATE OFFICIALS' WEALTH REPORT (LHKPN)

LHKPN REPORTING MANAGEMENT

The Company is committed to enhancing awareness among all reporting-obligated officials to submit their state officials' wealth reports (LHKPN) to the KPK. The Company has established LHKPN guidelines based on the Board of Directors Regulation of PT ASABRI (Persero) Number PER/PH.07/19-AS/XI/2020 dated November 23, 2020, concerning the Guidelines for the Management and Submission of the State Officials' Wealth Report (LHKPN) at PT ASABRI (Persero).

COMPANY LHKPN COMPLIANCE RATE

The Company ensures compliance with the LHKPN reporting obligation and the Company's commitment to realizing sound and transparent governance. LHKPN reporting and the Company's compliance rate in 2025, with 119 reporting-obligated parties having submitted reports on time, reflecting a compliance rate of 100%. The LHKPN compliance rate over the last 3 (three) years is as follows:

Tabel Tingkat Kepatuhan LHKPN Perusahaan **Company LHKPN Compliance Rate Table**

Wajib LHKPN *LHKPN Obligation*	2025	2024	2023
Wajib Lapor LHKPN Reporting-Obligated Parties	119	121	110
Ketepatan Waktu Pelaporan Timeliness of Reporting	100%	100%	100%

Sumber: www.elhkpn.kpk.go.id

Source: www.elhkpn.kpk.go.id

PERKARA HUKUM

Di sepanjang tahun 2025, terdapat perkara hukum baik kasus perdata maupun kasus pidana yang dihadapi Perseroan.

LEGAL CASES

Throughout 2025, there were legal cases, either civil or criminal, faced by the Company.

Tabel Perkara Hukum Tahun 2025 **Legal Cases Table 2025**

Penanganan Permasalahan Hukum *Handling Legal Issues*					
No	**No Perkara** ***Case Number***	**Para Pihak** ***Parties***	**Pokok Perkara** ***Subject Matter***	**Status Perkara** ***Case Status***	**Pengaruh dengan Perusahaan** ***Impact on the Company***
Perdata Civil					

Penanganan Permasalahan Hukum *Handling Legal Issues*					
No	**No Perkara** ***Case Number***	**Para Pihak** ***Parties***	**Pokok Perkara** ***Subject Matter***	**Status Perkara** ***Case Status***	**Pengaruh dengan Perusahaan** ***Impact on the Company***

Penanganan Permasalahan Hukum *Handling Legal Issues*					
No	**No Perkara** ***Case Number***	**Para Pihak** ***Parties***	**Pokok Perkara** ***Subject Matter***	**Status Perkara** ***Case Status***	**Pengaruh dengan Perusahaan** ***Impact on the Company***

SANKSI ADMINISTRATIF

ADMINISTRATIVE SANCTIONS

KEBIJAKAN PERPAJAKAN

PENGELOLAAN DAN PENGENDALIAN PERPAJAKAN

Berdasarkan Peraturan Direksi PT ASABRI (Persero) Nomor PER-9/HK.01.02/UTM.J/VIII/2025 tanggal 1 Agustus 2025 tentang Organisasi dan Tata Kerja PT ASABRI (Persero), unit kerja yang melakukan pengelolaan dan pengendalian pajak Perusahaan adalah Bidang Pajak yang berada di bawah Divisi Keuangan, Direktorat Keuangan dan Manajemen Risiko. Bidang Pajak mempunyai tugas utama untuk mengelola dan bertanggungjawab dalam kegiatan pembayaran dan pelaporan perpajakan dalam rangka pemenuhan kewajiban kepada negara. Di dalam Peraturan ini juga telah diatur mengenai hubungan kerja antara Bidang Pajak dengan Internal Perusahaan maupun eksternal Perusahaan termasuk di dalamnya Direktorat Jenderal Pajak, Kementerian Keuangan. Dalam hal pelaksanaan mitigasi risiko, secara berkala dilakukan identifikasi potensi perpajakan dan evaluasi dalam kegiatan Perusahaan bersama dengan Divisi Kepatuhan dan Hukum serta Divisi Manajemen Risiko. Perusahaan juga telah mengeluarkan aturan-aturan terkait dengan pelaksanaan kewajiban perpajakan dan secara berkala menginfokan dan menyosialisasikan setiap perubahan-perubahan yang terjadi dalam perpajakan yang berdampak terhadap kegiatan Perusahaan.

PERMASALAHAN PERPAJAKAN

Selama tahun 2025, Perseroan tidak pernah mendapatkan putusan bersalah dari pengadilan terkait masalah perpajakan selama tiga tahun terakhir. Sehingga informasi tersebut tidak disajikan dalam laporan ini.

KEBIJAKAN PENGADAAN BARANG DAN JASA

Berdasarkan Peraturan Direksi PT ASABRI (Persero) Nomor PER-08/HK.01.02/UTM.L/VI/2023 tentang Pengadaan Barang dan Jasa. Kebijakan pengadaan barang dan jasa ditetapkan untuk mendapatkan barang dan jasa yang sesuai dengan kebutuhan Perseroan. Tujuan pengadaan barang dan jasa di lingkungan Perseroan meliputi:

TAXATION POLICY

TAX MANAGEMENT AND CONTROL

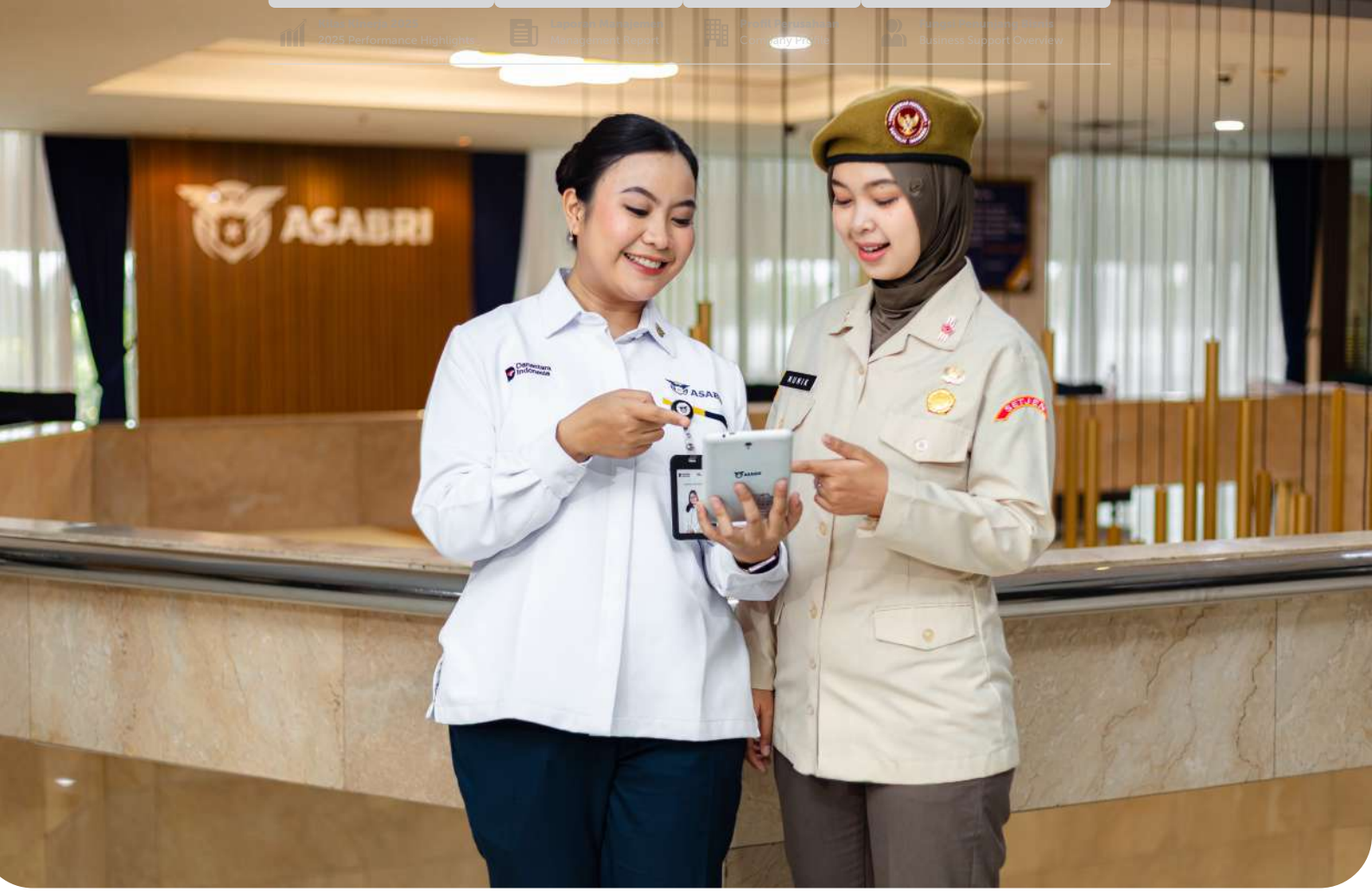
Based on Board of Directors Regulation of PT ASABRI (Persero) Number PER-9/HK.01.02/UTM.J/VIII/2025 dated August 1, 2025, concerning the Organization and Work Procedures of PT ASABRI (Persero), the work unit responsible for tax management and control is the Tax Division under the Finance Division, within the Directorate of Finance and Risk Management. The Tax Division's primary duty is to manage and be responsible for tax payment and reporting activities in fulfillment of obligations to the State. This Regulation also governs the working relationship between the Tax Division and the Company's internal units, as well as external parties, including the Directorate General of Taxes of the Ministry of Finance. In terms of risk mitigation, potential tax matters are regularly identified and evaluated in the Company's activities in collaboration with the Compliance and Legal Division and the Risk Management Division. The Company has also issued regulations concerning the fulfillment of tax obligations and periodically informs and disseminates updates on any changes in taxation that have an impact on the Company's activities.

TAXATION ISSUES

Throughout 2025, the Company has never received a guilty verdict from the court in relation to any taxation matter over the last three years. Accordingly, this information is not presented in this report.

GOODS AND SERVICES PROCUREMENT POLICY

Based on the Board of Directors Regulation of PT ASABRI (Persero) Number PER-08/HK.01.02/UTM.L/VI/2023 concerning goods and services procurement, the goods and services procurement policy is established to obtain goods and services in accordance with the needs of the Company. The objectives of goods and services procurement within the Company include:



1. Menghasilkan Barang dan Jasa yang tepat kualitas, jumlah, waktu, biaya, lokasi, dan penyedia;
2. Mendukung penciptaan nilai tambah di BUMN;
3. Meningkatkan efisiensi;
4. Menyederhanakan dan mempercepat proses pengambilan keputusan;
5. Meningkatkan kemandirian, tanggung jawab, dan profesionalisme;
6. Mewujudkan pengadaan yang menghasilkan *value for money* dengan cara yang fleksibel dan inovatif namun tetap kompetitif, transparan, dan akuntabel dilandasi etika pengadaan yang baik;
7. Meningkatkan penggunaan produksi dalam negeri;
8. Meningkatkan peran pelaku usaha nasional; dan
9. Meningkatkan sinergi antar BUMN, Anak Perusahaan, dan/ atau Perusahaan Terafiliasi BUMN.

Dalam implementasinya, prinsip pengadaan barang dan jasa yang dilakukan Perseroan adalah sebagai berikut:

a. Efisien, bahwa Pengadaan Barang dan Jasa harus diusahakan untuk mendapatkan hasil yang optimal dan terbaik dalam waktu yang cepat dengan menggunakan dana dan kemampuan seoptimal mungkin secara wajar dan bukan hanya didasarkan pada harga terendah. Untuk Pengadaan Barang dan Jasa strategis yang memiliki nilai yang signifikan dapat dilakukan pendekatan *Total Cost of Ownership* (TCO);

1. Procuring goods and services of the right quality, quantity, timing, cost, location, and provider;
2. Supporting the creation of added value in SOEs;
3. Improving efficiency;
4. Simplifying and accelerating the decision-making process;
5. Enhancing independence, responsibility, and professionalism;
6. Realizing procurement that delivers value for money in a flexible and innovative yet competitive, transparent, and accountable manner, founded on good procurement ethics;
7. Increasing the use of domestic production;
8. Enhancing the role of national business entities; and
9. Increasing synergy between SOEs, subsidiaries, and/ or affiliated SOE companies.

In its implementation, the Company's goods and services procurement principles are as follows:

a. Efficient, meaning that procurement must strive to obtain the most optimal and best results in a short time by using available funds and capabilities as optimally and reasonably as possible, and not based solely on the lowest price. For strategic goods and services procurement of significant value, a Total Cost of Ownership (TCO) approach may be applied;

b. Efektif, bahwa Pengadaan Barang dan Jasa harus sesuai dengan kebutuhan yang telah ditetapkan dan memberikan manfaat yang sebesar-besarnya sesuai dengan sasaran yang ditetapkan;
c. Kompetitif, bahwa Pengadaan Barang dan Jasa harus terbuka bagi Penyedia Barang dan Jasa yang memenuhi persyaratan dan dilakukan melalui persaingan yang sehat di antara Penyedia Barang dan Jasa yang setara, dan memenuhi syarat/kriteria tertentu berdasarkan ketentuan dan prosedur yang jelas dan transparan;
d. Transparan, bahwa berarti semua ketentuan dan informasi mengenai Pengadaan Barang dan Jasa, termasuk syarat teknis, administrasi pengadaan, tata cara evaluasi, hasil evaluasi dan penetapan Penyedia Barang dan Jasa, sifatnya terbuka bagi peserta Penyedia Barang dan Jasa yang berminat;
e. Adil dan wajar, bahwa Perusahaan wajib memberikan perlakuan yang sama (*equal treatment*) bagi semua Penyedia Barang dan Jasa yang memenuhi syarat;
f. Terbuka, bahwa pengadaan Barang dan Jasa dapat diikuti oleh semua Penyedia Barang dan Jasa yang memenuhi persyaratan; dan

b. Effective, meaning that procurement must be in accordance with established requirements and deliver maximum benefits in accordance with the established objectives;
c. Competitive, meaning that procurement must be open to goods and services providers meeting the requirements and conducted through fair competition among equal goods and services providers that meet certain requirements/criteria based on clear and transparent provisions and procedures;
d. Transparent, meaning that all provisions and information regarding procurement, including technical requirements, procurement administration, evaluation procedures, evaluation results, and the determination of goods and services providers, are open to interested goods and services providers;
e. Fair and Reasonable, meaning that the Company is required to provide equal treatment to all goods and services providers that meet the requirements;
f. Open, meaning that procurement may be participated in by all goods and services providers meeting the requirements; and



g. Akuntabel, bahwa pengadaan Barang dan Jasa harus mencapai sasaran dan dapat dipertanggungjawabkan sehingga terhindar dari potensi penyalahgunaan dan penyimpangan.

g. Accountable, meaning that procurement must achieve its objectives and be accountable, thereby avoiding the potential for misuse and deviation.

KEBIJAKAN PEMENUHAN HAK-HAK KREDITUR

Dalam menjalankan operasional, Perseroan senantiasa memenuhi hak-hak kreditur dalam hal menerima pembayaran, akses informasi, hingga jaminan pelunasan atas segala macam bentuk perjanjian pinjaman atau pembiayaan kreditur. Hingga 31 Desember 2025, Perseroan belum memiliki kebijakan mengenai pemenuhan hak-hak kreditur. Dengan demikian, informasi tersebut tidak disajikan dalam laporan ini.

POLICY ON THE FULFILLMENT OF CREDITORS' RIGHTS

In conducting its operations, the Company consistently fulfills creditors' rights in terms of receiving payments, access to information, and repayment guarantees for all forms of loan or financing agreements. As of December 31, 2025, the Company did not have a policy regarding the fulfillment of creditors' rights. Therefore, the information is not presented in this report.

KEBIJAKAN *INSIDER TRADING*

Perseroan bukan merupakan Perusahaan Terbuka, atau terdaftar dalam bursa efek manapun. Sehingga tidak terdapat informasi mengenai perdagangan saham yang dilakukan oleh orang dalam/*insider trading*.

Namun, Perseroan telah menetapkan kebijakan mengenai *insider trading* yang di atur dalam Keputusan Bersama Dewan Komisaris dan Direksi PT ASABRI (Persero) Nomor KEP-58/HK.01.01/UTM.E/VI/2024; Nomor KEP/005/KOM/AS/VI/2024 tanggal 28 Juni 2024 tentang Kebijakan Investasi PT ASABRI (Persero).

INSIDER TRADING POLICY

The Company is not a public company and is not listed on any stock exchange. Accordingly, there is no information on share trading conducted by insiders/insider trading.

However, the Company has established an insider trading policy as regulated in the Joint Decree of the Board of Commissioners and the Board of Directors of PT ASABRI (Persero) Number KEP-58/HK.01.01/UTM.E/VI/2024; Number KEP/005/KOM/AS/VI/2024 dated June 28, 2024, concerning the Investment Policy of PT ASABRI (Persero).

KEBIJAKAN PEMBERIAN KOMPENSASI JANGKA PANJANG BERBASIS KINERJA KEPADA MANAJEMEN ATAU KARYAWAN

Hingga 31 Desember 2025, tidak terdapat program pemberian kompensasi jangka panjang berbasis kinerja kepada manajemen atau pun karyawan Perseroan. Sehingga informasi tersebut tidak disajikan dalam laporan ini.

POLICY ON LONG-TERM PERFORMANCE-BASED COMPENSATION FOR MANAGEMENT OR EMPLOYEES

As of December 31, 2025, there were no programs for providing long-term performance-based compensation to the Company's management or employees. Therefore, the information is not presented in this report.

KEBIJAKAN PEMBERIAN DANA UNTUK KEGIATAN POLITIK

Hingga 31 Desember 2025, tidak terdapat aktivitas pemberian dana yang dilakukan untuk kegiatan politik. Dalam hal ini, Perseroan tidak memiliki kepentingan dalam aktivitas politik.

POLICY ON FUNDING FOR POLITICAL ACTIVITIES

As of December 31, 2025, there have been no funding activities conducted for political purposes. In this regard, the Company has no interest in political activities.

PRAKTIK *BAD CORPORATE GOVERNANCE*

Perseroan senantiasa mengimplementasikan praktik tata kelola berdasarkan prinsip *best practices* GCG. Perseroan berkomitmen untuk tidak melakukan segala tindakan yang berkaitan dengan praktik tata kelola perusahaan yang buruk/ *bad corporate governance* sebagai berikut:

Tabel Praktik *Bad Corporate Governance*

BAD CORPORATE GOVERNANCE PRACTICES

The Company consistently implements governance practices based on GCG best practice principles. The Company is committed to refraining from any actions related to bad corporate governance practices, as follows:

Bad Corporate Governance Practices Table

No.	Uraian *Description*	Praktik *Practice*
1	Adanya laporan sebagai Perusahaan yang mencemari lingkungan Reports as a Company that pollutes the environment	Tidak ada None
2	Perkara penting yang sedang dihadapi Perseroan, entitas anak, atau pun Dewan Komisaris dan Direksi Significant cases currently being faced by the Company, its subsidiaries, or the Board of Commissioners and Board of Directors	Tidak ada None
3	Ketidakpatuhan dalam pemenuhan kewajiban perpajakan Non-compliance in fulfilling tax obligations	Tidak ada None
4	Ketidaksesuaian penyajian Laporan Tahunan dan Laporan Keuangan dengan regulasi yang berlaku Inconsistency in the presentation of the Annual Report and Financial Statements with applicable regulations	Tidak ada None
5	Kasus terkait buruh dan karyawan Cases related to labor and employees	Tidak ada None
6	Tidak terdapat pengungkapan segmen operasi pada Perusahaan Absence of operating segment disclosure in the Company	Tidak ada None
7	Ketidaksesuaian antara Laporan Tahunan cetak dengan digital Inconsistency between the printed and digital Annual Reports	Tidak ada None

PENERAPAN ATAS PEDOMAN TATA KELOLA PERUSAHAAN TERBUKA

Hingga 31 Desember 2025, PT ASABRI (Persero) bukan merupakan Perusahaan terbuka, dan tidak mencatatkan sahamnya pada bursa efek mana pun. Dengan demikian, Perseroan belum menerapkan atas Pedoman Tata Kelola Perusahaan Terbuka. Namun, dalam implementasinya, Perseroan telah patuh dan mengikuti ketentuan atas regulasi yang berlaku.

IMPLEMENTATION OF THE PUBLIC COMPANY CORPORATE GOVERNANCE GUIDELINES

As of December 31, 2025, PT ASABRI (Persero) is not a public company and does not list its shares on any stock exchange. Accordingly, the Company has not yet implemented the Public Company Corporate Governance Guidelines. Nevertheless, in its implementation, the Company has complied with and adhered to the applicable regulatory provisions.

07

Tanggung Jawab Sosial dan Lingkungan

Corporate Social and Environmental Responsibility

PT ASABRI (Persero) meyakini bahwa keberhasilan perusahaan sejalan dengan kontribusi nyata dalam meningkatkan kesejahteraan masyarakat dan menjaga kelestarian lingkungan.

PT ASABRI (Persero) believes that the Company's success goes hand in hand with making a real contribution to improving community welfare and preserving the environment.




SMP 19 KUPANG
SMP 19 KUPANG
SMP 19 KUPANG

PT ASABRI (Persero) berkomitmen menjalankan Program Tanggung Jawab Sosial dan Lingkungan (TJSL) yang selaras dengan bisnis inti perusahaan serta mampu menciptakan nilai tambah bagi para pemangku kepentingan. Komitmen tersebut diwujudkan melalui pelaksanaan berbagai program TJSL yang mencakup kegiatan *Community Involvement and Development* (CID) maupun program non-CID, yang dirancang untuk memberikan manfaat bagi Peserta ASABRI serta masyarakat secara luas.

PT ASABRI (Persero) is committed to implementing its Social and Environmental Responsibility (TJSL/CSR) program, which aligns with the company's core business and is capable of creating added value for its stakeholders. The commitment is realized through the implementation of various CSR programs, covers both Community Involvement and Development (CID) activities and non-CID programs, which are designed to benefit ASABRI participants as well as the wider community.

Pelaksanaan program TJSL Perseroan mengedepankan aspek ekonomi, sosial, lingkungan, dan hukum serta tata kelola. Program TJSL dirancang dan dilaksanakan secara terintegrasi, terarah, serta terukur dampaknya, dengan tetap memperhatikan prinsip akuntabilitas, kepatuhan terhadap regulasi, dan keselarasan dengan tujuan pembangunan berkelanjutan. Melalui upaya ini, Perseroan dapat memastikan bahwa setiap program yang dijalankan menciptakan nilai positif yang berkelanjutan bagi pemangku kepentingan.

The implementation of the Company's CSR programs prioritizes economic, social, environmental, legal, and governance aspects. The CSR program is designed and implemented in an integrated, targeted manner, with measurable impacts, whilst observing the principles of accountability, regulatory compliance, and alignment with sustainable development goals. Through these efforts, the Company ensures that every program it undertakes creates sustainable positive value for its stakeholders.

Sebagai perusahaan BUMN, implementasi program TJSL yang dijalankan oleh Perseroan mengacu pada Peraturan Menteri BUMN Nomor PER-1/MBU/03/2023 tentang Penugasan Khusus dan Program Tanggung Jawab Sosial dan Lingkungan Badan Usaha Milik Negara, disebutkan bahwa Program TJSL BUMN bertujuan untuk:

1. Memberikan kemanfaatan bagi pembangunan ekonomi, pembangunan sosial, pembangunan lingkungan serta pembangunan hukum dan tata kelola bagi Perusahaan.
2. Berkontribusi pada penciptaan nilai tambah bagi Perusahaan dengan prinsip yang terintegrasi, terarah, dan terukur dampaknya serta akuntabel.
3. Membina usaha mikro dan usaha kecil agar lebih tangguh dan mandiri serta masyarakat sekitar Perusahaan.

As a state-owned enterprise (BUMN), the implementation of the Company's CSR refers to the Regulation of the Minister of State-Owned Enterprises Number PER-1/MBU/03/2023 concerning Special Assignments and the Social and Environmental Responsibility Program of State-Owned Enterprises. It is stated that the objectives of the SOE's CSR Program are to:

1. Provide benefits for economic development, social development, environmental development, as well as legal and governance development for the Company.
2. Contribute to the creation of added value for the Company through principles that are integrated, targeted, measurable in impact, and accountable.
3. Foster micro and small enterprises to become more resilient and independent, as well as support communities surrounding the Company.

DASAR PENERAPAN TJSL

1. Undang-Undang Republik Indonesia Nomor 40 Tahun 2007 tentang Perseroan Terbatas sebagaimana telah diubah dengan Undang-Undang Republik Indonesia Nomor 11 Tahun 2020 tentang Cipta Kerja;
2. Peraturan Pemerintah Republik Indonesia Nomor 47 Tahun 2012 tentang Tanggung Jawab Sosial dan Lingkungan Perseroan Terbatas;
3. Peraturan Menteri BUMN Nomor PER-1/MBU/03/2023 tentang Penugasan Khusus dan Program Tanggung Jawab Sosial dan Lingkungan Badan Usaha Milik Negara;
4. Surat Menteri BUMN Nomor S-721/MBU/11/2022 tanggal 10 November 2022 hal Kerja Sama Program Pendanaan Usaha Mikro dan Usaha Kecil ("Kerja Sama PUMK");
5. Peraturan Direksi PT ASABRI (Persero) Nomor PER-20/HK.01.02/UTM.B/XII/2025 tanggal 24 Desember 2025 tentang Perubahan Atas Peraturan Direksi PT ASABRI (Persero) Nomor PER-07/HK.01.02/UTM.B/VI/2023 Tentang Program Tanggung Jawab Sosial dan Lingkungan PT ASABRI (Persero);
6. Peraturan Direksi PT ASABRI (Persero) Nomor PER-9/HK.01.02UTM.J/VIII/2025 tanggal 1 Agustus 2025 tentang Organisasi dan Tata Kerja PT ASABRI (Persero);
7. Surat Edaran Direksi PT ASABRI (Persero) Nomor SE-10/HK.01.04/UTM.B/VI/2025 tanggal 4 Juni 2025 tentang Pelaksanaan Tanggung Jawab Sosial dan Lingkungan Tahun 2025;
8. Risalah Rapat Pembahasan Rencana Kerja dan Anggaran Program Tanggung Jawab Sosial dan Lingkungan Tahun 2025 Nomor RIS-06/DSI. MBU.B/12/2024 tanggal 12 Desember 2024;
9. Rencana Kerja dan Anggaran Perusahaan PT ASABRI (Persero) Tahun 2025;
10. Rencana Kerja dan Anggaran Program TJSL PT ASABRI (Persero) Tahun 2025.

PILAR TJSL

Setiap Program TJSL BUMN dilaksanakan berdasarkan Tujuan Pembangunan Berkelanjutan (TPB)/*Sustainable Development Goals* (SDGs) yang mengacu pada 4 (empat) Pilar Utama, yaitu:

BASIS FOR CSR IMPLEMENTATION

1. Law of the Republic of Indonesia Number 40 of 2007 on Limited Liability Companies as amended by Law of the Republic of Indonesia Number 11 of 2020 concerning Job Creation;
2. Republic of Indonesia's Government Regulation Number 47 of 2012 concerning Social and Environmental Responsibility of Limited Liability Companies;
3. Regulation of the Minister of SOE Number PER-1/MBU/03/2023 concerning Special Assignments and Social and Environmental Responsibility Programs of State-Owned Enterprises;
4. Letter of the Minister of SOEs Number S-721/MBU/11/2022 on November 10, 2022, regarding Cooperation in Micro and Small Enterprises Funding Programs ("PUMK Cooperation");
5. Regulation of the Board of Directors of PT ASABRI (Persero) Number PER-20 HK.01.02/UTM.B/XII/2025 dated December 24, 2025, concerning Amendments to the Regulation of the Board of Directors of PT ASABRI (Persero) Number PER-07/HK.01.02/UTM.B/VI/2023 concerning the Social and Environmental Responsibility Program of PT ASABRI (Persero);
6. The Board of Directors Regulation of PT ASABRI (Persero) Number PER-9/HK.01.01/02UTM.J/VIII/2025 dated August 1, 2025, concerning Organization and Work Procedures of PT ASABRI (Persero);
7. Circular Letter of the Board of Directors of PT ASABRI (Persero) Number SE-10/HK.01.04/ UTM.B/VI/2025 dated June 4, 2025 concerning the Implementation of Social and Environmental Responsibility Programs in 2024;
8. Minutes of Meeting to Discuss the Work Plan and Budget of the Social and Environmental Responsibility Program for 2025 Number RIS-06/DSI. MBU.B/12/2024 dated December 12, 2024;
9. Company Work Plan and Budget of PT ASABRI (Persero) for 2025;
10. CSR Program Work Plan and Budget of PT ASABRI (Persero) for 2025.

CSR PILLARS

Each SOE's CSR Program is implemented based on Sustainable Development Goals (SDGs), which refer to 4 (four) Main Pillars as follows:



STRUKTUR PENGELOLA TJSL

Merujuk pada Peraturan Direksi PT ASABRI (Persero) Nomor PER-9/HK.01.02/UTM.J/VIII/2025 tanggal 1 Agustus 2025 tentang Organisasi dan Tata Kerja PT ASABRI (Persero), program TJSL dikelola oleh unit kerja Sekretariat Perusahaan melalui Bidang TJSL. Sekretariat Perusahaan tergabung dalam Direktorat Utama, sehingga berada di bawah pengawasan Direktur Utama. Dalam pelaksanaan hariannya, Direktur SDM dan Hukum bertindak sebagai Pembina Harian TJSL, berdasarkan Surat Kuasa Direktur Utama kepada Direktur SDM dan Hukum Nomor SK/MB.01/64-AS/VIII/2021 tanggal 31 Agustus 2021.

Perusahaan juga membentuk Komite TJSL untuk mendukung kinerja Direksi dalam memastikan efektivitas sistem perencanaan, pelaksanaan, pengawasan, *monitoring*, dan evaluasi penyelenggaraan TJSL Perusahaan, sekaligus sebagai bentuk dari upaya Perusahaan dalam melaksanakan prinsip-prinsip Tata Kelola Perusahaan yang Baik (*Good Corporate Governance*).

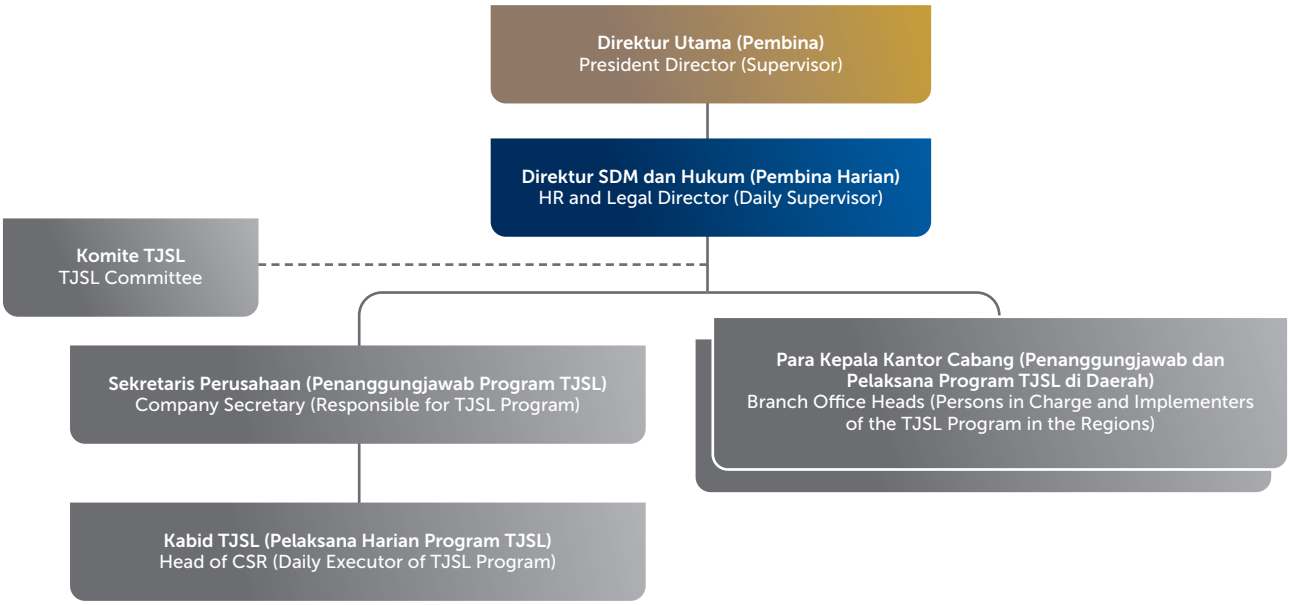
CSR MANAGEMENT STRUCTURE

With reference to PT ASABRI (Persero) Board of Directors Regulation No. PER-9/HK.01.02/UTM.J/VIII/2025 on August 1, 2025, concerning the Organization and Work Procedures of PT ASABRI (Persero), the CSR program is managed by the Corporate Secretariat through the CSR Section. The Corporate Secretariat is part of the President Directorate, thus, it is under the supervision of the President Director. In its daily implementation, the Director of HR and Legal Affairs acts as the daily Supervisor of CSR, pursuant to the President Director's Letter of Authorisation to the Director of HR and Legal Affairs No. SK/MB.01/64-AS/VIII/2021 on August 31, 2021.

The Company has also established a CSR Committee to support the Board of Directors in ensuring the effectiveness of the systems for planning, implementation, supervision, monitoring, and evaluation of the Company's CSR activities, whilst also serving as part of the Company's efforts to implement the principles of Good Corporate Governance.

Adapun susunan Struktur Organisasi Pengelola Program TJSL PT ASABRI (Persero) sebagai berikut:

The composition of PT ASABRI (Persero) CSR Program Management Organization Structure is as follows:



KINERJA PROGRAM TJSL 2025

Pada tahun 2025 Perusahaan telah melaksanakan program TJSL sebagai berikut:

2025 CSR PROGRAM PERFORMANCE

In 2025, the Company implemented the following CSR programmes:

No.	TPB *SDGS*	RKA Tahun 2025 (Rp Juta) *2025 RKA (RP Million)*	Realisasi Tahun 2025 (Rp Juta) *Realization of 2025*	Persentase Capaian *Achievement Percentage*	
				Realisasi RKA Tahunan (%) *Realization of Annual RKA (%)*	Realisasi RKA Triwulanan (%) *Realization of Quaterly RKA (%)*
A	**Pilar Sosial** **Social Pillar**				
1	TPB 1 SDG 1				
2	TPB 3 SDG 3				
3	TPB 4 SDG 4				
B	**Pilar Ekonomi** **Economic Pillar**				
1	TPB 8 SDG 8				
C	**Pilar Lingkungan** **Enviromental Pillar**				
1	TPB 11 SDG 11				
2	TPB 12 SDG 12				
3	TPB 15 SDG 15				

No.	TPB *SDGS*	RKA Tahun 2025 (Rp Juta) *2025 RKA (RP Million)*	Realisasi Tahun 2025 (Rp Juta) *Realization of 2025*	Persentase Capaian *Achievement Percentage*	
				Realisasi RKA Tahunan (%) *Realization of Annual RKA (%)*	Realisasi RKA Triwulanan (%) *Realization of Quaterly RKA (%)*
D	**Pilar Hukum dan Tata Kelola** Pillar of Law and Governance				
1	TPB 16 SDG 16				
Jumlah Total					

Pilar Sosial Social Pillar

Pilar Ekonomi Economic Pillar

Pilar Lingkungan Environmental Pillar

Pilar Hukum dan Tata Kelola Legal and Governance Pillar

Program Unggulan TJSL

CSR Flagship Program

No.	Program Unggulan *Flagship Program*	RKA Tahun 2025 (Rp) *2025 Work Plan and Budget (Rp)*	Realisasi s.d Triwulan IV Tahun 2025 (Rp) *Realization as of the Fourth Quarter of 2025 (Rp)*	Nilai Manfaat bagi Perusahaan *Benefit Value for the Company*
1.	Program Pengelolaan Sampah dan Daur Ulang. Program ini merupakan kegiatan penyuluhan mengenai pengelolaan sampah dan daur ulang yang diberikan pada khususnya kepada Peserta ASABRI dan masyarakat pada umumnya. Program pengelolaan sampah dan daur ulang – Pengelolaan Integratif Limbah di Lingkungan Peserta (PILAH) telah direalisasikan pada 4 September 2025 di Sesko TNI dan Dislitbang TNI AU Kota Bandung. Waste Management and Recycling Program. This program provides outreach activities focusing on waste management and recycling, specifically for ASABRI participants and the general public. The waste management and recycling program – Integrated Waste Management in the Participants' Environment (PILAH) was realized on September 4, 2025, at the Indonesian National Armed Forces Staff and Command College (Sesko TNI) and the Indonesian National Armed Forces Air Force Research and Development Service (Dislitbang TNI AU) in Bandung.			Meningkatkan citra positif erusahaan sebagai BUMN yang berkomitmen terhadap pelestarian lingkungan melalui pengelolaan sampah berkelanjutan. Program ini juga memperkuat reputasi ASABRI sebagai entitas yang mendukung ekonomi sirkular serta berkontribusi pada pencapaian Tujuan Pembangunan Berkelanjutan. Enhance the company's positive image as a state-owned enterprise committed to environmental preservation through sustainable waste management. This program also strengthens ASABRI's reputation as an entity supporting a circular economy and contributing to the achievement of the Sustainable Development Goals.
2.	SEGARA – Aksi ASABRI Lestarikan dan Jaga Terumbu Karang. Program ini merupakan kegiatan pelestarian ekosistem lautan yang dilakukan dalam bentuk pelestarian terumbu karang untuk masa depan yang lebih baik. Program SEGARA telah direalisasikan pada 28 Agustus 2025 di Pantai Labuan Amuk, Karangasem Bali yang berkolaborasi dengan Pangkalan TNI AL Denpasar. SEGARA – ASABRI Action to Preserve and Protect Coral Reefs. This program focuses on conserving marine ecosystems through the preservation of coral reefs for a better future. The SEGARA program was implemented on August 28, 2025, at Labuan Amuk Beach, Karangasem, Bali, in collaboration with the Denpasar Indonesian Navy Base.			Peningkatan citra positif perusahaan, penguatan komitmen terhadap keberlanjutan lingkungan, serta dukungan terhadap pencapaian tujuan SDGs. Enhance the company's positive image, strengthening its commitment to environmental sustainability, and supporting the achievement of the SDGs.

Realisasi Program Non PUMK dan PUMK

Realized Non-PUMK and PUMK Programs

Sementara itu, realisasi Program TJSL Non-PUMK yang dilaksanakan di luar unit CID, yaitu oleh Divisi Strategi SDM, juga berasal dari anggaran yang diperhitungkan sebagai biaya perusahaan dalam RKA Tahun 2024.

Meanwhile, the realization of the Non-PUMK CSR Program carried out outside the CID unit, namely by the Human Resource Strategy Division, is also funded from the Company's 2024 budget.

Berdasarkan Surat Menteri BUMN Nomor S-721/MBU/11/2022 tanggal 10 November 2022 hal Kerja Sama Program Pendanaan Usaha Mikro dan Usaha Kecil ("Kerja Sama PUMK") yang ditindaklanjuti dengan Perjanjian Kerja Sama antara PT Bank Rakyat Indonesia (Persero) Tbk, dengan PT ASABRI (Persero) Nomor B 50/MBD/12/2022; Nomor SPKS/MB.01/231-AS/XII/2022 tanggal 21 Desember 2022 tentang Pelaksanaan Program Pendanaan Usaha Mikro dan Usaha Kecil, penyaluran dana Program PUMK dilaksanakan melalui kolaborasi dengan PT Bank Rakyat Indonesia (Persero) Tbk, sejak tahun 2022 sampai dengan triwulan IV 2025 sebesar . Dari total penyaluran dana PUMK melalui kolaborasi BRI sampai 31 Desember 2025.

Based on the Letter from the Minister of SOE Number S-721/MBU/11/2022 dated November 10, 2022, regarding the Cooperation of the Micro and Small Business Funding Program ("PUMK Cooperation"), followed up with a Cooperation Agreement between PT Bank Rakyat Indonesia (Persero) Tbk and PT ASABRI (Persero) Number B 50/MBD/12/2022; Number SPKS/MB.01/231-AS/XII/2022 dated December 21, 2022, concerning the Implementation of the Micro and Small Business Funding Program, the distribution of PUMK Program funds was carried out through collaboration with PT Bank Rakyat Indonesia (Persero) Tbk, from 2022 to the fourth quarter of 2025 amounting to Of the total distribution of PUMK funds through BRI collaboration until December 31, 2025.

Per 31 Desember, Perusahaan memiliki *outstanding* 518 Mitra Binaan PUMK yang berasal dari penyaluran *existing* yang disalurkan secara mandiri. Di samping itu, terdapat juga Mitra Binaan dari penyaluran BRI sebanyak 601 Mitra Binaan. Sehingga total Mitra Binaan sebanyak 1.119 Mitra Binaan.

As of December 31, the Company had 518 outstanding Fostered Partners under the Micro and Small Enterprise Funding Program, originating from existing disbursements disbursed independently. Additionally, there were also 601 Fostered Partners under BRI's disbursement program, bringing the total number of Fostered Partners to 1,119.

Sebagai bagian dari program TJSL dalam pengembangan usaha Mitra Binaan, Perusahaan melakukan *monitoring* dan evaluasi untuk mengukur efektivitas usaha Mitra Binaan yang mendapat pinjaman Program Pendanaan UMK dan melakukan upaya-upaya perbaikan terhadap Mitra Binaan yang memiliki kendala dalam pengembalian pinjaman.

As part of the CSR program to develop Fostered Partners' businesses, the Company conducts monitoring and evaluation to measure the effectiveness of Fostered Partners receiving loans under the MSE Funding Program and to implement remedial measures for Fostered Partners experiencing loan repayment challenges.

TANGGUNG JAWAB SOSIAL BIDANG LINGKUNGAN HIDUP

Kebijakan

Sebagai bentuk nyata terhadap pelestarian lingkungan, PT ASABRI (Persero) mengimplementasikan beberapa kebijakan, salah satunya dengan menerbitkan Peraturan Direksi PT ASABRI (Persero) Nomor PER-12/ HK.01.02/UTM.L/VIII/2023 tanggal 11 Agustus 2023 tentang Efisiensi penggunaan listrik dan air di PT ASABRI (Persero) dan bekerjasama dengan Pihak Ketiga dalam pelaksanaan Pemeliharaan dan Perawatan Rutin Mesin Pompa Air Bersih, *Ground Water Tank*, Bak Penampungan Air Bersih (*Torn*), dan Mesin Pompa Limbah (STP). Upaya ini dilakukan secara berkesinambungan sebagai upaya untuk menciptakan nilai tambah serta memberikan dampak positif bagi lingkungan internal PT ASABRI (Persero) maupun masyarakat di sekitar kantor dan wilayah operasional Perseroan.

Kegiatan

Kegiatan Tanggung Jawab Sosial ini berfokus pada efisiensi dan efektivitas penggunaan sumber daya khususnya air dan listrik serta penggunaan kertas. Karyawan dianjurkan untuk meminimalisir penggunaan energi dan kertas sebagai bentuk kepedulian terhadap kelestarian alam.

Hal ini diharapkan mampu meningkatkan kesadaran karyawan terhadap lingkungan di sekitarnya yang kemudian dapat menerapkan hal tersebut di lingkungan lain yang lebih luas dan juga dapat memberikan pemahaman kepada karyawan lainnya akan pentingnya efektivitas dan efisiensi dalam pemanfaatan sumber daya.

Kegiatan-kegiatan yang dilakukan di antaranya sebagai berikut:

1. Penghematan Energi
   a. Sistem Tata Udara
      - Penggunaan *air conditioner* berteknologi inverter yang lebih hemat energi;
      - Penggunaan *refrigerant* berjenis hidrokarbon;
      - Mematikan *air conditioner* jika ruangan sudah tidak digunakan untuk beraktivitas;
      - Mengatur penggunaan *air conditioner* sentral sesuai dengan jam operasional kantor;

SOCIAL RESPONSIBILITY IN THE ENVIRONMENTAL SECTOR

Policies

As a concrete form of environmental preservation, PT ASABRI (Persero) has implemented several policies, one of which is the issuance of the Board of Directors Regulation of PT ASABRI (Persero) Number PER-12/HK.01.02/UTM.L/VIII/2023 dated August 11, 2023, concerning the Efficient Use of Electricity and Water at PT ASABRI (Persero). The company has also collaborated with third parties for the Maintenance and Routine Servicing of Clean Water Pump Machines, Ground Water Tanks, Clean Water Storage Tanks (Torns), and Wastewater Pump Machines in Sewage Treatment Plant (STP). These efforts are carried out continuously as a part of our effort to create added value and a positive impact on both the internal environment of PT ASABRI (Persero) and the communities surrounding the Company's offices and operational areas.

Activities

This Social Responsibility activity focuses on the efficiency and effectiveness of the use of resources, particularly water and electricity, and the use of paper. Employees are encouraged to minimize energy and paper usage as a form of concern for nature conservation.

It is hoped that this will be able to increase employees' awareness of their surrounding environment, which can then be applied in a wider range of other environments, and also provide understanding to other employees about the importance of effectiveness and efficiency in resource utilization.

The activities carried out include the following:

1. Energy Savings
   a. Air Conditioning System
      - Use of inverter technology air conditioners, which are more energy efficient;
      - Use of hydrocarbon-type refrigerant;
      - Turning off the air conditioner if the room is no longer used for activities;
      - Controlling the use of central air conditioning according to office operating hours;

- Menempatkan unit kompresor AC pada lokasi yang tidak terkena langsung sinar matahari, mengatur suhu dan kelembaban relatif sesuai Standar Nasional Indonesia (SNI) dan mengatur waktu pengoperasian AC Central;
- Memastikan tidak adanya udara luar yang masuk ke dalam ruangan ber-*air conditioner* yang mengakibatkan efek pendinginan menjadi berkurang;
- Melakukan perawatan *air conditioner* secara berkala;
- Melakukan penanaman pohon dan/ atau tanaman yang dapat membantu mengurangi peningkatan suhu udara di sekitar gedung.

b. Sistem Pencahayaan
- Penggunaan jenis lampu/penerangan yang hemat energi;
- Mengurangi penggunaan jenis lampu hias (*decorative lighting*);
- Mengatur penempatan dan penggunaan saklar sehingga sesuai dengan pemanfaatan pencahayaan di ruangan;
- Menggunakan saklar otomatis dengan menggunakan pengatur waktu (*timer*) dan/atau sensor cahaya (*photocell*) untuk penerangan di luar gedung;
- Mematikan lampu ruangan di bangunan gedung jika tidak dipergunakan;
- Memanfaatkan cahaya matahari pada siang hari dengan membuka tirai jendela secukupnya sehingga tingkat cahaya memadai untuk melakukan kegiatan atau pekerjaan;
- Menggunakan jenis kaca yang dapat mengurangi panas matahari yang masuk ke dalam ruangan namun tidak mengurangi pencahayaan alami.

c. Pemanfaatan air
- Pembatasan penggunaan air untuk utilitas di luar operasional gedung;
- Pemanfaatan penggunaan bak penampungan air yang menggunakan pelampung air;
- Mematikan pompa air bila tidak digunakan, terutama di luar jam kerja atau hari libur;

- Placing the AC compressor unit in a location that is not directly exposed to sunlight, regulating the temperature and relative humidity according to National Standards (SNI), and controlling the operating time of the Central AC;
- Ensure that no external air enters the air-conditioned room, resulting in the reduction of the cooling effect;
- Conducting regular air conditioner maintenance;
- Planting trees and/or plants that could help reduce the increased air temperature around the building;

b. Lighting System
- Use of energy-saving types of lamps/lighting;
- Reducing the use of decorative lighting;
- Arranging the placement and use of switches so that they match the usage of lighting in the room;
- Using automatic switches with timers and/ or light sensors (photocells) for lighting outside the building;
- Turning off room lights in Buildings if not used;
- Utilizing sunlight during the day by opening the window curtains sufficiently so that the light level is adequate for carrying out activities or work;
- Using the type of glass that can reduce solar heat entering the room, but does not reduce natural lighting.

c. Water Utilization
- Restricting water use for utilities outside building operations;
- Utilizing the use of water storage tanks that use water floats;
- Turning off water pumps when they are not used, especially outside business hours or holidays;

- Penghematan air dilakukan dengan mematikan keran air yang tidak perlu setelah selesai dipergunakan dan memberikan dukungan air mineral pada kegiatan rapat baik internal maupun eksternal dalam bentuk sajian gelas dan *pitcher* (non kemasan).

d. Pemanfaatan Peralatan Pendukung Gedung
   - Mengatur waktu pengoperasian *lift* saat hari kerja dan libur;
   - Mengatur penggunaan peralatan elektronik pendukung kerja dengan penggunaan *power saving* dan mematikan jika sudah tidak digunakan;
   - Menyalakan peralatan *water heater* dan dispenser beberapa menit sebelum digunakan dan mematikan peralatan tersebut setelah selesai digunakan;
   - Meningkatkan faktor daya jaringan Tenaga Listrik dengan memasang kapasitor bank;
   - Menghindari penggunaan peralatan yang menggunakan daya listrik besar untuk kepentingan pribadi;

e. Penghematan dan pembatasan penggunaan sarana/peralatan/ perlengkapan yang menggunakan energi listrik dilakukan dengan pembatasan penggunaan sarana/peralatan/ perlengkapan yang menggunakan energi listrik yang bukan untuk menunjang kegiatan kantor.

   Penghematan dan pembatasan energi pada hari/ jam libur ataupun jam lembur, salah satunya dengan pemanfaatan *co-working space* di lantai 1 (satu) Gedung Kantor Pusat.

2. Penghematan Kertas
   a. Penghematan dengan menggunakan kertas standar 80 gsm;
   b. Optimalisasi penyusunan dan pendistribusian dokumen internal berbasis digital.
      Komitmen Perusahaan dalam menjaga pelestarian lingkungan membawa hasil positif yang dibuktikan dengan tidak terdapatnya pengaduan lingkungan hidup sepanjang tahun 2025.

Biaya Lingkungan Hidup

Pada tahun 2025, Perusahaan telah mengeluarkan biaya untuk mendukung kegiatan Tanggung Jawab Sosial dan menjaga kelestarian lingkungan periode Tahun Anggaran 2025 adalah sebagai berikut:

- Saving water by turning off unnecessary water taps after their use and providing mineral water, both at internal and external meeting activities, in the form of glasses and pitchers (non-packaged).

d. Utilization of Structure Supporting Equipment
   - Setting lift operating times on weekdays and holidays;
   - Controlling the use of work-supporting electronic equipment by using power-saving features and turning it off when it is not used;
   - Turning on the water heater and dispenser equipment a few minutes before its use and turning off the equipment after its use;
   - Increasing the power factor of the Electric Power network by installing a bank capacitor;
   - Avoiding the use of equipment that utilizes large amounts of electrical power for personal purposes;

e. Energy savings and limitations on the use of facilities/equipment/supplies that consume electricity are achieved by limiting the use of facilities/equipment/supplies that are not required to facilitate office activities.

   Energy savings and limitations on holidays/break hours or overtime hours, one of which is utilizing co-working space on Floor 1 (one) of the Head Office Building.

2. Paper Savings
   a. Saving by using standard 80 gsm paper;
   b. Optimizing the preparation and distribution of digital-based internal documents.
      The Company's commitment to preserving the environment has achieved positive results, as proven by the absence of any environmental complaints throughout 2025.

Environmental Cost

In 2025, the Company incurred the following costs to support Corporate Social Responsibility activities and environmental conservation during the 2025 Fiscal Year:

Kegiatan *Activity*	Biaya 2025 (Rp) *2025 Cost (Rp)*
Beban Penanganan Limbah **Waste Treatment Fee**	
Pemeliharaan Mesin Limbah Waste Treatment Retributions	
Retribusi Penanganan Sampah Waste Treatment Restributions	
Penggunaan Kertas **Paper Usage**	
Kertas TW I Q I Papers	
Kertas TW II Q II Papers	
Kertas TW III Q III Papers	
Kertas TW IV Q IV Papers	

TANGGUNG JAWAB SOSIAL TERHADAP PESERTA

Kebijakan

ASABRI menempatkan kepuasan dan kepercayaan Peserta sebagai prioritas utama dalam menjalankan kegiatan usaha. ASABRI meyakini bahwa dukungan dan loyalitas Peserta merupakan faktor penting dalam menjaga pertumbuhan bisnis yang berkelanjutan di tengah persaingan usaha yang semakin dinamis dan kompetitif. Atas dasar itu, ASABRI berupaya untuk menjaga komitmennya dengan memberikan layanan yang baik kepada Peserta.

Dalam mewujudkan pelaksanaan tanggung jawab sosial, ASABRI melakukan berbagai kebijakan terkait tanggung jawab Perusahaan kepada Peserta dengan mengacu *Code of Conduct* tentang hubungan dengan Peserta. Agar pemberian layanan kepada seluruh Peserta dapat dilakukan secara optimal, maka ASABRI membentuk Unit Kerja Divisi Layanan yang bertugas untuk meningkatkan kualitas layanan demi mewujudkan kepuasan dan kepercayaan Peserta.

Sasaran dan Rencana Kegiatan

Sebagai perusahaan yang bergerak di bidang jasa asuransi, ASABRI menempatkan kepuasan dan kepercayaan Peserta sebagai prioritas utama dalam menjalankan kegiatan usahanya. Tingginya tingkat kepuasan Peserta terhadap layanan yang diberikan diyakini memberikan kontribusi positif terhadap pertumbuhan dan keberlanjutan bisnis Perusahaan.

SOCIAL RESPONSIBILITY TO PARTICIPANTS

Policies

ASABRI prioritizes Participants' satisfaction and trust as its key priority in conducting its business activities. ASABRI believes that Participants' support and loyalty are the main factors in maintaining sustainable business growth amidst an increasingly dynamic and competitive business environment. Therefore, ASABRI strives to maintain its commitment by providing excellent service to its Participants.

In realizing the implementation of social responsibility, ASABRI conducts various policies related to the Company's responsibility to Participants by referring to the Code of Conduct regarding relationships with Participants. In order for the provision of services to all Participants to be conducted optimally, ASABRI established the Services Division Work Unit, which is responsible for improving the quality of services in order to achieve Participants' satisfaction and trust.

Activity Objectives and Plan

As a corporation engaged in insurance services, ASABRI prioritizes the satisfaction and trust of Participants in implementing its business activity. It is believed that a high level of Participants' satisfaction rates with the services provided contributes positively to the Company's business growth and sustainability.

Untuk mencapai hal tersebut, ASABRI berupaya memahami serta memenuhi kebutuhan dan harapan Peserta melalui penyediaan layanan yang berkualitas, responsif, dan bernilai tambah. Oleh karena itu, sebagai bentuk tanggung jawab kepada Peserta, ASABRI berkomitmen untuk terus meningkatkan kualitas pelayanan guna membangun dan menjaga kepuasan serta kepercayaan Peserta secara berkelanjutan.

To achieve this, ASABRI strives to understand and meet Participants' needs and expectations by providing high-quality, responsive, and value-added services. Therefore, in fulfilling its responsibility towards participants, ASABRI is committed to continuously improving the quality of its services to build and maintain Participants' satisfaction and trust continuously.

Program Kegiatan

Dalam rangka peningkatan pelayanan kepada peserta, ASABRI melakukan kegiatan sosialisasi Program THT, JKK, JKm dan Pensiun bagi prajurit TNI, Anggota Polri dan Pegawai ASN di Lingkungan Kementerian Pertahanan dan Polri. Berikut rekapitulasi pelaksanaan kegiatan sosialisasi Kantor Pusat dan Kantor Cabang ASABRI dari Bulan Januari s.d. Desember Tahun 2025:

Activity Programs

In order to improve services for participants, ASABRI has been implementing social activities: THT Program, JKK, JKm, and Pension Programs for TNI soldiers, National Police personnel, and ASN employees within the Ministry of Defense and the National Police. The following is a recapitulation of the implementation of the dissemination activities of the Head and Branch Offices of ASABRI from January to December 2025:

No.	Pelaksana *Executor*	Target 2025 *2025 Target*		Realisasi 2025 *Realization of 2025*		Pencapaian (%) *Achievement (%)*	
		Kegiatan *Activity*	Peserta *Participants*	Kegiatan *Activity*	Peserta *Participants*	Kegiatan *Activity*	Peserta *Participants*
1	Kantor Pusat Head Office	3	900	0	0	0,00%	0,00%
2	Kantor Cabang Branch Office	302	40.500	464	47.220	153,64%	116,59%
	Jumlah **Total**	**305**	**41.400**	**464**	**47.220**	**152,13%**	**114,06%**

Pelaksanaan Program Sosialisasi ASABRI di Kantor Pusat tahun 2025 tidak dilaksanakan, dikarenakan Sosialisasi sudah dilaksanakan oleh Kantor Cabang.

The implementation of ASABRI's Dissemination Program at the Head Office did not take place, as the Dissemination had been implemented by the Branch Office.

Untuk kegiatan Sosialisasi Program dan Non Program oleh Kantor Cabang sampai dengan bulan Desember 2025 telah terlaksana sebanyak 464 kegiatan dari target keseluruhan, yaitu sebanyak 302 kegiatan dan persentase pelaksanaan kegiatan sudah melebihi dari target, yaitu sebesar 153,64% dan persentase peserta yang juga melebih target, yaitu sebesar 116,59%. Rekapitulasi pelaksanaan kegiatan sosialisasi Kantor Cabang Bulan Januari s.d Desember tahun 2025 sebagai berikut:

For the activities of the Program and Non-Program dissemination by the Branch Office until December 2025, a total of 464 activities have been conducted from an overall target of 302 activities, resulting in a performance percentage that has exceeded the target, amounting 153,64%, with the percentage of participants also exceeding the target at 116,59%. A recap of the dissemination activities of Branch Offices from January to December 2025 is as follows:

No.	Kesatuan *Unit*	Jumlah kegiatan *Number of Activities*
1	Polri Indonesian National Police (Polri)	191
2	TNI-Angkatan Darat Indonesian Army	168
3	TNI-Angkatan Laut Indonesian Navy	31
4	TNI-Angkatan Udara Indonesian Air Force	12

No.	Kesatuan *Unit*	Jumlah kegiatan *Number of Activities*
5	Kementerian Pertahanan Ministry of Defence	1
6	Pensiun Retirement	57
7	Ahli Waris Heir/Beneficiary	4
	Jumlah **Total**	**464**

Rincian pelaksanaan kegiatan sosialisasi Kantor Cabang Bulan Januari s.d. Desember tahun 2025 sebagai berikut:

Rincian pelaksanaan kegiatan sosialisasi Kantor Cabang Bulan Januari s.d. Desember tahun 2025 sebagai berikut:

No.	Kantor Cabang *Branch*	Program/Non Program *Program/Non Program*	Target Kegiatan *Activity Target*	Target Peserta *Target Participants*	Jumlah Kegiatan *Number of Activities*	Jumlah Peserta *Number of Participants*
			TIPE A **TYPE A**			
1.	KCU	Program	4	200	4	780
		Non Program	8		26	3.124
2.	Bandung	Program	4	200	5	1.243
		Non Program	8		23	2.825
3.	Surabaya	Program	4	200	4	773
		Non Program	8		18	2.206
4.	Semarang	Program	4	200	4	818
		Non Program	8		32	2.680
			TIPE B **TYPE B**			
1.	Medan	Program	4	150	4	601
		Non Program	6		10	979
2.	Palembang	Program	4	150	4	526
		Non Program	6		22	1.967
3.	Yogyakarta	Program	4	150	4	494
		Non Program	6		22	1.300
4.	Malang	Program	4	150	4	592
		Non Program	6		14	1.377
5.	Balikpapan	Program	4	150	4	602
		Non Program	6		12	1.629
6.	Makassar	Program	4	150	4	553
		Non Program	6		13	1.818
7.	Jayapura	Program	4	150	4	608
		Non Program	6		2	201
8.	Denpasar	Program	4	150	4	396
		Non Program	6		10	1.151
9.	Ambon	Program	4	150	3	510
		Non Program	6		7	612
10.	Banda Aceh	Program	4	150	4	600
		Non Program	6		6	617
11.	Pontianak	Program	4	150	4	457
		Non Program	6		9	1.525

No.	Kantor Cabang *Branch*	Program/Non Program *Program/Non Program*	Target Kegiatan *Activity Target*	Target Peserta *Target Participants*	Jumlah Kegiatan *Number of Activities*	Jumlah Peserta *Number of Participants*
			TIPE C TYPE C			
1.	Pekanbaru	Program	4	100	4	581
		Non Program	4		6	437
2.	Batam	Program	4	100	4	363
		Non Program	4		5	457
3.	Padang	Program	4	100	4	423
		Non Program	4		7	236
4.	Lampung	Program	4	100	4	269
		Non Program	4		7	523
5.	Bengkulu	Program	4	100	4	402
		Non Program	4		11	415
6.	Serang	Program	4	100	4	438
		Non Program	4		7	410
7.	Cirebon	Program	4	100	4	440
		Non Program	4		6	278
8.	Madiun	Program	4	100	4	600
		Non Program	4		9	836
9.	Banjarmasin	Program	4	100	4	375
		Non Program	4		8	685
10.	Manado	Program	4	100	3	293
		Non Program	4		5	353
11.	Kendari	Program	4	100	4	325
		Non Program	4		4	273
12.	Palu	Program	4	100	4	400
		Non Program	4		6	336
13.	Sorong	Program	4	100	4	426
		Non Program	4		1	116
14.	Mataram	Program	4	100	4	420
		Non Program	4		6	428
15.	Kupang	Program	4	100	5	527
		Non Program	4		6	615
16.	Ternate	Program	4	100	4	509
		Non Program	4		5	414
17.	Lhokseumawe	Program	4	100	3	414
		Non Program	4		4	191
18.	Palangkaraya	Program	4	100	4	335
		Non Program	4		4	303
19.	Kantor Pusat Head Office	Non Program	3	900	0	0
		Jumlah Total			464	48.410

Penanganan Keluhan Peserta

ASABRI senantiasa memperhatikan setiap keluhan Peserta sebagai upaya memberikan layanan terbaik kepada Peserta. Penyampaian keluhan Peserta dilakukan melalui berbagai media yang tersedia, yaitu sebagai media yang tersedia, yaitu sebagai berikut:

Handling of Participants' Complaints

ASABRI always pays attention to every Partcipant complaint as an effort to give the best service to the Participant. Participant complaints are submitted via various available media, as follows:



PT ASABRI-Persero
ASABRI_official
asabri@asabri.co.id
081282371518 di luar jam kerja / outside working hours
081282371519 di luar jam kerja / outside working hours
ASABRI_official
ASABRI Official
1500043
08111622133
08119710801

Survei Kepuasan Pelanggan (SKP)

Dalam rangka mendukung peningkatan kualitas pelayanan yang berkelanjutan, ASABRI melakukan evaluasi terhadap kinerja Kantor Cabang melalui kegiatan survei sebagai instrumen pengukuran pengalaman pelanggan. Melalui survei ini, Perusahaan memperoleh informasi mengenai tingkat kepuasan, ketidakpuasan, dan loyalitas pelanggan, sekaligus menghimpun umpan balik atas unsur pelayanan yang perlu ditingkatkan. Temuan tersebut menjadi dasar dalam penyusunan langkah perbaikan berkelanjutan (*continuous improvement*) guna memastikan layanan yang semakin optimal dan sesuai dengan kebutuhan Peserta.

ASABRI bekerja sama dengan PT Multi Utama Risetindo melaksanakan Survei Kepuasan Pelanggan Tahun 2025 di Kantor Cabang Utama dan 5 (lima) Kantor Cabang ASABRI, terdiri dari Kancab Surabaya, Kancab Jayapura. Kancab Banda Aceh, Kancab Serang dan Kancab Padang. Survei dilaksanakan dengan menggunakan data sampel sebanyak 500 (lima ratus) responden yang terdiri dari Peserta dari Prajurit TNI, Anggota Polri, dan ASN Kemhan/Polri, dengan status Peserta Aktif, Peserta Pensiun (baik Dengan Hak Pensiun maupun Tanpa Hak Pensiun), serta Ahli Waris yang merupakan keluarga dari Peserta Meninggal Dunia.

Customer Satisfaction Survey (CSS)

As part of its efforts to support the continuous improvement of service quality, ASABRI evaluates the performance of its Branch Office through surveys, which serve as a tool for measuring the customer experience. Through the surveys, the Company gathers information on rates of customer satisfaction, dissatisfaction, and loyalty, whilst also collecting feedback regarding the service components that require improvement. These findings form the basis for the development of continuous improvement measures to ensure that services are optimised and aligned to Participants' needs.

ASABRI, in collaboration with PT Multi Utama Risetindo, conducted the 2025 Customer Satisfaction Survey at the Main Branch Office and 5 (five) ASABRI Branch Offices, including Surabaya Branch Office, Jayapura Branch Office, Banda Aceh Branch Office, Serang Branch Office, and Padang Branch Office. The survey was conducted using sample data of 500 (five hundred) respondents consisting of Participants from TNI Soldiers, National Police Members, and ASN from the Ministry of Defense and the National Police, with the status of Active Participants, Retired Participants (both With Retirement Rights and Without Retirement Rights), and Heirs/Beneficiaries who are the families of Deceased Participants.

Perseroan melakukan Survei Peserta yang bertujuan untuk:

1. Mengetahui/mengukur tingkat kepuasan pelanggan terhadap pelayanan Perusahaan;
2. Mengetahui/mengukur tingkat ketidakpuasan pelanggan terhadap pelayanan Perusahaan;
3. Mengetahui/mengukur tingkat keterikatan (*engagement*) pelanggan terhadap layanan perusahaan;
4. Mendapatkan *feedback* (masukan) dari pelanggan atas unsur-unsur pelayanan yang masih perlu ditingkatkan/dilakukan perbaikan sebagai bagian dari tindak lanjut yang berkelanjutan (*continuous improvement*);
5. Mendapatkan referensi atau acuan dalam menyusun program kerja ke depan.

Berikut adalah hasil pengolahan dan analisa data survei Kepuasan, Ketidakpuasan, dan Keterikatan Pelanggan ASABRI Tahun 2025:

SURVEI KEPUASAN PELANGGAN ASABRI TAHUN 2025

- Tingkat kepuasan (CSI): 96,03% (Kategori Sangat Puas)
- Tingkat ketidakpuasan (CDI): 0,12% (Kategori Sangat Baik)
- Tingkat keterikatan (CEI): 96,00% (Kategori Sangat Terikat)

Hasil Survei

Untuk survei kepuasan pelanggan ASABRI Tahun 2025 secara korporat, tingkat kepuasan *Customer Satisfaction Index* (CSI) peserta secara umum adalah sebesar 96,03%. Pengumpulan data dilakukan dari tanggal 1 – 10 Oktober 2025 dilakukan oleh Kantor Cabang ASABRI dengan fasilitator survei *Online* dari PT Multi Utama Risetindo. Tingkat kepuasan peserta lebih tinggi dari tingkat kepuasan pada tahun sebelumnya, yaitu sebesar 96,01%.

Selanjutnya untuk tingkat ketidakpuasan (CDI), ASABRI memperoleh nilai 0,12%. Artinya, tingkat ketidakpuasan peserta termasuk dalam kategori sangat rendah sehingga dapat disimpulkan bahwa peserta puas dengan pelayanan ASABRI.

The Company conducts a Participant Survey, which aims to:

1. Find/measure the level of customer satisfaction with company services;
2. Find/measure the level of customer dissatisfaction with company services;
3. Understand/measure the level of customer engagement with company services;
4. Obtain feedback (input) from customers regarding service elements that require improvement/correction as part of continuous follow-up (continuous improvement);
5. Obtain references or points of reference in preparing future work programs.

The following are the results of the processing and analysis of the data from the 2025 ASABRI Customer Satisfaction, Dissatisfaction, and Loyalty Survey:

ASABRI'S CUSTOMER SATISFACTION SURVEY IN 2025

- Satisfaction level (CSI): 96.03% (Highly Satisfied Category)
- Dissatisfaction rate (CDI): 0.12% (Excellent Category)
- Level of engagement (CEI): 96.00% (Highly Engaged category)

Survey Results

For ASABRI's 2025 corporate-wide customer satisfaction survey, the overall Customer Satisfaction Index (CSI) of participants in general is 96.03%. Data collection took place from October 1-10, 2025, and was carried out by ASABRI Branch Offices, with online survey facilitation provided by PT Multi Utama Risetindo. The participants' satisfaction level was higher than that of the previous year, which amounted to 96.01%.

For the Customer Dissatisfaction Index (CDI), ASABRI obtained a value of 0.12%. This means that the level of dissatisfaction of participants is included in the very low category, so it can be concluded that participants are satisfied with ASABRI's services.

Selanjutnya untuk nilai keterikatan (CEI), ASABRI memperoleh nilai 96,00% yang mana lebih tinggi dibandingkan nilai keterikatan tahun lalu, yaitu 95,93%. Artinya, peserta mempunyai keterikatan yang sangat tinggi pada program-program yang diberikan ASABRI.

For the Customer Engagement Index (CEI), ASABRI obtained a value of 96.00%, which is higher than last year's engagement value, which was 95.93%. This means that participants have a very high attachment to the programs provided by ASABRI.

ASABRI melakukan survei kepuasan pelanggan guna mengetahui tingkat kepuasan dan ketidakpuasan Peserta terhadap Manfaat Program ASABRI. Adapun capaian nilai kepuasaan yang didapatkan berdasarkan masing-masing manfaat secara korporasi adalah sebagai berikut:

ASABRI conducts a customer satisfaction survey to measure Participants' levels of satisfaction and dissatisfaction with the Benefits of the ASABRI programme. The satisfaction value obtained for each benefit at a corporate level is as follows:

No	Komponen *Component*	Nilai *Value*
1.	**Program Tabungan Hari Tua (THT)** **The Old Benefit (THT) Program**	**99,54**
	Nilai Tunai Tabungan Asuransi (NTTA) Cash Value of Insurance Savings (NTTA)	97,13
	Biaya Pemakaman Istri/Suami (BPIS) Spouses Funeral Costs (BPI/S)	96,98
	Biaya Pemakaman Anak (BPA) Children Funeral Costs (BPA)	96,53
	Biaya Pemakaman Peserta Pensiunan (BPPP) Funeral Costs of Retired Customers (BPPP)	95,14
	Tabungan Asuransi (TA) Insurance Savings (TA)	93,45
2	**Program Pensiun** **Pension Program**	**95,17**
	JP – Pensiun Pertama (PP) Initial Pension (PP)	95,68
	JP – Uang Duka Wafat Pensiun (UDWP) Pensioner Death Benefit (UDWP)	94,03
	JP – Uang Kekurangan Pensiun (UKP) Pension Shortfall Payment (UKP)	96,20
	Nilai Tunai Iuran Pensiun (NTIP) Cash Value of Pension Contributions (NTIP)	94,79
3	**Program Jaminan Kecelakaan Kerja (JKK)** **Workplace Accident Insurance Program (JKK)**	**97,74**
	Perawatan Medical care	100,00
	Santunan Risiko Kematian Khusus Karena Gugur (SRKK – Gugur) Special Death Benefit Due To Death In The Line Of Duty (SRKK – Gugur)	100,00
	Santunan Cacat Dinas Khusus (SCDK) Special Service-Related Disability Benefit (SCDK)	99,48
	Santunan Risiko Kematian Khusus Karena Tewas (SRKK – Tewas) Special Death Benefit Due To Fatal Injury (SRKK –Tewas)	96,67
	Santunan Cacat Dinas Biasa (SCDB) Ordinary Service-Related Disability Benefit (SCDB)	95,83
	Bantuan Beasiswa (Beasiswa – JKK) Scholarship Support (Beasiswa – JKK)	94,44

No	Komponen *Component*	Nilai *Value*
4	**Program Jaminan Kematian (JKm)** **Death Benefit Program**	**97,21**
	Bantuan Beasiswa (Beasiswa – JKm) Scholarship Support (Scholarship – JKm)	97,54
	Uang Duka Wafat (UDW) Funeral Allowance (UDW)	96,59
	Santunan Kematian Sekaligus (SKS) Lump-Sum Death Benefit (SKS)	97,50

Nilai kepuasan program Tabungan Hari Tua (THT) mencapai nilai 99,54% yang artinya layanan pada program yang dirasakan responden sudah sesuai dengan apa yang dibutuhkan pelanggan. Secara rinci nilai kepuasan yang ditampilkan pada tabel di atas didapat nilai kepuasan yang paling tinggi yaitu pada program Nilai Tunai Tabungan Asuransi (NTTA) yaitu sebesar 97,13% dan nilai kepuasan paling kecil adalah program Tabungan Asuransi (TA) yaitu sebesar 93,45%.

The satisfaction value of the Old-Age Benefit (THT) program reached 99.54%, which means that the services in the program perceived by respondents are in accordance with what customers need. In detail, the satisfaction value of the THT program in 2024 is higher than the satisfaction of participants in the previous period, which was 97.13%. In detail, the benefit with the highest satisfaction value is the Children's Funeral Costs (BPA) program, which is 93.45%% and the smallest satisfaction value is the Insurance Savings (TA) program, which is 93.45%.

Nilai kepuasan program Pensiun mencapai nilai 95,17% yang artinya layanan pada program yang dirasakan responden sudah sesuai dengan yang dibutuhkan pelanggan. Secara rinci nilai kepuasan yang ditampilkan pada tabel di atas didapat nilai kepuasan yang paling tinggi yaitu pada program JP – Pensiun Pertama (PP) yaitu sebesar 95,68% dan nilai kepuasan paling kecil adalah program Nilai Tunai Iuran Pensiun (NTIP) yaitu sebesar 94,79%.

The satisfaction rating for the Pension programme amounted to 95.17%, indicating that respondents felt the services provided by the programme met customers' needs. In detail, as shown in the table above, the highest satisfaction value is the JP – First Pension (PP) program, which is 95.68%, whilst the lowest satisfaction value is the Pension Contribution Cash Value (NTIP) program, which is 94.79%.

Nilai kepuasan program Jaminan Kecelakaan Kerja (JKK) mencapai nilai 97,74% yang artinya layanan pada program yang dirasakan responden sudah sesuai dengan apa yang dibutuhkan pelanggan. Secara rinci nilai kepuasan yang ditampilkan pada tabel di atas didapat nilai kepuasan yang paling tinggi yaitu pada program Perawatan dan Santunan Risiko Kematian Khusus Karena Gugur (SRKK – Gugur) yaitu sebesar 100% dan nilai kepuasan paling kecil adalah program Bantuan Beasiswa (Beasiswa – JKK) yaitu sebesar 94,44%.

The satisfaction rating for the Work Accident Insurance (JKK) Program amounted to 97.74%, indicating that respondents felt the services provided under the program met customers' needs. In detail, the highest satisfaction value is the Special Death Benefit Program for Those Killed in the Line of Duty (SRKK – Gugur), which is 100%, whilst the lowest satisfaction rating is the Scholarship Assistance Program (Beasiswa – JKK), which is 94.44%.

Nilai kepuasan program Jaminan Kematian (JKm) mencapai nilai 97,21% yang artinya layanan pada program yang dirasakan responden sudah sesuai dengan apa yang dibutuhkan pelanggan. Secara rinci nilai kepuasan yang ditampilkan pada tabel di atas didapat nilai kepuasan yang paling tinggi yaitu pada program Bantuan Beasiswa (Beasiswa – JKm) yaitu sebesar 97,50% dan nilai kepuasan paling kecil adalah program Santunan Kematian Sekaligus (SKS) yaitu sebesar 97,50%.

The satisfaction rating for the Death Benefit program (JKm) amounted to 97.21%, indicating that respondents felt the services provided under the program met customers' needs. In detail, as shown in the table above, the highest satisfaction value is the Scholarship Assistance programme (Beasiswa – JKm), which is 97.50%, whilst the lowest satisfaction value is the Lump-Sum Death Benefit program (SKS), which is 97.50%.

Selain mengukur tingkat kepuasan, ketidakpuasan, dan keterikatan pelanggan, ASABRI juga melakukan penilaian terhadap program kerja yang dijalankan Perseroan sebagai upaya untuk memahami persepsi dan tingkat penerimaan responden atas implementasi program-program tersebut. Adapun hasil penilaian dimaksud adalah sebagai berikut:

1. Call Center

Hasil survei menunjukkan bahwa sebanyak 67,80% responden menyatakan belum pernah menghubungi *call center*. 32,20% dari peserta yang menjadi responden pernah menghubungi *Call Center* ASABRI sebanyak 97,52% peserta menyatakan bahwa petugas menjawab telepon dengan cepat. Selanjutnya Sebanyak 96,89% peserta menilai bahwa jawaban petugas jelas dan mudah dipahami, dan sebanyak 96,89%, menunjukkan bahwa petugas membantu menyelesaikan masalah/keluhan peserta. Secara keseluruhan, 96,27% peserta menyatakan puas dengan layanan *Call Center* ASABRI.

2. Sosialisasi Program ASABRI

Hasil survei menunjukkan bahwa 50,20% responden pernah mendapat sosialisasi program manfaat ASABRI. Dari keseluruhan peserta yang pernah mengikuti sosialisasi, Sebanyak 99,20% peserta menyatakan bahwa cara penyampaian jelas dan mudah dimengerti. Kemudian Sebanyak 98,41% peserta menilai bahwa media sosialisasi (tatap muka/*online*/*website*/buku informasi) mudah diakses, dimana sebanyak 100,00% peserta menyatakan bahwa sosialisasi membantu menjadi lebih paham manfaat ASABRI, menegaskan bahwa sosialisasi tidak hanya menyampaikan informasi tetapi juga berhasil meningkatkan pemahaman substantif peserta terhadap program manfaat yang ditawarkan. Secara keseluruhan, 99,60% peserta menyatakan puas dengan program sosialisasi manfaat ASABRI.

In addition to measuring levels of customer satisfaction, dissatisfaction, and loyalty, ASABRI also assessed the Company's work programmes in an effort to understand respondents' perceptions and levels of acceptance regarding the implementation of the programmes. The results of the assessment are as follows:

1. Call Center

The survey results show that 67.80% respondents stated they had never contacted a call center. Of the participants who were respondents, 32.20% had contacted the ASABRI Call Center, with 97.52% of these participants stated that the officers answered the call accurately. Furthermore, 96.89% of participants stated that call center officers' responses were clear and easy to understand, and 96.89% indicated that the officers helped resolve their issues or complaints. Overall, 96.27% of participants expressed satisfaction with the ASABRI Call Center service.

2. Dissemination of the ASABRI Program

The survey results show that 50.20% of respondents had acquired the dissemination of ASABRI's benefit programs. Of all participants who participated in the dissemination, 99.20% of them stated that the presentation was clear and easy to understand. Furthermore, 98.41% of participants considered the dissemination media (face-to-face/online/website, information booklet) easy to access, whilst 100.00% of participants stated that the dissemination helped them gain a better understanding of ASABRI's benefits, confirming that these disseminations not only conveyed information but also successfully enhanced participants' substantive understanding of the benefit programmes on offer. Overall, 99.60% of participants stated satisfaction with the ASABRI benefits awareness program. The level of participant

Tingkat pemahaman peserta terhadap Program ASABRI meningkat menjadi 94,44% pada tahun 2025, dibandingkan 88,49% pada tahun 2024, yang mencerminkan efektivitas pelaksanaan sosialisasi.

3. **Digitalisasi Pelayanan ASABRI**
   Hasil survei menunjukkan bahwa sebanyak 97,20% peserta menyatakan menyukai Produk digital yang dikembangkan oleh PT ASABRI (Persero). ASABRI Mobile menjadi pilihan utama dengan 55,60% dari responden. Aplikasi ASABRI STAR menyusul dengan 48,80%. Sebanyak 97,95% peserta setiap bulan melakukan autentikasi, Ini merupakan indikator keberhasilan yang sangat tinggi dalam adopsi fitur Autentikasi Digital, menunjukkan kepatuhan dan pemahaman peserta terhadap pentingnya proses ini. Sebanyak 10,14% dari responden (dari total 292 responden peserta pensiun dengan hak pensiun) mengalami kendala pada saat melakukan autentikasi pada Aplikasi ASABRI STAR. Kendala yang paling sering terjadi adalah 65,52% dari yang mengalami kendala disebabkan oleh tidak ada sinyal/jaringan, 20,69% mengalami gagal melakukan autentikasi, sebanyak 13,79% melaporkan bahwa sudah autentikasi namun masih terblokir.

ASABRI juga menempatkan Kotak Saran dan melakukan pengukuran Tingkat Kepuasan Peserta di Kantor Cabang Perusahaan. Hasil laporan Kotak Saran dan Tingkat Kepuasan Peserta Kantor Cabang dari Januari s.d. Desember Tahun 2025 adalah sebagai berikut:

understanding of the ASABRI Program increased to 94.44% in 2025, compared to 88.49% in 2024, which reflects the effectiveness of the implementation of socialization.

3. **Digitalization of ASABRI Services**
   The survey results show that 97.20% of participants stated that they liked the PT ASABRI (Persero) Digital Products. ASABRI Mobile was the top choice, with 55.60% of respondents selecting it. ASABRI STAR Application followed with 48.80%. As many as 97.95% of participants authenticate themselves every month, which is a very high indicator of the success of the Digital Authentication feature's adoption, demonstrating participants' compliance with and understanding of the importance of this process. A total of 10.14% of respondents (out of a total of 292 retired participants with pension entitlements) experienced difficulties whilst authenticating on ASABRI STAR Application. The most common issue was a lack of signal/network connection, accounting for 65.52% of those who experienced difficulties, 20.69% were unable to complete authentication, and 13.79% reported that they had completed authentication but remained blocked.

ASABRI also places Suggestion Boxes and measures Participant Satisfaction Levels at the Company's Branch Offices. The results of the Suggestion Box report and the Satisfaction Level of Branch Office Participants from January to December 2025 are as follows:

No.	Kantor Cabang *Branch Office*	TW I *Q1*				TW II *Q2*				TW III Q3				TW IV *Q4*			
		Jan	Feb	Mar	Total	Apr	May	Jun	Total	Jul	Aug	Sep	Total	Oct	Nov	Dec	Total
1	Jakarta																
2	Bandung																
3	Surabaya	96,61%	87,95%	94,84%	93,13%	95,15%	94,95%	93,38%	94,49%	98,93%	99,31%		99,12%				
4	Semarang	87,31%	87,95%	87,58%	87,61%	87,27%	87,95%	85,67%	86,96%	88,55%	88%	88,56%	88,37%	91,45%	87,95%	87,58%	88,99%
5	Medan																
6	Palembang																
7	Palembang																
8	Malang																
9	Balikpapan	75,97%		91%	83,49%	88,48%	86,90%	87,42%	87,60%	97,70%	96,88%	96%	96,86%	91,80%	96,70%	93,56%	94,02%
10	Makassar	87,30%	84,38%		85,84%												
11	Jayapura																
12	Denpasar																
13	Ambon	87,24%	85,73%	87,50%	86,82%	87,50%	87,50%	87,50%	87,50%	86,21%	100%	94,75%	93,65%	88,48%	86,90%	87,42%	87,60%
14	Banda Aceh	95,21%	89,25%	89,25%	91,24%	91,80%	96,70%	93,92%	94,14%	91,73%	94,74%	100%	95,49%	96,70%	93,92%	94,77%	95,13%
15	Pontianak																
16	Pekanbaru	94,38%	97,19%	87,03%	92,87%	90,31%	89,69%		90,00%	95%	90,78%		93.00%	91,73%	94,74%	100%	95,49%
17	Batam																
18	Padang																

No.	Kantor Cabang *Branch Office*	TW I *Q1*				TW II *Q2*				TW III *Q3*				TW IV *Q4*			
		Jan	Feb	Mar	Total	Apr	May	Jun	Total	Jul	Aug	Sep	Total	Oct	Nov	Dec	Total
19	Lampung	91,15%	90,14%	95%	92,10%	93,44%	99,17%	99,17%	97,26%	100%	96,37%	97,08%	97,82%	93,44%	99,17%	99,17%	97,26%
20	Bengkulu	95,45%	95,45%	95%	95,30%	95,83%	96,25%		94,04%		95,67%	95,42%	95,55%	95,42%	97,66%	95,44%	96,17%
21	Serang	100%	100%	100%	100,00%	99,57%		99,57%		99,57%	99,46%	99,46%	99,50%				
22	Cirebon																
23	Madiun																
24	Banjarmasin																
25	Manado	73,96%	75%	76,04%	75%	75,72%	78,39%	77,16%	77,09%	77,64%	77,60%	78,57%	77,94%				
26	Kendari																
27	Palu	99,57%	99,79%	99,73%	99,70%	98,38%	99,88%	99,76%	99,13%	99,19%	95,83%	96,25%	97,09%	99,57%	99,46%	99,46%	99,50%
28	Sorong	77,33%	77,58%														
29	Mataram			97,92%	98,96%	98,96%		98,96%	88,94%	89,38%	86,25%	91,18%	88,94%	89,38%	86,25%	91,18%	88,94%
30	Kupang	80,47%	78,13%	78,91%	79,17%	82,24%											
31	Ternate	98,86%	99,43%	99,53%	99,27%	99,02%	100%		99,51%	99,84%	100,00%	100%	99,95%	99,43%	99,53%	98,00%	98,99%
32	Lhokseumawe	100%	100%	100%	100,00%	100%	100%	100%	100%								
33	Palangkaraya																

Informasi Keluhan

Realisasi penyelesaian jumlah komplain via telepon yang telah diselesaikan sepanjang tahun 2025 adalah sebagai berikut:

Complaint Information

The realization of telephone complaints resolved throughout 2025 is as follows:

No.	Media Contact Center *Media Contact Center*	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
1	*Call Center* ASABRI 1500043 ASABRI Call Center 1500043	-	3	4	1	3	5	7	5	9	3	4	4	**48**
2	*Call Center Handphone* ASABRI 1 ASABRI Phone 1 Call Center	-	-	-	-	2	-	-	-	3	-	1	1	**7**
3	*Call Center Handphone* ASABRI 2 ASABRI Phone 2 Center	-	-	1	1	1	4	-	-	3	-	-	-	**10**
4	*Call Center Handphone* JKK Perawatan JKK Care Phone Call Center	-	-	-	-	-	-	-	-	-	-	-	-	**-**
5	Surel Email	-	-	-	-	-	-	-	-	-	-	-	-	**1**
	Jumlah **Total**	**-**	**3**	**5**	**2**	**6**	**9**	**7**	**5**	**15**	**3**	**5**	**5**	**65**

PT ASABRI (PERSERO)

Laporan Keuangan
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024

PT ASABRI (PERSERO)

Financial Statements
For the Years Ended
December 31, 2025 and 2024

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PT ASABRI (PERSERO)
SURAT PERNYATAAN DIREKSI
TENTANG
TANGGUNG JAWAB ATAS LAPORAN KEUANGAN
UNTUK TAHUN YANG BERAKHIR PADA
TANGGAL 31 DESEMBER 2025

Kami yang bertandatangan di bawah ini:

Nama	:	Jeffry Haryadi P. Manullang
Alamat Kantor	:	Jalan Mayjen Sutoyo Nomor 11 Jakarta, 13630
Jabatan	:	Direktur Utama

Nama	:	Helmi I. Satriyono
Alamat Kantor	:	Jalan Mayjen Sutoyo Nomor 11 Jakarta, 13630
Jabatan	:	Direktur Keuangan dan Manajemen Risiko

Menyatakan bahwa:

1. Kami bertanggung jawab atas penyusunan dan penyajian laporan keuangan PT ASABRI (Persero);

2. Laporan keuangan PT ASABRI (Persero) untuk tahun yang berakhir pada 31 Desember 2025 disusun dan disajikan sesuai dengan kerangka pelaporan keuangan penyajian wajar bertujuan khusus untuk memenuhi ketentuan Peraturan Menteri Keuangan Republik Indonesia Nomor 66/PMK.02/2021 **("PMK 66/2021")** tanggal 14 Juni 2021 tentang Tata Cara Pengelolaan Iuran dan Pelaporan Penyelenggaraan Program Tabungan Hari Tua, Jaminan Kecelakaan Kerja, dan Jaminan Kematian bagi Pegawai Aparatur Sipil Negara, Prajurit Tentara Nasional Indonesia, dan Anggota Kepolisian Negara Republik Indonesia, sebagaimana telah diubah terakhir dengan Peraturan Menteri Keuangan Republik Indonesia Nomor 118 Tahun 2025 **("PMK 118/2025")** tanggal 31 Desember 2025, sebagai berikut:

   a. Unsur-unsur laporan keuangan selain Liabilitas Manfaat Polis Masa Depan **("LMPMD")**, yang merupakan bagian dari Liabilitas Asuransi pada pos Liabilitas atas Sisa Masa Pertanggungan, serta pengukuran Piutang Iuran atas Kewajiban Masa Lalu ("Piutang *PSL*") program Tabungan Hari Tua ("THT") adalah sesuai dengan Standar Akuntansi Keuangan di Indonesia;

   b. LMPMD program THT sesuai dengan PMK 118/2025 dengan menggunakan metode perhitungan dan asumsi yang disetujui oleh Menteri Keuangan Republik Indonesia; dan

   c. Piutang *PSL* program THT sesuai dengan PMK 118/2025 yang diukur berdasarkan nilai sisa tagihan.

PT ASABRI (PERSERO)
BOARD OF DIRECTOR'S STATEMENT
REGARDING
THE RESPONSIBILITY FOR THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED
DECEMBER 31, 2025

We the undersigned:

Name	:	*Jeffry Haryadi P. Manullang*
Office Address	:	*Jalan Mayjen Sutoyo Nomor 11* *Jakarta, 13630*
Title	:	*President Director*

Name	:	*Helmi I. Satriyono*
Office Address	:	*Jalan Mayjen Sutoyo Nomor 11* *Jakarta, 13630*
Title	:	*Finance and Risk Management Director*

Declare that:

1. *We are responsible for the preparation and presentation of the financial statements of PT ASABRI (Persero);*

2. *The financial statements of PT ASABRI (Persero) for the year ended December 31, 2025 are prepared and presented in accordance with the fair presentation financial reporting framework with the specific objective of meeting the provisions of the Minister of Finance of the Republic of Indonesia Regulation Number 66/PMK.02/2021* ***("PMK 66/2021")*** *dated June 14, 2021 concerning the Procedures for Managing Contribution and Reporting on the Implementation of Civil* ***Servant's*** *Tabungan Hari Tua, Jaminan Kecelakaan Kerja, and Jaminan Kematian Programs for Employee of the State Civil Apparatus, Indonesia National Armed Forces, and Members of the Indonesian National Police, as last amended by Minister of Finance of the Republic of Indonesia Regulation Number 118 Year 2025* ***("PMK 118/2025") dated December 31, 2025, as follows:***

   a. *The elements of the financial statements other than the Liabilities for Future Policy Benefits ("LMPMD"), which is part of the Insurance Liabilities in the Liabilities for Remaining Coverage, and Premium Receivables for Past Service Liability ("PSL Receivables") of Tabungan Hari Tua ("THT") program are in accordance with Financial Accounting Standards in Indonesia;*

   b. *LMPMD THT program is in accordance with PMK 118/2025 which using the calculation method and assumptions approved by the Minister of Finance of the Republic of Indonesia; and*

   c. *PSL receivable THT program is in accordance with PMK 118/2025 which is measure based on the unearned value of receivable.*

3. a. Semua informasi dalam laporan keuangan PT ASABRI (Persero) telah dimuat secara lengkap dan benar; dan

   b. Laporan Keuangan PT ASABRI (Persero) tidak mengandung informasi atau fakta material yang tidak benar dan tidak menghilangkan informasi atau fakta material.

4. Kami bertanggung jawab atas sistem pengendalian internal PT ASABRI (Persero).

3. a. *All information in the financial statements of PT ASABRI (Persero) have been fully and correctly disclosed; and*

   b. *The financial statements of PT ASABRI (Persero) do not contain false material information or facts, nor do they omit material information or facts.*

4. *We are responsible for internal control system of PT ASABRI (Persero).*

Demikian pernyataan ini dibuat dengan sebenarnya.

This statement has been made truthfully.

Jakarta, 6 Maret/*March* 2026

Atas nama dan mewakili Perseroan/*For and on behalf of the Company,*

JEFFRY HARYADI P. MANULLANG	**HELMI I. SATRIYONO**
Direktur Utama/	Direktur Keuangan dan Manajemen Risiko/
President Director	*Finance and Risk Management Director*

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LAPORAN AUDITOR INDEPENDEN

INDEPENDENT AUDITORS' REPORT

Ref.: 00058/2.0752/AU.6/08/0209-2/1/III/2026

Pemegang Saham, Dewan Komisaris dan Direksi

The Shareholders, Boards of Commissioners and Directors

PT ASABRI (PERSERO)

Opini

Kami telah mengaudit laporan keuangan PT ASABRI (Persero) ("Perseroan"), yang terdiri dari laporan posisi keuangan tanggal 31 Desember 2025, serta laporan laba rugi dan penghasilan komprehensif lain, laporan perubahan ekuitas, dan laporan arus kas untuk tahun yang berakhir pada tanggal tersebut, serta catatan atas laporan keuangan, termasuk informasi kebijakan akuntansi material dan informasi lainnya.

Menurut opini kami, laporan keuangan terlampir menyajikan secara wajar, dalam semua hal yang material, posisi keuangan Perseroan tanggal 31 Desember 2025, serta kinerja keuangan dan arus kasnya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan dasar penyusunan laporan keuangan sebagaimana dijabarkan pada Catatan 2b atas laporan keuangan terlampir.

Basis Opini

Kami melaksanakan audit kami berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia. Tanggung jawab kami menurut standar tersebut diuraikan lebih lanjut dalam paragraf Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan pada laporan kami. Kami independen terhadap Perseroan sesuai dengan Kode Etik Profesi Akuntan Publik yang ditetapkan oleh Institut Akuntan Publik Indonesia, yang relevan dengan audit kami atas laporan keuangan di Indonesia dan kami juga telah memenuhi tanggung jawab etika lainnya berdasarkan ketentuan tersebut. Kami yakin bahwa bukti audit yang telah kami peroleh adalah cukup dan tepat untuk menyediakan suatu basis bagi opini audit kami.

Opinion

We have audited the financial statements of PT ASABRI (Persero) ("the Company"), which comprise the statement of financial position as at December 31, 2025, and the statement of profit or loss and other comprehensive income, statement of changes in equity and statement of cash flows for the year then ended, and notes to financial statements, including material accounting policies information and other explanatory information.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Company as of December 31, 2025, and its financial performance and its cash flows for the year then ended, in accordance with the basis for preparation of the financial statements as described in Note 2b of the accompanying financial statements.

Basis for Opinion

We conducted our audit in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements paragraph of our report. We are independent of the Company in accordance with Code of Ethics for Public Accountants established by the Indonesian Institute of Certified Public Accountants that are relevant to our audit of the financial statements in Indonesia, and we have also fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

MEMBER OF THE FORUM OF FIRMS

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| Jakarta Pusat | Jakarta Barat | Jakarta Selatan | Medan | Surabaya | Semarang |

Hal Audit Utama

Hal audit utama adalah hal-hal yang, menurut pertimbangan profesional kami, merupakan hal yang paling signifikan dalam audit kami atas laporan keuangan periode kini. Hal audit utama tersebut disampaikan dalam konteks audit kami atas laporan keuangan secara keseluruhan, dan dalam merumuskan opini kami atas laporan keuangan terkait, dan kami tidak menyatakan suatu opini terpisah atas hal audit utama di bawah ini, penjelasan kami tentang bagaimana audit kami merespons hal tersebut disampaikan dalam konteks tersebut.

Kami telah memenuhi tanggung jawab yang diuraikan dalam paragraf Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan pada laporan kami, termasuk sehubungan dengan hal audit utama yang dikomunikasikan di bawah ini. Oleh karena itu, audit kami mencangkup pelaksanaan prosedur yang didesain untuk merespons penilaian kami atas risiko kesalahan penyajian material dalam laporan keuangan terlampir. Hasil prosedur audit kami, termasuk prosedur yang dilakukan untuk merespons hal audit utama di bawah ini, menyediakan basis bagi opini kami atas laporan keuangan terlampir.

Liabilitas Asuransi atas Sisa Masa Pertanggungan dan Liablitas atas Kejadian Klaim

Penjelasan atas hal audit utama:

Key Audit Matter

Key audit matters are those matters that, in our professional judgment, were of most significant in our audit of the financial statements of the current period. Such key audit matters were addressed in the context of our audit of the financial statements taken as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on such key audit matters. For the key audit matter below, our description of how our audit addressed such key audit matters is provided in such context.

We have fulfilled the responsibilities described in the Auditor's Responsibilities for the Audit of the 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 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 financial statements.

Liabilities Insurance for Remaining Coverage and Liabilities for Incurred Claim

Description of the key audit matter:

Respon audit:

Kami memperoleh pemahaman tentang metodologi dan asumsi yang digunakan untuk menghitung liabilitas atas sisa masa pertanggungan dan liabilitas atas kejadian klaim. Kami menilai kualifikasi, kompetensi dan obyektivitas pakar manajemen yang ditunjukan oleh Perseroan. Kami menguji pengendalian internal atas integritas data yang digunakan dalam menghitung liabilitas atas sisa masa pertanggungan dan liabilitas atas kejadian klaim. Kami menilai kewajaran asumsi yang digunakan dan menguji keakurasian dalam menghitung liabilitas asuransi. Kami menguji kecukupan liabilitas asuransi sesuai dengan PMK No. PMK 118/2025. Kami juga menilai kewajaran perubahan liabilitas asuransi. Kami melibatkan aktuaris kami, sebagai pakar auditor, untuk membantu kami dalam melakukan prosedur-prosedur di atas ketika keahlian spesifik mereka diperlukan. Kami menilai kecukupan pengungkapan yang disajikan dalam catatan atas laporan keuangan.

Informasi lain

Manajemen bertanggung jawab atas informasi lain. Informasi lain terdiri dari informasi yang tercantum dalam Laporan Tahunan 2025 ("Laporan Tahunan"), tetapi tidak termasuk dalam Laporan keuangan dan laporan auditor kami. Laporan Tahunan diharapkan akan tersedia bagi kami setelah tanggal laporan auditor independen ini.

Opini audit kami atas laporan keuangan tidak mencakup informasi lain, dan oleh karena itu, kami tidak menyatakan bentuk keyakinan apapun atas informasi lain tersebut.

Sehubungan dengan audit kami atas laporan keuangan, tanggung jawab kami adalah untuk membaca informasi lain yang teridentifikasi di atas ketika tersedia, dan dalam melaksanakannya, mempertimbangkan apakah informasi lain mengandung inkonsistensi material dengan laporan keuangan atau pemahaman yang kami peroleh selama audit, atau mengandung kesalahan penyajian material.

Ketika kami membaca Laporan Tahunan, jika kami menyimpulkan bahwa terdapat suatu kesalahan penyajian material di dalamnya, kami diharuskan untuk mengomunikasikan hal tersebut kepada pihak yang bertanggung jawab atas tata kelola dan melakukan tindakan yang tepat berdasarkan peraturan perundang-udangan yang berlaku.

Audit response:

We obtained an understanding of the methodologies and assumptions used in the calculation of liabilities for remaining coverage and liabilities for incurred claims. We assessed the qualification, competency and objectivity of the management's expert appointed by the Company. We tested control over integrity of data used in the of liabilities for remaining coverage and liabilities for incurred claims. We assessed the reasonableness of the assumptions used and tested the accuracy of the calculation of insurance liabilities. We tested the adequacy of insurance liabilities in accordance with PMK No. 118/2025 We also assessed the reasonableness of movements in insurance liabilities. We involved our actuary, as auditor's expert, to assist us in performing the above procedures when their specific expertise is required. We evaluate the adequacy of disclosures presented in the notes to the financial statements.

Other information

Management is responsible for the other information. Other information comprises the information included in the Annual Report 2025 ("the Annual Report"), but are not included in the financial statements and our auditors' report. The Annual Report is expected to be made available to us after the date to this independent auditor's report.

Our audit opinion on the accompanying financial statements does not cover the other information, and accordingly, we do not express any form of assurance on the other information.

In connection with our audit of the accompanying financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the accompanying financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

When we read 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.

Penekanan Suatu Hal – Basis Akuntansi dan Pembatasan Penggunaan

Sebagaimana yang diungkapkan dalam Catatan 2b atas laporan keuangan terlampir, yang menjelaskan tentang dasar penyusunan laporan keuangan Perseroan yang disusun untuk memenuhi ketentuan Peraturan Menteri Keuangan Nomor 66/PMK.02/2021 ("PMK 66/2021") Tentang Tata Cara Pengelolaan Iuran dan Pelaporan Penyelenggaraan Program Tabungan Hari Tua, Jaminan Kecelakaan Kerja dan Jaminan Kematian Bagi Pegawai Aparatur Sipil Negara, Prajurit Tentara Nasional Indonesia, dan Anggota Kepolisian Negara Republik Indonesia, sebagaimana telah diubah terakhir dengan PMK 118/2025. Sebagai akibatnya, laporan keuangan terlampir belum tentu cocok untuk tujuan lain. Laporan kami ditujukan hanya untuk digunakan oleh Pemerintah Republik Indonesia, Badan Pemeriksa Keuangan (BPK) Republik Indonesia, Kementerian Keuangan Republik Indonesia, Kementerian Pertahanan Republik Indonesia, BPI Danantara, Badan Pengaturan Badan Usaha Milik Negara (BP-BUMN) Republik Indonesia, Tentara Nasional Indonesia, Kepolisian Negara Republik Indonesia, Badan Pengawasan Keuangan dan Pembangunan (BPKP) Republik Indonesia, Otoritas Jasa Keuangan (OJK) Republik Indonesia, Pemegang Saham, Dewan Komisaris dan Direksi Perseroan, dan meskipun dapat didistribusikan kepada pihak lain selain yang telah disebutkan di atas, laporan kami belum tentu cocok untuk digunakan oleh pihak lain tersebut. Opini kami tidak dimodifikasi sehubungan dengan hal tersebut.

Emphasis of Matter – Basis of Accounting and Limitation of Use

As disclosed in Note 2b of the accompanying financial statements, which describe the basis for preparation of the financial statements which are prepared to comply with the Minister of Finance Regulation (PMK) Number 66/PMK.02/2021 ("PMK 66/2021") Concerning the Procedures for Managing Contribution and Reporting on the Implementation of Civil Servant's Old Age Saving Program, Work Accident Insurance, and Death Insurance for Employee of the State Civil Apparatus, Indonesia National Armed Forces, and Members of the Indonesian National Police, as the last amended by PMK 118/2025. As a result, the accompanying financial statements are not necessarily suitable for other purposes. Our report is intended only for the use of the Government of the Republic of Indonesia, the Supreme Audit Agency (BPK) of the Republic of Indonesia, the Ministry of Finance of the Republic of Indonesia, the Ministry of Defense of the Republic of Indonesia, BPI Danantara, the Stated-Owned Enterprise Regulatory Agency (BP-BUMN) of the Republic of Indonesia, Indonesia National Armed, the Indonesian National Police, the Financial and Development Supervisory Agency (BPKP) of the Republic of Indonesia, the Financial Services Authority (OJK) of the Republic of Indonesia, Shareholders, Board of Commissioners and Directors of the Company, and although it can be distributed to parties other than the above mentioned parties, our report is not necessarily suitable for the use of these other parties. Our opinion is not modified with respect to these matters.

Penekanan Suatu Hal

Emphasis of Matter

Hal Lain

Sebagai pengelola program akumulasi iuran pensiun, PT ASABRI (Persero) telah Menyusun laporan keuangan Akumulasi Iuran Pensiun ("laporan keuangan AIP") Pensiun Pegawai Negeri Sipil di Lingkungan Kementerian Pertahanan, Prajurit Tentara Nasional Indonesia, dan Anggota Kepolisian Negara Republik Indonesia secara terpisah pada tanggal 31 Desember 2025 dan untuk tahun yang berakhir pada tanggal tersebut yang terdiri dari laporan dana bersih, perubahan dana bersih dan arus kas. Laporan keuangan AIP tersebut disusun sesuai dengan kebijakan akuntansi berdasarkan Peraturan Menteri Keuangan terkait laporan keuangan AIP

Other Matter

As an accumulated of pension contribution program manager, PT ASABRI (Persero) has prepared a separately of financial statements of Accumulated of Pension Contributions' financial statements ("AIP' financial statements") for Civil Servants within the Ministry of Defense, Indonesian National Army Soldiers, and Indonesian National Police as of December 31, 2025 and for the year then ended consist of statement of net funds, changes of net funds, and cash flows. AIP financial statements have been prepared in accordance with accounting policies that are based on Minister of Finance Regulations on the AIP' financial statements

yang merupakan basis akuntansi komprehensif selain Standar Akuntansi Keuangan di Indonesia. Kami telah mengaudit laporan keuangan AIP tanggal 31 Desember 2025 dan untuk tahun yang berakhir pada tanggal tersebut dan telah menerbitkan laporan auditor independent No.00057/2.0752/AU.6/08/0209-2/1/III/2026 pada tanggal 06 Maret 2026 dengan opini bahwa laporan keuangan AIP tahun 2025 tersebut telah disusun sesuai dengan basis akuntansi komprehensif selain Standar Akuntansi Keuangan di Indonesia. Untuk tujuan penyajian dalam laporan keuangan terlampir, beberapa pos investasi AIP telah diukur kembali nilai wajarnya agar sesuai dengan basis pengukuran yang digunakan PT ASABRI (Persero).

which represents the comprehensive basis of accounting other than Financial Accounting Standards in Indonesia. We have audited AIP's financial statements as of December 31, 2025 and for the year then ended and have issued independent auditor's report No.00057/2.0752/AU.6/08/0209-2/1/III/2026 on March 6, 2026 for an opinion that the 2025 AIP' financial statements were prepared in accordance with the comprehensive basis of accounting other than Financial Accounting Standards in Indonesia. For the purposes of the presentation in the accompanying financial statements, some of AIP's investment account have been remeasured at fair value in accordance with the basis of measurement used by PT ASABRI (Persero).

Tanggung Jawab Manajemen dan Pihak yang Bertanggung Jawab atas Tata Kelola terhadap Laporan Keuangan

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Manajemen bertanggung jawab atas penyusunan dan penyajian wajar laporan keuangan tersebut sesuai dengan Standar Akuntansi Keuangan di Indonesia, dan atas pengendalian internal yang dianggap perlu oleh manajemen untuk memungkinkan penyusunan laporan keuangan yang bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan.

Management is responsible for the preparation and fair presentation of the financial statements in accordance with Indonesian Financial Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Dalam penyusunan laporan keuangan, manajemen bertanggung jawab untuk menilai kemampuan Perseroan 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 Perseroan atau menghentikan operasi, atau tidak memiliki alternatif yang realistis selain melaksanakannya.

In preparing the financial statements, management is responsible for assessing the Company'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 Company or to cease operations, or has no realistic alternative but to do so.

Pihak yang bertanggung jawab atas tata Kelola bertanggung jawab untuk mengawasi proses pelaporan keuangan Perseroan.

Those charged with governance are responsible for overseeing the Company's financial reporting process.

Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan

Auditor's Responsibilities for the Audit of the Financial Statements

Tujuan kami adalah untuk memeroleh keyakinan memadai tentang apakah laporan keuangan secara keseluruhan bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan, dan untuk menerbitkan laporan auditor yang mencakup opini kami. Keyakinan memadai merupakan suatu tingkat keyakinan tinggi, namun bukan merupakan suatu jaminan bahwa audit yang dilaksanakan berdasarkan Standar Audit akan selalu mendeteksi kesalahan penyajian material ketika hal tersebut ada. Kesalahan penyajian dapat disebabkan oleh kecurangan maupun kesalahan dan dianggap

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Standards on Auditing will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of

material jika, baik secara individual maupun secara agregat, dapat diekspektasikan secara wajar akan memengaruhi keputusan ekonomi yang diambil oleh pengguna berdasarkan laporan keuangan tersebut.

users taken on the basis of these financial statements.

Sebagai bagian dari suatu audit berdasarkan Standar Audit, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga:

As part of an audit in accordance with Standards on Auditing, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Mengidentifikasi dan menilai risiko kesalahan penyajian material dalam laporan keuangan, baik yang disebabkan oleh kecurangan maupun kesalahan, mendesain dan melaksanakan prosedur audit yang responsif terhadap risiko tersebut, serta memeroleh bukti audit yang cukup dan tepat untuk menyediakan basis bagi opini kami. Risiko tidak terdeteksinya kesalahan penyajian material yang disebabkan oleh kecurangan lebih tinggi dari yang disebabkan oleh kesalahan, karena kecurangan dapat melibatkan kolusi, pemalsuan, penghilangan secara sengaja, pernyataan salah, atau pengabaian pengendalian internal.

  Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- 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 Perseroan.

  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 Company's internal control.

- Mengevaluasi ketepatan kebijakan akuntansi yang digunakan serta kewajaran estimasi akuntansi dan pengungkapan terkait yang dibuat oleh manajemen.

  Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

- 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 Perseroan untuk mempertahankan kelangsungan usahanya. Ketika kami menyimpulkan bahwa terdapat suatu ketidakpastian material, kami diharuskan untuk menarik perhatian dalam laporan auditor kami ke pengungkapan terkait dalam laporan keuangan atau, jika pengungkapan tersebut tidak memadai, harus menentukan apakah perlu untuk memodifikasi opini kami. Kesimpulan kami didasarkan pada bukti audit yang diperoleh hingga tanggal laporan auditor kami. Namun, peristiwa atau kondisi masa depan dapat menyebabkan Perseroan tidak dapat mempertahankan kelangsungan usaha.

  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 Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.

- Mengevaluasi penyajian, struktur, dan isi laporan keuangan secara keseluruhan, termasuk pengungkapannya, dan apakah laporan keuangan mencerminkan transaksi dan peristiwa yang

  Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions

mendasarinya dengan suatu cara yang mencapai penyajian wajar.

Kami mengomunikasikan kepada pihak yang bertanggung jawab atas tata kelola mengenai, antara lain, ruang lingkup dan saat yang direncanakan atas audit, serta temuan audit signifikan, termasuk setiap defisiensi signifikan dalam pengendalian internal yang teridentifikasi oleh kami selama audit.

Kami juga memberikan suatu pernyataan kepada pihak yang bertanggung jawab atas tata kelola bahwa kami telah memenuhi ketentuan etika yang relevan mengenai independensi, dan mengomunikasikan seluruh hubungan, serta hal-hal lain yang dianggap secara wajar berpengaruh terhadap independensi kami, dan jika relevan, pengamanan terkait.

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 dalam laporan auditor kami, kecuali peraturan perundang-undangan melarang pengungkapan publik tentang hal tersebut atau ketika, dalam kondisi yang sangat jarang terjadi, kami menentukan bahwa suatu hal tidak boleh dikomunikasikan dalam laporan kami karena konsekuensi merugikan dari mengomunikasikan hal tersebut akan diekspektasikan secara wajar melebihi manfaat kepentingan publik atas komunikasi tersebut.

and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with at statement that we hace complied with relevant ethical requirement regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the consolidated financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

KANTOR AKUNTAN PUBLIK KANAKA PURADIREDJA, SUHARTONO

Syamsudin

NRAP.: AP.0209

6 Maret 2026/ *March 6, 2026*

00058

PT ASABRI (PERSERO)
LAPORAN POSISI KEUANGAN
Per Tanggal 31 Desember 2025 dan 2024
(Dalam ribuan Rupiah, kecuali dinyatakan lain)

PT ASABRI (PERSERO)
STATEMENTS OF FINANCIAL POSITION
As of December 31, 2025 and 2024
(Expressed in thousands Rupiah, unless otherwise stated)

	Catatan/ *Notes*	31 Desember/ *December 2025*	31 Desember/ *December 2024 *)*	1 Januari/ *January 2024 *)*	
ASET					***ASSETS***
Kas dan bank					*Cash on hand and in banks*
Deposito berjangka					*Time deposits*
Efek-efek					*Marketable securities*
Piutang:					*Receivables:*
Piutang premi *PSL*					*Premium PSL receivables*
Piutang premi					*Premium receivables*
Piutang hasil investasi					*Investment income receivables*
Piutang pengelolaan investasi					*Managing investment receivables*
Piutang lain-lain					*Other receivables*
Properti investasi					*Investment properties*
Aset tetap dan aset hak-guna - bersih					*Fixed assets and right-of-use assets - net*
Aset takberwujud - bersih					*Intangible assets - net*
Aset pajak tangguhan - bersih					*Deferred tax assets - net*
Akumulasi iuran pensiun					*Accumulation of pension contribution*
Aset pembayaran pensiun					*Pension payment assets*
Aset lain-lain					*Other assets*
JUMLAH ASET					***TOTAL ASSETS***
LIABILITAS					***LIABILITIES***
Akrual dan utang lain-lain					*Accrued expenses and other payables*
Utang investasi					*Investment payables*
Utang pajak					*Taxes payables*
Pendapatan diterima di muka					*Unearned revenue*
Liabilitas imbalan kerja					*Employee benefit liabilities*
Akumulasi iuran pensiun					*Accumulation of pension contribution*
Liabilitas pembayaran pensiun					*Pension payment liabilities*
Liabilitas asuransi:					*Insurance liabilities:*
Liabilitas atas sisa masa pertanggungan					*Liabilities for remaining coverage*
Liabilitas atas kejadian klaim					*Liabilities for incurred claim*
Jumlah liabilitas asuransi					*Total insurance liabilities*
JUMLAH LIABILITAS					***TOTAL LIABILITIES***
EKUITAS					***EQUITY***
Modal saham - nilai nominal Rp1.000.000 (nilai penuh) per lembar saham - modal dasar 500.000 lembar saham, modal ditempatkan dan disetor penuh 200.000 lembar saham					*Share capital - par value of Rp1,000,000 (full amount) per share - authorised 500,000 shares, issued and fully paid 200,000 share*
Saldo laba yang telah dicadangkan:					*Appropriated retained earnings:*
- Telah ditentukan penggunaannya					*Appropriated -*
- Belum ditentukan penggunaannya					*Unappropriated -*
Kerugian yang belum direalisasi atas efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain - setelah pajak					*Unrealised loss on fair value through Other comprehensive income marketable securities - net of tax*
Surplus revaluasi aset					*Assets revaluation surplus*
Komponen ekuitas lain					*Other equity components*
JUMLAH EKUITAS					***TOTAL EQUITY***
JUMLAH LIABILITAS DAN EKUITAS					***TOTAL LIABILITIES AND EQUITY***

*) Disajikan kembali, Catatan 38

**) Restated, Note 38*

	Catatan/ *Notes*	2025	2024 *)	
ASURANSI				***INSURANCE***
Pendapatan asuransi				*Insurance Income*
Beban asuransi				*Insurance Expenses*
HASIL ASURANSI BERSIH				***TOTAL INSURANCE NET***
INVESTASI				***INVESTMENT***
Pendapatan investasi:				*Investment income:*
Program THT, JKK, dan JKm				*THT, JKK, and JKm program*
Program akumulasi iuran pensiun				*Accumulation of pension contribution program*
Beban investasi				*Investment expenses*
HASIL INVESTASI				***TOTAL INVESTMENT INCOME***
Pengembalian hasil investasi akumulasi iuran pensiun				*Return on investment income of accumulation of pension contribution*
HASIL INVESTASI BERSIH				***TOTAL INVESTMENT INCOME NET***
LAIN-LAIN				***OTHERS***
Pendapatan lain-lain				*Other income*
Penggantian biaya operasional penyelenggaraan pensiun				*Reimbursement of pension operation cost*
Beban umum dan administrasi				*General and administrative expenses*
HASIL LAIN-LAIN BERSIH				***TOTAL OTHERS NET***
LABA SEBELUM PAJAK PENGHASILAN				***PROFIT BEFORE INCOME TAX***
Beban pajak kini				*Current tax expenses*
Beban pajak tangguhan				*Deferred tax expenses*
LABA BERSIH TAHUN BERJALAN				***NET PROFIT FOR THE YEAR***
PENGHASILAN KOMPREHENSIF L				***OTHER COMPREHENSIVE INCOME***
Pos-pos yang tidak akan direklasifikasi ke laba rugi:				*Items that will not be reclassified subsequently to profit or loss:*
Kerugian yang belum direalisasi atas efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain				*Unrealised loss on fair value through other comprehensive income marketable securities*
Keuntungan revaluasi aset tetap				*Gain on revaluation of fixed assets*
Pengukuran kembali liabilitas imbalan pasti				*Remeasurement of defined benefit liability*
Efek pajak terkait				*Related tax effect*
Pos-pos yang akan direklasifikasi ke laba rugi:				*Items that will be reclassified subsequently to profit or loss:*
Kerugian yang belum direalisasi atas efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain				*Unrealised loss on fair value through other comprehensive income marketable securities*
Efek pajak terkait				*Related tax effect*
Penghasilan komprehensif lain tahun berjalan, setelah pajak				*Other comprehensive income for the year, net of tax*
JUMLAH LABA KOMPREHENSIF TAHUN BERJALAN				***TOTAL COMPREHENSIVE INCOME FOR THE YEAR***

*) Disajikan kembali, Catatan 38

*) *Restated, Note 38*

PT ASABRI (PERSERO)
LAPORAN PERUBAHAN EKUITAS
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Dalam ribuan Rupiah, kecuali dinyatakan lain)

PT ASABRI (PERSERO)
STATEMENTS OF CHANGES IN EQUITY
For the Years Ended
December 31, 2025 and 2024
(Expressed in thousands Rupiah, unless otherwise stated)

	Modal saham/ *Share capital*	Saldo laba (defisit)/ *Retained earnings (deficits)*		Keuntungan (kerugian) yang belum direalisasi atas efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain/ *unrealised gain (loss) on fair value through other comprehensive income marketable securities*	Surplus revaluasi aset/ *Assets revaluation surplus*	Komponen Ekuitas Lain/ *Other equity components*	Jumlah ekuitas/ *Total equity*	
		Yang telah ditentukan penggunaannya/ *appropriated*	Yang belum ditentukan penggunaannya/ *unppropriated*					
Saldo pada tanggal 31 Desember 2023								***Balance as of December 31, 2023***
Efek implementasi PSAK 109								*The effect of PSAK 109 implementation*
Saldo pada tanggal 1 Januari 2024								***Balance as of January 1, 2024***
Kerugian yang telah direalisasi atas Efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain								*Unrealised loss on fair value through other comprehensive income marketable securities*
Reklasifikasi ke komponen ekuitas lain								*Reclassification to other equity components*
Laba bersih tahun berjalan								*Net profit for the year*
Penghasilan komprehensif Lain:								*Other comprehensive income:*
Kerugian yang belum direalisasi atas Efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain								*Unrealised loss on fair value through Other comprehensive income marketable securities*
Pengukuran kembali liabilitas imbalan pas								*Remeasurement of defined benefit liability*
Keuntungan revaluasi aset tetap								*Gain on revaluation of fixed assets*
Efek pajak terkait								*Related tax effect*
Saldo pada tanggal 31 Desember 2024								***Balance as of December 31, 2024***
Keuntungan yang telah direalisasi atas Efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain								*Realised gain on fair value through other comprehensive income marketable securities*
Reklasifikasi penyelesaian penghasilan komprehensif lain								*Reclassification of other comprehensive income settlements*
Laba bersih tahun berjalan								*Net profit for the year*
Penghasilan komprehensif lain:								*Other comprehensive income:*
Kerugian yang belum direalisasi atas Efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain								*Unrealised loss on fair value through other comprehensive income marketable securities*
Pengukuran kembali liabilitas imbalan pas								*Remeasurement of defined benefit liability*
Keuntungan revaluasi aset tetap								*Gain on revaluation of fixed asset*
Efek pajak terkait								*Related tax effect*
Saldo pada tanggal 31 Desember 2025								***Balance as of December 31, 2025***

	Catatan/ *Notes*	2025	2024*	
ARUS KAS DARI AKTIVITAS OPERASI				***CASH FLOWS FROM OPERATING ACTIVITIES***
Penerimaan premi				*Proceeds from premium*
Pembayaran klaim dan manfaat				*Payment of claims and benefits*
Pembayaran beban usaha				*Payment of operating expenses*
Pembayaran pajak				*Payment of taxes*
Penerimaan penggantian biaya operasional penyelenggaraan pensiun - bersih				*Proceeds from reimbursement of pension operation cost - net*
Penerimaan imbalan jasa *flagging*				*Proceeds from flagging income*
Penerimaan imbalan jasa AIP				*Proceeds from AIP income*
Lain-lain				*Others*
Arus kas bersih digunakan untuk aktivitas operasi				***Net cash flows used in operating activities***
ARUS KAS DARI AKTIVITAS INVESTASI				***CASH FLOWS FROM INVESTING ACTIVITIES***
Penerimaan hasil investasi				*Investments income*
Penempatan investasi				*Placement of investments*
Pembelian aset tetap dan aset takberwujud				*Purchase of fixed assets and intangible assets*
Arus kas bersih diperoleh dari aktivitas investasi				***Net cash flows provided from investing activities***
ARUS KAS DARI AKTIVITAS PENDANAAN				***CASH FLOWS FROM FINANCING ACTIVITIES***
Pembayaran liabilitas sewa				*Payment of lease liabilities*
Arus kas bersih digunakan untuk aktivitas pendanaan				***Net cash flows used in financing activities***
KENAIKAN (PENURUNAN) BERSIH KAS DAN BANK				***NET INCREASE (DECREASE) IN CASH ON HAND AND IN BANKS***
KAS DAN BANK PADA AWAL TAHUN				***CASH ON HAND AND IN BANKS AT THE BEGINNING OF THE YEAR***
Penyesuaian saldo awal atas efek penyajian kembali				*Beginning balance adjustments for restatement effect*
KAS DAN BANK PADA AKHIR TAHUN				***CASH ON HAND AND IN BANKS AT THE END OF THE YEAR***

*) Disajikan kembali, Catatan 38

**) Restated, Note 38*

1. INFORMASI UMUM

PT ASABRI (Persero) (selanjutnya disebut "Perseroan") didirikan berdasarkan Peraturan Pemerintah Republik Indonesia Nomor 45 Tahun 1971 tanggal 31 Juli 1971. Pada tahun 1991, sesuai dengan Peraturan Pemerintah Republik Indonesia No. 68 Tahun 1991 tanggal 17 Desember 1991 tentang Pengalihan Bentuk Perusahaan Umum (PERUM) Asuransi Sosial Angkatan Bersenjata Republik Indonesia, status Perseroan berubah dari PERUM menjadi Perseroan (PERSERO). Perubahan ini telah diumumkan dalam Berita Negara Republik Indonesia No. 88. Anggaran Dasar Perseroan mengalami perubahan sesuai dengan Akta Notaris Muhani Salim, S.H., No. 201 tanggal 30 Desember 1992 dan telah disahkan oleh Menteri Kehakiman Republik Indonesia Nomor C2-6500-HT.01.01.Th.93 tertanggal 24 Juli 1993.

Anggaran Dasar Perseroan telah disesuaikan dengan Undang-Undang Perseroan Terbatas Nomor 40 Tahun 2007 sesuai dengan Akta Nomor 16 Tahun 2008 tanggal 27 Agustus 2008, yang dibuat di hadapan Muhani Salim, S.H., M.Hum., M.Kn., Notaris di Jakarta. Perubahan Anggaran Dasar tersebut telah mendapat persetujuan dari Menteri Hukum dan HAM Republik Indonesia berdasarkan Surat Keputusan Nomor AHU-74528.AH.01.02 tahun 2008 tanggal 16 Oktober 2008 dan telah diumumkan dalam Berita Negara Republik Indonesia tanggal 2 Desember 2008 No. 97, tambahan Nomor 26153/2008.

Anggaran Dasar Perseroan dimuat dalam Akta Nomor 16 tanggal 27 Agustus 2008 tentang Pernyataan Keputusan para Pemegang Saham, yang dibuat di hadapan Muhani Salim, S.H., M.Hum., M.Kn., Notaris di Jakarta, telah beberapa kali diubah terakhir dengan Akta Nomor 10 tanggal 15 Juli 2021 tentang Pernyataan Keputusan Pemegang Saham dan Perubahan Anggaran Dasar Perusahaan Perseroan (Persero) PT ASABRI disingkat PT ASABRI (Persero) yang dibuat di hadapan Mochamad Nova Faisal, S.H., M.Kn., Notaris di Jakarta Selatan.

Perseroan diberi tugas oleh Pemerintah Indonesia untuk bergerak dalam bidang usaha asuransi sosial Prajurit Tentara Nasional Indonesia ("TNI"), Anggota Kepolisian Negara Republik Indonesia ("POLRI"), dan Pegawai Aparatur Sipil Negara ("ASN") di lingkungan Kementerian Pertahanan dan Kepolisian Negara Republik Indonesia.

Perseroan menyelenggarakan program asuransi sosial yang meliputi:

1) Tabungan Hari Tua ("THT")
2) Jaminan Kecelakaan Kerja ("JKK")
3) Jaminan Kematian ("JKm")
4) Pensiun:
   - Pengelolaan Akumulasi Iuran Pensiun ("AIP")
   - Pembayaran Pensiun

1. GENERAL INFORMATION

PT ASABRI (Persero) (hereinafter "the Company") was established by the Indonesian Government Regulation No. 45 of 1971 dated July 31, 1971. In 1991, in accordance with the Indonesian Government Regulation No. 68 of 1991 dated December 17, 1991 the status the Public Company (PERUM) Asuransi Sosial Angkatan Bersenjata Republik Indonesia was changed into a Limited Liability Company (PERSERO). This change was published in the State Gazette of the Republic of Indonesia No. 88. The Company's Article of Association was amended based on the Notarial Deed of Muhani Salim, S.H., No. 201, dated December 30, 1992 and was approved by the decree of the Minister of Justice of the Republic of Indonesia No. C2-6500-HT.01.01.Th.93 dated July 24, 1993.

The Company's Articles of Association have been amended to comply with Limited Liabilities Companies Law Number 40 Year 2007 with the Notarial Deed No. 16 year 2008 dated August 27, 2008, made before Muhani Salim S.H., M.Hum., M.Kn, Notary in Jakarta. The amendment was approved by the Minister of Justice and Human Rights of the Republic of Indonesia trough its decision letter No.AHU-74528.AH.01.02 year 2008 dated October 16, 2008 and was published in the State Gazette of the Republic of Indonesia Number 97, Supplement No. 26153/2008 dated December 2, 2008.

Articles of Association of the Company as contained in Deed Number 16 dated August 27, 2008 concerning Statement of Shareholders Resolution, made before Muhani Salim, S.H., M.Hum., M.Kn., Notary in Jakarta, as last amended several times by Deed Number 10 dated July 15, 2021 concerning Statement of Shareholders Resolution and Amendment of PT ASABRI Company Articles of Association (Persero) abbreviated as PT ASABRI (Persero), made before Mochamad Nova Faisal, S.H., M.Kn., Notary in South Jakarta.

The Company was assigned by the Government of the Republic of Indonesia to engage in social insurance business for Soldiers of the Indonesian National Army ("TNI"), Members of the Indonesian National Police ("POLRI"), and Employee of the State Civil Apparatus ("ASN") at Administrative State in the Minister of Defence and the Indonesian National Police.

Company held a social insurance program, which includes:

1) Tabungan Hari Tua ("THT")
2) Jaminan Kecelakaan Kerja ("JKK")
3) Jaminan Kematian ("JKm")
4) Pensiun:
   - Managing Accumulation of Pension Contribution ("AIP")
   - Pension Payment

1. INFORMASI UMUM (lanjutan)

Perseroan berdomisili di Jakarta. Kantor Pusat Perseroan terletak di Jl. Mayjen Sutoyo No. 11, Jakarta Timur, 13630, memiliki 1 kantor cabang utama, dan 32 kantor cabang di Indonesia. Pada tanggal 31 Desember 2025 dan 2024, Perseroan memiliki 485 dan 503 karyawan (tidak diaudit).

Pada tanggal 31 Desember 2025 dan 2024 komposisi Dewan Komisaris dan Direksi Perseroan adalah sebagai berikut:

	31 Desember/ *December* 2025	31 Desember/ *December* 2024	
Dewan Komisaris:			***Board of Commissioners:***
Komisaris Utama	Rui F.G.P. Duarte	Rui F.G.P. Duarte *	*President Commissioner*
Wakil Komisaris Utama	--	Fary Djemy Francis	*Vice President Commissioner*
Komisaris Independen	--	I Nengah Putra Winata	*Independent Commissioner*
Komisaris Independen	Arief Sulistyanto	Arief Sulistyanto *	*Independent Commissioner*
Komisaris	Rofyanto Kurniawan	Rofyanto Kurniawan	*Commissioner*
Dewan Direksi:			***Board of Directors:***
Direktur Utama	Jeffry Haryadi P. Manullang	Jeffry Haryadi P. Manullang	*President Director*
Direktur SDM dan Hukum	Sri Ainin Muktirizka	Sri Ainin Muktirizka	*HR and Legal Director*
Direktur Keuangan dan Manajemen Risiko	Helmi I. Satriyono	Helmi I. Satriyono	*Finance and Risk Management Director*
Direktur Investasi	--	--	*Investment Director*
Direktur Hubungan Kelembagaan	Khaidir Abdurrahman	Khaidir Abdurrahman	*Institutional Relations Director*

*) Dalam proses penilaian kemampuan dan kepatutan oleh Otoritas Jasa Keuangan (OJK)

*In the process of fit and proper test *) by Financial Service Authority (OJK)*

2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN

a. Pernyataan kepatuhan

Laporan keuangan Perseroan telah disusun dan disajikan sesuai dengan dasar penyusunan laporan keuangan yang dijelaskan pada Catatan 2b di bawah ini.

b. Dasar pengukuran dan penyusunan laporan keuangan

Laporan keuangan disusun dan disajikan sesuai dengan kerangka pelaporan keuangan penyajian wajar bertujuan khusus untuk memenuhi ketentuan Peraturan Menteri Keuangan Republik Indonesia Nomor 118 Tahun 2025 ("PMK 118/2025") tanggal 31 Desember 2025 tentang Perubahan atas Peraturan Menteri Keuangan Republik Indonesia Nomor 66/PMK.02/2021 tentang Tata Cara Pengelolaan Iuran dan Pelaporan Penyelenggaraan Program Tabungan Hari Tua, Jaminan Kecelakaan Kerja, dan Jaminan Kematian bagi Pegawai Aparatur Sipil Negara, Prajurit Tentara Nasional Indonesia, dan Anggota Kepolisian Negara Republik Indonesia, sebagai berikut:

2. SIGNIFICANT ACCOUNTING POLICIES

a. Statement of compliances

The Company's financial statements have been prepared and presented in accordance with the basis for preparation of the financial statements as described in Note 2b below.

b. Basis of measurement and preparation of the financial statements

The financial statements are prepared and presented in accordance with the fair presentation financial reporting framework with the specific objective of meeting the provisions of the Ministry of Finance of the Republic of Indonesia Regulation Number 118 Year 2025 ("PMK 118/2025") dated December 31, 2025 concerning Amendments to the Ministry of Finance of the Republic of Indonesia Regulation Number 66/PMK.02/2021 concerning Procedures for Managing Contribution and Reporting on the Implementation of Civil Servant's Tabungan Hari Tua, Jaminan Kecelakaan Kerja, and Jaminan Kematian Program for Employee of the State Civil Apparatus, Indonesia National Armed Forces, and Members of the Indonesian National Police, as follows:

2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

b. Dasar pengukuran dan penyusunan laporan keuangan (lanjutan)

1. Untuk unsur-unsur laporan keuangan selain liabilitas atas sisa masa pertanggungan dan pengukuran piutang iuran atas kewajiban masa lalu *("PSL")* program THT adalah sesuai dengan Standar Akuntansi Keuangan di Indonesia.

2. Berdasarkan PMK 118/2025 tersebut, Perseroan menghitung liabilitas atas sisa masa pertanggungan program THT dengan menggunakan metode perhitungan dan asumsi yang disetujui oleh Menteri Keuangan Republik Indonesia; dan pengukuran piutang iuran atas kewajiban masa lalu program THT dicatat berdasarkan nilai sisa tagihan.

   Perseroan menghitung liabilitas atas sisa masa pertanggungan program THT 31 Desember 2025 dan 2024 menggunakan metode perhitungan dan asumsi yang disetujui oleh Menteri Keuangan Republik Indonesia melalui Surat Nomor S-461/MK.03/2025 tanggal 1 Juli 2025 tentang Persetujuan Metode dan Asumsi dalam Perhitungan Kewajiban Manfaat Polis Masa Depan Program THT Tahun 2025 dan Surat Nomor S-512/MK.02/2024 tanggal 11 Juni 2024 tentang Penyampaian Revisi Persetujuan Metode dan Asumsi dalam Perhitungan Kewajiban Manfaat Polis Masa Depan Program THT Tahun 2024.

Berdasarkan Undang-Undang Republik Indonesia Nomor 40 Tahun 2007 tentang Perseroan Terbatas, sebagai suatu Perseroan Terbatas, Perseroan berkewajiban menyusun laporan keuangan sesuai dengan Standar Akuntansi Keuangan di Indonesia.

Seperti yang dijelaskan di atas, Perseroan menyusun laporan keuangan tanggal 31 Desember 2025 dan untuk tahun yang berakhir pada tanggal tersebut hanya sesuai dengan dasar penyusunan laporan keuangan seperti yang dijelaskan dalam Catatan 2b.

Laporan keuangan disusun dan disajikan berdasarkan asumsi kelangsungan usaha serta atas dasar akrual, kecuali laporan arus kas. Dasar pengukuran dalam penyusunan ini adalah konsep biaya perolehan, kecuali beberapa akun tertentu yang didasarkan pengukuran lain telah dijelaskan dalam kebijakan akuntansi masing-masing akun tersebut. Biaya perolehan umumnya didasarkan pada nilai wajar imbalan yang diserahkan dalam pemerolehan aset.

Laporan arus kas disajikan dengan metode langsung *(direct method)* dengan mengelompokkan arus kas dalam aktivitas operasi, investasi, dan pendanaan. Untuk tujuan laporan arus kas, kas dan setara, kas termasuk kas dan kas di bank.

2. SIGNIFICANT ACCOUNTING POLICIES *(continued)*

b. Basis of measurement and preparation of the financial statements *(continued)*

1. The elements of the financial statements other than the liabilities for remaining coverage and the measurement of premium receivables for past service liability ("PSL") of THT program are in accordance with Financial Accounting Standards in Indonesia.

2. Based on PMK 118/2025, the Company calculates the THT program liabilities for remaining coverage using the calculation method and assumptions approved by the Ministry of Finance of the Republic of Indonesia; and the measurement of premium receivables for past service liability of THT program are recorded based on the residual value of the invoice.

   The Company calculates the liabilities for remaining coverage of the THT program for December 31, 2025 and 2024 using the calculation method and assumptions approved by the Ministry of Finance of the Republic of Indonesia by Letter Number S-461/MK.03/2025 dated July, 1 2025 regarding the Approval of Methods and Assumptions in the Calculation of Future Policy Benefit Obligations THT Program for 2025 and Number S-512/MK.02/2024 dated June, 11 2024 regarding the Submission of Revised Approval of Methods and Assumptions in the Calculation of Future Policy Benefit Obligations THT Program for 2024.

Based on the Law of the Republic of Indonesia Number 40 of 2007 concerning Limited Liability Companies, as a Limited Liability Company, the Company is obliged to prepare financial reports in accordance with Indonesian Financial Accounting Standards.

As explained above, Company prepared the financial statements as of December 31, 2025 and for the year ended on that date only in accordance with the basis for preparing the financial statements as described in Note 2b.

Financial statements have been prepared and presented based on going concern assumption and accrual basis of accounting, except for the statements of cash flows. Basis of measurement in preparation of these financial statements is the historical costs concept, except for certain accounts which have been prepared on the basis of other measurements as described in their respective policies. Historical cost is generally based on the fair value of the consideration given in exchange for assets.

The statements of cash flows is prepared based on the direct method by classifying cash flows on the basis of operating, investing, and financing activities. For the purpose of the statements of cash flows, cash and cash equivalents, include cash on hand and cash in banks.

2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

b. Dasar pengukuran dan penyusunan laporan keuangan (lanjutan)

Mata uang penyajian yang digunakan dalam penyusunan laporan keuangan ini adalah Rupiah yang merupakan mata uang fungsional Perseroan.

c. Pernyataan dan interpretasi Standar Akuntansi baru dan revisi yang berlaku efektif pada tahun berjalan

Berikut amendemen dan penyesuaian atas standar yang berlaku efektif untuk periode yang dimulai pada atau setelah 1 Januari 2025, dengan penerapan dini diperkenankan, yaitu:

- PSAK 221: Pengaruh Perubahan Kurs Valuta Asing;
- PSAK 117: Kontrak Asuransi;
- PSAK 103: Kombinasi Bisnis;
- PSAK 105: Aset Tidak Lancar yang Dikuasai untuk Dijual dan Operasi yang Dihentikan;
- PSAK 107: Instrumen Keuangan: Pengungkapan;
- PSAK 109: Instrumen Keuangan;
- PSAK 115: Pendapatan dari Kontrak dengan Pelanggan;
- PSAK 201: Penyajian Laporan Keuangan;
- PSAK 207: Laporan Arus Kas;
- PSAK 216: Aset Tetap;
- PSAK 219: Imbalan Kerja;
- PSAK 228: Investasi pada Entitas Asosiasi dan Ventura Bersama;
- PSAK 232: Instrumen Keuangan: Penyajian;
- PSAK 236: Penurunan Nilai Aset;
- PSAK 237: Provisi, Liabilitas Kontinjensi, dan Aset Kontinjensi;
- PSAK 238: Aset Takberwujud;
- PSAK 240: Properti Investasi;
- PSAK 370: Akuntansi Aset dan Liabilitas Pengampunan Pajak; dan
- ISAK 335: Penyajian Laporan Keuangan Entitas Berorientasi Non-laba.

DSAK-IAI mengesahkan perubahan penomoran PSAK dan ISAK yang berlaku efektif pada 1 Januari 2024, perubahan ini tidak memengaruhi substansi pengaturan dalam masing-masing PSAK dan ISAK tersebut.

2. SIGNIFICANT ACCOUNTING POLICIES *(continued)*

b. Basis of measurement and preparation of the financial statements *(continued)*

The presentation currency used in the preparation of the consolidated financial statements is Indonesian Rupiah which is the functional currency of the Company.

c. New and revised statements and interpretation of financial Accounting Standards effective in the current year

The following are amendment and improvements to standards which effective for periods beginning on or after January 1, 2025, with early adoption is permitted, are as follows:

- *PSAK 221: The Effect of Foreign Exchange Rate Changes;*
- *PSAK 117: Insurance Contracts;*
- *PSAK 103: Business Combinations;*
- *PSAK 105: Non-Current Assets Controlled for Sale and Discontinued Operations;*
- *PSAK 107: Financial Instruments: Disclosures;*
- *PSAK 109: Financial Instruments;*
- *PSAK 115: Income from Contracts with Customers;*
- *PSAK 201: Presentation of Financial Statements;*
- *PSAK 207: Statements of Cash Flows;*
- *PSAK 216: Fixed Assets;*
- *PSAK 219: Remuneration for Employment;*
- *PSAK 228: Investments in Associate Entities and Joint Ventures;*
- *PSAK 232: Financial Instruments: Presentation;*
- *PSAK 236: Impairment of Assets;*
- *PSAK 237: Provisions, Contingent Liabilities, and Contingency Assets;*
- *PSAK 238: Intangible Assets;*
- *PSAK 240: Investment Property;*
- *PSAK 370: Accounting of Tax Forgiveness Assets and Liabilities; and*
- *ISAK 335: Presentation of Financial Statements of Non-profit Oriented Entities.*

DSAK-IAI retified changes to the numbery of PSAK and ISAK which will be effective on January 1, 2024. This changes does not affect the substance of requirement in each PSAK and ISAK.

2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

d. Instrumen keuangan

i. Aset keuangan

Sesuai dengan PSAK 109, Perseroan mengklasifikasikan aset keuangannya dalam kategori 1) aset keuangan yang diukur dengan biaya perolehan diamortisasi, 2) aset keuangan instrumen utang yang diukur pada nilai wajar melalui penghasilan komprehensif lain dengan keuntungan atau kerugian diakui pada laba rugi pada saat pelepasan, 3) aset keuangan instrumen ekuitas yang diukur pada nilai wajar melalui penghasilan komprehensif lain dengan keuntungan atau kerugian tidak diakui pada laba rugi pada saat pelepasan, dan 4) aset keuangan yang diukur pada nilai wajar melalui laba rugi. Perseroan menggunakan 2 (dua) dasar untuk mengklasifikasikan aset keuangan, yaitu model bisnis Perseroan dalam mengelola aset keuangan dan karakteristik arus kas kontraktual pembayaran pokok dan bunga *(Solely Payment of Principal and Interest ("SPPI"))* dari aset keuangan.

Penilaian model bisnis

Perseroan menentukan model bisnisnya berdasarkan tingkat yang paling mencerminkan Perseroan mengelola kelompok aset keuangan yang dimiliki untuk mencapai tujuan bisnisnya. Model bisnis Perseroan tidak dinilai berdasarkan masing-masing instrumennya, tetapi pada tingkat portofolio secara agregat yang lebih tinggi dan didasarkan pada faktor-faktor yang dapat diamati, seperti:

1) Bagaimana kinerja model bisnis dan aset keuangan yang dimiliki dalam model bisnis tersebut dievaluasi dan dilaporkan kepada personel manajemen kunci;
2) Risiko yang mempengaruhi kinerja model bisnis (dan aset keuangan yang dimiliki dalam model bisnis tersebut) dan khususnya, bagaimana cara risiko tersebut dikelola;
3) Bagaimana manajer bisnis dikompensasi (misalnya, apakah kompensasi didasarkan pada nilai wajar dari aset yang dikelola atau pada arus kas kontraktual yang tertagih); dan
4) Frekuensi, nilai, dan waktu penjualan yang diharapkan, juga merupakan aspek penting dari penilaian Perseroan.

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, Perseroan 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. SIGNIFICANT ACCOUNTING POLICIES *(continued)*

d. Financial assets

i. Financial assets

In accordance with PSAK 109, the Company classifies its financial assets in categories 1) financial assets measured at amortised acquisition costs, 2) financial assets of debt instruments measured at fair value through other comprehensive income with gains or losses recognised at profit or loss at the time of release, 3) financial assets of equity instruments measured at fair value through other comprehensive income with gains or losses not recognised at profit or loss at the time of release, and 4) financial assets measured at fair value through profit or loss. The Company uses 2 (two) bases to classify financial assets, namely the Company's business model in managing financial assets and the contractual cash flow characteristics of Solely Payment of Principal and Interest ("SPPI") from financial assets.

Business model assessment

The Company determines its business model based on the level that best reflects the Company's management of its financial asset group to achieve its business objectives. The Company's business model is not assessed on the basis of individual instruments, but on a higher aggregate portfolio level and based on observable factors, such as:

1) How the performance of the business model and the financial assets owned in that business model are evaluated and reported to key management personnel;
2) The risks that affect the performance of the business model (and the financial assets held in that business model) and in particular, how those risks are managed;
3) How the business manager is compensated (for example, whether the compensation is based on the fair value of assets under management or on contractual cash flows collected); and
4) The expected frequency, value, and time of sale, are also important aspects of the Company's valuation.

The assessment of the business model is based on a reasonably expected scenario without considering a "worst case" or "stress case" scenario. If cash flows after the initial recognition are realised in a different manner than originally expected, the Company does not change the classification of the financial assets it owns remaining in the business model, but includes such information in the valuation of new or newly purchased financial assets.

2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

d. Instrumen keuangan (lanjutan)

i. Aset keuangan (lanjutan)

Pengujian *SPPI*

Sebagai langkah pertama dari proses klasifikasi, Perseroan menilai persyaratan kontraktual 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,* Perseroan menerapkan pertimbangan dan memperhatikan faktor-faktor yang relevan, seperti mata uang di mana 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.

1) Aset keuangan yang diukur dengan biaya perolehan diamortisasi

Aset keuangan yang diukur dengan biaya perolehan diamortisasi hanya jika memenuhi kedua kondisi, sebagai berikut:

a) Aset keuangan dikelola dalam model bisnis yang bertujuan untuk memiliki aset keuangan untuk tujuan mendapatkan arus kas kontraktual; dan
b) Persyaratan kontraktual dari aset keuangan yang pada tanggal tertentu menghasilkan arus kas yang merupakan pembayaran pokok dan bunga semata dari jumlah pokok terutang.

Pada saat pengakuan awal, aset keuangan yang diukur dengan biaya perolehan diamortisasi diakui pada nilai wajarnya ditambah biaya transaksi dan selanjutnya diukur dengan biaya perolehan diamortisasi dengan menggunakan suku bunga efektif dikurangi cadangan kerugian penurunan nilai.

Pendapatan bunga/kupon dari aset keuangan diukur dengan biaya perolehan diamortisasi dicatat dalam laporan laba rugi dan penghasilan komprehensif lain dan diakui sebagai pendapatan bunga/kupon. Ketika penurunan nilai terjadi, kerugian penurunan nilai diakui sebagai pengurang dari nilai tercatat investasi dan diakui di dalam laporan keuangan sebagai "cadangan kerugian penurunan nilai atas aset keuangan".

2. SIGNIFICANT ACCOUNTING POLICIES *(continued)*

d. Financial assets *(continued)*

i. Financial assets *(continued)*

SPPI Testing

As the first step of the classification process, the Company assesses financial contractual requirements to identify whether they meet the SPPI testing. The principal of the loan for testing purposes is defined as the fair value of the financial asset at the initial acknowledgment and is subject to change over the life of the financial asset (for example, if there is a principal payment or amortization of premiums/discounts). The most significant element of interest in a credit agreement is usually the consideration of the time value of money and credit risk. In order to make an assessment of SPPI, the Company applies consideration and takes into account relevant factors, such as the currency in which the financial assets are denominated and the period in which the interest rate is determined.

In contrast, contractual requirements that provide more than de minimis exposure to risk or volatility in contractual cash flows unrelated to the basis of the loan arrangement, do not give rise to SPPI's contractual cash flow on the balance amount. In such cases, financial assets are required to be measured at fair value.

1) Financial assets measured at amortised cost

Financial assets measured at amortised cost only if they meet both conditions, as follows:

a) Financial assets are managed in a business model that aims to have financial assets for the purpose of obtaining contractual cash flow; and
b) Contractual terms of financial assets that on a certain date generate cash flow which is the payment of principal and interest solely on the principal amount payable.

At the time of initial recognition, financial assets measured at amortised cost recognised at their fair value plus transaction costs and subsequently measured at amortised cost using the effective interest rate minus the allowance for impairment losses.

Interest/coupons income from financial assets measured at amortised cost is recorded in statements of profit or loss and other comprehensive income and is recognised as interest/coupons income". When a impairment occurs, impairment loss is recognised as a deduction from the recorded value of an investment and is recognised in the financial statements as "allowance for impairment losses on financial assets".

2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

d. Instrumen keuangan (lanjutan)

i. Aset keuangan (lanjutan)

2) Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain

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

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

b) Persyaratan kontraktual dari aset keuangan yang pada tanggal tertentu menghasilkan arus kas yang merupakan pembayaran pokok dan bunga semata dari jumlah pokok terutang.

Pada saat pengakuan awal, aset keuangan diukur pada nilai wajar melalui penghasilan komprehensif lain diakui pada nilai wajar ditambah biaya transaksi dan selanjutnya diukur pada nilai wajarnya di mana keuntungan atau kerugian diakui pada laporan laba rugi komprehensif lain, kecuali untuk kerugian penurunan nilai dan laba rugi selisih kurs, hingga aset keuangan dihentikan pengakuannya. Jika aset keuangan diukur pada nilai wajar melalui penghasilan komprehensif lain mengalami penurunan nilai, akumulasi laba atau rugi yang sebelumnya diakui pada pendapatan (beban) komprehensif lainnya, diakui pada laba rugi. Pendapatan bunga dihitung menggunakan metode suku bunga efektif dan keuntungan atau kerugian yang timbul akibat perubahan nilai tukar dari aset moneter yang diklasifikasikan sebagai kelompok diukur pada nilai wajar melalui penghasilan komprehensif lain diakui pada laporan laba rugi dan penghasilan komprehensif lain.

3) Aset keuangan yang diukur pada nilai wajar melalui laba rugi

Seluruh aset keuangan yang tidak diklasifikasikan sebagai aset keuangan yang diukur dengan biaya perolehan diamortisasi atau aset keuangan diukur pada nilai wajar melalui penghasilan komprehensif lain sesuai ketentuan di atas, diukur pada nilai wajar melalui laba rugi. Instrumen keuangan yang dikelompokkan ke dalam kategori ini diakui pada nilai wajarnya pada saat pengakuan awal; biaya transaksi diakui secara langsung ke dalam laporan laba rugi dan penghasilan komprehensif lain. Keuntungan atau kerugian yang timbul dari perubahan nilai wajar dan penjualan instrumen keuangan diakui di dalam laporan laba rugi dan penghasilan komprehensif lain dan dicatat masing-masing sebagai keuntungan (kerugian) dari perubahan nilai wajar instrumen keuangan dan keuntungan (kerugian) dari penjualan instrumen keuangan. Pendapatan bunga dari instrumen keuangan dalam kelompok diukur pada nilai wajar melalui laba rugi dicatat sebagai pendapatan bunga dalam kelompok pendapatan transaksi yang diukur pada nilai wajar melalui laba rugi.

2. SIGNIFICANT ACCOUNTING POLICIES *(continued)*

d. Financial assets *(continued)*

i. Financial assets *(continued)*

2) Financial assets measured at fair value through other comprehensive income

Financial assets measured at fair value through other comprehensive income, only if they meet both conditions, as follows:

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

b) Contractual terms of financial assets that on a certain date generate cash flow which is the payment of principal and interest solely on the principal amount payable.

At the time of initial recognition, financial assets measured at fair value through other comprehensive income recognised at fair value plus transaction costs and subsequently measured at fair value where gains or losses are recognised on statements of other comprehensive income, except for impairment losses and exchange rate differences, until the financial asset is discontinued recognition. If financial assets measured at fair value through other comprehensive income decreases in value, the accumulated profit or loss previously recognised in other comprehensive income (expenses), recognised in profit and loss. Interest income is calculated using the effective interest rate method and gains or losses arising from changes in the exchange rate of monetary assets classified as groups are measured at fair value through other comprehensive income recognised on statements of profit or loss and other comprehensive income.

3) Financial assets measured at fair value through profit or loss

All financial assets that are not classified as financial assets measured at amortised costs or financial assets measured at fair value through other comprehensive income in accordance with the above provisions, measured at fair value through profit or loss. Financial instruments grouped into this category are recognised at their fair value at the time of initial recognition; transaction expenses are recognised directly into statements of profit or loss and other comprehensive income. Gains or losses arising from changes in fair value and sales of financial instruments are recognised in statements of profit or loss and other comprehensive income and are recorded respectively as gains (losses) from change in fair value of financial instruments and gains (losses) from sale of financial instruments. Interest income from financial instruments in the group measured at fair value through profit or loss is recorded as interest income in the transaction income group measured at fair value through profit or loss.

2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

d. Instrumen keuangan (lanjutan)

i. Aset keuangan (lanjutan)

3) Aset keuangan yang diukur pada nilai wajar melalui laba rugi (lanjutan)

Pengakuan

Perseroan menggunakan akuntansi tanggal perdagangan untuk kontrak regular ketika mencatat transaksi aset keuangan.

ii. Liabilitas keuangan

Perseroan mengklasifikasikan liabilitas keuangan dalam kategori liabilitas keuangan yang diukur dengan biaya perolehan yang diamortisasi.

Liabilitas keuangan yang diukur dengan biaya perolehan yang diamortisasi

Pada saat pengakuan awal, liabilitas keuangan yang diukur dengan biaya perolehan yang diamortisasi, diukur pada nilai wajar ditambah biaya transaksi (jika ada). Setelah pengakuan awal, Perseroan mengukur seluruh liabilitas keuangan yang diukur dengan biaya perolehan yang diamortisasi dengan menggunakan metode suku bunga efektif.

iii. Penghentian pengakuan

Penghentian pengakuan aset keuangan dilakukan ketika hak kontraktual atas arus kas yang berasal dari aset keuangan tersebut berakhir, atau ketika aset keuangan tersebut telah ditransfer dan secara substansial seluruh risiko dan manfaat atas kepemilikan aset tersebut telah ditransfer (jika secara substansial seluruh risiko dan manfaat tidak ditransfer, maka Perseroan melakukan evaluasi untuk memastikan keterlibatan berkelanjutan atas kendali yang masih dimiliki tidak mencegah penghentian pengakuan). Liabilitas keuangan dihentikan pengakuannya ketika liabilitas telah dilepaskan atau dibatalkan atau kedaluwarsa.

iv. Klasifikasi instrumen keuangan

Perseroan mengklasifikasikan instrumen keuangan ke dalam klasifikasi tertentu yang mencerminkan sifat dari informasi dan mempertimbangkan karakteristik dari instrumen keuangan tersebut. Klasifikasi ini dapat dilihat pada tabel berikut:

2. SIGNIFICANT ACCOUNTING POLICIES *(continued)*

d. Financial assets *(continued)*

i. Financial assets *(continued)*

3) Financial assets measured at fair value through profit or loss (continued)

Recognition

The Company uses trade date accounting for regular way contracts when recording financial assets transactions.

ii. Financial liabilities

The Company classified its financial liabilities in the category of financial liabilities measured at amortised costs.

Financial liabilities measured at amortised costs

Financial liabilities measured at amortised cost are initially recognised at fair value plus transactions costs (if any). After initial recognition, the Company measures all financial liabilities measured at amortised cost using effective interest rate method.

iii. Derecognition

Financial assets are derecognised when the contractual rights to receive the cash flows from these assets have ceased to exist or the assets have been transferred and substantially all the risks and rewards of ownership of the assets are also transferred (that is, if substantially all the risks and rewards have not been transferred, the Company evaluates to ensure that continuing involvement on the basis of any retained powers of control does not prevent derecognition). Financial liabilities are derecognised when they have been redeemed or otherwise extinguished.

iv. Classification financial instruments

The Company classifies the financial instruments into classes that reflects the nature of information and takes into account the characteristic of those financial instruments. The classification can be seen in the table below:

Kategori yang didefinisikan oleh PSAK 109/ ***Category as defined by PSAK 109***		**Golongan (ditentukan oleh Perseroan)/** ***Class (as determined by the Company)***	**Sub-golongan/*Sub-classes***
Aset keuangan/ *Financial assets*	Aset keuangan yang diukur pada nilai wajar melalui laba rugi/*Financial assets measured at fair value through profit or loss*	Efek-efek/*Marketable securities*	Obligasi/*Bonds*
			Reksa Dana/*Mutual Funds*
			Saham/*Shares*
			Dana Investasi Real Estat /*Real Estate Investment Trust*
	Aset keuangan yang diukur dengan biaya perolehan diamortisasi/*Financial assets measured at amortised cost*	Kas dan setara kas/*Cash and cash equivalents*	
		Deposito berjangka/*Time deposits*	
		Efek-efek/*Marketable securities*	Obligasi/*Bonds*
		Piutang lain-lain/*Other receivables*	
		Aset lain-lain/*Other assets*	

2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

d. Instrumen keuangan (lanjutan)

iv. Klasifikasi instrumen keuangan (lanjutan)

2. SIGNIFICANT ACCOUNTING POLICIES *(continued)*

d. Financial assets *(continued)*

iv. Classification financial instruments *(continued)*

Kategori yang didefinisikan oleh PSAK 109/ ***Category as defined by PSAK 109***		**Golongan (ditentukan oleh Perseroan)/** ***Class (as determined by the Company)***	
Aset keuangan/ *Financial assets*	Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain/*Financial assets measured at fair value through other comprehensive income*	Efek-efek/*Marketable securities*	Obligasi/*Bonds*
			Reksa Dana/*Mutual Funds*
			Saham/*Shares*
			Medium Term Notes/ Medium Term Notes
			Dana Investasi Real Estat/*Real Estate Investment Trust*
			Kontrak Investasi Kolektif Efek Beragun Aset/*Collective Investment Contract Asset-Backed Securities*
Liabilitas keuangan/ *Financial liabilities*	Liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi/*Financial liabilities at amortised cost*	Akrual dan utang lain-lain/*Accrued expenses and other payables*	
		Utang investasi/*Investment payables*	

v. Saling hapus instrumen keuangan

Aset keuangan dan liabilitas keuangan saling hapus buku dan nilai bersihnya disajikan dalam laporan posisi keuangan 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 harus tidak bersifat kontinjen atas peristiwa di masa depan dan harus dapat dipaksakan dalam situasi bisnis yang normal dan dalam peristiwa gagal bayar, peristiwa kepailitan kebangkrutan Perseroan atau pihak ketiga.

v. Off-setting financial instruments

Financial assets and liabilities are offset and the net amount reported in the 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.

The legally enforceable rights must not be contingent on future events and must be enforceable in the normal course of business and in the event of default, insolvency or bankruptcy of the Company or the counterparty.

vi. Penurunan nilai dari aset keuangan

Perseroan menilai dengan dasar perkiraan masa yang akan datang kerugian kredit ekspektasian *(Expected Credit Loss/"ECL")* terkait dengan instrumen aset keuangan yang dicatat dengan biaya perolehan diamortisasi dan nilai wajar melalui penghasilan komprehensif lain. Metodologi penurunan nilai yang ditampilkan tergantung kepada apakah terjadi peningkatan risiko kredit yang signifikan untuk aset keuangan yang diukur dengan biaya perolehan diamortisasi dan diukur pada nilai wajar melalui penghasilan komprehensif lain. Jika pada tanggal pelaporan, risiko kredit atas aset keuangan tidak meningkat secara signifikan sejak pengakuan awal, maka Perseroan akan mengukur penyisihan kerugian untuk aset keuangan tersebut sejumlah *ECL* 12 bulan. Jika risiko kredit atas aset keuangan telah meningkat secara signifikan dari pengakuan awal, maka Perseroan akan menyajikan penyisihan kerugian sejumlah *ECL lifetime.*

vi. Impairment of financial assets

The Company assesses on the basis of future forecasts the expected credit loss ("ECL") related to financial asset instruments recorded at amortised costs and fair value through other comprehensive income. The depreciation methodology shown depends on whether there is a significant increase in credit risk for financial assets measured at amortised costs and measured at fair value through other comprehensive income. If on the reporting date, the credit risk of a financial asset has not increased significantly since the initial recognition, then the Company will measure the loss allowance for such financial asset in the amount of ECL 12 months. If the credit risk of the financial asset has increased significantly from the initial recognition, then the Company will present a loss allowance of a certain amount of ECL lifetime.

2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

d. Instrumen keuangan (lanjutan)

vi. Penurunan nilai dari aset keuangan (lanjutan)

ECL 12 bulan dan *ECL* sepanjang umur

ECL 12 bulan adalah bagian dari kerugian kredit ekspektasian sepanjang umurnya yang merepresentasikan *ECL* yang timbul dari peristiwa gagal bayar aset keuangan yang mungkin terjadi dalam 12 (dua belas) bulan setelah tanggal pelaporan (atau periode yang lebih pendek, jika umur aset keuangan yang diharapkan kurang dari 12 (dua belas) bulan). *ECL* 12 bulan dibobot oleh probabilitas terjadinya *default* yang dimaksud. *ECL* sepanjang umur adalah kerugian yang diakibatkan dari semua kejadian *default* yang mungkin terjadi selama perkiraan waktu umur aset keuangan.

Kriterian tahap

Aset keuangan harus dialokasikan ke salah satu dari tiga tahap penurunan nilai (tahap 1, tahap 2, dan tahap 3) dengan menentukan apakah terjadi peningkatan risiko kredit yang signifikan atas aset keuangan sejak pengakuan awal atau apakah fasilitas tersebut gagal bayar pada setiap tanggal pelaporan.

Tahap 1
Mencakup aset keuangan yang tidak memiliki peningkatan signifikan atas risiko kredit sejak pengakuan awal atau memiliki risiko kredit rendah pada tanggal pelaporan. Untuk aset ini, *ECL* 12 bulan akan dihitung.

Tahap 2
Mencakup aset keuangan yang mengalami peningkatan signifikan atas risiko kredit pada tanggal pelaporan, namun tidak memiliki bukti penurunan nilai yang objektif. Untuk aset ini, *ECL* sepanjang umur dihitung. *ECL* sepanjang umur adalah kerugian kredit yang diharapkan yang dihasilkan dari semua kejadian default yang mungkin terjadi selama perkiraan umur dari aset keuangan.

Tahap 3
Mencakup aset keuangan yang memiliki bukti objektif penurunan nilai pada tanggal pelaporan. Untuk aset ini, berisi debitur yang telah *default.*

Faktor utama dalam menentukan apakah aset keuangan memerlukan *ECL* 12 bulan (tahap 1) atau *ECL* sepanjang umur (tahap 2) disebut dengan kriteria peningkatan signifikan dalam risiko kredit *(Significant Increase on Credit Risk/"SICR").* Penentuan kriteria *SICR* memerlukan pengkajian apakah telah terjadi peningkatan risiko kredit yang signifikan pada setiap tanggal pelaporan.

PSAK 109 mensyaratkan penyertaan informasi tentang kejadian masa lalu, kondisi saat ini dan perkiraan kondisi ekonomi masa depan. Perkiraan perubahan dalam kerugian kredit yang diharapkan harus mencerminkan, dan secara langsung konsisten dengan perubahan dalam data terkait yang diobservasi dari periode ke periode.

2. SIGNIFICANT ACCOUNTING POLICIES *(continued)*

d. Financial assets *(continued)*

vi. Impairment of financial assets *(continued)*

ECL 12 months and ECL lifetime

ECL 12 months is a portion of its expected lifetime credit loss that represents an ECL arising from a financial asset default event that may occur within 12 (twelve) months after the reporting date (or a shorter period if the expected life of the financial asset is less than 12 (twelve) months). The ECL 12 months is weighted by the probability of the default in question. ECL lifetime is a loss resulting from all default events that may occur during the estimated lifetime of a financial asset.

Staging criteria

Financial assets must be allocated to one of the three stages of impairment (stage 1, stage 2, and stage 3) by determining whether there has been a significant increase in credit risk on the financial asset since the initial recognition or whether the facility is in default on each reporting date.

Stage 1
Includes financial assets that have not had a significant increase in credit risk since initial recognition or have low credit risk as of the reporting date. For these assets, the ECL 12 months will be calculated.

Stage 2
Includes financial assets that have experienced a significant increase in credit risk as of the reporting date, but have no objective evidence of impairment. For these assets, ECL lifetime is calculated. An ECL lifetime is an expected credit loss that results from all possible default events during the estimated life of a financial asset.

Stage 3
Includes financial assets that have objective evidence of impairment as of the reporting date. For these assets, it contains debtors who have defaulted.

The main factor in determining whether a financial asset requires a ECL 12 months (stage 1) or ECL lifetime (stage 2) is called the Significant Increase on Credit Risk (SICR) criterion. Determination of SICR criteria requires assessing whether there has been a significant increase in credit risk on each reporting date.

PSAK 109 requires the inclusion of information about past events, current conditions and forecasts of future economic conditions. Estimates of changes in expected credit losses should reflect, and are directly consistent with, changes in related data observed from period to period.

2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

d. Instrumen keuangan (lanjutan)

vi. Penurunan nilai dari aset keuangan (lanjutan)

Perhitungan *ECL* ini membutuhkan estimasi *forward-looking* dari *Probability of Default ("PD"), Loss Given Default ("LGD"),* dan *Exposure at Default ("EAD").* Untuk komitmen pinjaman dan kontrak jaminan keuangan, tanggal pada saat Perseroan menjadi pihak dalam suatu komitmen yang tidak dapat dibatalkan merupakan tanggal pengakuan awal untuk keperluan penerapan persyaratan penurunan nilai.

Probability of Default ("PD")
Probabilitas yang timbul di suatu waktu di mana debitur mengalami gagal bayar, dikalibrasikan sampai dengan periode 12 (dua belas) bulan dari tanggal laporan (tahap 1) atau sepanjang umur/*lifetime* (tahap 2 dan 3) dan digabungkan pada dampak asumsi ekonomi masa depan yang memiliki risiko kredit. *PD* diestimasikan pada *point in time* di mana hal ini berfluktuasi sejalan dengan siklus ekonomi.

Loss Given Default ("LGD")
Kerugian yang diperkirakan akan timbul dari debitur yang mengalami gagal bayar dengan menggabungkan dampak dari asumsi ekonomi masa depan yang relevan (jika ada), hal ini mewakili perbedaan antara arus kas kontraktual yang akan jatuh tempo dengan arus kas yang diharapkan untuk diterima. *LGD* diestimasikan berdasarkan data historis dari tingkat pemulihan dan mempertimbangkan asumsi ekonomi di masa depan jika relevan.

Exposure at Default ("EAD")
Perkiraan nilai eksposur kerugian pada saat gagal bayar dengan mempertimbangkan perubahan ekspektasi yang diharapkan selama masa eksposur. Hal ini menggabungkan dampak pembayaran pokok dan bunga, amortisasi dan pembayaran dipercepat, bersama dengan dampak asumsi ekonomi masa depan jika relevan.

vii. Penentuan 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 antar pelaku pasar pada tanggal pengukuran di pasar utama atau, jika tidak terdapat pasar utama, di pasar yang paling menguntungkan yang diakses oleh Perusahaan pada tanggal tersebut. Nilai wajar liabilitas mencerminkan risiko wanprestasinya.

Jika tersedia, Perseroan mengukur nilai wajar instrumen keuangan dengan menggunakan harga kuotasian di pasar aktif untuk instrumen tersebut.

2. SIGNIFICANT ACCOUNTING POLICIES *(continued)*

d. Financial assets *(continued)*

vi. Impairment of financial assets *(continued)*

This ECL calculation requires a forward-looking estimate of the Probability of Default ("PD"), Loss Given Default ("LGD"), and Exposure at Default ("EAD"). For loan commitments and financial guarantee contracts, the date on which the Company becomes a party to an irrevocable commitment is the date of initial recognition for the purpose of implementing the impairment requirement.

Probability of Default ("PD")
The probability that arises at a time when the debtor defaults, is calibrated up to a period of 12 (twelve) months from the date of the report (stage 1) or throughout the lifetime (stages 2 and 3) and is combined with the impact of future economic assumptions that have credit risk. PD is estimated at the point in time where this fluctuates in line with the economic cycle.

Loss Given Default ("LGD")
The losses that are expected to arise from the defaulting debtor by incorporating the impact of the relevant future economic assumptions (if any), this represents the difference between the contractual cash flows that will mature and the cash flows expected to be received. LGDs are estimated based on historical data of recovery rates and take into account future economic assumptions where relevant.

Exposure at Default ("EAD")
Estimate the value of the loss exposure at the time of default taking into account the expected change in expectations during the exposure period. It combines the impact of principal and interest payments, amortization and accelerated payments, along with the impact of future economic assumptions where relevant.

vii. Determination of fair value

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 in the principal market or, in its absence, the most advantageous market to which the Company has access at the date. The fair value of a liability reflects its non-performance risk.

When available, the Company measures the fair value of a financial instrument using the quoted price in an active market for that instrument.

2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

d. Instrumen keuangan (lanjutan)

vii. Penentuan nilai wajar (lanjutan)

Nilai wajar untuk instrumen keuangan yang diperdagangkan di pasar yang aktif ditentukan berdasarkan kuotasi pasar aktif pada tanggal laporan posisi keuangan. Kuotasi pasar aktif ini termasuk yang berasal dari *Indonesia Bond Pricing Agency ("IBPA")* atau harga kuotasi broker untuk obligasi, harga saham dari indeks harga saham yang ada Bursa Efek Indonesia ("BEI") untuk saham, dan nilai aset bersih untuk reksa dana.

Instrumen keuangan dianggap memiliki kuotasi pasar aktif, jika harga kuotasi tersedia sewaktu waktu dan dapat diperoleh secara rutin dari bursa, pedagang efek, perantara efek, kelompok industri, badan pengawas, dan harga tersebut mencerminkan transaksi pasar yang aktual dan rutin dalam suatu transaksi yang wajar. Jika kriteria di atas tidak terpenuhi, maka pasar aktif dinyatakan tidak tersedia. Indikasi-indikasi dari pasar tidak aktif adalah terdapat selisih yang besar antara harga penawaran dan permintaan atau kenaikan signifikan dalam selisih harga penawaran dan permintaan dan hanya terdapat beberapa transaksi terkini.

Untuk instrumen keuangan yang tidak mempunyai kuotasi harga pasar, estimasi yang wajar ditetapkan dengan mengacu pada nilai pasar terkini instrumen keuangan lain yang secara substansi memiliki karateristik yang sama atau dihitung berdasarkan estimasi arus kas terhadap aset bersih dari instrumen keuangan tersebut.

Nilai wajar untuk semua instrumen keuangan lainnya ditentukan dengan menggunakan teknik penilaian. Dengan teknik ini, nilai wajar merupakan suatu estimasi yang dihasilkan dari data yang dapat diobservasi dari instrumen keuangan yang sama, menggunakan model model untuk mendapatkan estimasi nilai kini dari arus kas masa depan yang diharapkan atau teknik penilaian lainnya menggunakan *input* yang tersedia pada tanggal laporan posisi keuangan.

Investasi dalam reksa dana dinyatakan pada nilai pasar berdasarkan nilai aset bersih pada tanggal laporan posisi keuangan. Nilai pasar yang digunakan Perseroan untuk aset keuangan yang dimiliki adalah harga penawaran.

e. Penjabaran mata uang asing

Transaksi dalam mata uang asing dijabarkan ke dalam mata uang Rupiah dengan menggunakan kurs yang berlaku pada tanggal transaksi. Pada tanggal laporan posisi keuangan, aset dan liabilitas moneter dalam Rupiah dengan menggunakan kurs yang berlaku pada tanggal laporan posisi keuangan.

2. SIGNIFICANT ACCOUNTING POLICIES *(continued)*

d. Financial assets *(continued)*

vii. Determination of fair value *(continued)*

Fair value of financial instruments traded in active markets is determined based on quoted market prices at the statement of financial position date. This includes IBPA's (Indonesia Bond Pricing Agency) quoted price or broker's quoted price for bonds, shares price from share prices indexes at Indonesia Stock Exchange ("IDX") for shares, and net asset value for mutual funds.

A financial instrument is regarded as quoted in an active market if quoted prices are readily and regularly available from an exchange, dealer, broker, industry company, pricing service or regulatory agency, and those prices represent actual and regularly occurring market transactions on an arm's length basis. If the above criteria are not met, the market is regarded as being inactive. Indications of an inactive market are when there is a wide bid offer spread or significant increase in the bidoffer spread and there are few recent transactions.

For financial instruments with no quoted market price, a reasonable estimate of the fair value is determined by reference to the current market value of another instrument which substantially have the same characteristic or calculated based on the expected cash flows of the underlying net assets based of the financial instruments.

For all other financial instruments, fair value is determined using valuation techniques. In these techniques, fair value is estimated from observable data in respect of similar financial instruments, using models to estimate the present value of expected future cash flows or other valuation techniques, using available inputs at the dates of the statement of financial position.

Investment in mutual funds is stated at market value in accordance with the net asset value at the statement of financial position date. The quoted market price used for financial assets held by the Company is the bid price.

e. Translation of foreign currencies

Transactions denominated in foreign currencies are translated into Rupiah at the exchange rate prevailing at the date of the transactions. At the statement of financial position date, monetary assets and liabilities in foreign currencies are translated into Rupiah at the exchange rates prevailing at statement of financial position date.

2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

e. Penjabaran mata uang asing (lanjutan)

Keuntungan dan kerugian selisih kurs yang timbul dari transaksi dalam mata uang asing dan dari penjabaran aset dan liabilitas moneter dalam mata uang asing diakui pada laporan laba rugi.

Pada tanggal 31 Desember 2025 dan 2024 kurs nilai tukar yang digunakan adalah kurs tengah Bank Indonesia dan masing-masing senilai Rp16.782 dan Rp16.162 untuk 1 Dolar AS ("Dolar AS").

f. Kontrak asuransi

Kontrak asuransi adalah kontrak yang diterbitkan oleh perusahaan asuransi pada saat penerbitan polis perusahaan asuransi menerima risiko asuransi yang signifikan dari pemegang polis.

Risiko asuransi yang signifikan adalah kemungkinan untuk membayar manfaat yang signifikan kepada pemegang polis apabila suatu kejadian yang diasuransikan terjadi dibandingkan dengan manfaat minimum yang akan dibayarkan apabila risiko yang diasuransikan tidak terjadi. Skenario-skenario yang diperhatikan adalah skenario yang mengandung unsur komersial.

Perseroan mendefinisikan risiko asuransi yang signifikan sebagai kemungkinan Perseroan menyetujui untuk mengkompensasi pemegang polis jika kejadian di masa depan tertentu yang tidak pasti berdampak pada pemegang polis. Ketika sebuah kontrak telah diklasifikasi sebagai kontrak asuransi, reklasifikasi terhadap kontrak tersebut tidak dapat dilakukan kecuali ketentuan perjanjian kemudian diamendemen.

Produk-produk dari Perseroan dibagi berdasarkan kategori sebagai berikut:

***2. SIGNIFICANT ACCOUNTING POLICIES** (continued)*

***e. Translation of foreign currencies** (continued)*

Exchange gains and losses arising from transactions in foreign currency and from the translation of foreign currency monetary assets and liabilities are recognised in the profit or loss.

As at December 31, 2025 and 2024 the exchange rate used are the Bank Indonesia middle rate each of Rp16,782 and Rp16,162 for 1 US Dollar ("US Dollar").

f. Insurance contract

Insurance contract is contract issued by insurance company which accepts significant insurance risk from policyholder upon the issuance of the policy.

Significant insurance risk is the possibility of paying significantly more benefit to the policyholder upon the occurrence of insured event compared to the minimum benefit payable in a scenario where the insured event does not occur. Scenarios considered are those with commercial substance.

The Company defines significant insurance risk as the possibility of the Company agrees to compensate policy holders of the contract for the specified uncertain future events that adversely affect the policyholder. Once a contract has been classified as an insurance contract, no reclassification is subsequently performed unless the terms of the agreement are later amended.

The Company's products are divided into the following main categories:

Tipe polis/ ***Policy type***	**Deskripsi manfaat/** ***Description of benefit***
Produk tradisional/ *Traditional products*	Produk tradisional adalah produk yang memberikan perlindungan untuk menutupi risiko kematian, kecelakaan dan cacat tubuh dari pemegang polis. Jumlah uang pertanggungan akan dibayarkan pada saat terjadinya risiko yang ditanggung./*Traditional product is a product which provide protection to cover the risk of death, accident, and disability of the insured. The basic sum assured will be paid upon the occurence of the risks covered.*

Pengujian kecukupan liabilitas

Pengujian kecukupan liabilitas dilakukan pada tanggal pelaporan untuk setiap kontrak asuransi ditentukan sesuai memperoleh, dengan cara Perseroan memelihara, dan mengukur profitabilitas dari kontrak asuransi tersebut.

Perseroan menilai liabilitas asuransi pada setiap akhir periode pelaporan untuk meyakinkan apakah liabilitas asuransi yang dicatat cukup untuk menutup kerugian yang diperkirakan pada akhir periode pelaporan, dengan menggunakan estimasi kini atas arus kas masa depan berdasarkan kontrak asuransi. Jika penilaian tersebut menunjukan kekurangan antara nilai tercatat liabilitas asuransi dibandingkan dengan estimasi arus kas masa depan, maka seluruh kekurangan tersebut dicatat dalam laporan laba rugi.

Liability adequacy tests

Liability adequaty testing is performed at reporting date for every insurance contract, determined in accordance with the Company's manner of acquiring, maintaning, and measuring the profitability of its insurance contract.

The Company measures the insurance liabilities at the end of reporting period to ensure whether the insurance liabilities recorded is sufficient to cover expected losses at the end of the reporting period, by using present value of future cash flow based on insurance contracts. If the valuation shows deficiency between insurance liabilities recorded with estimation of future cash flow, the deficiency will be recorded to statement of income.

2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

f. Kontrak asuransi (lanjutan)

Pengujian kecukupan liabilitas (lanjutan)

Pada tanggal pelaporan, keseluruhan jumlah aset dan kewajiban asuransi yang dicatat telah diestimasi dan manajemen meyakini bahwa jumlah tersebut telah memadai.

Pengakuan pendapatan premi

Pendapatan premi dan iuran merupakan pendapatan yang berasal dari iuran peserta yang disetorkan ke Perseroan setiap bulannya oleh Kementerian Keuangan Republik Indonesia.

Manfaat program

1. Tabungan Hari Tua ("THT")
   Iuran program THT terdiri atas:
   a. Iuran Peserta sebesar 3,25% dari gaji pokok ditambah tunjangan istri dan anak setiap bulan.
   b. Iuran Pemberi Kerja akan diatur dengan Peraturan Pemerintah tersendiri.
2. Jaminan Kecelakaan Kerja ("JKK")
   Iuran JKK ditanggung oleh pemberi kerja sebesar 0,62% dari gaji pokok peserta setiap bulan.
3. Jaminan Kematian ("JKm")
   Iuran JKm ditanggung oleh pemberi kerja sebesar 0,81% dari gaji pokok peserta setiap bulan.

Klaim dan manfaat

Beban klaim dan manfaat terdiri dari klaim yang telah diselesaikan, klaim dalam proses penyelesaian dan estimasi atas klaim yang telah terjadi namun belum dilaporkan *("IBNR").* Klaim dan manfaat diakui sebagai beban pada saat terjadinya liabilitas untuk memberikan proteksi.

Jumlah klaim dalam penyelesaian, termasuk klaim yang telah terjadi namun belum dilaporkan, dinyatakan berdasarkan estimasi menggunakan teknik perhitungan teknis oleh aktuaris. Perubahan dalam estimasi liabilitas klaim, sebagai hasil dari evaluasi lebih lanjut dan perbedaan antara estimasi klaim dengan klaim yang dibayarkan, diakui sebagai biaya tambahan atau pengurang biaya pada periode terjadinya perubahan.

Liabilitas atas sisa masa pertanggungan

Liabilitas atas sisa masa pertanggungan merupakan nilai sekarang estimasi manfaat polis masa depan yang akan dibayarkan kepada pemegang polis atau ahli warisnya dikurangi dengan nilai sekarang dari estimasi premi masa depan yang akan diterima dari pemegang polis dan diakui pada saat pengakuan pendapatan premi. Liabilitas atas sisa masa pertanggungan ditentukan dan dihitung dengan menggunakan rumus tertentu oleh aktuaris Perseroan.

2. SIGNIFICANT ACCOUNTING POLICIES *(continued)*

f. Insurance contract *(continued)*

Liability adequacy tests (continued)

As at reporting date, all insurance assets and liabilities have been estimated and management believes that the amount recorded is adequate.

Premium income recognition

Premium and contribution income represents revenue from participants deposited each month to the Company by the Ministry of Finance of the Republic of Indonesia.

Benefits program

1. Tabungan Hari Tua ("THT")
   Contribution THT program consists of:
   a. Participants Contribution amounting to 3.25% from monthly basic salary plus spouse and child allowance.
   b. Employer Contribution will be governed by a separate Government Regulation.
2. Jaminan Kecelakaan Kerja ("JKK")
   JKK's contribution borne by the employer amounting to 0.62% of the participants' monthly basic salary.
3. Jaminan Kematian ("JKm")
   JKm's contribution borne by the employer amounting to 0.81% of the participants' monthly basic salary.

Claims and benefits

Claims and benefits consist of settled claims, claims that are still in process of completion and estimated of claims incurred but not yet reported ("IBNR"). Claims and benefits are recognised as expenses when the liabilities to cover claims are incurred.

Total claims in process, including claims incurred but not yet reported, are stated at estimated amounts determined based on the actuarial technical insurance calculations. Changes in estimated claims liabilities as a result of further evaluation and the difference between estimated claims and paid claims are recognised as addition to or deduction from expenses in the period the changes occurred.

Liabilities for remaining coverage

The liabilities for future policy benefits represent the present value of estimated future policy benefits to be paid to policyholders or their heirs less present value of estimated future premiums to be received from the policyholders and recognised consistently with the recognition of premium income. The liabilities for future policy benefits are determined and computed based on certain formula by the Company's actuary.

2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

f. Kontrak asuransi (lanjutan)

Liabilitas atas sisa masa pertanggungan (lanjutan)

Untuk tahun 2025, Perseroan menghitung liabilitas atas sisa masa pertanggungan dengan menggunakan metode dan asumsi yang disetujui oleh Menteri Keuangan Republik Indonesia yang diatur dalam PMK 118/2025 tanggal 31 Desember 2025 tentang Perubahan atas Peraturan Menteri Keuangan Republik Indonesia Nomor 66/PMK.02/2021 tentang Tata Cara Pengelolaan Iuran dan Pelaporan Penyelenggaraan Program Tabungan Hari Tua, Jaminan Kecelakaan Kerja, dan Jaminan Kematian bagi Pegawai Aparatur Sipil Negara, Prajurit Tentara Nasional Indonesia, dan Anggota Kepolisian Negara Republik Indonesia.

Kenaikan/penurunan liabilitas atas sisa masa pertanggungan diakui dalam laporan laba rugi tahun berjalan.

g. Investasi

Deposito berjangka

Deposito berjangka dicatat sebesar nilai nominal.

Efek-efek

Efek-efek terdiri dari saham, obligasi, reksa dana, Dana Investasi Real Estat (DIRE), *Medium Term Note (MTN),* dan Kontrak Investasi Kolektif Efek Beragun Aset (KIK EBA). Efek-efek diklasifikasikan berdasarkan penilaian model bisnis dan pengujian *SPPI.*

Efek-efek terdiri dari aset keuangan yang diukur pada nilai wajar melalui laporan laba rugi, aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain, dan aset keuangan yang diukur dengan biaya perolehan diamortisasi. Lihat Catatan 2d untuk kebijakan akuntansi aset keuangan yang diukur pada nilai wajar melalui laporan laba rugi, aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain, dan aset keuangan yang diukur dengan biaya perolehan diamortisasi.

Penilaian periodik atas proses pengelolaan produk investasi dalam bentuk unit penyertaan, hasilnya tidak terdapat kondisi bahwa Perseroan mempunyai pengendalian secara langsung atau tidak langsung terhadap reksa dana. Atas penilaian tersebut, pada periode pelaporan tahun 2025 tidak dilakukan konsolidasi terhadap *underlying assets* atas reksa dana yang dimiliki Perseroan.

Berdasarkan PMK 118/2025, penilaian atas aset dalam bentuk investasi saham yang diperdagangkan bursa efek, dinilai dengan menggunakan informasi harga penutupan terakhir di bursa efek.

2. SIGNIFICANT ACCOUNTING POLICIES *(continued)*

f. Insurance contract *(continued)*

Liabilities for remaining coverage (continued)

For 2025, the Company calculates the liabilities for remaining coverage using the method and assumptions approved by the Ministry of Finance of the Republic of Indonesia as stipulated in PMK 118/2025 dated December 31, 2025 concerning Amendments to the Ministry of Finance of the Republic of Indonesia Regulation Number 66/PMK.02/2021 concerning Procedures for Managing Contribution and Reporting on the Implementation of Civil Servant's Tabungan Hari Tua, Jaminan Kecelakaan Kerja, and Jaminan Kematian Program for Employee of the State Civil Apparatus, Indonesia National Armed Forces, and Members of the Indonesian National Police.

Increase/decrease for liabilities for remaining coverage is recognised in the current year's statements of profit or loss.

g. Investment

Time deposits

Time deposits are stated at nominal value.

Marketable securites

Marketable securities consist of shares, bonds, mutual funds, Real Estate Investment Trust (REIT), Medium Term Note (MTN), and Collective Investment Contract Asset-Backed Securities (CIC ABS). Marketable securities are classified based on business model assessment and SPPI testing.

All marketable securities consist of classified as financial assets measured at fair value through profit or loss, financial assets measured at fair value through other comprehensive income, and financial assets measured at amortised cost. See Note 2d for the accounting policies of financial assets measured at fair value through profit or loss, financial assets measured at fair value through other comprehensive income, and financial assets measured at amortised cost.

Periodic assessment of the investment product management process in the form of participation units, the result it was not found that the Company has direct or indirect control over mutual funds. Based on this assessment, on the reporting period in 2025, no consolidation was carried out on the underlying assets of the mutual funds owned by the Company.

Based on PMK 118/2025, the valuation of assets in the form of stock exchange-traded stock investments, assessed using the information of the last closing price on the stock exchange.

2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

g. Investasi (lanjutan)

Properti investasi

Properti investasi dicatat sesuai dengan PSAK 240 "Properti Investasi".

Properti investasi adalah properti (tanah atau bangunan atau bagian dari suatu bangunan atau keduanya) yang dimiliki untuk menghasilkan sewa atau untuk kenaikan nilai atau keduanya dan tidak untuk digunakan dalam penyediaan jasa atau untuk tujuan administratif. Properti investasi yang terdiri atas tanah dan gedung perkantoran diperlakukan sebagai investasi jangka panjang. Properti investasi disusutkan dan tidak dikelompokkan sebagai bagian dari aset tetap.

Properti investasi dicatat sebesar biaya perolehan dikurangi akumulasi penyusutan dan akumulasi rugi penurunan nilai aset. Biaya pemeliharaan dan perbaikan dibebankan ke dalam laporan laba rugi pada saat terjadinya, sedangkan pemugaran dan penambahan dalam jumlah material dikapitalisasi.

Penyusutan bangunan dihitung dengan menggunakan metode garis lurus berdasarkan taksiran masa manfaat ekonomis selama dengan 20 (dua puluh) tahun. Tanah dinyatakan sebesar biaya perolehan dan tidak diamortisasi.

h. Beban dibayar di muka

Beban dibayar di muka diamortisasi selama masa manfaatnya dengan menggunakan metode garis lurus.

i. Aset tetap

Berdasarkan PSAK 216, Perseroan memilih menggunakan metode revaluasi untuk tanah dan bangunan.

Tanah dan bangunan disajikan sebesar nilai wajar, dikurangi akumulasi penyusutan untuk bangunan dan akumulasi rugi penurunan nilai (jika ada). Penilaian terhadap tanah dan bangunan dilakukan oleh penilai independen eksternal. Penilaian atas aset tersebut dilakukan secara berkala untuk memastikan bahwa nilai wajar aset yang direvaluasi tidak berbeda secara material dengan nilai tercatatnya. Akumulasi penyusutan pada tanggal revaluasi dieliminasi terhadap nilai tercatat bruto aset dan nilai netonya disajikan kembali sebesar nilai revaluasian aset tetap.

Biaya-biaya setelah pengakuan awal diakui sebagai bagian nilai tercatat aset atau sebagai aset yang terpisah, hanya jika kemungkinan besar Perseroan mendapat manfaat ekonomis di masa depan berkenaan dengan aset tersebut dan biaya perolehan aset dapat diukur dengan andal. Nilai tercatat dari komponen yang diganti dihapuskan. Biaya perbaikan dan pemeliharaan dibebankan ke dalam laporan laba rugi dalam periode keuangan ketika biaya-biaya tersebut terjadi.

Biaya legal awal untuk mendapatkan hak legal diakui sebagai bagian biaya akuisisi tanah dan biaya biaya tersebut tidak didepresiasikan. Biaya terkait dengan pembaruan hak atas tanah diakui sebagai aset takberwujud dan diamortisasi sepanjang umur hukum hak.

***2. SIGNIFICANT ACCOUNTING POLICIES** (continued)*

***g. Investment** (continued)*

Investment properties

Investment properties is recorded in accordance with PSAK 240 "Investment Properties".

Investment properties are properties (land or a building or part of a building or both) held to earn rentals or for capital appreciation or both, rather than for use in providing service or for administrative purpose. Investment properties comprising of land and office buildings are treated as a long-term investment. They are depreciated and are not classified as part of fixed assets.

The investment properties are recorded at cost less accumulated depreciation and accumulated impairment losses on assets. The cost of maintenance and repairs are charged to the income statement as incurred, while renewals and betterments are capitalized when the amount is material.

Depreciation of buildings are computed using the straight-line method based on the estimated useful life of 20 (twenty) years. Land are stated at cost and not amortised.

h. Prepaid expenses

Prepaid expenses are amortised over the periods of benefit using the straight line method.

i. Fixed assets

Under PSAK 216, the Company has chosen the revaluation method for land and buildings.

Land and buildings are presented at fair value less accumulated depreciation for buildings and accumulated impairment loss (if any). Valuation of land and buildings are performed by certified external independent valuers. Valuations are performed with sufficient regularity to ensure that the fair value of revalued asset does not differ materially from its carrying amount. Any accumulated depreciation at the date of revaluation is eliminated against the gross carrying amount of the asset, and the net amount is restated to the revalued amount of the fixed asset.

Subsequent costs are included in the asset's carrying amount or recognised as a separate asset, as appropriate, only when it is probable that future economic benefits associated with the item will flow to the Company and the cost of the item can be measured reliably. The carrying amount of replaced part is derecognised. All other repairs and maintenance are charged to the profit or loss during the financial period in which they are incurred.

Initial legal costs incurred to obtain legal rights are recognised as part of the acquisition cost of the land and these costs are not depreciated. Costs related to renewal of land rights are recognised as intangible assets and amortised during the period of the land rights.

2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

i. Aset tetap (lanjutan)

Selisih penilaian kembali aset tetap dikreditkan ke akun "cadangan revaluasi aset" yang disajikan pada bagian ekuitas, jika nilai tercatat aset tetap tersebut lebih rendah dibandingkan nilai wajar. Jika nilai tercatat lebih tinggi dibandingkan nilai wajar, selisih tersebut diakui dalam laba rugi.

Aset tetap, selain tanah dan bangunan, dinyatakan sebesar biaya perolehan dikurangi akumulasi penyusutan. Biaya akuisisi meliputi semua biaya yang dapat diatribusikan secara langsung untuk perolehan aset tersebut. Aset tetap selain tanah didepresiasi menggunakan metode garis lurus selama taksiran masa manfaat ekonomis dari aset tetap tersebut sebagai berikut:

	Tahun/*Years*	
Bangunan kantor	20	*Buildings*
Kendaraan kantor	5	*Office vehicles*
Peralatan kantor	5	*Office equipments*
Perabot kantor	5	*Office furnitures and fixtures*
Perlengkapan kantor	5	*Office inventories*
Perlengkapan lain-lain	4	*Other inventories*
Komputer dan perangkat keras	5	*Computer and hardware*

Pekerjaan dalam penyelesaian merupakan aset yang masih dalam proses pembangunan dan belum siap untuk digunakan, serta dimaksudkan untuk digunakan dalam kegiatan usaha. Aset ini dicatat sebesar biaya yang telah dikeluarkan.

Biaya perbaikan dan pemeliharaan dibebankan ke laporan laba rugi di periode yang sama pada saat terjadinya. Pengeluaran yang memperpanjang masa manfaat aset dikapitalisasi dan disusutkan.

Apabila aset tetap dihentikan penggunaannya atau dijual, harga perolehan dan akumulasi depresiasi yang terkait dengan aset tetap tersebut dihentikan pengakuannya dari laporan keuangan dan keuntungan atau kerugian yang dihasilkan diakui dalam laporan laba rugi.

Apabila nilai tercatat aset tetap lebih besar dari nilai yang dapat diperoleh kembali, aset diturunkan menjadi sebesar nilai yang dapat diperoleh kembali, dengan menggunakan nilai tertinggi antara harga jual neto dengan nilai pakai.

Aset hak-guna dan liabilitas sewa

PSAK 116 memperkenalkan model akuntansi penyewa tunggal dan mensyaratkan penyewa untuk mengakui aset dan liabilitas untuk semua sewa dengan pengecualian sewa jangka pendek dan aset dengan nilai rendah. Penyewa diharuskan untuk mengakui aset hak-guna yang mewakili haknya untuk menggunakan aset sewaan dan liabilitas sewa yang mewakili kewajibannya untuk melakukan pembayaran sewa. PSAK 116 secara substansial masih menggunakan persyaratan akuntansi atas pesewa *(lessor)* sesuai PSAK 30 Sewa. Oleh karena itu, penyewa masih akan menggunakan klasifikasi sewa dalam sewa operasi atau pembiayaan, dan perlakuan atas kedua tipe sewa tersebut.

2. SIGNIFICANT ACCOUNTING POLICIES *(continued)*

i. Fixed assets *(continued)*

*The difference resulting from the revaluation of such fixed assets is credited to the "**assets** revaluation **reserve**" account presented in the equity section, if the **asset's** carrying amount is lower than its fair value. If the **asset's** carrying amount is higher than its fair value, the difference shall be recognised in the profit or loss.*

Fixed assets besides land and buildings are stated at cost less accumulated depreciation. Acquisition cost covers expenditures that is directly attributable to the acquisitions of the assets. Fixed assets other than land are depreciated using the straight line method over the estimated useful lives of the assets as follows:

Construction in progress consist of assets that are still in progress of construction and not yet ready for use and are intended to be used in business activity. This asset is recorded based on the amount paid.

Repair and maintenance expenses are charged to the statement of income during the financial period in which they are incurred. Expenditure which extends the useful lives of the assets or provides further economic benefits are capitalised and depreciated.

When fixed assets are retired or otherwise disposed of, their costs and the related accumulated depreciation are eliminated from the financial statements and any resulting gains or losses are recognised in the profit or loss.

When the carrying amount of an fixed asset is greater than its estimated recoverable amount, it is written down immediately to its recoverable amount, which is determined based on the higher of net selling price or value in use.

Right-of-use assets and lease liabilities

PSAK 116 introduces a single lessee accounting model and requires a lessee to recognise assets and liabilities for all leases with the exemptions of short-term leases and the underlying asset is of low value. A lessee is required to recognise a right-of-use asset representing its right to use the underlying leased asset and a lease liability representing its obligation to make lease payments. PSAK 116 substantially carries forward the lessor accounting requirements in PSAK 30 Leases. Accordingly, a lessor continues to classify its leases as operating leases or finance leases, and to account for those two types of leases differently.

2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

i. Aset tetap (lanjutan)

Aset hak-guna dan liabilitas sewa (lanjutan)

Perseroan mengakui liabilitas sewa, sebagai pembayaran sewa yang tersisa termasuk atas opsi perpanjangan, perpanjangan hampir dapat dipastikan, didiskontokan menggunakan tingkat bunga pinjaman inkremental pada tanggal penerapan awal. Sedangkan aset hak-guna mencakup jumlah liabilitas sewa yang diakui, biaya langsung awal yang dibayarkan, biaya pemulihan, dan pembayaran sewa yang dilakukan pada atau sebelum tanggal mulai sewa, dikurangi insentif sewa yang diterima. Aset hak-guna disusutkan dengan metode garis lurus selama jangka waktu yang lebih pendek antara masa sewa dengan estimasi masa manfaat aset.

Beban keuangan dicatat dalam laba rugi. Aset hak-guna sewa (disajikan sebagai bagian aset tetap) disusutkan selama jangka waktu yang lebih pendek antara umur manfaat aset sewa dan periode masa sewa, jika tidak ada kepastian yang memadai bahwa Perseroan akan mendapatkan hak kepemilikan pada akhir masa sewa.

j. Aset takberwujud

Aset takberwujud terdiri dari program piranti lunak komputer dan perpanjangan Hak Guna Bangunan ("HGB").

Program piranti lunak computer dan perpanjangan HGB diakui saat aset tersebut siap digunakan sebesar nilai perolehan dikurangi dengan akumulasi amortisasi.

Amortisasi dihitung dengan menggunakan metode garis lurus *(straight line method)* dari biaya perolehan.

Biaya yang terkait dengan pemeliharaan program piranti lunak diakui sebagai beban pada saat terjadinya. Biaya pengembangan yang dapat secara langsung diatribusikan kepada desain dan pengujian piranti lunak yang dapat diidentifikasi dan unik yang dikendalikan oleh Perseroan diakui sebagai aset takberwujud.

k. Liabilitas imbalan kerja

Liabilitas imbalan kerja jangka pendek diakui pada saat terutang kepada karyawan.

Liabilitas imbalan kerja jangka panjang dan imbalan pasca-kerja, seperti pensiun, uang pisah, uang penghargaan, dan imbalan lainnya dihitung berdasarkan peraturan Perseroan dan persyaratan minimum Undang-Undang Cipta Kerja No. 11/2020 (UU 11/2020) tentang Cipta Kerja ("UUCK") telah diamendemen dengan Perpu No. 2/2022 dan UU No. 6/2023 atau Perjanjian Kerja Bersama ("PKB") atau Peraturan Perusahaan ("PP"), mana yang lebih tinggi.

2. SIGNIFICANT ACCOUNTING POLICIES *(continued)*

i. Fixed assets *(continued)*

Right-of-use assets and lease liabilities (continued)

The Company recognised a lease liability, being the remaining lease payments including extensions options where renewal is reasonably certain, discounted using the incremental borrowing rate at the date of initial application. Meanwhile, rights-of-use assets include 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 rental incentives received. Rights-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.

Finance expense is recorded in the profit or loss. Leased right-of-use assets (presented under fixed assets) are depreciated over the shorter of the estimated useful life of the assets and the lease term, if there is no reasonable certainty that Company will obtain ownership by the end of the lease term.

j. Intangible assets

Intangible assets are computer software program and a renewal certificate of Land Use Title ("HGB").

Computer software program and renewal HGB are recognised when they are ready to be used at cost less accumulated amortisation.

Amortisation is computed using straight line method of the cost.

Cost associated with maintaining software program are recognised as an expense as incurred. Development costs that are directly attributable to the design and testing of identifiable and unique software products controlled by the Company are recognised as intangible assets.

k. Employee benefit liabilities

Short-term employee benefits are recognised when they become due to the employees.

Long-term employee benefit liabilities and post-employment benefits, such as pensions, segregated money, award money, and other benefits are calculated based on the Company's regulations and the minimum requirements of the Job Creation Law No. 11/2020 (Law 11/2020) on Job Creation ("UUCK") as amended by Perpu No. 2/2022 and Law No. 6/2023 or Collective Labor Agreement ("PKB") or Company Regulation ("PP"), whichever is higher.

2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

k. Liabilitas imbalan kerja (lanjutan)

Perseroan memiliki program iuran pasti. Program iuran pasti adalah program pensiun yang Perseroan membayar kontribusi tetap kepada sebuah entitas yang terpisah (meliputi program dana pensiun) dan Perseroan tidak lagi memiliki liabilitas konstruktif untuk berkontribusi lebih lanjut. Perseroan dan karyawan masing-masing berkontribusi sebesar 8,00% dari penghasilan bulanan.

Perseroan diwajibkan menyediakan jumlah minimum imbalan pensiun berdasarkan UUCK. Secara substansi program pensiun dalam UUCK merupakan program imbalan pasti karena Undang-Undang telah menetapkan formula dalam menentukan jumlah minimum imbalan.

Program pensiun imbalan pasti adalah program pensiun yang menetapkan jumlah pensiun yang akan diterima oleh karyawan pada saat pensiun, yang biasanya tergantung pada satu faktor atau lebih, seperti umur, masa kerja, dan jumlah kompensasi.

Liabilitas atas program pensiun imbalan pasti yang diakui di laporan posisi keuangan merupakan nilai kini dari liabilitas imbalan pasti pada tanggal laporan posisi keuangan setelah dikurangi dengan nilai wajar aset program, bersamaan juga dengan penyesuaian atas keuntungan atau kerugian aktuarial yang belum diakui dan beban jasa masa lalu. Liabilitas imbalan pasti dihitung secara tahunan oleh aktuaris independen menggunakan metode *"Projected Unit Credit".* Nilai kini dari liabilitas imbalan pasti ditentukan dengan mendiskontokan estimasi arus kas yang dikeluarkan di masa depan menggunakan tingkat bunga obligasi jangka panjang yang berkualitas tinggi dalam mata uang Rupiah, imbalan tersebut akan dibayarkan, serta memiliki kriteria jatuh tempo yang mendekati dengan kriteria liabilitas pensiun tersebut.

Keuntungan dan kerugian aktuarial yang timbul dari penyesuaian dan perubahan dalam asumsi-asumsi aktuarial (pengukuran kembali) langsung diakui seluruhnya melalui penghasilan komprehensif lainnya pada saat terjadinya.

Kebijakan Perseroan terkait dengan imbalan kerja dan imbalan pasca-kerja dituangkan dalam Peraturan Direksi PT ASABRI (Persero) Nomor PER/PS.10/27-AS/XII/2022 tanggal 20 Desember 2022 tentang Perubahan atas Peraturan Direksi PT ASABRI (Persero) Nomor PER/PS.10/17-AS/XII/2021 tentang Struktur Penghasilan Karyawan. Imbalan kerja kepada karyawan diberikan dalam bentuk jaminan purna tugas yang merupakan manfaat yang diberikan kepada karyawan atau ahli warisnya yang berhenti karena diberhentikan, mengundurkan diri, memasuki masa usia pensiun, atau meninggal dunia, sedangkan jaminan kematian merupakan manfaat yang diberikan kepada ahli waris yang berhenti karena meninggal dunia dalam masa dinas.

2. SIGNIFICANT ACCOUNTING POLICIES *(continued)*

k. Employee benefit liabilities *(continued)*

The Company has a defined contribution plan. A defined contribution plan is a pension plan under which the Company pays fixed contributions into a separate entity (includes pension fund program) and the Company has no legal or constructive obligation to pay further contributions. The Company and employees contribute 8.00%, respectively of preset monthly earnings.

The Company is required to provide a minimum amount of pension benefits under the UUCK. In substance, the pension plan in the UUCK is a defined benefit plan because the Act has established a formula in determining the minimum amount of benefits.

A defined benefit plan is a pension plan that defines an amount of pension that will be received by the employee on becoming entitled to a pension, which usually depends on one or more factors such as age, years of service or compensation.

The liability recognised in the statement of financial position in respect of defined benefit pension plans is the present value of the defined benefit obligation at the statement of financial position date less the fair value of plan assets, together with adjustments for unrecognised actuarial gains or losses and past service cost. The defined benefit obligation is calculated annually by independent actuaries using the "Projected Unit Credit" method. The present value of the defined benefit obligation is determined by discounting the estimated future cash outflows using interest rates of high quality long-term bonds that are denominated in Rupiah in which the benefit will be paid, and that have terms to maturity approximating the terms of the related pension liability.

Actuarial gains and losses arising from experience adjustments and changes in actuarial assumptions (remeasurement) charged or credited to equity in other comprehensive income in the period in which they arise.

The Company's policy related to employee benefits and post-employment benefits are set forth in the Regulation of the Directors of PT ASABRI (Persero) Number PER/PS.10/27-AS/XII/2022 dated December 20, 2022 concerning Amendment to the Regulation of the Directors of PT ASABRI (Persero) Number PER/PS.10/17-AS/XII/2021 concerning Employee Income Structure. Employee benefits are provided in the form of post duty insurance which are benefits given to employees or their heirs who are terminated, resigned, reached the age of retirement, or passed away. Whereas death insurance is benefit provided to the beneficiary who passed away on duty.

2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

l. Perpajakan

Beban pajak terdiri dari pajak kini dan pajak tangguhan. Pajak diakui dalam laporan laba rugi, kecuali jika pajak tersebut terkait dengan transaksi atau kejadian yang diakui di penghasilan komprehensif lain atau langsung diakui ke ekuitas. Dalam hal ini, pajak tersebut masing-masing diakui dalam penghasilan komprehensif lain atau ekuitas.

Beban pajak kini dihitung berdasarkan peraturan perpajakan yang berlaku pada tanggal pelaporan keuangan. Manajemen Perseroan mengevaluasi secara periodik implementasi terhadap peraturan perpajakan yang berlaku terutama yang memerlukan interpretasi lebih lanjut mengenai pelaksanaannya termasuk juga evaluasi terhadap surat ketetapan pajak yang diterima dari kantor pajak. Lebih lanjut, manajemen membentuk cadangan, jika dianggap perlu berdasarkan jumlah yang diestimasikan akan dibayarkan ke otoritas pajak.

Pajak penghasilan tangguhan diakui, dengan menggunakan metode *balance sheet liability,* untuk semua perbedaan temporer antara dasar pengenaan pajak aset dan liabilitas dengan nilai tercatatnya pada laporan keuangan. Pajak penghasilan tangguhan ditentukan dengan menggunakan tarif pajak yang telah berlaku atau secara substantif telah berlaku pada akhir periode pelaporan dan diharapkan diterapkan ketika aset pajak penghasilan tangguhan direalisasi atau liabilitas pajak penghasilan tangguhan diselesaikan.

Aset pajak penghasilan tangguhan diakui hanya jika besar kemungkinan jumlah penghasilan kena pajak di masa depan akan memadai untuk dikompensasi dengan perbedaan waktu yang masih dapat dimanfaatkan.

Aset dan liabilitas pajak penghasilan tangguhan dapat saling hapus apabila terdapat hak yang berkekuatan hukum untuk melakukan saling hapus antara aset pajak kini dengan liabilitas pajak kini dan apabila aset dan liabilitas pajak penghasilan tangguhan dikenakan oleh otoritas perpajakan yang sama, baik atas entitas kena pajak yang sama ataupun berbeda dan adanya niat untuk melakukan penyelesaian saldo-saldo tersebut secara neto.

Manajemen juga dapat membentuk pencadangan terhadap liabilitas pajak di masa depan sebesar jumlah yang diestimasikan akan dibayarkan ke kantor pajak jika berdasarkan evaluasi pada tanggal laporan posisi keuangan terdapat risiko pajak yang *probable.* Asumsi dan estimasi yang digunakan dalam perhitungan pembentukan cadangan tersebut memiliki unsur ketidakpastian.

m. Transaksi dengan pihak-pihak berelasi

Pihak berelasi adalah orang atau entitas yang terkait dengan entitas yang menyiapkan laporan keuangannya (dalam pernyataan ini dirujuk sebagai "entitas pelapor").

2. SIGNIFICANT ACCOUNTING POLICIES *(continued)*

l. Taxation

The tax expenses comprise current and deferred tax. Tax is recognised in the statement of profit or loss, except to the extent that it relates to items recognised in other comprehensive income or directly in equity. In this case, the tax is also recognised in other comprehensive income or directly in equity, respectively.

The current income tax charge is calculated on the basis of the tax laws enacted or substantively enacted at the reporting date. Management of the Company periodically evaluates the implementation of prevailing tax regulations especially those that are subject to further interpretation on its implementation, including evaluation on tax assessment letters received from tax authorities. Where appropriate management establishes provisions based on the amounts expected to be paid to the tax authorities.

Deferred income tax is recognised, using the balance sheet liability method, on temporary differences arising between the tax bases of assets and liabilities and their carrying amounts in the financial statements. Deferred income tax is determined using tax rates that have been enacted or substantially enacted as at reporting period and is expected to apply when the related deferred income tax asset is realised or the deferred income tax liability is settled.

Deferred income tax assets are recognised only to the extent that it is probable that future taxable profit will be available against which the timing differences can be utilised.

Deferred income tax assets and liabilities are offset when there is a legally enforceable right to offset current tax assets against current tax liabilities and when the deferred income taxes assets and liabilities related to income taxes levied by the same taxation authority on either the same taxable entity or different taxable entities where there is an intention to settle the balances on a net basis.

Management provides provision for future tax liability at the amount that will be payable to the tax office on probable tax exposure, based on assessment as at the date of statement of financial position. Assumption and estimation used in the provisioning calculation may involve element of uncertainty.

m. Transaction with related parties

A related party is a person or entity that is related to the entity that is preparing its financial statements (in this standard referred to as the "reporting entity").

2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

m. Transaksi dengan pihak-pihak berelasi (lanjutan)

1. Orang atau anggota keluarga dekatnya mempunyai relasi dengan entitas pelapor jika orang tersebut:
   a) memiliki pengendalian atau pengendalian bersama atas entitas pelapor;
   b) memiliki pengaruh signifikan atas entitas pelapor; atau
   c) merupakan personil manajemen kunci entitas pelapor atau entitas induk entitas pelapor.

2. Suatu entitas berelasi dengan entitas pelapor jika memenuhi salah satu hal berikut:
   a) entitas dan entitas pelapor adalah anggota dari kelompok usaha yang sama (artinya entitas induk, entitas anak, dan entitas anak berikutnya saling berelasi dengan entitas lain);
   b) satu entitas adalah entitas asosiasi atau ventura bersama dari entitas lain (atau entitas asosiasi atau ventura bersama yang merupakan anggota suatu kelompok usaha, yang mana entitas lain tersebut adalah anggotanya);
   c) kedua entitas tersebut adalah ventura bersama dari pihak ketiga yang sama;
   d) satu entitas adalah ventura bersama dari entitas ketiga dan entitas yang lain adalah entitas asosiasi dari entitas ketiga;
   e) entitas tersebut adalah suatu program imbalan pascakerja untuk imbalan kerja dari salah satu entitas pelapor atau entitas yang terkait dengan entitas pelapor. Jika entitas pelapor adalah entitas yang menyelenggarakan program tersebut, maka entitas sponsor juga berelasi dengan entitas pelapor;
   f) entitas yang dikendalikan atau dikendalikan bersama oleh orang yang diidentifikasi yang dimaksud dalam poin (1);
   g) orang yang diidentifikasi yang dimaksud dalam poin (1) a) memiliki pengaruh signifikan atas entitas atau merupakan personil manajemen kunci entitas (atau entitas induk dari entitas); atau
   h) entitas, atau anggota dari kelompok yang mana entitas merupakan bagian dari kelompok tersebut, menyediakan jasa personil managemen kunci kepada entitas pelapor atau kepada entitas induk dari entitas pelapor.

Transaksi dengan pihak-pihak berelasi dilakukan berdasarkan persyaratan yang disetujui oleh kedua belah pihak, persyaratan tersebut mungkin tidak sama dengan transaksi yang dilakukan dengan pihak-pihak yang tidak berelasi.

n. Penggantian Biaya Operasional Penyelenggaraan (BOP) Pembayaran Pensiun

Penggantian Biaya Operasional Penyelenggaraan (BOP) Pembayaran Pensiun merupakan penggantian biaya operasional dari Akumulasi Iuran Pensiun dalam rangka pembayaran manfaat pensiun.

2. SIGNIFICANT ACCOUNTING POLICIES *(continued)*

m. Transaction with related parties *(lanjutan)*

1. A person or a close member of that person's family is related to a reporting entity if that person:
   a) has control or joint control of the reporting entity;
   b) has control or joint control of the reporting entity; or
   c) is a member of the key management personnel of the reporting entity or of a parent of the reporting entity.

2. An entity is related to a reporting entity if any of the following conditions applies:
   a) the entity and the reporting entity are members of the same group (which means that each parent, subsidiary and fellow subsidiary is related to others);
   b) one entity is an associate or joint venture of the other entity (or an associate or joint venture of a member of a group of which the other entity is a member);
   c) both entities are joint ventures of the same third party;
   d) one entity is a joint venture of a third entity and the other entity is an associate of the third entity;
   e) the entity is a post-employment benefit plan for the benefit of employees of either the reporting entity or an entity related to the reporting entity. If the reporting entity is itself such a plan, the sponsoring employers are also related to the reporting entity;
   f) the entity is controlled or jointly controlled by a person identified in point (1);
   g) a person identified in (1) a) has significant influence over the entity or is a member of the key management personnel of the entity (or a parent of the entity); or
   h) entities, or members of the group to which the entity is part of the group, providing services to the entity's key management personnel or to the parents entity of the reporting entity.

The transactions with related parties are made based on terms agreed by the parties, whereby such terms may not be the same as those transactions with non-related parties.

n. Reimbursement of Pension Operation Cost

Reimbursement of Pension Operation Cost is the reimbursable operational cost of pension payment from Accumulation of Pension Contribution fund in order to manage the pension payment program.

2. KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

n. Penggantian Biaya Operasional Penyelenggaraan (BOP) Pembayaran Pensiun (lanjutan)

Berdasarkan Keputusan Menteri Keuangan Republik Indonesia Nomor 363 Tahun 2025 tentang Penetapan Besaran Biaya Operasional Penyelenggaraan dan Biaya Satuan Pembayaran Manfaat Pensiun yang Dilaksanakan oleh PT ASABRI (Persero) tahun 2025, penggantian biaya operasional penyelenggaraan pensiun menggunakan Anggaran Pendapatan dan Belanja Negara tahun anggaran 2025. Peraturan ini berlaku efektif sejak ditetapkan pada tanggal 17 Desember 2025.

Berdasarkan Keputusan Menteri Keuangan Republik Indonesia Nomor 341 Tahun 2024 tentang Besaran Biaya Operasional Penyelenggaraan dan Biaya Satuan Pembayaran Manfaat Pensiun yang Dilaksanakan oleh PT ASABRI (Persero) tahun 2024, penggantian biaya operasional penyelenggaraan pensiun menggunakan Anggaran Pendapatan dan Belanja Negara tahun anggaran 2024. Peraturan ini berlaku efektif sejak ditetapkan pada tanggal 27 Agustus 2024.

o. Standar akuntansi dan interpretasi standar yang telah disahkan namun belum berlaku efektif

Standar baru dan amendemen atas standar yang berlaku efektif untuk periode yang dimulai pada atau setelah 1 Januari 2026, dengan penerapan dini diperkenankan, yaitu:

- PSAK 109: Instrumen Keuangan dan PSAK 107 Instrumen Keuangan: Pengungkapan tentang Klasifikasi dan Pengukuran Instrumen Keuangan; dan
- Penyesuaian Tahunan 2024 SAK Indonesia.

Hingga tanggal laporan keuangan ini diotorisasi, Perseroan masih melakukan evaluasi atas dampak potensial dari penerapan standar baru, amandemen standar dan interpretasi standar tersebut.

3. ESTIMASI DAN PERTIMBANGAN AKUNTANSI YANG PENTING

Beberapa estimasi dan asumsi dibuat dalam rangka penyusunan laporan keuangan yang dibutuhkan pertimbangan manajemen dalam menentukan metodologi yang tepat untuk penilaian aset dan liabilitas.

Manajemen membuat estimasi dan asumsi yang berimplikasi pada pelaporan nilai aset dan liabilitas atas tahun keuangan satu tahun kedepan. Semua estimasi dan asumsi yang diharuskan oleh standar akutansi keuangan adalah estimasi terbaik yang didasarkan standar yang berlaku. Estimasi dan pertimbangan dievaluasi secara terus menerus dan berdasarkan pengalaman masa lalu dan faktor-faktor lain termasuk harapan atas kejadian yang akan datang.

Walaupun estimasi ini dibuat berdasarkan pengetahuan terbaik manajemen atas kejadian dan tindakan saat ini, hasil yang timbul mungkin berbeda dengan jumlah yang diestimasi semula.

2. SIGNIFICANT ACCOUNTING POLICIES *(continued)*

n. Reimbursement of Pension Operation Cost *(continued)*

Based on the Decree of the Ministry of Finance of the Republic of Indonesia Number 363 of 2025 concerning Determination of the Amount of Operating Costs of Implementation and Unit Costs of Pension Benefits Payment Implemented by PT ASABRI (Persero) in 2025, reimbursement of operational costs for the implementation of pensions using the Revenue Budget and State Expenditure for fiscal year 2025. This regulation is effective from its promulgation on December 17, 2025.

Based on the Decree of the Ministry of Finance of the Republic of Indonesia Number 341 of 2024 concerning the Amount of Operating Costs of Implementation and Unit Costs of Pension Benefits Payment Implemented by PT ASABRI (Persero) in 2024, reimbursement of operational costs for the implementation of pensions using the Revenue Budget and State Expenditure for fiscal year 2024. This regulation is effective from its promulgation on August 27, 2024.

o. New accounting standard and interpretation of standard which has issued but not yet effective

New standard and amendment to standard which effective for periods beginning on or after January 1, 2026, with early adoption is permitted, are as follows:

- *PSAK 109: Financial Instruments and PSAK 107 Financial Instruments: Disclosure of the Classification and Measurement of Financial Instruments; and*
- *Annual Adjustment 2024 SAK Indonesia.*

Until the date of the financial statements is authorized, the Company is still evaluating the potential impact of the addoption of new standards, amendaments to standards and interpretations of these standars.

3. CRITICAL ACCOUNTING ESTIMATES AND JUDGEMENTS

Certain estimates and assumption are made in the preparation of the financial statements. These often require management judgement in determining the appropriate methodology for valuation of assets and liabilities.

Management makes estimates and assumptions that affect the reported amounts of assets and liabilities within the next financial year. All estimates and assumptions required in conformity with financial accounting standards are best estimates undertaken in accordance with the applicable standard. Estimates and judgements are evaluated on a continuous basis, and are based on past experience and other factors, including expectations with regard to future events.

Although these estimates are based on management's best knowledge of current events and activities, actual results may differ from those estimates.

3. ESTIMASI DAN PERTIMBANGAN AKUNTANSI YANG PENTING (lanjutan)

Sumber utama ketidakpastian estimasi:

a. Liabilitas asuransi

Liabilitas asuransi dicatat di laporan posisi keuangan berdasarkan perhitungan aktuaris dengan menggunakan asumsi aktuarial. Termasuk dalam liabilitas asuransi adalah liabilitas atas sisa masa pertanggungan dan estimasi liabilitas klaim (lihat Catatan 2f dan 12).

b. Liabilitas imbalan kerja

Liabilitas imbalan kerja ditentukan berdasarkan perhitungan aktuarial. Perhitungan aktuaria menggunakan asumsi-asumsi seperti tingkat diskonto, tingkat pengembalian investasi, tingkat kenaikan gaji, tingkat kematian, tingkat pengunduran diri, dan lain-lain (lihat Catatan 2k dan 17).

c. Menentukan nilai wajar instrumen keuangan

Jika nilai wajar dari aset dan liabilitas keuangan yang tercatat dalam neraca tidak dapat diperoleh dari pasar aktif, nilai wajar ditentukan dari beberapa teknik penilaian termasuk model matematika, seperti teknik penilaian analisa arus kas masa datang yang didiskonto menggunakan suku bunga pasar yang berlaku.

Dalam menentukan nilai wajar aset keuangan dan liabilitas yang tidak mempunyai harga pasar, Perseroan menggunakan teknik penilaian seperti yang dijelaskan dalam Catatan 2d. Untuk instrumen keuangan yang jarang diperdagangkan dan memiliki informasi harga yang terbatas, nilai wajar menjadi kurang objektif dan membutuhkan berbagai tingkat penilaian tergantung pada likuiditas, konsentrasi, faktor ketidakpastian pasar, asumsi harga, dan risiko lainnya.

Masukan *(input)* untuk model ini berasal dari data pasar yang bisa diamati. Bila data pasar yang bisa diamati tersebut tidak tersedia, manajemen mempertimbangkan masukan dan asumsi diperlukan untuk menentukan nilai wajar. Pertimbangan tersebut mencakup *feedback* model atas likuiditas volatilitas untuk transaksi derivatif dan tingkat diskonto yang berjangka waktu panjang, tingkat pelunasan dipercepat, dan asumsi tingkat gagal bayar.

d. Cadangan kerugian penurunan nilai

Perseroan meninjau kembali piutang yang dimiliki pada setiap tanggal pelaporan untuk menilai apakah penurunan nilai harus diakui dalam laporan laba rugi. Secara khusus, justifikasi manajemen diperlukan dalam estimasi jumlah dan waktu arus kas di masa mendatang ketika menentukan penurunan nilai.

Dalam estimasi arus kas ini, Perseroan membuat justifikasi tentang situasi keuangan tertanggung atau perusahaan asuransi. Estimasi-estimasi ini didasarkan pada asumsi-asumsi tentang sejumlah faktor dan hasil aktual mungkin berbeda, seperti yang tercermin dalam perubahan cadangan kerugian penurunan nilai tersebut di masa datang.

***3. CRITICAL ACCOUNTING ESTIMATES AND JUDGEMENTS** (continued)*

The main sources of estimation uncertainty:

a. Insurance liabilities

Insurance liabilities are recorded in the statements of financial position is based on the actuarial calculation using actuarial assumptions. Included in insurance liabilities are liabilities for remaining coverage and estimated claims liabilities (see Notes 2f and 12).

b. Employee benefits liabilities

Employee benefits liabilities are determined based on actuarial calculations. Actuarial calculations using assumptions such as discount rates, investment returns, salary increase rate, mortality rate, rate of resignation, and others (see Notes 2k and 17).

c. Determining fair value of financial instruments

Where the fair value of financial assets and financial liabilities recorded on the balance sheet cannot be derived from active markets, they are determined using a variety of valuation techniques, including mathematical models, such as discounted future cash flows analysis by using prevailing market rate.

In determining the fair value for financial assets and financial liabilities for which there is no observable market price, the Company uses the valuation techniques as described in Note 2d. For financial instruments that are traded infrequently and a lack of price transparency, fair value is less objective and requires varying degrees of judgement depending on liquidity, concentration, uncertainty of market factors, pricing assumptions, and other risks affecting the specific instrument.

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. The above considerations include liquidity and volatility feedback model for derivative transactions and long term discount rate, the level of early payment, and the level of default assumption.

d. Allowances for impairment losses

The Company reviews receivables reinsurers at each reporting date to assess whether impairment should be recognised in the statements of income. In particular, justification made by management is required to estimate the amount and timing of future cash flows when determining impairment.

In the estimation of cash flows, the Company makes the justification of the insurer's financial situation. These estimates are based on assumptions about a number of factors and actual results may differ, as reflected in changes in the provision for impairment in the future.

3. ESTIMASI DAN PERTIMBANGAN AKUNTANSI YANG PENTING (lanjutan)

e. Pengujian kecukupan liabilitas

Pengujian kecukupan liabilitas asuransi yang meliputi reviu atas cadangan premi dan cadangan klaim telah dilakukan dengan menggunakan perhitungan teknik aktuaria yang digunakan asumsi dan estimasi aktuaria masa depan.

Berdasarkan hasil tes kecukupan liabilitas pada tanggal pelaporan, liabilitas yang dicatat oleh Perseroan telah memadai. Oleh karena itu tidak terdapat kekurangan liabilitas asuransi yang dibebankan ke laba rugi tahun berjalan.

f. Nilai wajar dari aset tetap

Perseroan menggunakan jasa penilai independen dalam penentuan nilai wajar aset tetap berupa tanah dan bangunan. Dalam menentukan nilai wajar tersebut, penilai independen menggunakan metode yang sesuai dengan peraturan yang berlaku, terdapat estimasi-estimasi tertentu (lihat Catatan 2i, 9, dan 10) dibuat oleh penilai independen yang telah direviu oleh Dewan Direksi.

3. CRITICAL ACCOUNTING ESTIMATES AND JUDGEMENTS *(continued)*

e. Liability adequacy testing

The liability adequacy testing consist of review on premium reserve and claim reserve has been performed using actuary technical method which using the future actuarial assumptions and estimations.

Based on liability adequacy testing at the reporting date, the Company's liabilities are adequate. Therefore, no insurance liability deficiency to be charged into the current year's profit or loss.

f. Fair value of fixed assets

The Company appoints an independent valuer to calculate the fair value of the land and buildings of fixed assets. In determining the fair value, independent valuer is using method as required by the regulation which contains certain estimations (see Notes 2i, 9, and 10) made by the independent valuer and reviewed by the Board of Directors.

4. KAS DAN BANK

4. CASH ON HAND AND IN BANKS

	2025	2024	
Kas			***Cash***
Rupiah			*Rupiah*
Program THT			***Program THT***
Kantor pusat			*Head office*
Kantor cabang			*Branch office*
Jumlah kas			***Total cash***
Kas pada bank			***Cash in banks***
Pihak berelasi (Catatan 32)			*Related parties (Note 32)*
Program THT			*THT program*
Program JKK			*JKK program*
Program JKm			*JKm program*
Cadangan kerugian penurunan nilai			*Allowance for impairment losses*
Dolar AS			*US Dollar*
Program THT			*THT program*
Jumlah pihak berelasi			***Total related parties***
Rupiah			*Rupiah*
Pihak ketiga			*Third parties*
Program THT			***THT program***
Cadangan kerugian penurunan nilai			*Allowance for impairment losses*
Jumlah program THT			***Total THT program***

4. KAS DAN BANK (lanjutan) / *4. CASH ON HAND AND IN BANKS (continued)*

	2025	2024
Rupiah / *Rupiah*		
Pihak ketiga / *Third parties*		
Program JKK / *JKK program*		
Cadangan kerugian penurunan nilai / *Allowance for impairment losses*		
Jumlah program JKK / *Total JKK program*		
Program JKm / *JKm program*		
Cadangan kerugian penurunan nilai / *Allowance for impairment losses*		
Jumlah program JKm / *Total JKm program*		
Jumlah pihak ketiga / *Total third parties*		
Jumlah bank / *Total banks*		
Jumlah kas dan bank / *Total cash and banks*		

5. DEPOSITO BERJANGKA / *5. TIME DEPOSITS*

	2025	2024
Biaya perolehan diamortisasi / *Amortised cost*		
Deposito berjangka / *Time deposits*		
Rupiah / *Rupiah*		
Pihak berelasi (Catatan 32) / *Related parties (Note 32)*		
Program THT / *THT program*		
Program JKK / *JKK program*		
Program JKm / *JKm program*		
Jumlah pihak berelasi / *Total related parties*		
Pihak ketiga / *Third parties*		
Program THT / *THT program*		
Jumlah program THT / *Total THT program*		
Program JKK / *JKK program*		
Jumlah program JKK / *Total JKK program*		
Program JKm / *JKm program*		
Jumlah program JKm / *Total JKm program*		
Jumlah pihak ketiga / *Total third parties*		
Jumlah deposito berjangka / *Total time deposits*		

6. EFEK-EFEK / *6. MARKETABLE SECURITIES*

	2025	2024	
Nilai wajar melalui laba rugi			*Fair value through profit or loss*
Rupiah			*Rupiah*
Saham			*Shares*
Obligasi			*Bonds*
Reksa dana			*Mutual funds*
DIRE			*REIT*
Nilai wajar melalui penghasilan komprehensif lain			*Fair value through other comprehensive income*
Rupiah			*Rupiah*
Saham			*Shares*
Obligasi			*Bonds*
MTN			*MTN*
KIK EBA			*CIC ABS*
Dolar AS			*US Dollar*
Obligasi			*Bonds*
Biaya perolehan diamortisasi			*Amortised cost*
Rupiah			*Rupiah*
Obligasi			*Bonds*
Jumlah efek-efek			***Total marketable securities***

Efek-efek yang diukur pada nilai wajar melalui laba rugi terdiri dari:

Marketable securities at fair value through profit or loss consist of the followings:

	2025	2024	
Nilai wajar melalui laba rugi			*Fair value through profit or loss*
Saham			***Shares***
Rupiah			*Rupiah*
Pihak berelasi (Catatan 32)			*Related parties (Note 32)*
Program THT			*THT program*
Jumlah pihak berelasi			***Total related parties***

6. EFEK-EFEK (lanjutan)

Efek-efek yang diukur pada nilai wajar melalui laba rugi terdiri dari: (lanjutan)

6. MARKETABLE SECURITIES (continued)

Marketable securities at fair value through profit or loss consist of the followings: (continued)

	2025	2024	
Nilai wajar melalui laba rugi			*Fair value through profit or loss*
Saham			***Shares***
Rupiah			*Rupiah*
Pihak ketiga			*Third parties*
Program THT			***THT program***
Jumlah pihak ketiga			***Total third parties***
Jumlah saham			***Total shares***
Nilai wajar melalui laba rugi			*Fair value through profit or loss*
Obligasi			***Bonds***
Rupiah			*Rupiah*
Pihak berelasi (Catatan 32)			*Related parties (Note 32)*
Program THT			*THT program*
Selisih penilaian investasi			*Investment valuation difference*
Jumlah obligasi			***Total bonds***
Reksa dana			***Mutual funds***
Rupiah			*Rupiah*
Pihak berelasi (Catatan 32)			*Related Parties (Note 32)*
Program THT			*THT program*
Jumlah pihak berelasi			***Total related parties***
Rupiah			*Rupiah*
Pihak ketiga			*Third parties*
Program THT			***THT program***
Selisih penilaian investasi			*Investment valuation difference*
Jumlah pihak ketiga			***Total third parties***
Jumlah reksa dana			***Total mutual funds***

6. EFEK-EFEK (lanjutan)

Efek-efek yang diukur pada nilai wajar melalui laba rugi terdiri dari: (lanjutan)

Reksa dana (lanjutan)

6. MARKETABLE SECURITIES *(continued)*

Marketable securities at fair value through profit or loss consist of the followings: (continued)

Mutual funds *(continued)*

	2025	2024	
Nilai wajar melalui laba rugi			*Fair value through profit or loss*
DIRE			***REIT***
Rupiah			*Rupiah*
Pihak ketiga			*Third parties*
Program THT			***THT program***
Jumlah DIRE			***Total REIT***
Efek-efek yang diukur pada nilai wajar komprehensif lain terdiri dari:			*urities at fair value through other come consist of the followings:*
Nilai wajar melalui penghasilan komprehensif lain			*Fair value through other comprehensive income*
Saham			***Shares***
Rupiah			*Rupiah*
Pihak berelasi (Catatan 32)			*Related parties (Note 32)*
Program THT			*THT program*
Jumlah program THT			***Total THT program***
Selisih penilaian investasi			*Investment valuation difference*
Jumlah pihak berelasi			***Total related parties***

6. EFEK-EFEK (lanjutan)

Efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain terdiri dari: (lanjutan)

6. MARKETABLE SECURITIES *(continued)*

Marketable securities at fair value through other comprehensive income consist of the followings: (continued)

	2025	2024
Nilai wajar melalui penghasilan komprehensif lain		*Fair value through other comprehensive income*
Saham		***Shares***
Rupiah		*Rupiah*
Pihak ketiga		*Third parties*
Program THT		***THT program***
Selisih penilaian investasi		*Investment valuation difference*
Jumlah pihak ketiga		***Total third parties***
Jumlah saham		***Total shares***

6. EFEK-EFEK (lanjutan)

Efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain terdiri dari: (lanjutan)

6. MARKETABLE SECURITIES *(continued)*

Marketable securities at fair value through other comprehensive income consist of the followings: (continued)

	2025	2024	
Nilai wajar melalui Penghasilan komprehensif lain			*Fair value through Other comprehensive income*
Obligasi			***Bonds***
Rupiah			*Rupiah*
Pihak berelasi (Catatan 32)			*Related parties (Note 32)*
Program THT			*THT program*
Program JKK			*JKK program*
Program JKm			*JKm program*
Selisih penilaian investasi			*Investment valuation difference*
Dolar AS			*US Dollar*
Program THT			*THT program*
Jumlah pihak berelasi			***Total related parties***
Rupiah			*Rupiah*
Pihak ketiga			*Third parties*
Program THT			***THT program***
Jumlah program THT			***Total THT program***
Program JKK			***JKK program***
Jumlah program JKK			***Total JKK program***
Program JKm			***JKm program***
Jumlah program JKm			***Total JKm program***
Jumlah pihak ketiga			***Total third parties***
Jumlah obligasi			***Total bonds***
MTN			***MTN***
Rupiah			*Rupiah*
Pihak berelasi (Catatan 32)			*Related parties (Note 32)*
Program THT			*THT program*
Jumlah *MTN*			***Total MTN***
KIK EBA			***CIC ABS***
Rupiah			*Rupiah*
Pihak berelasi (Catatan 32)			*Related parties (Note 32)*
Program THT			*THT program*
Jumlah KIK EBA			***Total CIC ABS***

6. EFEK-EFEK (lanjutan)

Efek-efek yang diukur dengan biaya perolehan diamortisasi terdiri dari:

	2025	2024
Biaya perolehan diamortisasi		
Obligasi		
Rupiah		
Pihak berelasi (Catatan 32)		
Program THT		
Program JKK		
Program JKm		
Cadangan kerugian penurunan nilai		
Jumlah obligasi		

Berdasarkan jangka waktu adalah sebagai berikut:

Rupiah		
Tidak memiliki kontrak jatuh tempo		
Lebih dari 1-5 tahun		
Lebih dari 5 tahun		
Jumlah		

Berdasarkan sisa umur jatuh tempo a

Rupiah		
Tidak memiliki kontrak jatuh tempo		
Lebih dari 1-3 bulan		
Lebih dari 3-12 bulan		
Lebih dari 1-5 tahun		
Lebih dari 5 tahun		
Jumlah		

***6. MARKETABLE SECURITIES** (continued)*

Marketable securities at amortised cost consist of the followings:

	2025	2024
Amortised cost		
Bonds		
Rupiah		
Related parties (Note 32)		
THT program		
JKK program		
JKm program		
Allowance for impairment loses		
Total bonds		

follows:

Rupiah		
No contractual maturity		
More than 1-5 years		
More than 5 years		
Total		

eriod of maturity as follows:

Rupiah		
No contractual maturity		
More than 1-3 months		
More than 3-12 months		
More than 1-5 years		
More than 5 years		
Total		

6. EFEK-EFEK (lanjutan)

Tingkat bunga rata-rata per tahun adalah sebagai berikut:

	2025	2024
Persentase		
Rupiah		
Obligasi pemerintah		
Obligasi korporasi		
MTN		
KIK EBA		
Dolar AS		
Obligasi pemerintah		

Rincian peringkat obligasi dan *MTN* yang dimiliki Perseroan dari Perusahaan Pemeringkat Efek yang telah memilik izin dari lembaga pengawas di bidang pasar modal, sebagai berikut:

	2025	2024
Peringkat		

Berikut ini adalah rincian saldo efek-efek dalam bentuk surat berharga yang dimiliki secara langsung maupun kepemilikan tidak langsung melalui reksa dana:

	2025	2024
Rupiah		
Dimiliki langsung		
Dimiliki melalui reksa dana		
Jumlah		

6. MARKETABLE SECURITIES *(continued)*

The average interest rate per year are as follows:

	2025	2024
Percentage		
Rupiah		
Government bonds		
Corporate bonds		
MTN		
CIC ABS		
US Dollar		
Government bonds		

Details of the bonds and MTN ratings owned by the Company from Securities Rating Companies that have obtained permits from supervisory agencies in the field of capital market, are as follows:

	2025	2024
Ratings		

Below is the details balances of the Company's marketable securities which directly owned or indirectly owned through mutual fund:

	2025	2024
Rupiah		
Directly owned		
Owned through mutual funds		
Total		

7. PIUTANG / *7. RECEIVABLES*

	2025	2024	
Rupiah			*Rupiah*
Program THT, JKK, dan JKm			***THT, JKK, and JKm program***
Piutang premi *PSL*			*Premium PSL receivables*
Piutang premi			*Premium receivables*
Piutang hasil investasi:			*Investment income receivables:*
Piutang kupon obligasi			*Coupon receivables of bonds*
Piutang bunga deposito berjangka			*Interest receivables of time deposits*
Piutang dividen saham			*Receivables from shares dividend*
Piutang kupon *MTN*			*Coupon receivables of MTN*
Piutang properti investasi			*Receivables from investment property*
Piutang pengelolaan investasi			*Managing investment receivables*
Piutang lain-lain:			*Other receivables:*
Lain-lain kurang dari 1 tahun			*Others less than 1 year*
Lain-lain lebih dari 1 tahun			*Others more than 1 year*
Jumlah piutang			***Total receivables***
Piutang premi *PSL*			***Premium PSL receivables***
Rupiah			*Rupiah*
Pihak berelasi (Catatan 32)			*Related parties (Note 32)*
Program THT			*THT program*
Piutang premi			***Premium receivables***
Rupiah			*Rupiah*
Pihak berelasi (Catatan 32)			*Related parties (Note 32)*
Program THT			*THT program*
Program JKK			*JKK program*
Program JKm			*JKm program*
Jumlah piutang premi			***Total premium receivables***
Piutang hasil investasi			***Investment income receivables***
Rupiah			*Rupiah*
Pihak berelasi (Catatan 32)			*Related parties (Note 32)*
Program THT			***THT program***
Piutang kupon obligasi			*Coupon receivables of bonds*
Piutang dividen saham			*Receivables from shares dividend*
Piutang bunga deposito berjangka			*Interest receivables of time deposits*
Piutang kupon *MTN*			*Coupon receivables of MTN*
Cadangan kerugian penurunan nilai			*Allowance for impairment losses*
Program JKK			***JKK program***
Piutang kupon obligasi			*Coupon receivables of bonds*
Piutang bunga deposito berjangka			*Interest receivables of time deposits*
Cadangan kerugian penurunan nilai			*Allowance for impairment losses*
Program JKm			***JKm program***
Piutang kupon obligasi			*Coupon receivables of bonds*
Piutang bunga deposito berjangka			*Interest receivables of time deposits*
Cadangan kerugian penurunan nilai			*Allowance for impairment losses*
Jumlah pihak berelasi			***Total related parties***

7. PIUTANG (lanjutan) / *7. RECEIVABLES (continued)*

	2025	2024
Piutang hasil investasi / ***Investment income receivables***		
Rupiah / *Rupiah*		
Pihak ketiga / *Third parties*		
Program THT / ***THT program***		
Piutang kupon obligasi / *Coupon receivables of bonds*		
Piutang dividen saham / *Receivables from shares dividend*		
Piutang bunga deposito berjangka / *Interest receivables of time deposits*		
Piutang properti investasi / *Receivables from investment property*		
Program JKK / ***JKK program***		
Piutang kupon obligasi / *Coupon receivables of bonds*		
Piutang bunga deposito berjangka / *Interest receivables of time deposits*		
Program JKm / ***JKm program***		
Piutang kupon obligasi / *Coupon receivables of bonds*		
Piutang bunga deposito berjangka / *Interest receivables of time deposits*		
Jumlah pihak ketiga / ***Total third parties***		
Jumlah piutang hasil investasi / ***Total investment income receivables***		
Piutang pengelolaan investasi / ***Investment management receivables***		
Rupiah / *Rupiah*		
Pihak ketiga / *Third parties*		
Program THT / *THT program*		
Piutang lain-lain / ***Other receivables***		
Rupiah / *Rupiah*		
Pihak berelasi (Catatan 32) / *Related parties (Note 32)*		
Program THT / *THT program*		
Program JKK / *JKK program*		
Program JKm / *JKm program*		
Jumlah pihak berelasi / ***Total related parties***		
Rupiah / *Rupiah*		
Pihak ketiga / *Third parties*		
Program THT / ***THT program***		
Piutang THT dari program AIP / *THT receivables from AIP program*		
Piutang pendapatan pengelolaan kepesertaan pensiun / *Pension membership management income receivables*		
Piutang jasa *flagging* / *Flagging services receivables*		
Lain-lain kurang dari 1 tahun / *Others less than 1 year*		
Lain-lain lebih dari 1 tahun / *Others more than 1 year*		
Cadangan kerugian penurunan nilai / *Allowance for impairment losses*		
Rupiah / *Rupiah*		
Pihak ketiga / *Third parties*		
Program JKK / ***JKK program***		
Piutang pengembalian JKK pemegang polis / *Policyholder's JKK return receivables*		
Cadangan kerugian penurunan nilai / *Allowance for impairment losses*		
Jumlah pihak ketiga / ***Total third parties***		
Jumlah piutang lain-lain / ***Total other receivables***		
Jumlah piutang / ***Total receivables***		

7. PIUTANG (lanjutan)

***7. RECEIVABLES** (continued)*

8. ASET LAIN-LAIN

8. OTHER ASSETS

	2025	2024	
Rupiah			*Rupiah*
Pihak berelasi (Catatan 32)			*Related parties (Note 32)*
Program THT			*THT program*
Jumlah pihak berelasi			***Total related parties***
Rupiah			*Rupiah*
Pihak ketiga			*Third parties*
Program THT			***THT program***
Piutang pinjaman			*Loan receivables*
Saham *delisting*			*Shares delisting*
Piutang atas properti terbengkalai			*Receivable of abandoned property*
Uang muka pajak			*Tax advance*
Biaya dibayar di muka			*Prepaid expenses*
Persediaan			*Inventory*
Piutang pinjaman polis			*Policy loan receivables*
Cadangan kerugian penurunan nilai			*Allowance for impairment losses*
Jumlah pihak ketiga			***Total third parties***
Jumlah aset lain-lain			***Total other assets***

8. ASET LAIN-LAIN (lanjutan)

8. OTHER ASSETS *(continued)*

8. ASET LAIN-LAIN (lanjutan)

8. OTHER ASSETS *(continued)*

8. ASET LAIN-LAIN (lanjutan) / 8. OTHER ASSETS (continued)

9. PROPERTI INVESTASI / 9. INVESTMENT PROPERTIES

	31 Desember 2025/*December 31, 2025*					
	Saldo awal/ *Beginning balance*	**Penambahan/ *Additions***	**Pengurangan/ *Deductions***	**Reklasifikasi/ *Reclassifications***	**Saldo akhir/ *Ending balance***	
Biaya perolehan:						***Acquisition cost:***
Tanah						*Land*
Bangunan kantor						*Buildings*
Tanah dalam pelaksanaan						*Land in progress*
Bangunan dalam pelaksanaan						*Buildings in progress*
Jumlah						*Total*
Akumulasi penyusutan:						***Accumulated depreciation:***
Bangunan						*Buildings*
Jumlah						*Total*
Cadangan kerugian penurunan nilai:						***Allowance for impairment losses***
Tanah						*Land*
Jumlah						*Total*
Nilai buku bersih						***Net book value***

	31 Desember 2024/*December 31, 2024*					
	Saldo awal/ *Beginning balance*	**Penambahan/ *Additions***	**Pengurangan/ *Deductions***	**Reklasifikasi/ *Reclassifications***	**Saldo akhir/ *Ending balance***	
Biaya perolehan:						***Acquisition cost:***
Tanah						*Land*
Bangunan kantor						*Buildings*
Tanah dalam pelaksanaan						*Land in progress*
Bangunan dalam pelaksanaan						*Buildings in progress*
Jumlah						*Total*
Akumulasi penyusutan:						***Accumulated depreciation:***
Bangunan						*Buildings*
Jumlah						*Total*
Cadangan kerugian penurunan nilai:						***Allowance for impairment losses***
Tanah						*Land*
Jumlah						*Total*
Nilai buku bersih						***Net book value***

9. PROPERTI INVESTASI (lanjutan)

9. INVESTMENT PROPERTIES *(continued)*

Properti investasi terdiri dari:

Investment property consist of:

	2025	2024	
Program THT			***THT Program***
Pihak ketiga			*Third parties*
Tanah			*Land*
Cadangan kerugian penurunan nilai			*Allowance for impairment losses*
Jumlah tanah			***Total land***
Tanah dalam pelaksanaan			*Land in progress*
Tanah Perumahan Topaz Residence			*and in Perumahan Topaz Residence*
Jumlah tanah dalam pelaksanaan			***Total land in progress***
Jumlah tanah dan tanah dalam pelaksanaan pihak ketiga			***Total land and land in progress third parties***
Jumlah tanah dan tanah dalam pelaksanaan			***Total land and land in progress***
Program THT			***THT program***
Pihak berelasi (Catatan 32)			*Related parties (Note 32)*
Bangunan			*Buildings*
Bangunan dalam pelaksanaan			*Buildings in progress*
Jumlah bangunan dan bangunan dalam pelaksanaan pihak berelasi			***Total buildings and buildings in progress related parties***
Pihak ketiga			*Third parties*
Program THT			***THT program***
Bangunan			***Buildings***
Jumlah bangunan			***Total buildings***
Bangunan dalam pelaksanaan			***Buildings in progress***
Jumlah bangunan dalam pelaksanaan			***Total building in progress***
Jumlah bangunan dan bangunan dalam pelaksanaan pihak ketiga			***Total building and buildings in progress third parties***
Jumlah bangunan dan bangunan dalam pelaksanaan			***Total building and buildings in progress***
Jumlah tanah dan bangunan			***Total land and building***

9. PROPERTI INVESTASI (lanjutan)

9. INVESTMENT PROPERTIES *(continued)*

10. ASET TETAP DAN ASET HAK-GUNA - BERSIH / *10. FIXED ASSETS AND RIGHT-OF-USE ASSETS - NET*

	31 Desember 2025/*December 31, 2025*						
	Saldo awal/ ***Beginning balance***	**Penambahan/** ***Additions***	**Pengurangan/** ***Deductions***	**Reklasifikasi/** ***Reclassifications***	**Revaluasi/** ***Revaluation***	**Saldo akhir/** ***Ending balance***	
Biaya perolehan:							***Acquisition cost:***
Tanah							*Land*
Bangunan kantor							*Office Buildings*
Kendaraan kantor							*Vehicles Office*
Peralatan kantor							*Office equipment*
Perabot kantor							*Office furniture and fixtures*
Perlengkapan kantor							*Office inventories*
Perlengkapan lain-lain							*Other inventories*
Komputer dan perangkat keras							*Computer and hardware*
Pekerjaan dalam pelaksanaan							*Construction in progress*
	-						
Aset Hak Guna							***Right-of-Use-Asset***
Kendaraan							*Vehicles*
Alat mesin kantor							*Office machine tools*
	-						
Jumlah	-						***Total***
Akumulasi penyusutan:							***Accumulated depreciation:***
Bangunan kantor							*Office Buildings*
Kendaraan kantor							*Office vehicles*
Peralatan kantor							*Office equipment*
Perabot kantor							*Office furniture*
Perlengkapan kantor							*and fixtures*
Perlengkapan lain-lain							*Office inventories*
Komputer dan perangkat keras							*Computer and hardware*
	-						
Aset Hak Guna							***Right-of-Use-Asset***
Kendaraan							*Vehicles*
Alat mesin kantor							*Office machine tools*
	-						
Jumlah	-						***Total***
Nilai buku - bersih	=						***Net - book value***

10. ASET TETAP DAN ASET HAK-GUNA - BERSIH (lanjutan) / *10. FIXED ASSETS AND RIGHT-OF-USE ASSETS - NET (continued)*

	31 Desember 2024/*December 31, 2024*						
	Saldo awal/ *Beginning balance*	**Penambahan/ *Additions***	**Pengurangan/ *Deductions***	**Reklasifikasi/ *Reclassifications***	**Revaluasi/ *Revaluation***	**Saldo akhir/ *Ending balance***	
Biaya perolehan:							***Acquisition cost:***
Tanah							*Land*
Bangunan kantor							*Office Buildings*
Kendaraan kantor							*Office vehicles*
Peralatan kantor							*Office equipment*
Perabot kantor							*Office furniture and fixtures*
Perlengkapan kantor							*Office inventories*
Perlengkapan lain-lain							*Other inventories*
Komputer dan perangkat keras							*Computer and hardware*
Pekerjaan dalam pelaksanaan							*Construction in progress*
Aset Hak Guna							***Right-of-Use-Asset***
Kendaraan							*Vehicles*
Alat mesin kantor							*Office machine tools*
Jumlah							***Total***
Akumulasi penyusutan:							***Accumulated depreciation:***
Bangunan kantor							*Office Buildings*
Kendaraan kantor							*Office vehicles*
Peralatan kantor							*Office equipment*
Perabot kantor							*Office furniture and fixtures*
Perlengkapan kantor							*Office inventories*
Perlengkapan lain-lain							*Other inventories*
Komputer dan perangkat keras							*Computer and hardware*
Aset Hak Guna							***Right-of-Use-Asset***
Kendaraan							*Vehicles*
Alat mesin kantor							*Office machine tools*
Jumlah							***Total***
Nilai buku - bersih							***Net - book value***

10. ASET TETAP DAN ASET HAK-GUNA - BERSIH (lanjutan)

10. FIXED ASSETS AND RIGHT-OF-USE ASSETS - NET *(continued)*

Penilaian dilakukan berdasarkan Standar Penilaian Indonesia, ditentukan berdasarkan transaksi pasar terkini. Metode penilaian yang dipakai adalah metode data pasar dan metode biaya. Elemen-elemen yang digunakan dalam perbandingan data untuk menentukan nilai wajar aset antara lain:

a) Jenis dan hak yang melekat pada properti;
b) Kondisi pasar;
c) Lokasi;
d) Karakteristik fisik;
e) Karakteristik tanah.

Berdasarkan evaluasi Manajemen, tidak terdapat kejadian berjalan atau perubahan-perubahan keadaan yang mengindikasikan adanya penurunan nilai aset tetap pada tanggal 31 Desember 2025 dan 2024.

Valuations are performed based on Indonesian Valuation Standards, based on reference to recent market transactions. The valuation methods used are market data approach and cost approach. Element used in data comparison to determine fair value of assets among others are as follows:

a) Type and right on property;
b) Market condition;
c) Location;
d) Physical characteristic;
e) Land characteristic.

Based on Managements assessment, there have been no events or changes in circumstances which may indicate impairment in value of fixed assets as of December 31, 2025 and 2024.

	31 Desember 2025/*December 31, 2025*		
	Nilai tercatat sebelum revaluasi/ *Carrying amount before revaluation*	**Nilai tercatat setelah revaluasi/ *Carrying amount after revaluation***	**Keuntungan revaluasi/ *Gain on revaluation***
Tanah / *Land*			
Bangunan / *Buildings*			

Tanah / *Land*			
Bangunan / *Buildings*			

Kenaikan (penurunan) tercatat yang timbul dari revaluasi tanah dan bangunan dicatat di dalam penghasilan komprehensif lain.

The Increase (decrease) in the carrying amount of land and buildings is recorded in other comprehensive income.

10. ASET TETAP DAN ASET HAK-GUNA - BERSIH (lanjutan)

10. FIXED ASSETS AND RIGHT-OF-USE ASSETS - NET *(continued)*

Manajemen berpendapat bahwa nilai revaluasi tanah dan bangunan di atas adalah wajar dan telah sesuai dengan metode penilaian yang berlaku.

The Management believe the revaluation value of land and buildings above are reasonable and in accordance with applicable revaluation method.

Tabel di bawah ini menganalisis instrumen non-keuangan yang dicatat pada nilai wajar berdasarkan tingkatan metode penilaian. Perbedaan pada setiap tingkatan metode penilaian dijelaskan, sebagai berikut:

The table below analyses non-financial instrument carried at fair value, by level of valuation method. The different levels of valuation method defines as follows:

a) Tingkat 1
Harga kuotasian (tidak disesuaikan) dari pasar aktif untuk aset atau liabilitas yang identik.

a) Level 1
Quoted price (unadjusted) in active markets for identical assets or liabilities.

b) Tingkat 2
Input selain harga yang dikutip dari pasar yang disertakan pada tingkat 1 yang dapat diobservasi untuk aset dan liabilitas, baik secara langsung (yaitu sebagai suatu harga) atau secara tidak langsung (sebagai turunan dari harga).

b) Level 2
Input other than quoted prices included within level 1 that are observable for asset and liabilities, either directly (that is, as a price) or indirectly (derived from price).

c) Tingkat 3
Input untuk aset atau liabilitas yang tidak didasarkan pada data pasar yang dapat diobservasi *(unobservable inputs).*

c) Level 3
Input for asset or liability that is not based on observable market data (unobservable inputs).

	31 Desember 2025/*December 31, 2025*				
	Tingkat 1/ *Level 1* Rp	**Tingkat 2/ *Level 2* Rp**	**Tingkat 3/ *Level 3* Rp**	**Jumlah/ *Total* Rp**	
Tanah					*Land*
Bangunan					*Buildings*

	31 Desember 2024/*December 31, 2024*				
	Tingkat 1/ *Level 1* Rp	**Tingkat 2/ *Level 2* Rp**	**Tingkat 3/ *Level 3* Rp**	**Jumlah/ *Total* Rp**	
Tanah					*Land*
Bangunan					*Buildings*

Nilai wajar tingkat 2 dari tanah dan bangunan dihitung dengan menggunakan pendekatan perbandingan harga pasar, estimasi biaya reproduksi baru atau biaya pengganti baru, dan estimasi pendapatan dan biaya yang dihasilkan oleh aset. Harga pasar dari tanah dan bangunan yang paling mendekati disesuaikan dengan perbedaan atribut utama seperti ukuran aset, lokasi, dan penggunaan aset. Input yang paling signifikan dalam pendekatan penilaian ini adalah asumsi harga per meter.

Level 2 fair values of land and buildings are calculated using the comparable market value approach, cost reproduction or cost replacement approach, and asset generated income approach. The approximate market prices of comparable land and buildings are adjusted for differences in key attributes such as property size, location and use of an asset. The most significant input into this valuation approach is price per square meter assumptions.

Perseroan memiliki kontrak sewa untuk kendaraan dan alat mesin kantor yang digunakan dalam operasi Perseroan yang dicatat sebagai aset hak-guna. Sewa kendaraan dan alat mesin kantor umumnya memiliki jangka waktu sewa antara 2 sampai 5 tahun.

The Company has lease contracts for vehicles and office machine tools used in the Company's operations which is recorded as a right-of-use asset. Vehicles and office machine tools leases generally have a lease term of 2 to 5 years.

11. ASET TAKBERWUJUD - BERSIH / *11. INTANGIBLE ASSETS - NET*

	31 Desember 2025/*December 31, 2025*					
	Saldo awal/ ***Beginning balance***	**Penambahan/** ***Additions***	**Pengurangan/** ***Deductions***	**Reklasifikasi/** ***Reclassifications***	**Saldo akhir/** ***Ending balance***	
Biaya perolehan:						***Acquisition cost:***
Aset takberwujud						*Intangible asset*
Aset takberwujud lain-lain						*Other intangible asset*
Aset takberwujud dalam pelaksanaan						*Intangible asset in progress*
Jumlah						*Total*
Akumulasi amortisasi:						***Accumulated amortization:***
Aset takberwujud						*Intangible asset*
Jumlah						*Total*
Nilai buku bersih						***Net book value***

	31 Desember 2024/*December 31, 2024*					
	Saldo awal/ ***Beginning balance***	**Penambahan/** ***Additions***	**Pengurangan/** ***Deductions***	**Reklasifikasi/** ***Reclassifications***	**Saldo akhir/** ***Ending balance***	
Biaya perolehan:						***Acquisition cost:***
Aset takberwujud						*Intangible asset*
Aset takberwujud dalam pelaksanaan						*Intangible asset in progress*
Jumlah						*Total*
Akumulasi amortisasi:						***Accumulated amortization:***
Aset takberwujud						*Intangible asset*
Jumlah						*Total*
Nilai buku bersih						***Net book value***

Penyusutan aset takberwujud disajikan sebagai bagian beban umum dan administrasi (Catatan 30).

Depreciation of intangible assets is presented as part of general and administrative expenses (Note 30).

12. LIABILITAS ASURANSI

a. Liabilitas atas sisa masa pertanggungan

Liabilitas atas sisa masa pertanggungan merupakan jumlah yang tersedia untuk menutup semua liabilitas yang dijamin berdasarkan kondisi pada polis asuransi yang masih berlaku pada tanggal laporan posisi keuangan. Liabilitas tersebut adalah liabilitas jangka panjang, yang berisikan perhitungan atas liabilitas manfaat polis masa depan.

Liabilitas atas sisa masa pertanggungan kepada pemegang polis untuk kontrak asuransi dengan masa pertanggungan lebih dari satu tahun dan tidak dapat diperbaharui, dihitung dengan cara mendiskontokan nilai kini arus kas keluar masa depan termasuk semua manfaat polis, biaya-biaya, dan komisi dikurang nilai kini semua arus kas masuk yang akan terjadi di masa yang akan datang, seperti pendapatan premi ataupun pendapatan lainnya (jika ada) yang didapat dari pemegang polis.

Kebijakan besaran manfaat asuransi yang diperoleh Peserta dituangkan dalam Peraturan Pemerintah Republik Indonesia No. 102 tahun 2015 tentang Asuransi Sosial Prajurit Tentara Nasional Indonesia ("TNI"), Anggota Kepolisian Negara Republik Indonesia ("POLRI"), dan Pegawai Aparatur Sipil Negara ("ASN") di Lingkungan Kementerian Pertahanan dan Kepolisian Negara Republik Indonesia yang telah diubah dengan Peraturan Pemerintah No. 54 Tahun 2020.

Liabilitas atas sisa masa pertanggungan telah dihitung menggunakan metode dan asumsi-asumsi sebagai berikut:

	2025	2024	
a. Jumlah peserta (orang)			*Total participants (people)* *a.*
b. Jumlah istri/suami (orang)			*Total spouse (people)* *b.*
c. Jumlah anak (orang)			*Total children (people)* *c.*
d. Jumlah peserta pensiunan (orang)			*Total pension participants (people)* *d.*
e. Tingkat bunga THT (%)			*Discount rate THT (%)* *e.*
f. Tingkat bunga program JKK dan JKm (%)			*Discount rate JKK, and JKm Program (%)* *f.*
g. Jumlah gaji dasar			*Basic salary* *g.*
h. Jumlah penghasilan			*Current salary* *h.*
i. Tabel mortalita			*Mortality table* *i.*
j. Variabel gugur			*Variable of killed in actions* *j.*
k. Variabel tewas			*Variable of death* *k.*
l. Variabel Santunan Cacat Dinas Biasa (SCDB)			*Variable of SCDB* *l.*
m. Variabel Santunan Cacat Dinas Khusus (SCDK)			*Variable of SCDK* *m.*
n. Variabel perawatan			*Variable of medical care* *n.*

Perhitungan liabilitas atas sisa masa pertanggungan dihitung oleh Aktuaris Perseroan menggunakan aplikasi atau software aktuaria Prophet dengan dukungan modelling perhitungan oleh Konsultan Aktuaria. Pada tanggal 31 Desember 2025 dan 2024, nilai liabilitas atas sisa masa pertanggungan adalah sebagai berikut:

12. INSURANCE LIABILITIES

a. Liability for remaining coverage

Liability for remaining coverage represents the amounts provided for all obligations guaranteed under the terms of the policies in force at statements of financial position date. These liabilities are long-term liabilities, which contain the calculation of liability for future policy benefits.

Liability for remaining coverage for insurance contract with coverage period more than one year and non-renewable, which is calculated using the discounted of the actuarial present value of the future cash outflow, including insurance benefits, expenses and commissions less the present value of the future cash inflow, which will occur in the future, i.e. premiums income and other income (if any) to be collected from policyholders.

The policy of benefits amounts received by Participants described in the Government Regulation No. 102 Year 2015 regarding Social Insurance for Soldiers of the Indonesian National Army ("TNI"), Members of the Indonesian National Police ("POLRI"), and Employee of the State Civil Apparatus ("ASN") within the Ministry of Defense and the Indonesian National Police as amended by the Government Regulation No. 54 Year 2020.

Liability for remaining coverage has been computed using the following assumptions and methods as follows:

Calculation of liabilities for remaining coverage is calculated by a Company Actuary using the application or actuarial software Prophet with support for modeling calculations by the Actuarial Consultant. As of December 31, 2025 and 2024, liabilities for remaining coverage is amounted to as follows:

12. LIABILITAS ASURANSI (lanjutan) / *12. INSURANCE LIABILITIES (continued)*

a. Liabilitas atas sisa masa pertanggungan (lanjutan) / ***a. Liability for remaining coverage*** *(continued)*

	2025	2024	
Rupiah			*Rupiah*
Pihak ketiga			*Third parties*
Program THT			*THT program*

12. LIABILITAS ASURANSI (lanjutan) / *12. INSURANCE LIABILITIES (continued)*

a. Liabilitas atas sisa masa pertanggungan (lanjutan) / ***a. Liability for remaining coverage*** *(continued)*

Dampak atas penerapan PMK 118/2025 telah disesuaikan ke liabilitas atas sisa masa pertanggungan, liabilitas atas kejadian klaim-estimasi liabilitas klaim, dan beban asuransi. Berikut ini disajikan dampak pada laporan posisi keuangan dan laporan laba rugi dan penghasilan komprehensif lain, jika perhitungan liabilitas atas sisa masa pertanggungan program THT menggunakan tingkat bunga pasar.

The effect of with the PMK 118/2025 implementation has been accounted for by adjustment to liabilities for remaining coverage, liabilities for Incurred claim-estimated claim liabilities, and insurance expenses. The following presents the impact on the statements of financial position and the statements of profit or loss and other comprehensive income, if the calculation of liabilities for remaining coverage for the THT program use market interest rates.

	Tingkat bunga PMK/*PMK interest rate*	**Tingkat bunga pasar/*Market rate***
	2025	**2025**
Laporan posisi keuangan / ***Statements of financial position***		
Liabilitas / ***Liabilities***		
Liabilitas atas sisa masa pertanggungan / *Liabilities for remaining coverage*		
Liabilitas atas kejadian klaim - Estimasi liabilitas klaim / *Liabilities for incurred claim - Estimated claim liabilities*		
Laporan laba rugi dan pendapatan komprehensif lain / ***Statements of profit or loss and other comprehensive income***		
Beban / ***Expenses***		
Beban asuransi / *Insurance expenses*		

	Tingkat bunga PMK/*PMK interest rate*	**Tingkat bunga pasar/*Market rate***
	2024	**2024**
Laporan posisi keuangan / ***Statements of financial position***		
Liabilitas / ***Liabilities***		
Liabilitas atas sisa masa pertanggungan / *Liabilities for remaining coverage*		
Liabilitas atas kejadian klaim - Estimasi liabilitas klaim / *Liabilities for incurred claim - Estimated claim liabilities*		
Laporan laba rugi dan pendapatan komprehensif lain / ***Statements of profit or loss and other comprehensive income***		
Beban / ***Expenses***		
Beban asuransi / *Insurance expenses*		

Di bawah ini adalah perbedaan nilai PMK dengan Nilai Tunai atas manfaat Tabungan Asuransi dan Nilai Tunai Tabungan Asuransi, sebagai berikut:

Below is the difference between the PMK value and the Cash Value of Insurance Savings benefits and the Cash Value of Insurance Savings, as follows:

	2025	**2024**
Rupiah / ***Rupiah***		
PMK / *PMK*		
Nilai Tunai Tabungan Asuransi / *Cash Value of Insurance Savings*		

12. LIABILITAS ASURANSI (lanjutan) / *12. INSURANCE LIABILITIES (continued)*

b. Liabilitas atas kejadian klaim / ***b. Liability for incurred claim***

	2025	2024	
Pihak ketiga			*Third parties*
Program THT			***THT program***
Estimasi liabilitas klaim			*Estimated claim liabilities*
Utang klaim			*Claim payables*
Jumlah program THT			***Total THT program***
Program JKK			***JKK Program***
Estimasi liabilitas klaim			*Estimated claim liabilities*
Utang klaim			*Claim payables*
Jumlah program JKK			***Total JKK program***
Program JKm			***JKm Program***
Estimasi liabilitas klaim			*Estimated claim liabilities*
Utang klaim			*Claim payables*
Jumlah program JKm			***Total JKm program***
Jumlah liabilitas atas kejadian klaim			***Total liability for incurred claim***

13. AKRUAL DAN UTANG LAIN-LAIN / *13. ACCRUED EXPENSES AND OTHER PAYABLES*

	2025	2024	
Rupiah			*Rupiah*
Pihak berelasi (Catatan 32)			*Related parties (Note 32)*
Program THT			*THT program*
Program JKK			*JKK program*
Program JKm			*JKm program*
Jumlah pihak berelasi			***Total related parties***
Rupiah			*Rupiah*
Pihak ketiga			*Third parties*
Program THT			***THT program***
Bantuan Uang Muka Kredit Pemilikan Rumah ("BUM KPR")			*BUM KPR Payables*
Jasa produksi dan tantiem Direksi dan Komisaris			*Bonus and tantiem of the board of Directors and Commissioners*
Biaya kantor			*Office expenses*
Liabilitas sewa			*Lease liabilities*
Gaji dan tunjangan pegawai			*Employee salaries and allowance*
Pembelian aset tetap dan takberwujud			*Purchase of fixed and intangible assets*
Jasa profesional			*Professional services*
Utilitas			*Utility*
Pinjaman Uang Muka Kredit Pemilikan Rumah ("PUM KPR")			*PUM KPR Payables*
Utang THT ke program AIP			*THT payables to AIP program*
Barang dan jasa			*Goods and services*
Lain-Lain kurang dari 1 tahun			*Others less than 1 year*
Lain-Lain lebih dari 1 tahun			*Others more than 1 year*
Jumlah program THT			***Total THT program***
Rupiah			*Rupiah*
Pihak ketiga			*Third parties*
Program JKK			***JKK program***
BUM KPR			*BUM KPR*
Lain-Lain kurang dari 1 tahun			*Others less than 1 year*
Jumlah program JKK			***Total JKK program***

13. AKRUAL DAN UTANG LAIN-LAIN (lanjutan) / *13. ACCRUED EXPENSES AND OTHER PAYABLES (continued)*

	2025	2024	
Rupiah			*Rupiah*
Pihak ketiga			*Third parties*
Program JKm			***JKm program***
PUM KPR			*PUM KPR Payables*
Lain-lain kurang dari 1 Tahun			*Others less than 1 year*
Lain-lain lebih dari 1 Tahun			*Others more than 1 year*
Jumlah program JKm			***Total JKm program***
Jumlah pihak ketiga			***Total third parties***
Jumlah akrual dan utang lain-lain			***Total accrued expenses and other payables***

14. UTANG INVESTASI / *14. INVESTMENT PAYABLES*

	2025	2024	
Rupiah			*Rupiah*
Pihak berelasi (Catatan 32)			*Related parties (Note 32)*
Program THT			*THT program*
Jumlah pihak berelasi			***Total related parties***
Rupiah			*Rupiah*
Pihak ketiga			*Third parties*
Program THT			*THT program*
Properti investasi			*Investment properties*
Jumlah pihak ketiga			***Total third parties***
Jumlah utang investasi			***Total investment payables***

15. PERPAJAKAN / *15. TAXATION*

a. Utang pajak / *a. Taxes payable*

	2025	2024	
Rupiah			*Rupiah*
Pajak penghasilan badan			*Corporate income tax*
Pajak lainnya			*Other taxes*
- Pasal 25			*Article 25* -
- Pasal 21			*Article 21* -
- PPN			*VAT* -
- Lain-lain			*Others* -
Jumlah utang pajak			***Total taxes payables***

15. PERPAJAKAN (lanjutan) / ***15. TAXATION*** *(continued)*

b. Beban pajak penghasilan / ***b. Income tax expense***

	2025	2024
Rupiah / *Rupiah*		
Beban pajak kini / *Income tax expense*		
Manfaat (beban) pajak tangguhan / *Deferred tax benefit (expense)*		
Jumlah beban pajak penghasilan / *Total income tax expense*		

Rekonsiliasi antara laba sebelum pajak penghasilan dengan laba kena pajak adalah sebagai berikut: / *The reconciliation between the profit before income tax and the taxable income are as follows:*

	2025	2024
Laba sebelum pajak penghasilan badan / *Profit before corporate income tax*		
Pajak dihitung dengan menggunakan tarif pajak yang berlaku / *Tax calculated at applicable tax rates*		
Perbedaan tetap: / *Permanent differences:*		
Pendapatan yang dikenakan pajak final / *Income subject to final tax*		
Pendapatan bukan objek pajak / *Non-taxable income*		
Beban yang tidak dapat diperhitungka untuk tujuan perpajakan / *Non-deductible expenses*		
Koreksi cadangan / *Provision correction*		
Jumlah / *Total*		

Rekonsiliasi antara laba sebelum pajak penghasilan dengan laba kena pajak adalah sebagai berikut: / *The reconciliation between the profit before income tax and the taxable income are as follows:*

Laba sebelum pajak penghasilan badan / *Profit before corporate income tax*	
Perbedaan waktu: / *Timing differences:*	
- *IBNR* / *IBNR*	-
- Liabilitas imbalan kerja / *Provision for employee benefits*	-
- Penyusutan aset tetap / *Depreciation of fixed assets*	-
- Aset hak guna dan liabilitas sewa / *Right of use assets and leasse liability*	-
- Kerugian kredit ekspektasian: / *Estimated credit loss:*	-
Bank / *Bank*	
Efek-efek / *Marketable securities*	
Piutang / *Receivables*	
Perbedaan tetap: / *Permanent difference:*	
- Beban yang tidak dapat diperhitungkan untuk tujuan perpajakan / *Non-deductible expenses*	-
- Koreksi cadangan teknis / *Technical reserve correction*	-
- Pendapatan bukan objek pajak / *Non-taxable income*	-
- Pendapatan yang dikenakan pajak final / *Income subject to final tax*	-
Penghasilan kena pajak / *Taxable income*	
Beban pajak penghasilan kini / *Current income tax expenses*	
Dikurangi pajak penghasilan dibayar di muka: / *Less prepaid income tax:*	
- PPh Pasal 23 / *Article 23*	-
- PPh Pasal 25 / *Article 25*	-
Pajak terutang / *Income tax payable*	

15. PERPAJAKAN (lanjutan) / ***15. TAXATION*** *(continued)*

c. Aset pajak tangguhan – bersih / ***c. Deferred tax assets – net***

	31 Desember 2025/*December 31, 2025*				
	Saldo awal/ *Beginning balance*	**Dikreditkan ke laporan laba rugi/ *Credited to profit or loss***	**Dibebankan ke laporan penghasilan komprehensif lain/ *Charged to other comprehensive income***	**Saldo akhir/ *Ending balance***	
Penyusutan aset tetap					*Depreciation of fixed assets*
Aset hak guna dan liabilitas sewa					*Right-of-use assets and lease liability*
Kerugian kredit ekspektasian:					*Estimated credit loss:*
Bank					*Bank*
Efek-efek					*Marketable securities*
Piutang					*Receivables*
Keuntungan belum direalisasi atas efek-efek tersedia untuk dijual					*Unrealised gain on available for sale marketable securities*
Liabilitas imbalan kerja					*Provision for employee benefit*
IBNR					*IBNR*
Jumlah					***Total***

	31 Desember 2024/*December 31, 2024*					
	Saldo awal/ *Beginning balance*	**Efek implemetasi PSAK 109/ *The effect of PSAK 109 implemetation***	**Dikreditkan ke laporan laba rugi/ *Credited to profit or loss***	**Dibebankan ke laporan penghasilan omprehensif lain/ *Charged to other comprehensive income***	**Saldo akhir/ *Ending balance***	
Penyusutan aset tetap						*Depreciation of fixed assets*
Aset hak guna dan liabilitas sewa						*Right-of-use assets and lease liability*
Kerugian kredit ekspektasian:						*Estimated credit loss:*
Bank						*Bank*
Efek-efek						*Marketable securities*
Piutang						*Receivables*
Keuntungan belum direalisasi atas efek-efek tersedia untuk dijual						*Unrealised gain on available for sale marketable securities*
Liabilitas imbalan kerja						*Provision for employee benefit*
IBNR						*IBNR*
Jumlah						***Total***

d. Administrasi

Berdasarkan Undang-Undang Perpajakan yang berlaku di Indonesia, Perseroan menghitung, menetapkan, dan membayar sendiri besarnya jumlah pajak yang terutang. Direktorat Jenderal Pajak ("DJP") dapat menetapkan atau mengubah liabilitas pajak dalam batas waktu lima tahun sejak saat terutangnya pajak.

d. Administration

Under the taxation Laws of Indonesia, the Company submits tax returns on the basis of self assessment. The Directorate General of Tax ("DJP") may assess or amend taxes within five years of the time the tax becomes due.

15. PERPAJAKAN (lanjutan) / *15. TAXATION (continued)*

d. Administrasi (lanjutan)

Pajak penghasilan badan Perseroan untuk periode yang berakhir pada tanggal 31 Desember 2025 dan 2024 telah dihitung dengan menggunakan tarif pajak 22%.

***d. Administration** (continued)*

The Company's corporate income tax for the years ended December 31, 2025 and 2024 are calculated using the tax rate of 22%.

e. Kontribusi Perseroan terhadap Negara melalui Pembayaran Pajak dan PNBP

Kontribusi pembayaran Pajak Perseroan terdiri dari pembayaran Pajak Penghasilan (PPh), Pajak Pertambahan Nilai (PPN), dan Pajak Penjualan atas Barang Mewah (PPnBM). Perseroan tidak memiliki transaksi yang menghasilkan Penerimaan Negara Bukan Pajak (PNBP). Berikut adalah nilai pembayaran Perseroan kepada Negara secara basis kas:

e. The Company's Contribution to the State through Tax Payment and PNBP

The Company's tax payment contribution consists of Income Tax (PPh), Value-Added Tax (VAT), and Sales Tax on Luxury Goods (PPnBM) payments. The Company does not have any transactions that result in Sales Tax on Luxury Goods (PNBP). The following is the value of the Company's payments to the State on a cash basis:

	2025	2024	
PPh			*PPh*
PPN dan PPnBM			*VAT and PPnBM*
Jumlah			***Total***

16. PENDAPATAN DITERIMA DI MUKA / *16. UNEARNED REVENUE*

	2025	2024	
Rupiah			*Rupiah*
Pihak berelasi (Catatan 32)			*Related parties (Note 32)*
Program THT			*THT program*
Program JKK			*JKK program*
Program JKm			*JKm program*
Jumlah pihak berelasi			***Total related parties***
Rupiah			*Rupiah*
Pihak ketiga			*Third parties*
Program THT			***THT Program***
Sewa diterima di muka Properti investasi			*Unearned rent revenue of Investment properties*
Sewa diterima di muka aset tetap			*Unearned rent revenue of fixed assets*
Lain-Lain			*Others*
Jumlah pihak ketiga			***Total third parties***
Jumlah pendapatan diterima dimuk			***Total unearned revenue***

17. LIABILITAS IMBALAN KERJA / *17. EMPLOYEE BENEFIT LIABILITIES*

17. LIABILITAS IMBALAN KERJA (lanjutan) / *17. EMPLOYEE BENEFIT LIABILITIES (continued)*

	2025	2024	
Tingkat diskonto			*Discount rate*
Kenaikan gaji tahunan			*Salary growth rate*
Tingkat mortalitas			*Mortality rate*
Usia pensiun normal			*Normal retirement age*
Tingkat cacat			*Disability rate*
Tingkat pengunduran diri			*Resignation rate*
Tahun: Usia (Tahun)			*Years: Age (Years)*
- < 29			*< 29 -*
- 30-39			*30-39 -*
- 40-49			*40-49 -*
- 50-54			*50-54 -*

Berikut ini adalah hal-hal penting yang diungkapkan dalam laporan aktuaris untuk mengestimasi liabilitas imbalan kerja pada tanggal 31 Desember 2025 dan 2024:

Following are the key matters disclosed in the actuarial report to estimate employee benefits obligations as of December 31, 2025 and 2024:

	2025	2024	
Rupiah			*Rupiah*
Nilai kini liabilitas yang didanai			*Present value of funded obligation*

Jumlah yang diakui pada laporan laba rugi adalah sebagai berikut:

The amount recognised in the statement of profit or loss is as follows:

	2025	2024	
Rupiah			*Rupiah*
Biaya jasa kini			*Current service cost*
Biaya bunga			*Interest cost*
Pembayaran manfaat			*Benefits payment*
Pengukuran kembali atas liabilitas imbalan jangka panjang lainnya			*Remeasurement of the liability for other long term benefits*
Jumlah			***Total***
Penghasilan komprehensif lain			*Other comprehensive income*
Pengukuran kembali atas liabilitas imbalan pasti			*Remeasurement of defined benefit liability*

Liabilitas imbalan kerja karyawan adalah sebagai berikut:

Detail of liability for employee benefits is as follows:

	2025	2024	
Rupiah			*Rupiah*
Saldo awal			*Beginning balance*
Beban			*Expenses*
Pengukuran kembali liabilitas imbalan pasti			*Remeasurement of defined benefit liability*
Jumlah			***Total***

Sensitivitas dari kewajiban imbalan pasti terhadap perubahan asumsi aktuaria utama adalah sebagai berikut:

The sensitivity of the defined benefit obligation to changes in the weighted principal assumption is as follows:

	2025			
	Kewajiban imbalan pasti/ *Defined benefit obligation*			
	Perubahan asumsi/ *Changes in assumption*	Kenaikan asumsi/ *Increase in assumption*	Penurunan asumsi/ *Decrease in assumption*	
	%	Rp	Rp	
Tingkat diskonto				*Discount rate*
Tingkat kenaikan gaji di masa depan				*Future salary growth rate*

17. LIABILITAS IMBALAN KERJA (lanjutan) / *17. EMPLOYEE BENEFIT LIABILITIES (continued)*

	2024		
	Kewajiban imbalan pasti/ *Defined benefit obligation*		
	Perubahan asumsi/ *Changes in assumption*	Kenaikan asumsi/ *Increase in assumption*	Penurunan asumsi/ *Decrease in assumption*
	%	Rp	Rp
Tingkat diskonto			*Discount rate*
Tingkat kenaikan gaji di masa depan			*Future salary growth rate*

Analisis sensitivitas didasarkan pada perubahan atas asumsi dimana asumsi lainnya dianggap konstan. Dalam praktiknya, hal ini jarang terjadi dan perubahan beberapa asumsi mungkin saling berkorelasi. Dalam perhitungan sensitivitas kewajiban imbalan pasti atas asumsi, metode yang sama (perhitungan nilai kini kewajiban imbalan pasti dengan menggunakan metode *projected unit credit* diakhir periode) telah ditetapkan seperti dalam perhitungan kewajiban yang diakui dalam laporan posisi keuangan.

The sensitivity analysis is based on a change in assumption while holding all other assumptions constant. In practice, this is unlikely to occur, and changes in some assumptions may be corrected. While calculating the sensitivity of the defined benefit obligation to significant actuarial assumptions, the same method (present value of the defined benefit obligation calculated with the projected unit credit method at the end of the reporting period) has been applied as when calculating the pension liability recognized within the statement of financial position.

Analisis jatuh tempo yang diharapkan dari manfaat pensiun dan manfaat pascakerja yang tidak terdiskonto adalah sebagai berikut:

Expected maturity analysis of undiscounted pension and post-employement medical benefit is as follows:

	31 Desember 2024/*December 31, 2025*				
	Kurang dari 1 tahun/ *Less than 1 year*	1 sampai 2 tahun/ *Between 1-2 years*	2 sampai 5 tahun/ *Between 2-5 years*	Lebih dari 5 tahun/ *Over 5 years*	
Jumlah imbalan pensiun					*Total pension benefit*

	31 Desember 2024/*December 31, 2024*				
	Kurang dari 1 tahun/ *Less than 1 year*	1 sampai 2 tahun/ *Between 1-2 years*	2 sampai 5 tahun/ *Between 2-5 years*	Lebih dari 5 tahun/ *Over 5 years*	
Jumlah imbalan pensiun					*Total pension benefit*

18. AKUMULASI IURAN PENSIUN / *18. ACCUMULATION OF PENSION CONTRIBUTION*

	2025	2024	
ASET INVESTASI			***INVESTMENT ASSETS***
Saham			*Shares*
Deposito			*Deposits*
Obligasi			*Bonds*
MTN			*MTN*
Reksa dana			*Mutual funds*
Jumlah aset investasi			***Total investment assets***
ASET BUKAN INVESTASI			***NON INVESTMENTS ASSETS***
Bank			*Banks*
Piutang iuran			*Contribution receivable*
Piutang hasil investasi			*Investment income receivables*
Piutang BUM KPR			*BUM KPR receivables*
Piutang PUM KPR			*PUM KPR receivables*
Tanah dengan bangunan - be			*Lands with buildings - net*
Piutang kepada APBN			*Government receivables*
Piutang lain-lain			*Other receivables*
Jumlah aset bukan investasi			***Total non-investment assets***
JUMLAH ASET			***TOTAL ASSETS***

18. AKUMULASI IURAN PENSIUN (lanjutan)

18. ACCUMULATION OF PENSION CONTRIBUTION *(continued)*

	2025	2024	
LIABILITAS			***LIABILITIES***
Pendapatan diterima di muka			*Unearned revenue*
Beban yang masih harus dibayar dan kewajiban lain			*Accrued expense and other payables*
JUMLAH LIABILITAS			***TOTAL LIABILITIES***
DANA BERSIH			***NET ASSETS***

18. AKUMULASI IURAN PENSIUN (lanjutan)

18. ACCUMULATION OF PENSION CONTRIBUTION *(continued)*

a. Saham

a. Shares

	2025	**2024**	
Nilai wajar melalui laba rugi pihak berelasi (Catatan 32)			*Fair value through profit or loss related parties (Note 32)*
Jumlah pihak berelasi			***Total related parties***
Pihak ketiga			*Third parties*
Jumlah pihak ketiga			***Total third parties***
Jumlah nilai wajar melalui laba rugi			***Total fair value through profit or loss***
Nilai wajar melalui penghasilan komprehensif lain			*Fair value through other comprehensive income*
Pihak berelasi (Catatan 32)			*Related parties (Note 32)*
Selisih penilaian investasi			*Investment valuation difference*
Jumlah pihak berelasi			***Total related parties***
Pihak ketiga			*Third parties*

18. AKUMULASI IURAN PENSIUN (lanjutan)

18. ACCUMULATION OF PENSION CONTRIBUTION *(continued)*

a. Saham (lanjutan)

a. Shares *(continued)*

	2025	**2024**
Nilai wajar melalui penghasilan komprehensif lain		*Fair value through other comprehensive income*
Pihak ketiga		*Third parties*
Jumlah pindahkan		*Carry forward*
Selisih penilaian investasi		*Investment valuation difference*
Sub jumlah pihak ketiga		***Sub total third parties***
Jumlah nilai wajar melalui penghasilan komprehensif lain		***Total fair value through other comprehensive income***
Jumlah saham		***Total shares***

Pada bulan Mei 2025, terdapat likuidasi reksa dana:

In May 2025, there was a liquidation of mutual funds:

18. AKUMULASI IURAN PENSIUN (lanjutan)

a. Saham (lanjutan)

Pada bulan Mei 2025, terdapat likuidasi reksa dana:

18. ACCUMULATION OF PENSION CONTRIBUTION *(continued)*

a. Shares *(continued)*

In May 2025, there was a liquidation of mutual funds:

b. Deposito

Pihak berelasi (Catatan 32)	
Jumlah deposito	

b. Deposits

Related parties (Note 32)	
Total deposits	

18. AKUMULASI IURAN PENSIUN (lanjutan)

18. ACCUMULATION OF PENSION CONTRIBUTION *(continued)*

c. Obligasi

c. Bonds

	2025	**2024**

d. *MTN*

d. MTN

[illegible]	[illegible]	[illegible]

e. Reksa dana

e. Mutual funds

	2025	**2024**

18. AKUMULASI IURAN PENSIUN (lanjutan)

18. ACCUMULATION OF PENSION CONTRIBUTION *(continued)*

e. Reksa dana (lanjutan)

e. Mutual funds *(continued)*

f. Bank

f. Banks

	2025	2024

g. Piutang iuran

g. Contribution receivable

h. Piutang hasil investasi

h. Investment income receivables

	2025	2024
Pihak berelasi (Catatan 32)		*Related parties (Note 32)*
Saham		*Saham*
Deposito		*Deposito*
Obligasi		*Obligasi*
MTN		*MTN*
Jumlah pihak berelasi		***Total investment receivables***
Pihak ketiga		*Third parties*
Saham		*Shares*

18. AKUMULASI IURAN PENSIUN (lanjutan)

18. ACCUMULATION OF PENSION CONTRIBUTION *(continued)*

h. Piutang hasil investasi (lanjutan)

h. Investment income receivables *(continued)*

Pihak ketiga	*Third parties*
Obligasi	*Bonds*
Jumlah pihak ketiga	***Total third parties***
Jumlah piutang hasil investasi	***Total investment income receivables***

i. Piutang BUM-KPR

i. BUM-KPR receivable

.

j. Piutang PUM KPR

j. PUM KPR Receivables

k. Tanah dengan bangunan - bersih

k. Lands with buildings - net

	31 Desember 2025/*December 31, 2025*						
	Saldo awal/ *Beginning balance*	**Penambahan/ *Additions***	**Pengurangan/ *Deductions***	**Reklasifikasi/ *Reclassifications***	**Revaluasi/ *Revaluation***	**Saldo akhir/ *Ending balance***	
Biaya perolehan:							***Acquisition cost:***
Tanah							*Land*
Bangunan kantor							*Office Buildings*
Kendaraan kantor							*Office vehicles*
Komputer dan perangkat keras							*Computer and hardware*
Peralatan kantor							*Office equipments*
Perabot kantor							*Office furniture and fixtures*
Perlengkapan lain-lain							*Other inventories*
Perlengkapan kantor							*Office supplies*

k. Tanah dengan bangunan - bersih (lanjutan) / ***k. Lands with buildings - net*** *(continued)*

	31 Desember 2025/*December 31, 2025*						
	Saldo awal/ ***Beginning balance***	**Penambahan/** ***Additions***	**Pengurangan/** ***Deductions***	**Reklasifikasi/** ***Reclassifications***	**Revaluasi/** ***Revaluation***	**Saldo akhir/** ***Ending balance***	
Akumulasi penyusutan:							***Accumulated depreciation:***
Bangunan kantor							*Office Buildings*
Kendaraan kantor							*Office vehicles*
Komputer dan perangkat keras							*Computer and hardware*
Peralatan kantor							*Office equipments*
Perabot kantor							*Office furniture and fixtures*
Perlengkapan lain-lain							*Other inventories*
Perlengkapan kantor							*Office supplies*
Nilai buku bersih							***Net book value***

	31 Desember 2024/*December 31, 2024*					
	Saldo awal/ ***Beginning balance***	**Penambahan/** ***Additional***	**Pengurangan/** ***Deduction***	**Revaluasi/** ***Revaluation***	**Saldo Akhir/** ***Ending balance***	
Harga perolehan						***Acquisition cost:***
Tanah						*Land*
Bangunan kantor						*Office Buildings*
Kendaraan kantor						*Office vehicles*
Komputer dan perangkat keras						*Computer and hardware*
Peralatan kantor						*Office equipments*
Perabot kantor						*Office furniture and fixtures*
Perlengkapan lain-lain						*Other inventories*
Perlengkapan kantor						*Office supplies*
Akumulasi penyusutan						***Acuumulated depreciation***
Bangunan kantor						*Buildings*
Kendaraan kantor						*Office vehicles*
Komputer dan perangkat keras						*Computer and hardware*
Peralatan kantor						*Office equipments*
Perabot kantor						*Office furniture and fixtures*
Perlengkapan lain-lain						*Other inventories*
Perlengkapan kantor						*Office supplies*
Nilai buku bersih						***Net book value***

18. AKUMULASI IURAN PENSIUN (lanjutan)

18. ACCUMULATION OF PENSION CONTRIBUTION *(continued)*

l. Piutang APBN

l. Government receivables

	2025	**2024**	
Piutang kontribusi pembayaran pensiun			*Pension contribution receivables*
Jumlah piutang APBN			***Total government receivables***

m. Piutang lain-lain

Pihak berelasi (Catatan 32)			*Related parties (Note 32)*
Piutang sewa gedung			*Rent of building receivables*
Piutang pendapatan pengelolaan kepesertaan pensiun			*Receivable income for pension participation*
Jumlah pihak berelasi			***Total related parties***
Pihak ketiga			*Third parties*
Piutang pendapatan pengelolaan kepesertaan pensiun			*Receivable income for pension participation*
Piutang program THT			*THT program receivables*
Jumlah pihak ketiga			***Total third parties***
Jumlah piutang lain-lain			***Total other receivable***

n. Pendapatan diterima di muka

n. Unearned revenues

	2025	**2024**	
Pihak berelasi (Catatan 32)			***Related parties (Note 32)***
Pihak ketiga			*Third parties*
Jumlah pihak ketiga			***Total third parties***
Jumlah pendapatan diterima di muka			***Total unearned revenues***

18. AKUMULASI IURAN PENSIUN (lanjutan) / ***18. ACCUMULATION OF PENSION CONTRIBUTION*** *(continued)*

	2025	**2024**
o. Beban yang masih harus dibayar dan kewajiban lain / ***o. Accrued expense and other payables***		
Pihak berelasi (Catatan 32) / *Related parties (Note 32)*		
Bunga pinjaman pembayaran pensiun / *Pension payment loan interest*		
Pihak ketiga / *Third parties*		
Pengelolaan investasi program AIP / *Managing investment of AIP program*		
Pengembalian nilai tunai iuran pensiun / *Return the value of cash pension*		
Utang pajak / *Taxes payable*		
Liabilitas biaya kustodi / *Custody fee payable*		
Lain-lain kurang dari 1 tahun / *Other less than 1 year*		
Jumlah pihak ketiga / ***Total third parties***		
Jumlah beban yang masih harus dibayar dan kewajiban lain / ***Total accrued expense and other payables***		

19. PERUBAHAN ASET BERSIH AKUMULASI IURAN PENSIUN / ***19. STATEMENT OF NET ASSETS CHANGES ACCUMULATION OF PENSION CONTRIBUTION***

Penambahan / ***Additional***		
Hasil investasi / ***Investment income***		
Pihak berelasi (Catatan 32) / *Related parties (Note 32)*		
Bunga deposito / *Deposits interest*		
Bunga dan amortisasi obligasi / *Bonds interests and amortization*		
Bunga *MTN* / *MTN interests*		
Dividen saham / *Shares dividend*		
Dividen reksa dana / *Mutual funds dividend*		
Penurunan nilai saham / *Decreanse in shares value*		
Peningkatan nilai reksa dana / *Increase in mutual funds value*		
Laba pelepasan saham / *Gain in shares*		
Laba pelepasan obligasi / *Gain in bonds*		
Laba pelepasan reksa dana / *Gain in mutual funds*		
Jumlah pihak berelasi / ***Total related parties***		
Pihak ketiga / *Third parties*		
Bunga dan amortisasi obligasi / *Bonds interests and amortization*		
Dividen saham / *Shares dividend*		
Dividen reksa dana / *Mutual funds dividend*		
Peningkatan (penurunan) nilai saham / *Increase (decreases) in shares value*		
Peningkatan nilai reksa dana / *Increase in mutual funds value*		
Laba pelepasan saham / *Gain in shares*		
Laba pelepasan reksa dana / *Gain in mutual funds*		
Jumlah pihak ketiga / ***Total third parties***		
Jumlah penghasilan investasi / ***Total investment income***		

19. PERUBAHAN ASET BERSIH AKUMULASI IURAN PENSIUN (lanjutan)

19. STATEMENT OF NET ASSETS CHANGES ACCUMULATION OF PENSION CONTRIBUTION *(continued)*

	2025	2024	
Penghasilan nilai investasi:			***Increase on investment:***
Pihak berelasi (Catatan 32)			*Related parties (Note 32)*
Peningkatan (penurunan) nilai investasi			*Increase (decrease) on investment*
- Saham			*Shares*
- Obligasi			*Bonds*
- *MTN*			*MTN*
- Reksa dana			*Mutual funds*
Pendapatan di luar investasi			*Non-investment income*
- Pendapatan sewa gedung			*Rent of building income*
- Jasa giro			*Interest from current account*
- Pemulihan cadangan penurunan atas bank			*Recovery of impairment losses banks*
- Imbal jasa pengelolaan pembayaran pensiun			*Pension management service fee*
- Iuran jatuh tempo Iuran peserta			*Contribution due participant contribution*
Jumlah pihak berelasi			***Total related parties***
Pendapatan komprehensif lainnya			***Other comprehensive income***
Pihak ketiga			*Third parties*
Peningkatan (penurunan) nilai investasi			*Increase (decrease) on investment*
- Saham			*Shares*
- Obligasi			*Bonds*
- Reksa dana			*Mutual funds*
Pihak ketiga			*Third parties*
Pendapatan di luar investasi			***Non-investment income***
Pendapatan sewa gedung			*Rent of building income*
Jasa giro			*Interest from current account*
Pemulihan cadangan penurunan nilai atas bank			*Recovery of impairment losses banks*
Imbal jasa pengelolaan pembayaran pensiun			*Pension management service fee*
Lain-lain			*Others*
Jumlah pihak ketiga			***Total third parties***
Jumlah penambahan			***Total additional***

19. PERUBAHAN ASET BERSIH AKUMULASI IURAN PENSIUN (lanjutan)

19. STATEMENT OF NET ASSETS CHANGES ACCUMULATION OF PENSION CONTRIBUTION (continued)

	2025	2024	
Pengurangan			***Subtraction***
Pihak berelasi (Catatan 32)			*Related parties (Note 32)*
Beban investasi			*Investment expense*
Beban Operasional			*Operational expenses*
Jumlah pihak berelasi			***Operational expenses***
Pihak ketiga			*Third parties*
Beban investasi			*Investment expense*
Beban Nilai Tunai Iuran Pensiun (NTIP)			*Nilai Tunai Iuran Pensiun (NTIP) expenses*
Beban imbal jasa manajemen investasi			*Fee investment expenses*
Beban operasional			*Operational expenses*
Beban lain-lain			*Other expenses*
Jumlah pihak ketiga			***Total third parties***
Jumlah pengurangan			***Total subtraction***
Peningkatan dana bersih			***Increase in net assets***
Revaluasi aset tetap			*Fixed assets revaluation*
Dana bersih pada awal tahun			***Net assets at the beginning of the year***
Koreksi saldo awal dana bersih			*Correction on Net Assets Audited*
Dana bersih pada akhir tahun			***Net assets at the end of the year***

20. ASET PEMBAYARAN PENSIUN

20. PENSION PAYMENT ASSETS

	2025	2024	
Bank			*Banks*
Titipan uang pensiun ke mitra bayar			*Pension fund deposit to payment partners*
Piutang kepada Pemerintah			*Receivable to Government*
Jumlah			***Total***

a. Bank

Pihak berelasi (Catatan 32)			*Related parties (Note 32)*
Pihak ketiga			*Third parties*
Jumlah pihak ketiga			***Total third parties***
Jumlah bank			***Total banks***

20. ASET PEMBAYARAN PENSIUN (lanjutan) / *20. PENSION PAYMENT ASSETS (continued)*

b. Titipan uang pensiun ke mitra bayar / ***b. Pension fund deposit to payment partners***

	2025	2024	
Pihak berelasi (Catatan 32)			*Related parties (Note 32)*
Pihak ketiga			*Third parties*
Jumlah titipan uang pensiun ke mitra bayar			***Total pension fund deposit to payment partners***

Titipan uang pensiun ke Mitra Bayar merupakan sejumlah uang pembayaran pensiun yang diperoleh dari Pemerintah yang harus dibayarkan kepada penerima pensiun. Uang tersebut merupakan kas yang dibatasi penggunaannya.

Pension Fund Deposit to Payment Partners is a sum of pension payment money obtained from the Government that must be paid to pension recipients. The money is cash whose use is restricted.

c. Piutang kepada Pemerintah / ***c. Receivable to Government***

Pihak ketiga			*Third parties*
Kekurangan dana estimasi non daftar pembayaran			*Estimated funding shortfall non payment list*
Potongan penyaluran daftar pembayaran induk			*Witholding pension payment primary payment lists*
Kelebihan potongan pajak			*Excess tax deductions*
Jumlah piutang kepada Pemerintah			***Total receivable to Government***

21. LIABILITAS PEMBAYARAN PENSIUN / *21. PENSION PAYMENT LIABILITIES*

	2025	2024	
Utang pembayaran pensiun			*Pension payment loan*
Kewajiban penyaluran dana pensiun			*Pension fund distribution liabilities*
Liabilitas kepada Pemerintah			*Liabilities to Government*
Utang BPJS			*Payable to BPJS*
Jumlah liabilitas pembayaran pensiun			***Total pension payment liabilities***

a. Utang pembayaran pensiun / ***a. Pension payment loan***

Utang ini merupakan pinjaman yang terjadi pada akhir tahun yang diperoleh dalam rangka memenuhi pendanaan untuk pembayaran pensiun bulan Januari karena dropping dana dari Pemerintah baru dapat dilakukan pada bulan Januari sesuai dengan sumber pembiayaannya yang berasal dari APBN tahun berikutnya.

These loan is occurred each year end in order to fulfill the funding for pension payment demands in January because Governments fund allocation can only be done in January according to the source of funding which is from the next year State Budget (APBN).

21. LIABILITAS PEMBAYARAN PENSIUN (lanjutan) / *21. PENSION PAYMENT LIABILITIES (continued)*

a. Utang pembayaran pensiun (lanjutan) / *a. Pension payment loan (contiined)*

	2025	2024
Pihak berelasi (Catatan 32)		*Related parties (Note 32)*
Pihak ketiga		*Third parties*
Dana Akumulasi Iuran Pensiun		*Accumulation of Pension Contribution*
Jumlah utang pembayaran pensiun		***Total pension payment loan***

b. Kewajiban penyaluran dana pensiun / *b. Pension fund distribution liabilities*

Kewajiban penyaluran dana pensiun merupakan saldo uang pensiun yang belum dibayarkan.

Witholding liabilities pension fund represents pension fund balance that has not been paid.

	2025	2024
Pihak berelasi (Catatan 32)		*Related parties (Note 32)*
Daftar pembayaran:		*Payment lists:*
Induk		*Primary*
Susulan		*Suplementary*
Non-daftar pembayaran		*Non-payment list*
Jumlah kewajiban penyaluran dana pensiun		***Total pension fund distribution liabilities***

c. Liabilitas kepada Pemerintah / *c. Liabilities to Government*

	2025	2024
Pihak berelasi (Catatan 32)		*Related parties (Note 32)*
Utang potongan pembayaran pensiun:		*Witholding liabilities for distribution of Pension payment:*
Potongan TGR dan Non TGR		*Liabilities for TGR and Non TGR*
Daftar pembayaran induk		*Primary payment lists*
Non-daftar pembayaran		*Non-payment lists*
Potongan PPh 21		*Income tax article 21*
Daftar pembayaran induk		*Primary payment lists*
Daftar pembayaran susulan		*Suplementary payment lists*
Non-daftar pembayaran		*Non-payment lists*
Uang pensiun yang akan dikembalikan ke Pemerintah		*Fund to be refunded to Government*
Estimasi kewajiban penyaluran uang pensiun		*Estimated liabilities for distributin of pension payment*
Utang jasa giro		*Interest from current account payable*
Jumlah liabilitas kepada Pemerintah		***Total liabilities to Government***

d. Utang BPJS / *d. Payable to BPJS*

	2025	2024
Pihak berelasi (Catatan 32)		*Related parties (Note 32)*
Daftar pembayaran induk		*Primary payment lists*
Non-daftar pembayaran		*Non-payment lists*
Jumlah utang BPJS		***Total payable to BPJS***

22. MODAL

22. SHARE CAPITAL

23. CADANGAN WAJIB

23. STATUTORY RESERVES

24. PENDAPATAN ASURANSI / *24. INSURANCE INCOME*

	2025	2024
Rupiah		*Rupiah*
Pihak berelasi (Catatan 32)		*Related parties (Note 32)*
Program THT		*THT program*
Program JKK		*JKK program*
Program JKm		*JKm program*
Jumlah pendapatan asuransi		***Total insurance income***

25. BEBAN ASURANSI / *25. INSURANCE EXPENSE*

	2025	2024
Rupiah		*Rupiah*
Pihak ketiga		*Third parties*
Program THT		***THT program***
Klaim dan manfaat		*Claims and benefits*
Kenaikan liabilitas asuransi		*Increase in insurance liabilities*
Jumlah program THT		***Total THT program***
Program JKK		***JKK program***
Klaim dan manfaat		*Claims and benefits*
Kenaikan (penurunan) liabilitas asuransi		*Increase (decrease) insurance liabilities*
Jumlah program JKK		***Total JKK program***
Program JKm		***JKm program***
Klaim dan manfaat		*Claims and benefits*
Kenaikan liabilitas asuransi		*Increase in insurance liabilities*
Jumlah program JKm		***Total JKm program***
Jumlah beban asuransi		***Total insurance expenses***

Jumlah dan jenis manfaat asuransi yang diterima peserta ditentukan berdasarkan Peraturan Pemerintah Republik Indonesia No. 54 tahun 2020 tentang Asuransi Sosial Prajurit TNI/POLRI dan ASN di Lingkungan Kementerian Pertahanan Republik Indonesia dan Kepolisian Negara Republik Indonesia.

Amount and type of insurance benefits received by participants are stipulated in Indonesian Government Regulation No. 54 Year 2020 regarding Social Insurance for the Soldiers of TNI/POLRI and ASN in the Ministry of Defence of the Republic of Indonesia and the Indonesian National Police.

26. PENDAPATAN INVESTASI / *26. INVESTMENT INCOME*

	2025	2024
Rupiah		*Rupiah*
Pihak berelasi (Catatan 32)		*Related parties (Note 32)*
Program THT		*THT program*
Program JKK		*JKK program*
Program JKm		*JKm program*
Jumlah pihak berelasi		***Total related parties***
Rupiah		*Rupiah*
Pihak ketiga		*Third parties*
Program THT		***THT Program***
Keuntungan penjualan dan bagi hasil reksa dana		*Capital gain and profit sharing of mutual funds*
Kupon, penjualan, dan amortisasi obligasi dan *MTN*		*Bonds and MTN coupons, sales, and amortization*
Bunga deposito berjangka		*Time deposits interests*
Hasil properti investasi		*Income from investment property*
Keuntungan penjualan dan dividen saham		*Capital gain and shares dividend*
Jumlah dipindahkan		*Carry forward*

26. PENDAPATAN INVESTASI (lanjutan) / *26. INVESTMENT INCOME (continued)*

	2025	2024	
Rupiah			*Rupiah*
Pihak ketiga			*Third parties*
Program THT			***THT Program***
Jumlah dipindahkan			*Carry forward*
Keuntungan penjualan dan bagi hasil DIRE			*Capital gain and profit sharing of REIT*
Kenaikan (penurunan) nilai reksa dana			*Increase (decrease) in mutual funds market price*
Kenaikan (penurunan) nilai properti investasi			*Increase (decrease) in investment property market price*
Kenaikan (penurunan) nilai DIRE			*Increase (decrease) in REIT market price*
Kenaikan (penurunan) nilai saham			*Increase (decrease) in shares market price*
Jumlah program THT			***Total THT program***
Program JKK			***JKK program***
Bunga deposito berjangka			*Time deposits interests*
Kupon, penjualan, dan amortisasi obligasi			*Bonds coupons, sales, and amortization*
Jumlah program JKK			***Total JKK program***
Program JKm			***JKm program***
Kupon, penjualan, dan amortisasi obligasi			*Bonds coupons, sales, and amortization*
Bunga deposito berjangka			*Time deposits interests*
Jumlah program JKm			***Total JKm program***
Jumlah pihak ketiga			***Total third parties***
Jumlah pendapatan investasi			***Total investment income***

27. BEBAN INVESTASI / *27. INVESTMENT EXPENSES*

	2025	2024	
Rupiah			*Rupiah*
Pihak ketiga			*Third parties*
Program THT			***THT program***
Properti investasi			*Investment properties*
Obligasi			*Bonds*
Saham			*Shares*
Reksa dana			*Mutual funds*
MTN			*MTN*
DIRE			*REIT*
KIK EBA			*KIK EBA*
Jumlah program THT			***Total THT program***
Program JKK			***JKK program***
Obligasi			*Bonds*
Deposito			*Deposito*
Jumlah program JKK			***Total JKK program***
Program JKm			***JKm program***
Obligasi			*Bonds*
Deposito			*Deposito*
Jumlah program JKm			***Total JKm program***
Jumlah beban investasi			***Total investment expense***

28. PENDAPATAN LAIN-LAIN / *28. OTHER INCOME*

	2025	2024	
Rupiah			*Rupiah*
Pihak berelasi (Catatan 32)			*Related parties (Note 32)*
Program THT			*THT program*
Program JKK			*JKK program*
Program JKm			*JKm program*
Jumlah pihak berelasi			***Total related parties***
Rupiah			*Rupiah*
Pihak ketiga			*Third parties*
Program THT			***THT program***
Imbal jasa pengelolaan investasi			*Investment management fee*
Imbal jasa *flagging*			*Flagging service fee*
Pendapatan pengelolaan kepesertaan pensiun			*Pension membership Management income*
Pendapatan sewa gedung			*Rent of building income*
Kerugian kredit ekspektasian atas			*Expected credit loss on receivables:*
Lain-lain			*Others*
Jasa giro			*Interest from current account*
Kerugian kredit ekspektasian atas			*Expected credit loss on:*
Kas dan bank			*Cash on hand and in banks*
Kerugian kredit ekspektasian lain-			*Other expected credit loss*
Kekurangan (kelebihan) penggant			
Operasional Penyelenggaraan pensiun			*Deficiency (excess) of reimbursement of Pension Operation Cost*
Lain-lain			*Others*
Jumlah program THT			***Total THT program***
Program JKK			***JKK program***
Kerugian kredit ekspektasian atas			*Expected credit loss on receivables:*
Lain-lain			*Others*
Jasa giro			*Interest from current account*
Kerugian kredit ekspektasian atas			*Expected credit loss on:*
Kas dan bank			*Cash on hand and in banks*
Lain-lain			*Others*
Jumlah program JKK			***Total JKK program***
Program JKm			***JKm Program***
Jasa giro			*Interest from current account*
Kerugian kredit ekspektasian atas			*Expected credit loss on:*
Kas dan bank			*Cash on hand and in banks*
Lain-Lain			*Others*
Jumlah program JKm			***Total JKm program***
Jumlah pihak ketiga			***Total third parties***
Jumlah pendapatan lain-lain			***Total other income***

28. PENDAPATAN LAIN-LAIN (lanjutan)

28. OTHER INCOME *(continued)*

29 PENGGANTIAN BIAYA OPERASIONAL PENYELENGGARAAN PENSIUN

29 REIMBURSEMENT OF PENSION OPERATION COST

Berdasarkan Keputusan Menteri Keuangan Republik Indonesia Nomor 363 Tahun 2025 tentang Penetapan Besaran Biaya Operasional Penyelenggaraan dan Biaya Satuan Pembayaran Manfaat Pensiun yang Dilaksanakan oleh PT ASABRI (Persero) tahun 2025, penggantian biaya operasional penyelenggaraan pensiun menggunakan Anggaran Pendapatan dan Belanja Negara tahun anggaran 2025. Peraturan ini berlaku efektif sejak ditetapkan pada tanggal 17 Desember 2025.

Based on the Decree of the Ministry of Finance of the Republic of Indonesia Number 363 of 2025 concerning Determination of the Amount of Operating Costs of Implementation and Unit Costs of Pension Benefits Payment Implemented by PT ASABRI (Persero) in 2025, reimbursement of operational costs for the implementation of pensions using the Revenue Budget and State Expenditure for fiscal year 2025. This regulation is effective from its promulgation on December 17, 2025.

Berdasarkan Keputusan Menteri Keuangan Republik Indonesia Nomor 341 Tahun 2024 tentang Besaran Biaya Operasional Penyelenggaraan dan Biaya Satuan Pembayaran Manfaat Pensiun yang dilaksanakan oleh PT ASABRI (Persero) tahun 2024, penggantian biaya operasional penyelenggaraan pensiun menggunakan Anggaran Pendapatan dan Belanja Negara tahun anggaran 2024. Peraturan ini berlaku efektif sejak ditetapkan pada tanggal 27 Agustus 2024.

Based on the Decree of the Ministry of Finance of the Republic of Indonesia Number 341 of 2024 concerning the Amount of Operating Costs of Implementation and Unit Costs of Pension Benefits Payment Implemented by PT ASABRI (Persero) in 2024, reimbursement of operational costs for the implementation of pensions using the Revenue Budget and State Expenditure for fiscal year 2024. This regulation is effective from its promulgation on August 27, 2024.

	2025	2024
Rupiah		*Rupiah*
Pihak berelasi (Catatan 32)		*Related parties (Note 32)*
Program THT		*THT program*

30. BEBAN UMUM DAN ADMINISTRASI

30. GENERAL AND ADMINISTRATIVE EXPENSES

	2025	2024
Rupiah		*Rupiah*
Pihak ketiga		*Third parties*
Program THT		***THT program***
Gaji dan tunjangan pegawai		*Salaries and allowances*
Umum dan administrasi		*General and administrative*
Penyusutan dan amortisasi		*Depreciation and amortization*
Pemeliharaan gedung dan kendaraan bermotor		*Buildings and vehicle maintenance*
Jumlah program THT		***Total THT program***
Program JKK		***JKK program***
Gaji dan tunjangan pegawai		*Salaries and allowances*
Umum dan administrasi		*General and administrative*
Penyusutan dan amortisasi		*Depreciation and amortization*
Pemeliharaan gedung dan kendaraan bermotor		*Buildings and vehicle maintenance*
Jumlah program JKK		***Total JKK program***
Program JKm		***JKm program***
Gaji dan tunjangan pegawai		*Salaries and allowances*
Umum dan administrasi		*General and administrative*
Penyusutan dan amortisasi		*Depreciation and amortization*
Pemeliharaan gedung dan kendaraan bermotor		*Buildings and vehicle maintenance*
Jumlah program JKm		***Total JKm program***
Jumlah beban umum dan admistrasi		***Total general and administrative expenses***

30. BEBAN UMUM DAN ADMINISTRASI (lanjutan)

Berikut adalah penyajian beban umum dan administrasi sesuai klasifikasi *Information Package*:

30. GENERAL AND ADMINISTRATIVE EXPENSES (continued)

The following is the presentation of general and administrative expenses according to the Information Package classification:

	2025	2024	
Rupiah			*Rupiah*
Pihak ketiga			*Third parties*
Program THT, JKK, dan JKm			***THT, JKK, and JKm program***
Gaji dan tunjangan pegawai:			***Salaries and allowances:***
Gaji, upah, dan tunjangan lain-lain			*Salaries, wages, and other benefits*
Jasa produksi dan tantiem Direksi dan Komisaris			*Bonus and tantiem of the Board of Directors and Commissioners*
Honorarium			*Honorarium*
Pelatihan dan pengembangan			*Training and development*
Imbalan kerja jangka panjang			*Long term employee benefits*
Lembur			*Overtime*
Jumlah gaji dan tunjangan pegawai			***Total salaries and allowances***
Penyusutan dan amortisasi:			***Depreciation and amortization:***
Depresiasi			*Depreciation*
Amortisasi			*Amortization*
Jumlah penyusutan dan amortisasi			***Total depreciation and amortization***
Umum dan administrasi:			***General and administrative:***
Pajak, iuran, dan retribusi			*Taxes, contributions, and retribution*
Utilitas			*Utility*
Penelitian dan pengembangan			*Research and development*
Teknologi informasi			*Information technology*
Perbaikan dan pemeliharaan			*Repair and maintenance*
Perjalanan dinas			*Official travel*
Jasa profesional			*Professional services*
Sumbangan sosial			*Social contributions*
Alat tulis kantor, fotokopi, dan cetakan			*Office stationery, photocopying, and prints*
Perlengkapan kantor			*Office inventories*
Transportasi dan angkutan			*Transportation*
Bunga			*Interest*
Asuransi			*Insurance*
Sewa			*Lease*
Umum dan administrasi lain-lain			*General and other administrative*
Jumlah umum dan administrasi			***Total general and administrative***
Jumlah beban umum dan administrasi			***Total general and administrative expenses***

Nilai umum dan administrasi umum lain-lain termasuk dengan nilai beban investasi (lihat Catatan 27).

The general and administrative value is included with the value of the investment expense (see Note 27).

31. PENGHASILAN KOMPREHENSIF LAIN / *31. OTHER COMPREHENSIVE INCOME*

a. Tidak akan Direklasifikasi ke Laba Rugi / *a. Will not be Reclassified to Profit or Loss*

	31 Desember 2025/*December 31, 2025*					
	Saldo awal/ *Beginning balance*	**Penyesuaian/ *Adjustment***	**Reklasifikasi ke laba (rugi)/ *Reclassification to profit (loss)***	**Naik (turun) dari perubahan nilai wajar/ *Increase (decrease) changes of fair value***	**Saldo akhir/ *Ending balance***	
Nilai wajar melalui penghasilan komprehensif lain						***Fair value through other comprehensive income***
Rupiah						*Rupiah*
Pihak berelasi						***Related parties***
(Catatan 32)						*(Note 32)*
Program THT						*THT program*
Jumlah pihak berelasi						***Total related parties***
Pihak ketiga						*Third parties*
Program THT						***THT program***
Kenaikan (penurunan) nilai wajar:						*Increase (decrease) from fair value:*
Saham						*Shares*
Jumlah program THT						***Total THT program***
Jumlah penghasilan komprehensif lain yang tidak akan direklasifikasi ke Laba Rugi						***Total other comprehensive income will not be reclassified to Profit or Loss***

b. Direklasifikasi ke Laba Rugi / *b. Will be Reclassified to Profit or Loss*

	31 Desember 2025/*December 31, 2025*					
	Saldo awal/ *Beginning balance*	**Penyesuaian/ *Adjustment***	**Reklasifikasi ke laba (rugi)/ *Reclassification to profit (loss)***	**Naik (turun) dari perubahan nilai wajar/ *Increase (decrease) changes of fair value***	**Saldo akhir/ *Ending balance***	
Nilai wajar melalui penghasilan komprehensif lain						***Fair value through other comprehensive income***
Rupiah						*Rupiah*
Pihak berelasi						*Related parties*
(Catatan 32)						*(Note 32)*
Program THT						*THT program*
Program JKK						*JKK program*
Program JKm						*JKm program*
Jumlah pihak berelasi						***Total related parties***
Pihak ketiga						*Third parties*
Program THT						***THT program***
Aset keuangan yang jatuh tempo atau dijual:						*Mature or sold financial asset:*
Obligasi						*Bonds*
Jumlah program THT						***Total THT program***

31. PENGHASILAN KOMPREHENSIF LAIN (lanjutan) / *31. OTHER COMPREHENSIVE INCOME (continued)*

b. Direklasifikasi ke Laba Rugi (lanjutan) / *b. Will be Reclassified to Profit or Loss (continued)*

	31 Desember 2025/*December 31, 2025*					
	Saldo awal/ *Beginning balance*	Penyesuaian/ *Adjustment*	Reklasifikasi ke laba (rugi)/ *Reclassification to profit (loss)*	Naik (turun) dari perubahan nilai wajar/ *Increase (decrease) changes of fair value*	Saldo akhir/ *Ending balance*	
Nilai wajar melalui penghasilan komprehensif lain						***Fair value through other comprehensive income***
Rupiah						*Rupiah*
Pihak ketiga						*Third parties*
Program JKK						***JKK program***
Aset keuangan yang jatuh tempo atau dijual:						*Mature or sold financial asset:*
Obligasi						*Bonds*
Jumlah program JKK						***Total JKK program***
Program JKm						***JKm program***
Aset keuangan yang jatuh tempo atau dijual:						*Mature or sold financial asset:*
Obligasi						*Bonds*
Jumlah program JKm						***Total JKm program***
Jumlah pihak ketiga						***Total third parties***
Jumlah penghasilan komprehensif lain yang akan direklasifikasi ke Laba Rugi						***Total other comprehensive income will be reclassified to Profit or Loss***
Jumlah penghasilan komprehensif lain						***Total other comprehensive income***

a. Tidak akan Direklasifikasi ke Laba Rugi / *a. Will not be Reclassified to Profit or Loss*

	31 Desember 2024/*December 31, 2024*					
	Saldo awal/ *Beginning balance*	Penyesuaian/ *Adjustment*	Reklasifikasi ke laba (rugi)/ *Reclassification to profit (loss)*	Naik (turun) dari perubahan nilai wajar/ *Increase (decrease) changes of fair value*	Saldo akhir/ *Ending balance*	
Nilai wajar melalui penghasilan komprehensif lain						***Fair value through her comprehensive income***
Rupiah						*Rupiah*
Pihak berelasi (Catatan 32)						*Related parties (Note 32)*
Program THT						*THT program*
Jumlah pihak berelasi						***Total related parties***
Rupiah						*Rupiah*
Pihak ketiga						*Third parties*
Program THT						***THT program***
Kenaikan (penurunan) nilai wajar:						*ıcrease (decrease) from fair value:*
Saham						*Shares*
Jumlah pihak ketiga						***Total third parties***
Jumlah penghasilan komprehensif lain yang tidak akan direklasifikasi ke laba rugi						***Total other comprehensive income will not be reclassified to profit or loss***

31. PENGHASILAN KOMPREHENSIF LAIN (lanjutan) / *31. OTHER COMPREHENSIVE INCOME (continued)*

b. Direklasifikasi ke Laba Rugi / *b. Will be Reclassified to Profit or Loss*

	31 Desember 2024/*December 31, 2024*					
	Saldo awal/ *Beginning balance*	**Penyesuaian/ *Adjustment***	**Reklasifikasi ke laba (rugi)/ *Reclassification to profit (loss)***	**Naik (turun) dari perubahan nilai wajar/ *Increase (decrease) changes of fair value***	**Saldo akhir/ *Ending balance***	
Nilai wajar melalui penghasilan komprehensif lain						***Fair value through other comprehensive income***
Rupiah						*Rupiah*
Pihak berelasi						*Related parties*
(Catatan 32)						*(Note 32)*
Program THT						*THT program*
Program JKK						*JKK program*
Program JKm						*JKm program*
Jumlah pihak berelasi						***Total related parties***
Pihak ketiga						*Third parties*
Program THT						***THT program***
Aset keuangan yang jatuh tempo atau dijual:						*Mature or sold financial asset:*
Obligasi						*Bonds*
Kenaikan (penurunan nilai wajar :						*Increase (decrease)* fair value :
Reksa dana						*Mutual funds*
DIRE						*REIT*
Jumlah program THT						***Total THT program***
Program JKK						***JKK program***
Aset keuangan yang jatuh tempo atau dijual:						*Mature or sold financial asset:*
Obligasi						*Bonds*
Jumlah program JKK						***Total JKK program***
Program JKm						***JKm program***
Aset keuangan yang jatuh tempo atau dijual:						*Mature or sold financial asset:*
Obligasi						*Bonds*
Jumlah program JKm						***Total JKm program***
Jumlah pihak ketiga						***Total third parties***
Jumlah penghasilan komprehensif lain yang akan direklasifikasi ke laba rugi						***Total other comprehensive income will be reclassified to profit or loss***
Jumlah penghasilan komprehensif lain						***Total other comprehensive income***

31. PENGHASILAN KOMPREHENSIF LAIN (lanjutan)

31. OTHER COMPREHENSIVE INCOME *(continued)*

ekuitas tanpa melalui laporan laba rugi dengan nilai, sebagai berikut:

	2025	**2024**	
Rupiah			*Rupiah*
Pihak ketiga:			*Third parties:*
Program THT			***THT program***
Keuntungan (kerugian) penjualan saham			*Realised gain (loss) on shares*
Jumlah keuntungan yang telah direalisasi atas efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain			***Total realised gain on fair value through other comprehensive income marketable securities***

32. SALDO DAN TRANSAKSI DENGAN PIHAK BERELASI

32. RELATED PARTIES BALANCES AND TRANSACTIONS

a. Sifat dan hubungan dengan pihak berelasi

a. Nature of relationship with related parties

Pihak berelasi/ ***Related parties***	**Sifat hubungan/** ***Nature of relationship***	**Sifat transaksi/** ***Nature of transaction***
Pemerintah Negara Republik Indonesia/ *Government of The Republic of Indonesia*	Pemegang saham/*Shareholder* Pemberi kerja/*Employer*	Piutang dan iuran premi/ *Premium receivable and income* Obligasi Pemerintah/*Government Bonds*
Badan Usaha Milik Negara/ *State Owned Enterprises*	Agen pembayaran manfaat klaim dan pensiun/*Claims and pension payment agent* Entitas sepengendali/*Entities under common control*	Rekening giro/*Checking account* Deposito berjangka/*Time deposits* Efek-efek/*Marketable securities*
Badan Usaha Milik Daerah/ *Local Government Owned Enterprises*	Agen pembayaran/*Payment agent* Entitas sepengendali/*Entities under common control*	Rekening giro/*Checking account* Deposito berjangka/*Time deposits* Efek-efek/*Marketable securities*
Manajemen kunci/*Key management*	Dewan Komisaris/*Board of Committees* Dewan Direksi/*Board of Directors* Karyawan utama/*Key employees*	Beban gaji/*Salary* Kompensasi dan remunerasi/ *Compensation and remuneration* Imbalan kerja/*Employee benefit*

32. SALDO DAN TRANSAKSI DENGAN PIHAK BERELASI (lanjutan)

32. RELATED PARTIES BALANCES AND TRANSACTIONS *(continued)*

b. Saldo dan transaksi dengan pihak-pihak berelasi

b. Balances and transactions with related parties

	2025	**2024**
ASET:		***ASSETS:***
Kas dan bank (Catatan 4)		***Cash on hand and banks (Note 4)***
Rupiah		*Rupiah*
Program THT		***THT program***
Dolar AS		*US Dollar*
Jumlah program THT		***Total THT program***
Program JKK		***JKK program***
Cadangan kerugian penurunan nilai		*Allowance for impairment losses*
Jumlah program JKK		***Total JKK program***

32. SALDO DAN TRANSAKSI DENGAN PIHAK BERELASI (lanjutan)

32. RELATED PARTIES BALANCES AND TRANSACTIONS *(continued)*

b. Saldo dan transaksi dengan pihak-pihak berelasi (lanjutan)

b. Balances and transactions with related parties *(continued)*

	2025	**2024**
ASET:		***ASSETS:***
Kas dan bank (Catatan 4) (lanjutan)		***h on hand and banks (Note 4)*** *(continued)*
Rupiah		*Rupiah*
Program JKm		***JKm program***
Cadangan kerugian penurunan nilai		*Allowance for impairment losses*
Jumlah program JKm		***Total JKm program***
Jumlah kas pada bank pihak berelasi		***Total cash in banks related parties***
Deposito berjangka (Catatan 5)		***Time deposits (Note 5)***
Biaya perolehan diamortisasi		***Amortised cost***
Rupiah		*Rupiah*
Program THT		***THT program***
Jumlah program THT		***Total THT program***

32. SALDO DAN TRANSAKSI DENGAN PIHAK BERELASI (lanjutan)

32. RELATED PARTIES BALANCES AND TRANSACTIONS *(continued)*

b. Saldo dan transaksi dengan pihak-pihak berelasi (lanjutan)

b. Balances and transactions with related parties *(continued)*

	2025	2024
ASET:		***ASSETS:***
Deposito berjangka (Catatan 5) (lanjutan)		***Time deposits (Note 5)*** *(continued)*
Biaya perolehan diamortisasi		***Amortised cost***
Rupiah		*Rupiah*
Program JKK		***JKK program***
Jumlah program JKK		***Total JKK program***
Program JKm		***JKm program***
Jumlah program JKm		***Total JKm program***
Jumlah deposito berjangka pihak berelasi		***Total time deposits third parties***
Efek-efek (Catatan 6)		***Marketable securities (Note 6)***
Saham		***Shares***
Nilai wajar melalui laba rugi		***Fair value through profit or loss***
Rupiah		*Rupiah*
Program THT		***THT program***
Jumlah saham		***Total shares***
Nilai wajar melalui laba rugi		***Fair value through profit or loss***

32. SALDO DAN TRANSAKSI DENGAN PIHAK BERELASI (lanjutan)

32. RELATED PARTIES BALANCES AND TRANSACTIONS *(continued)*

b. Saldo dan transaksi dengan pihak-pihak berelasi (lanjutan)

b. Balances and transactions with related parties *(continued)*

	2025	2024	
ASET:			***ASSETS:***
Efek-efek (Catatan 6) (lanjutan)			***Marketable securities (Note 6)*** *(continued)*
Saham			***Shares***
Nilai wajar melalui penghasilan komprehensif lai			***Fair value through other comprehensive income***
Rupiah			*Rupiah*
Program THT			***THT program***
Jumlah saham nilai wajar melalu penghasilan komprehensif lain			***Total shares fair value through Other Comprehensive Income***
Jumlah saham pihak berelasi			***Total shares related parties***
Obligasi			***Bonds***
Nilai wajar melalui laba rugi			***Fair value through profit or loss***
Rupiah			*Rupiah*
Program THT			***THT program***
Jumlah obligasi			***Total bonds***
Nilai wajar melalui laba rugi			***Fair value through profit or loss***

32. SALDO DAN TRANSAKSI DENGAN PIHAK BERELASI (lanjutan)

32. RELATED PARTIES BALANCES AND TRANSACTIONS *(continued)*

b. Saldo dan transaksi dengan pihak-pihak berelasi (lanjutan)

b. Balances and transactions with related parties *(continued)*

	2025	**2024**	
ASET:			***ASSETS:***
Efek-efek (Catatan 6) (lanjutan)			***Marketable securities (Note 6)*** *(continued)*
Obligasi			***Bonds***
Nilai wajar melalui penghasilan komprehensif lain			***Fair value through other comprehensive income***
Rupiah			*Rupiah*
Program THT			***THT program***
Selisih penilaian investasi			*Investment valuation difference*
Dolar AS			*US Dollar*
Obligasi Negara Indonesia			*Obligasi Negara Indonesia*
Jumlah program THT			***Total THT program***
Program JKK			***JKK program***
Jumlah program JKK			***Total JKK program***
Program JKm			***JKm program***
Selisih penilaian investasi			*Investment valuation difference*
Jumlah program JKm			***Total JKm program***
Jumlah obligasi nilai wajar melalui penghasilan komprehensif lain			***Total bonds fair value through other comprehensive income***

32. SALDO DAN TRANSAKSI DENGAN PIHAK BERELASI (lanjutan)

b. Saldo dan transaksi dengan pihak-pihak berelasi (lanjutan)

32. RELATED PARTIES BALANCES AND TRANSACTIONS *(continued)*

b. Balances and transactions with related parties *(continued)*

32. SALDO DAN TRANSAKSI DENGAN PIHAK BERELASI (lanjutan)

32. RELATED PARTIES BALANCES AND TRANSACTIONS *(continued)*

b. Saldo dan transaksi dengan pihak-pihak berelasi (lanjutan)

b. Balances and transactions with related parties *(continued)*

	2025	2024	
ASET:			***ASSETS:***
Efek-efek (Catatan 6) (lanjutan)			***arketable securities (Note 6)*** *(continued)*
Obligasi			***Bonds***
Biaya perolehan diamortisasi			***Amortised cost***
Rupiah			*Rupiah*
Program THT			***THT program***
Cadangan kerugian penurunan nilai			*Allowance for impairment losses*
Jumlah program THT			***Total THT program***
Program JKK			***JKK program***
Surat Berharga Negara			*Indonesian Bonds*
Jumlah program JKK			***Total JKK program***
Program JKm			***JKm program***
Surat Berharga Negara			*Indonesian Bonds*
Jumlah program JKm			***Total JKm program***
Jumlah obligasi			***Total bonds***
Biaya perolehan diamortisasi			***Amortised cost***
Jumlah obligasi pihak berelasi			***Total bonds related parties***
Reksa dana			***Mutual funds***
Nilai wajar melalui laba rugi			***Fair value through profit or loss***
Rupiah			*Rupiah*
Program THT			***THT program***
Jumlah reksa dana			***Total mutual funds***
Nilai wajar melalui laba rugi			***Fair value through profit or loss***
Jumlah reksa dana pihak berelasi			***Total mutual funds related parties***

32. SALDO DAN TRANSAKSI DENGAN PIHAK BERELASI (lanjutan)

32. RELATED PARTIES BALANCES AND TRANSACTIONS *(continued)*

b. Saldo dan transaksi dengan pihak-pihak berelasi (lanjutan)

b. Balances and transactions with related parties *(continued)*

	2025	2024	
ASET:			***ASSETS:***

32. SALDO DAN TRANSAKSI DENGAN PIHAK BERELASI (lanjutan)

32. RELATED PARTIES BALANCES AND TRANSACTIONS *(continued)*

b. Saldo dan transaksi dengan pihak-pihak berelasi (lanjutan)

b. Balances and transactions with related parties *(continued)*

	2025	2024	
ASET:			***ASSETS:***

32. SALDO DAN TRANSAKSI DENGAN PIHAK BERELASI (lanjutan)

32. RELATED PARTIES BALANCES AND TRANSACTIONS *(continued)*

b. Saldo dan transaksi dengan pihak-pihak berelasi (lanjutan)

b. Balances and transactions with related parties *(continued)*

	2025	**2024**	
ASET:			***ASSETS:***

32. SALDO DAN TRANSAKSI DENGAN PIHAK BERELASI (lanjutan)

32. RELATED PARTIES BALANCES AND TRANSACTIONS *(continued)*

b. Saldo dan transaksi dengan pihak-pihak berelasi (lanjutan)

b. Balances and transactions with related parties *(continued)*

	2025	2024	
ASET:			***ASSETS:***

	2025	2024	
LIABILITAS:			***LIABILITIES:***

32. SALDO DAN TRANSAKSI DENGAN PIHAK BERELASI (lanjutan)

32. RELATED PARTIES BALANCES AND TRANSACTIONS *(continued)*

b. Saldo dan transaksi dengan pihak-pihak berelasi (lanjutan)

b. Balances and transactions with related parties *(continued)*

	2025	**2024**
LIABILITAS:		***LIABILITIES:***

32. SALDO DAN TRANSAKSI DENGAN PIHAK BERELASI (lanjutan)

32. RELATED PARTIES BALANCES AND TRANSACTIONS *(continued)*

b. Saldo dan transaksi dengan pihak-pihak berelasi (lanjutan)

b. Balances and transactions with related parties *(continued)*

	2025	2024	
Pendapatan:			***Income:***

32. SALDO DAN TRANSAKSI DENGAN PIHAK BERELASI (lanjutan)

32. RELATED PARTIES BALANCES AND TRANSACTIONS *(continued)*

b. Saldo dan transaksi dengan pihak-pihak berelasi (lanjutan)

b. Balances and transactions with related parties *(continued)*

	2025	2024
Pendapatan:		***Income:***

32. SALDO DAN TRANSAKSI DENGAN PIHAK BERELASI (lanjutan)

32. RELATED PARTIES BALANCES AND TRANSACTIONS *(continued)*

b. Saldo dan transaksi dengan pihak-pihak berelasi (lanjutan)

b. Balances and transactions with related parties *(continued)*

	2025	2024
Pendapatan:		***Income:***

32. SALDO DAN TRANSAKSI DENGAN PIHAK BERELASI (lanjutan)

32. RELATED PARTIES BALANCES AND TRANSACTIONS *(continued)*

b. Saldo dan transaksi dengan pihak-pihak berelasi (lanjutan)

b. Balances and transactions with related parties *(continued)*

	2025	2024
Pendapatan:		***Income:***

32. SALDO DAN TRANSAKSI DENGAN PIHAK BERELASI (lanjutan)

32. RELATED PARTIES BALANCES AND TRANSACTIONS *(continued)*

b. Saldo dan transaksi dengan pihak-pihak berelasi (lanjutan)

b. Balances and transactions with related parties *(continued)*

	2025	**2024**
Pendapatan:		***Income:***

32. SALDO DAN TRANSAKSI DENGAN PIHAK BERELASI (lanjutan)

32. RELATED PARTIES BALANCES AND TRANSACTIONS *(continued)*

b. Saldo dan transaksi dengan pihak-pihak berelasi (lanjutan)

b. Balances and transactions with related parties *(continued)*

	2025	2024
Pendapatan:		***Income:***

32. SALDO DAN TRANSAKSI DENGAN PIHAK BERELASI (lanjutan)

32. RELATED PARTIES BALANCES AND TRANSACTIONS *(continued)*

b. Saldo dan transaksi dengan pihak-pihak berelasi (lanjutan)

b. Balances and transactions with related parties *(continued)*

2025 **2024**

	31 Desember 2025/*December 31,* 2025					
	Saldo awal/ *Beginning balance*	Penyesuaian/ *Adjustment*	Reklasifikasi ke laba (rugi)/ *Reclassification to profit (loss)*	Naik (turun) dari perubahan nilai wajar/ *Increase (decrease) changes of fair value*	Saldo akhir/ *Ending balance*	
Nilai wajar melalui						***Fair value through***

32. SALDO DAN TRANSAKSI DENGAN PIHAK BERELASI (lanjutan)

32. RELATED PARTIES BALANCES AND TRANSACTIONS *(continued)*

b. Saldo dan transaksi dengan pihak-pihak berelasi (lanjutan)

b. Balances and transactions with related parties *(continued)*

Penghasilan komprehensif lain (lanjutan)
(Catatan 31)

Other comprehensive income *(continued)*
(Note 31)

a. Tidak akan Direklasifikasi ke Laba Rugi (lanjutan)

a. Will not be Reclassified to Profit or Loss *(continued)*

b. Direklasifikasi ke Laba Rugi

b. Will be Reclassified to Profit or Loss

31 Desember 2025/*December 31,* 2025

32. SALDO DAN TRANSAKSI DENGAN PIHAK BERELASI (lanjutan)

32. RELATED PARTIES BALANCES AND TRANSACTIONS *(continued)*

b. Saldo dan transaksi dengan pihak-pihak berelasi (lanjutan)

b. Balances and transactions with related parties *(continued)*

Penghasilan komprehensif lain (lanjutan)
(Catatan 31)

Other comprehensive income *(continued)*
(Note 31)

b. Direklasifikasi ke Laba Rugi (lanjutan)

b. Will be Reclassified to Profit or Loss *(continued)*

32. SALDO DAN TRANSAKSI DENGAN PIHAK BERELASI (lanjutan)

b. Saldo dan transaksi dengan pihak-pihak berelasi (lanjutan)

Penghasilan komprehensif lain (Catatan 31) (lanjutan)

b. Direklasifikasi ke Laba Rugi (lanjutan)

32. RELATED PARTIES BALANCES AND TRANSACTIONS *(continued)*

b. Balances and transactions with related parties *(continued)*

Other comprehensive income (Note 31) *(continued)*

b. Will be Reclassified to Profit or Loss *(continued)*

32. SALDO DAN TRANSAKSI DENGAN PIHAK BERELASI (lanjutan)

32. RELATED PARTIES BALANCES AND TRANSACTIONS *(continued)*

b. Saldo dan transaksi dengan pihak-pihak berelasi (lanjutan)

b. Balances and transactions with related parties *(continued)*

Penghasilan komprehensif lain (Catatan 31) (lanjutan)

Other comprehensive income (Note 31) *(continued)*

a. Tidak akan Direklasifikasi ke Laba Rugi

a. Will not be Reclassified to Profit or Loss

32. SALDO DAN TRANSAKSI DENGAN PIHAK BERELASI (lanjutan)

b. Saldo dan transaksi dengan pihak-pihak berelasi (lanjutan)

Penghasilan komprehensif lain (Catatan 31) (lanjutan)

b. Direklasifikasi ke Laba Rugi (lanjutan)

32. RELATED PARTIES BALANCES AND TRANSACTIONS *(continued)*

b. Balances and transactions with related parties *(continued)*

Other comprehensive income (Note 31) *(continued)*

b. Will be Reclassified to Profit or Loss *(continued)*

32. SALDO DAN TRANSAKSI DENGAN PIHAK BERELASI (lanjutan)

32. RELATED PARTIES BALANCES AND TRANSACTIONS *(continued)*

b. Saldo dan transaksi dengan pihak-pihak berelasi (lanjutan)

b. Balances and transactions with related parties *(continued)*

Penghasilan komprehensif lain (Catatan 31) (lanjutan)

Other comprehensive income (Note 31) *(continued)*

b. Direklasifikasi ke Laba Rugi (lanjutan)

b. Will be Reclassified to Profit or Loss *(continued)*

32. SALDO DAN TRANSAKSI DENGAN PIHAK BERELASI (lanjutan)

32. RELATED PARTIES BALANCES AND TRANSACTIONS *(continued)*

b. Saldo dan transaksi dengan pihak-pihak berelasi (lanjutan)

b. Balances and transactions with related parties *(continued)*

	2025	2024	
ASET:			***ASSETS:***

32. SALDO DAN TRANSAKSI DENGAN PIHAK BERELASI (lanjutan)

32. RELATED PARTIES BALANCES AND TRANSACTIONS *(continued)*

b. Saldo dan transaksi dengan pihak-pihak berelasi (lanjutan)

b. Balances and transactions with related parties *(continued)*

	2025	2024	
ASET:			***ASSETS:***

32. SALDO DAN TRANSAKSI DENGAN PIHAK BERELASI (lanjutan)

32. RELATED PARTIES BALANCES AND TRANSACTIONS *(continued)*

b. Saldo dan transaksi dengan pihak-pihak berelasi (lanjutan)

b. Balances and transactions with related parties *(continued)*

	2025	**2024**
ASET:		***ASSETS:***

32. SALDO DAN TRANSAKSI DENGAN PIHAK BERELASI (lanjutan)

32. RELATED PARTIES BALANCES AND TRANSACTIONS *(continued)*

b. Saldo dan transaksi dengan pihak-pihak berelasi (lanjutan)

b. Balances and transactions with related parties *(continued)*

	2025	2024	
ASET:			***ASSETS:***

32. SALDO DAN TRANSAKSI DENGAN PIHAK BERELASI (lanjutan)

32. RELATED PARTIES BALANCES AND TRANSACTIONS *(continued)*

b. Saldo dan transaksi dengan pihak-pihak berelasi (lanjutan)

b. Balances and transactions with related parties *(continued)*

	2025	2024
LIABILITAS:		***LIABILITIES:***

32. SALDO DAN TRANSAKSI DENGAN PIHAK BERELASI (lanjutan)

32. RELATED PARTIES BALANCES AND TRANSACTIONS *(continued)*

b. Saldo dan transaksi dengan pihak-pihak berelasi (lanjutan)

b. Balances and transactions with related parties *(continued)*

	2025	2024	
PENAMBAHAN:			***ADDITIONAL:***

32. SALDO DAN TRANSAKSI DENGAN PIHAK BERELASI (lanjutan)

32. RELATED PARTIES BALANCES AND TRANSACTIONS *(continued)*

b. Saldo dan transaksi dengan pihak-pihak berelasi (lanjutan)

b. Balances and transactions with related parties *(continued)*

	2025	2024
PENAMBAHAN:		***ADDITIONAL:***

32. SALDO DAN TRANSAKSI DENGAN PIHAK BERELASI (lanjutan)

32. RELATED PARTIES BALANCES AND TRANSACTIONS *(continued)*

b. Saldo dan transaksi dengan pihak-pihak berelasi (lanjutan)

b. Balances and transactions with related parties *(continued)*

	2025	2024	
PENAMBAHAN:			***ADDITIONAL:***

32. SALDO DAN TRANSAKSI DENGAN PIHAK BERELASI (lanjutan)

32. RELATED PARTIES BALANCES AND TRANSACTIONS *(continued)*

b. Saldo dan transaksi dengan pihak-pihak berelasi (lanjutan)

b. Balances and transactions with related parties *(continued)*

	2025	**2024**	
PENAMBAHAN:			***ADDITIONAL:***

32. SALDO DAN TRANSAKSI DENGAN PIHAK BERELASI (lanjutan)

32. RELATED PARTIES BALANCES AND TRANSACTIONS *(continued)*

b. Saldo dan transaksi dengan pihak-pihak berelasi (lanjutan)

b. Balances and transactions with related parties *(continued)*

PENAMBAHAN:

ADDITIONAL:

32. SALDO DAN TRANSAKSI DENGAN PIHAK BERELASI (lanjutan)

b. Saldo dan transaksi dengan pihak-pihak berelasi (lanjutan)

32. RELATED PARTIES BALANCES AND TRANSACTIONS *(continued)*

b. Balances and transactions with related parties *(continued)*

32. SALDO DAN TRANSAKSI DENGAN PIHAK BERELASI (lanjutan)

b. Saldo dan transaksi dengan pihak-pihak berelasi (lanjutan)

32. RELATED PARTIES BALANCES AND TRANSACTIONS (continued)

b. Balances and transactions with related parties *(continued)*

33. RISIKO ASURANSI

Perseroan bertanggung jawab untuk mengelola secara tepat dalam menghadapi perubahan dalam siklus asuransi terhadap lingkungan politik dan ekonomi dimana Perseroan beroperasi.

33. INSURANCE RISK

The Company is responsible for managing appropriately in response to changes in insurance cycles to the political and economic environments in which the Company operates.

34. PERJANJIAN PENTING

a. Program THT, JKK, dan JKm dan NTIP

Perseroan menandatangani perjanjian kerja sama pembayaran manfaat program THT, JKK, dan JKm termasuk NTIP bagi Prajurit TNI, Anggota POLRI, dan Pegawai ASN di lingkungan Kementerian Pertahanan dan Kepolisian Negara Republik Indonesia dengan beberapa mitra, yaitu:

34. SIGNIFICANT AGGREMENTS

a. THT, JKK, and JKm program and NTIP

The Company signed a cooperation agreement payment retirement THT, JKK, and JKm include NTIP for Soldiers of TNI, Members of POLRI, and Employee of ASN within the Ministry of Defense of the Republic of Indonesia and the Indonesian National Police with several partners, which are:

34. PERJANJIAN PENTING

a. Program THT, JKK, dan JKm dan NTIP (lanjutan)

Perjanjian kerja sama Perseroan dengan mitra bayar di atas memiliki jangka waktu sampai dengan Juni 2026.

b. Pembayaran pensiun

Perseroan menandatangani perjanjian pembayaran pensiun bagi Prajurit TNI, Anggota POLRI dan pegawai ASN di lingkungan Kementerian Pertahanan Republik Indonesia dan Kepolisian Negara Republik Indonesia dengan beberapa mitra yaitu:

Perjanjian kerja sama Perseroan dengan mitra bayar di atas memiliki jangka waktu sampai dengan Juni 2026.

35. KELANGSUNGAN USAHA

34. SIGNIFICANT AGGREMENTS

a. THT, JKK, and JKm program and NTIP *(continued)*

The cooperation agreement between the Company and several partners above has a period of up to June 2026.

b. Pension payment

The Company signed a cooperation agreement for payment of pension payment program for Soldiers of TNI, Members of POLRI and employee of ASN within the Ministry of Defense of the Republic of Indonesia and the Indonesian National Police with several partners, which are:

The cooperation agreement between the Company and several partners above has a period of up to June 2026.

35. GOING CONCERN

35. KELANGSUNGAN USAHA (lanjutan)

Dalam menghadapi kondisi tersebut di atas, Tim Percepatan Perbaikan Kesehatan Keuangan Perseroan telah melaksanakan 5 (lima) strategi utama dalam upaya penyehatan keuangan, sebagai berikut:

***35. GOING CONCERN** (continued)*

To address conditions above, the Company's Financial Health Improvement Team has did 5 (five) main strategies implemented to improve in financial restructuring, are as follows:

35. KELANGSUNGAN USAHA (lanjutan)

35. GOING CONCERN *(continued)*

36. REKONSILIASI LAPORAN KEUANGAN AKUMULASI IURAN PENSIUN

36. RECONCILIATION ON FINANCIAL STATEMENTS ACCUMULATION OF PENSION CONTRIBUTION

LAPORAN DANA BERSIH AKUMULASI IURAN PENSIUN

STATEMENT OF NET ASSETS ACCUMULATION OF PENSION CONTRIBUTION

	31 Desember 2025/ *December 31, 2025*			
	PMK/ *PMK*	**PSAK/ *GAAP***	**Perbedaan/ *Difference***	
Aset				***Assets***
Investasi				***Investments***
Deposito				*Deposits*
Surat utang negara				*Indonesian bonds*
Sukuk pemerintah				*Government islamic securities*
Obligasi korporasi				*Corporate bonds*
MTN				*MTN*
Saham				*Shares*
Reksa dana				*Mutual funds*
Jumlah aset investasi				***Total assets invesments***
Bukan investasi				***Non investment***
Bank				*Banks*
Piutang iuran				*Contribution receivable*
Piutang hasil investasi				*Investment income receivables*
Piutang BUM KPR				*BUM KPR receivables*
Piutang PUM KPR				*PUM-KPR receivables*
Tanah dengan bangunan - bersih				*Lands with buildings - net*
Piutang APBN				*APBN receivables*
Piutang lain-lain				*Other receivables*
Jumlah aset bukan investasi				***Total assets non-investments***
Jumlah aset				***Total assets***
Kewajiban				***Liabilities***
Utang investasi				*Investment payables*
Utang pajak				*Tax payables*
Pendapatan diterima di muka				*Unearned revenue*
Beban yang masih harus dibayar				*Accrued expense*
Kewajiban lain				*Other payables*
Jumlah kewajiban				***Total liabilities***
Dana bersih				***Net assets***

36. REKONSILIASI LAPORAN KEUANGAN AKUMULASI IURAN PENSIUN (lanjutan)

36. RECONCILIATION ON FINANCIAL STATEMENTS ACCUMULATION OF PENSION CONTRIBUTION *(continued)*

LAPORAN DANA BERSIH AKUMULASI IURAN PENSIUN

STATEMENT OF NET ASSETS ACCUMULATION OF PENSION CONTRIBUTION

	31 Desember 2025/ *December 31, 2025*			
	PMK/ ***PMK***	**PSAK/** ***GAAP***	**Perbedaan/** ***Difference***	
Penambahan				***Income***
Hasil Investasi:				***Investment Income:***
Bunga deposito				*Time deposits interests*
Bunga surat utang negara				*Indonesian bonds interest*
Imbal hasil sukuk pemerintah				*Government islamic securities interest*
Bunga obligasi korporasi				*Corporate bonds interest*
Bunga *MTN*				*Bunga MTN*
Dividen saham				*Dividend shares*
Dividen reksa dana				*Dividend mutual funds*
Peningkatan (penurunan) nilai saham				*Increase (decrease) shares value*
Peningkatan (penurunan) reksa dana				*Increase (decrease) mutual funds value*
Laba pelepasan investasi				*Gain on investment*
Jumlah penghasilan investasi				***Total investment income***
Peningkatan (penurunan) nilai investasi				***Increase (decrease) on investment***
Surat utang negara				*Indonesian bonds*
Sukuk pemerintah				*Government islamic securities*
Obligasi korporasi				*Corporate bonds*
MTN				*MTN*
Saham				*Shares*
Iuran jatuh tempo				*Contribution due*
Iuran peserta				*participant contribution*
Pendapatan di luar investasi				*Non-investment income*
Jumlah penambahan				***Total additional***
Pengurangan				***Subtraction***
Investasi				*Investment*
Operasional				*Operational*
Beban imbal jasa manajemen investasi				*Fee investment expenses*
Manfaat Nilai Tunai Iuran Pensiun (NTIP)				*Benefits of the Cash Value of Pension Contributions (NTIP)*
Lain-lain				*Others*
Jumlah beban				***Total expenses***
Revaluasi aset tetap				*Fixed assets revaluation*
Peningkatan dana bersih				***Increase Net Assets***
Dana bersih pada awal tahun				***Net assets at the beginning of the year***
Koreksi saldo awal dana bersih				*Correction at the beginning of the period*
Dana bersih pada akhir tahun				***Net assets at the end of the year***

37. KASUS HUKUM

Kasus Tindak Pidana Korupsi

37. LEGAL CASE

Corruption Cases

37. KASUS HUKUM (lanjutan)

Kasus Perdata (lanjutan)

37. LEGAL CASE *(continued)*

Civil Cases *(continued)*

38. PENYAJIAN KEMBALI LAPORAN KEUANGAN

38. RESTATEMENT OF FINANCIAL STATEMENTS

38. PENYAJIAN KEMBALI LAPORAN KEUANGAN (lanjutan) / *38. RESTATEMENT OF FINANCIAL STATEMENTS (continued)*

LAPORAN POSISI KEUANGAN / *STATEMENTS OF FINANCIAL POSITION*

	31 Desember/*December* 2024			
	Sebelum Penyajian Kembali/*Before Restatement*	**Penyajian Kembali/ *Restatement***	**Setelah Penyajian Kembali/*After Restatement***	
ASET				***ASSETS***
Kas dan bank				*Cash on hand and in banks*
Deposito berjangka				*Time deposits*
Efek-efek				*Marketable securities*
Piutang:				*Receivables:*
Piutang premi *PSL*				*Premium PSL receivables*
Piutang premi				*Premium receivables*
Piutang hasil investasi				*Investment income receivables*
Piutang pengelolaan investasi				*Managing investment receivables*
Piutang lain-lain				*Other receivables*
Properti investasi				*Investment properties*
Aset tetap dan aset hak-guna - bersih				*Fixed assets and right-of-use assets - net*
Aset takberwujud - bersih				*Intangible assets - net*
Aset pajak tangguhan - bersih				*Deferred tax assets - net*
Akumulasi iuran pensiun				*Accumulation of pension contribution*
Aset pembayaran pensiun				*Pension payment assets*
Aset lain-lain				*Other assets*
JUMLAH ASET				***TOTAL ASSETS***
LIABILITAS				***LIABILITIES***
Akrual dan utang lain-lain				*Accrued expenses and other payables*
Utang investasi				*Investment payables*
Utang pajak				*Taxes payables*
Pendapatan diterima di muka				*Unearned revenue*
Liabilitas imbalan kerja				*Employee benefit liabilities*
Akumulasi iuran pensiun				*Accumulation of pension contribution*
Liabilitas pembayaran pensiun				*Pension payment liabilities*
Liabilitas asuransi:				*Insurance liabilities:*
Liabilitas atas sisa masa pertanggun				*Liabilities for remaining coverage*
Liabilitas atas kejadian klaim				*Liabilities for incurred claim*
Jumlah liabilitas asuransi				*Total insurance liabilities*
JUMLAH LIABILITAS				***TOTAL LIABILITIES***
EKUITAS				***EQUITY***
Modal saham - nilai nominal				*Share capital - par value of*
Rp1.000.000 (nilai penuh) per lembar				*Rp1,000,000 (full amount) per*
saham - modal dasar 500.000 lembar				*share - authorised 500,000*
saham, modal ditempatkan dan diset				*shares, issued and fully*
penuh 200.000 lembar saham				*paid 200,000 share*
Saldo laba yang telah dicadangkan:				*Appropriated retained earnings:*
- Telah ditentukan penggunaannya				*Appropriated -*
- Belum ditentukan penggunaannya				*Unappropriated -*
Kerugian yang belum direalisasi				*Unrealised loss on*
atas efek-efek yang diukur pada				*fair value through*
nilai wajar melalui penghasilan				*Other comprehensive income*
komprehensif lain - setelah pajak				*marketable securities - net of tax*
Surplus revaluasi aset				*Assets revaluation surplus*
Komponen ekuitas lain				*Other equity components*
JUMLAH EKUITAS				***TOTAL EQUITY***
JUMLAH LIABILITAS DAN EKUITAS				***TOTAL LIABILITIES AND EQUITY***

38. PENYAJIAN KEMBALI LAPORAN KEUANGAN (lanjutan) / *38. RESTATEMENT OF FINANCIAL STATEMENTS (continued)*

LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN / *STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME*

	31 Desember/*December* 2024			
	Sebelum Penyajian Kembali/*Before Restatement*	**Penyajian Kembali/ *Restatement***	**Setelah Penyajian Kembali/*After Restatement***	
ASURANSI				***INSURANCE***
Pendapatan asuransi				*Insurance Income*
Beban asuransi				*Insurance Expenses*
HASIL ASURANSI BERSIH				***TOTAL INSURANCE NET***
INVESTASI				***INVESTMENT***
Pendapatan investasi:				*Investment income:*
Program THT, JKK, dan JKm				*THT, JKK, and JKm program*
Program akumulasi iuran pensiun				*Accumulation of pension contribution program*
Beban investasi				*Investment expenses*
HASIL INVESTASI				***TOTAL INVESTMENT INCOME***
Pengembalian hasil investasi akumulasi Iuran Pensiun				*Return on investment income of accumulation of pension contribution*
HASIL INVESTASI BERSIH				***TOTAL INVESTMENT INCOME NET***
LAIN-LAIN				***OTHERS***
Pendapatan lain-lain				*Other income*
Penggantian biaya operasional penyelenggaraan pensiun				*Reimbursement of pension operation cost*
Beban umum dan administrasi				*General and administrative expenses*
HASIL LAIN-LAIN BERSIH				***TOTAL OTHERS NET***
LABA SEBELUM PAJAK PENGHASI				***PROFIT BEFORE INCOME TAX***
Beban pajak kini				*Current tax expenses*
Beban pajak tangguhan				*Deferred tax expenses*
LABA BERSIH TAHUN BERJALAN				***NET PROFIT FOR THE YEAR***
PENGHASILAN KOMPREHENSIF LA				***OTHER COMPREHENSIVE INCOME***
Pos-pos yang tidak akan				*Items that will not be reclassified*
Direklasifikasi ke laba rugi:				*Subsequently to profit or loss:*
Kerugian yang belum direalisasi atas efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain				*Unrealised loss on fair value through other comprehensive income marketable securities*
Keuntungan revaluasi aset tetap				*Gain on revaluation of fixed assets*
Pengukuran kembali liabilitas imbalan pasti				*Remeasurements of defined benefit liability*
Efek pajak terkait				*Related tax effect*
Pos-pos yang akan direklasifikasi ke laba rugi:				*Items that will be reclassified subsequently to profit or loss:*
kerugian yang belum direalisasi atas efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain				*unrealised loss on fair value through other comprehensive income marketable securities*
Efek pajak terkait				*Related tax effect*
Penghasilan komprehensif lain tahun berjalan, setelah pajak				*Other comprehensive income for the year, net of tax*
JUMLAH LABA KOMPREHENSIF TAHUN BERJAL				***TOTAL COMPREHENSIVE INCOME FOR THE YEAR***

38. PENYAJIAN KEMBALI LAPORAN KEUANGAN (lanjutan) / ***38. RESTATEMENT OF FINANCIAL STATEMENTS*** *(continued)*

	31 Desember/*December* 2024			
	Sebelum Penyajian Kembali/*Before Restatement*	**Penyajian Kembali/ *Restatement***	**Setelah Penyajian Kembali/*After Restatement***	
ARUS KAS DARI AKTIVITAS OPERASI				***CASH FLOWS FROM OPERATING ACTIVITIES***
Penerimaan premi				*Proceeds from premium*
Pembayaran klaim dan manfaat				*Payment of claims and benefits*
Pembayaran beban usaha				*Payment of operating expenses*
Pembayaran pajak				*Payment of taxes*
Penerimaan penggantian biaya operasional penyelenggaraan pensiun - bersih				*Proceeds from reimbursement of pension operation cost - net*
Penerimaan imbalan jasa *flagging*				*Proceeds from flagging income*
Penerimaan imbalan jasa AIP				*Proceeds from AIP income*
Lain-lain				*Others*
Arus kas bersih digunakan untuk aktivitas operasi				***Net cash flows used in operating activities***
ARUS KAS DARI AKTIVITAS INVESTASI				***CASH FLOWS FROM INVESTING ACTIVITIES***
Penerimaan hasil investasi				*Investments income*
Penempatan investasi				*Placement of investments*
Pembelian aset tetap dan aset takberwujud				*Purchase of fixed assets and intangible assets*
Arus kas bersih diperoleh dari aktivitas investasi				***Net cash flows provided from investing activities***
ARUS KAS DARI AKTIVITAS PENDANAAN				***CASH FLOWS FROM FINANCING ACTIVITIES***
Pembayaran liabilitas sewa				*Payment of lease liabilities*
Arus kas bersih digunakan untuk aktivitas pendanaan				***Net cash flows used in financing activities***
KENAIKAN (PENURUNAN) BERSIH KAS DAN BANK				***NET INCREASE (DECREASE) IN CASH ON HAND AND IN BANKS***
KAS DAN BANK PADA AWAL TAHUN				***CASH ON HAND AND IN BANKS AT THE BEGINNING OF THE YEAR***
Penyesuaian saldo awal atas efek penyajian kembali				*Beginning balance adjustments for restatement effect*
KAS DAN BANK PADA AKHIR TAHUN				***CASH ON HAND AND IN BANKS AT THE END OF THE YEAR***

38. PENYAJIAN KEMBALI LAPORAN KEUANGAN (lanjutan) / *38. RESTATEMENT OF FINANCIAL STATEMENTS (continued)*

LAPORAN POSISI KEUANGAN / *STATEMENTS OF FINANCIAL POSITION*

	1 Januari/*January* 2024/31 Desember/*December* 2023			
	Sebelum Penyajian Kembali/*Before Restatement*	**Penyajian Kembali/ *Restatement***	**Setelah Penyajian Kembali/*After Restatement***	
ASET				***ASSETS***
Kas dan bank				*Cash on hand and in banks*
Deposito berjangka				*Time deposits*
Efek-efek				*Marketable securities*
Piutang:				*Receivables:*
Piutang premi *PSL*				*Premium PSL receivables*
Piutang premi				*Premium receivables*
Piutang hasil investasi				*Investment income receivables*
Piutang pengelolaan investasi				*Managing investment receivables*
Piutang lain-Lain				*Other receivables*
Properti investasi				*Investment properties*
Aset tetap dan aset hak-guna - b				*Fixed assets and right-of-use assets - net*
Aset takberwujud - bersih				*Intangible assets - net*
Aset pajak tangguhan - bersih				*Deferred tax assets - net*
Akumulasi Iuran Pensiun				*Accumulation of pension contribution*
Aset pembayaran pensiun				*Pension payment assets*
Aset lain-Lain				*Other assets*
JUMLAH ASET				***TOTAL ASSETS***
LIABILITAS				***LIABILITIES***
Akrual dan utang lain-Lain				*Accrued expenses and other payables*
Utang investasi				*Investment payables*
Utang pajak				*Taxes payables*
Pendapatan diterima di muka				*Unearned revenue*
Liabilitas imbalan kerja				*Employee benefit liabilities*
Akumulasi Iuran Pensiun				*Accumulation of pension contribution*
Liabilitas pembayaran pensiun				*Pension payment liabilities*
Liabilitas asuransi:				*Insurance liabilities:*
Liabilitas atas sisa masa pertai				*Liabilities for remaining coverage*
Liabilitas atas kejadian klaim				*Liabilities for incurred claim*
Jumlah liabilitas asuransi				*Total insurance liabilities*
JUMLAH LIABILITAS				***TOTAL LIABILITIES***
Modal saham - nilai nominal				*Share capital - par value of*
Rp1.000.000 (nilai penuh) per				*Rp1,000,000 (full amount) per*
saham - modal dasar 500.000				*share - authorised 500,000*
saham, modal ditempatkan da				*shares, issued and fully*
penuh 200.000 lembar saham				*paid 200,000 share*
Saldo laba yang telah dicadangk				*Appropriated retained earnings:*
- Telah ditentukan penggunaar				*Appropriated -*
- Belum ditentukan Penggunaa				*Unappropriated -*
Kerugian yang belum direalisasi				*Unrealised loss on*
atas efek-efek yang diukur pac				*Fair value through*
nilai wajar melalui penghasilan				*other comprehensive income*
komprehensif lain - setelah paj				*Marketable securities - net of tax*
Surplus revaluasi aset				*Assets revaluation surplus*
JUMLAH EKUITAS				***TOTAL EQUITY***
JUMLAH LIABILITAS DAN EKU				***TOTAL LIABILITIES AND EQUITY***

39. INFORMASI KEUANGAN TAMBAHAN

39. SUPPLEMENTARY FINANCIAL INFORMATION

39. INFORMASI KEUANGAN TAMBAHAN (continued) / ***39. SUPPLEMENTARY FINANCIAL INFORMATION*** *(lanjutan)*

LAPORAN POSISI KEUANGAN PROGRAM THT, JKK, DAN JKM / ***STATEMENTS OF FINANCIAL POSITION THT, JKK, AND JKM PROGRAM***

	31 Desember/ *December* 2025	**31 Desember/ *December* 2024**	
ASET			***ASSETS***
Kas dan bank			*Cash on hand and in banks*
Deposito berjangka			*Time deposits*
Efek-efek			*Marketable securities*
Piutang:			*Receivables:*
Piutang premi *PSL*			*Premium PSL receivables*
Piutang premi			*Premium receivables*
Piutang hasil investasi			*Investment income receivables*
Piutang pengelolaan investasi			*Managing investment receivables*
Piutang lain-lain			*Other receivables*
Properti investasi			*Investment properties*
Aset tetap dan aset hak-guna - bersih			*Fixed assets and right-of-use assets - net*
Aset takberwujud - bersih			*Intangible assets - net*
Aset pajak tangguhan - bersih			*Deferred tax assets - net*
Aset lain-lain			*Other assets*
JUMLAH ASET			***TOTAL ASSETS***
LIABILITAS			***LIABILITIES***
Akrual dan utang lain-lain			*Accrued expenses and other payables*
Utang investasi			*Investment payables*
Utang pajak			*Taxes payables*
Pendapatan diterima di muka			*Unearned revenue*
Liabilitas imbalan kerja			*Employee benefit liabilities*
Liabilitas asuransi:			*Insurance liabilities:*
Liabilitas atas sisa masa pertanggunga			*Liabilities for remaining coverage*
Liabilitas atas kejadian klaim			*Liabilities for incurred claim*
Jumlah liabilitas asuransi			*Total insurance liabilities*
JUMLAH LIABILITAS			***TOTAL LIABILITIES***
EKUITAS			***EQUITIY***
Modal saham - nilai nominal			*Share Capital - Par Value of*
Rp1.000.000 (nilai penuh) per lembar			*Rp1,000,000 (full amount) per*
saham - modal dasar 500.000 lembar			*share - authorised 500,000*
saham, modal ditempatkan dan diseto			*shares, issued and fully*
penuh 200.000 lembar saham			*paid 200,000 share*
Saldo laba yang telah dicadangkan:			*Appropriated retained earnings:*
- Telah ditentukan penggunaannya			*Appropriated -*
- Belum ditentukan penggunaannya			*Unappropriated -*
Kerugian yang belum direalisasi			*Unrealised loss on*
atas efek-efek yang diukur pada			*fair value through*
nilai wajar melalui penghasilan			*other comprehensive income*
komprehensif lain - setelah pajak			*marketable securities - net of tax*
Surplus revaluasi aset			*Assets revaluation surplus*
Komponen ekuitas lain			*Other equity components*
JUMLAH EKUITAS			***TOTAL EQUITY***
JUMLAH LIABILITAS DAN EKUITAS			***TOTAL LIABILITIES AND EQUITY***

39. INFORMASI KEUANGAN TAMBAHAN (continued) / ***39. SUPPLEMENTARY FINANCIAL INFORMATION*** *(lanjutan)*

LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN PROGRAM THT, JKK, DAN JKM

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME THT, JKK, AND JKM PROGRAM

	31 Desember/ *December* 2025	31 Desember/ *December* 2024	
ASURANSI			***INSURANCE***
Pendapatan asuransi			*Insurance Income*
Beban asuransi			*Insurance Expenses*
HASIL ASURANSI BERSIH			***TOTAL INSURANCE NET***
INVESTASI			***INVESTMENT***
Pendapatan investasi			*Investment income*
Beban investasi			*Investment expenses*
HASIL INVESTASI			***TOTAL INVESTMENT INCOME***
LAIN-LAIN			***OTHERS***
Pendapatan lain-lain			*Other income*
Penggantian biaya operasional penyelenggaraan pensiun			*Reimbursement of pension operation cost*
Beban umum dan administrasi			*General and administrative expenses*
HASIL LAIN-LAIN BERSIH			***TOTAL OTHERS NET***
LABA SEBELUM PAJAK PENGHASIL			***PROFIT BEFORE INCOME TAX***
Beban pajak kini			*Current tax expenses*
Beban pajak tangguhan			*Deferred tax expenses*
LABA BERSIH TAHUN BERJALAN			***NET PROFIT FOR THE YEAR***
PENGHASILAN KOMPREHENSIF LA			***OTHER COMPREHENSIVE INCOME***
Pos-pos yang tidak akan direklasifikasi ke laba rugi:			*Items that will not be reclassified subsequently to profit or loss:*
Kerugian yang belum direalisasi atas efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain			*Unrealised loss on fair value through other comprehensive income marketable securities*
Keuntungan revaluasi aset tetap			*Gain on revaluation of fixed assets*
Pengukuran kembali liabilitas imbala			*Remeasurements of defined benefit liability*
Efek pajak terkait			*Related tax effect*
Pos-pos yang akan direklasifikasi ke laba rugi:			*Items that will be reclassified subsequently to profit or loss:*
Kerugian yang belum direalisasi atas efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain			*Unrealised loss on fair value through other comprehensive income marketable securities*
Efek pajak terkait			*Related tax effect*
Penghasilan komprehensif lain tahun berjalan, setelah pajak			***Other comprehensive income for the year, net of tax***
JUMLAH LABA KOMPREHENSIF TAHUN BERJAL			***TOTAL COMPREHENSIVE INCOME FOR THE YEAR***

39. INFORMASI KEUANGAN TAMBAHAN (continued) / ***39. SUPPLEMENTARY FINANCIAL INFORMATION*** *(lanjutan)*

LAPORAN PERUBAHAN EKUITAS
PROGRAM THT, JKK, DAN JKM

STATEMENTS OF CHANGES IN EQUITY
THT, JKK, AND JKM PROGRAM

	Modal saham/ *Share capital*	Saldo laba (defisit)/ *Retained earnings (deficits)*		Keuntungan (kerugian) yang belum direalisasi atas efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain/ *Unrealised gain (loss) on fair value through other comprehensive income marketable securities*	Surplus revaluasi aset/ *Assets revaluation surplus*	Komponen ekuitas lain/ *Other equity components*	Jumlah ekuitas/ *Total equity*	
		Yang telah ditentukan penggunaan/ *Appropriated*	Yang belum ditentukan penggunaan/ *Unappropriated*					
Saldo pada tanggal 31 Desember 2023								*Balance as of December 31, 2023*
Efek implementasi PSAK 109								*he Effect of PSAK 109 implementation*
Saldo pada tanggal 1 Januari 2024								*Balance as of January 1, 2024*
Kerugian yang telah direalisasi atas efek-ef yang diukur pada nilai wajar melalui penghasilan komprehensif lain								*Unrealised loss on fair value through her comprehensive income marketable securities*
Reklasifikasi ke komponer ekuitas lain								*eclassification to other equity components*
Laba bersih tahun berjalan								*Net profit for the year*
Penghasilan komprehensif lain:								*Other comprehensive income:*
Kerugian yang belum direalisasi atas efek-ef yang diukur pada nilai melalui penghasilan komprehensif lain								*Unrealised loss on fair value through her comprehensive income marketable* securities
Pengukuran kembali liabilitas imbalan pasti								*Remeasurement of defined benefit liability*
Keuntungan revaluasi aset tetap								*Gain on revaluation of fixed asset*
Efek pajak terkait								*Related tax effect*
Saldo pada tanggal 31 Desember 2024								***Balance as of December 31, 2024***

39. INFORMASI KEUANGAN TAMBAHAN (continued) | ***39. SUPPLEMENTARY FINANCIAL INFORMATION*** *(lanjutan)*

LAPORAN PERUBAHAN EKUITAS
PROGRAM THT, JKK, DAN JKM

STATEMENTS OF CHANGES IN EQUITY
THT, JKK, AND JKM PROGRAM

	Modal saham/ *Share capital*	Saldo laba (defisit)/ *Retained earnings (deficits)*		Keuntungan (kerugian) yang belum direalisasi atas efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain/ *Unrealised gain (loss) on fair value through other comprehensive income marketable securities*	Surplus revaluasi aset/ *Assets revaluation surplus*	Komponen ekuitas lain/ *Other equity components*	Jumlah ekuitas/ *Total equity*	
		Yang telah ditentukan penggunaan/ *Appropriated*	Yang belum ditentukan penggunaan/ *Unappropriated*					
Saldo pada tanggal 31 Desember 2024								*Balance as of December 31, 2024*
Keuntungan yang telah direalisasi atas efek-efek yang diukur pada nilai waja melalui penghasilan komprehensif lain								*Unrealised gain on fair value through her comprehensive income marketable securities*
Reklasifikasi penyelesaian penghasilan komprehensif lain								*mprehensive income ttlements Net profit for the year*
Laba bersih tahun berjalan								*Net profit for the year*
Penghasilan komprehensif lain:								*Other comprehensive income:*
Kerugian yang belum direalisasi atas efek-efek yang diukur pada nilai waja melalui penghasilan komprehensif lain								*Unrealised loss on fair value through her comprehensive income marketable securities*
Pengukuran kembali liabilitas imbalan pasti								*Remeasurement of defined benefit liability*
Keuntungan revaluasi aset tetap								*Gain on revaluation of fixed asset*
Efek pajak terkait								*Related tax effect*
Saldo pada tanggal 31 Desember 2025								***Balance as of December 31, 2025***

39. INFORMASI KEUANGAN TAMBAHAN (continued) / *39. SUPPLEMENTARY FINANCIAL INFORMATION (lanjutan)*

LAPORAN ARUS KAS PROGRAM THT, JKK, DAN JKM / ***STATEMENTS OF CASH FLOWS THT, JKK, AND JKM PROGRAM***

	31 Desember/ *December* 2025	31 Desember/ *December* 2024	
ARUS KAS DARI AKTIVITAS OPERASI			***CASH FLOWS FROM OPERATING ACTIVITIES***
Penerimaan premi			*Proceeds from premium*
Pembayaran klaim dan manfaat			*Payment of claims and benefits*
Pembayaran beban usaha			*Payment of operating expenses*
Pembayaran pajak			*Payment of taxes*
Penerimaan penggantian biaya operasic penyelenggaraan pensiun - bersih			*Proceeds from reimbursement of pension operation cost - net*
Penerimaan imbalan jasa *flagging*			*Proceeds from flagging income*
Penerimaan imbalan jasa AIP			*Proceeds from AIP income*
Lain-lain			*Others*
Arus kas bersih digunakan untuk aktivitas operasi			***Net cash flows used in operating activities***
ARUS KAS DARI AKTIVITAS INVESTASI			***CASH FLOWS FROM INVESTMENT ACTIVITIES***
Penerimaan hasil investasi			*Investments income*
Penempatan investasi			*Placement of investments*
Pembelian aset tetap dan aset takberwujud			*Purchase of fixed assets and intangible assets*
Arus kas bersih diperoleh dari aktivitas Investasi			***Net cash flows provided from investing activities***
ARUS KAS DARI AKTIVITAS PENDANAAN			***CASH FLOWS FROM FINANCING ACTIVITIES***
Pembayaran liabilitas sewa			*Payment of lease liabilities*
Arus kas bersih digunakan untuk aktivitas pendanaan			***Net cash flows used in financing activities***
KENAIKAN (PENURUNAN) BERSIH KAS DAN BANK			***NET INCREASE (DECREASE) IN CASH ON HAND AND IN BANKS***
KAS DAN BANK PADA AKHIR TAHUN			***CASH ON HAND AND IN BANKS AT THE END OF THE YEAR***
Penyesuaian saldo awal atas efek penyajian kembali			*Beginning balance adjustments for restatement effect*
KAS DAN BANK PADA AKHIR TAHUN			***CASH ON HAND AND IN BANKS AT THE END OF THE YEAR***

40. REKLASIFIKASI AKUN / *40. ACCOUNT RECLASSIFICATION*

Beberapa akun dalam laporan posisi keuangan serta laporan laba rugi dan penghasilan komprehensif lain untuk tahun yang berakhir pada 31 Desember 2024 telah diklasifikasi ulang agar sesuai dengan penyajian laporan laba rugi dan penghasilan komprehensif lain untuk tahun yang berakhir pada 31 Desember 2025. Tujuan dari reklasifikasi ini juga untuk menyajikan informasi yang lebih relevan. Rincian reklasifikasi akun tersebut adalah sebagai berikut:

Several accounts in the statements of financial position as well as statements of profit or loss and other comprehensive income for the year ended December 31, 2024 have been reclassified to conform to the presentation of the statements of profit or loss and other comprehensive income for the year ended December 31, 2025. The purpose of this reclassification is also to present more relevant information. Details of the account reclassification are as follows:

40. REKLASIFIKASI AKUN (lanjutan) / *ACCOUNT RECLASSIFICATION (continued)*

LAPORAN POSISI KEUANGAN / ***STATEMENTS OF FINANCIAL POSITION***

	Sebelum Reklasifikasi/ *Before Reclasification*	Reklasifikasi / *Reclasification*	Setelah Reklasifikasi/ *After Reclasification*	
LIABILITAS				***LIABILITIES***
Liabilitas kepada pemegang polis:				***Liabilities to policyholders:***
Liabilitas manfaat polis masa depan				*Liabilities for future policy benefits*
Estimasi liabilitas klaim				*Estimated claim liabilities*
Utang klaim				*Claim payables*
Liabilitas asuransi:				***Insurance liabilities:***
Liabilitas atas sisa masa pertanggungan				*Liability for remaining coverage*
Liabilitas atas kejadian klaim				*Liability for incurred claim*
Akrual dan utang lain-Lain				*Accrued expenses and other payables*

LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN / ***STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME***

	Sebelum Reklasifikasi/ *Before Reclasification*	Reklasifikasi / *Reclasification*	Setelah Reklasifikasi/ *After reclasification*	
ASURANSI				***INSURANCE***
Pendapatan premi				*Premium income*
Pendapatan asuransi				*Insurance Income*
Beban klaim dan manfaat				*Claims and benefits expenses*
Beban kenaikan liabilitas manfaat polis masa depan dan estimasi liabilitas klaim				*Increase in liabilities for future policy benefits and estimated claim liabilities expenses*
Beban asuransi				*Insurance expenses*
INVESTASI				***INVESTMENT***
Beban investasi				*Investment expenses*
LAIN-LAIN				***OTHERS***
Beban umum dan administrasi				*General and administrative expenses*

41. PERISTIWA SETELAH PERIODE PELAPORAN / *EVENT AFTER REPORTING PERIOD*

Tidak ada peristiwa setelah tanggal laporan posisi keuangan yang memiliki pengaruh signifikan pada laporan

There are no events after the date of the financial statements that have a significant effect on the financial

42. TANGGUNG JAWAB DAN OTORISASI PENERBITAN LAPORAN KEUANGAN / *RESPONSIBILITIES AND AUTHORIZED ASSURANCE FINANCIAL STATEMENTS*

Manajemen Perseroan bertanggung jawab atas penyusunan dan penyajian laporan keuangan yang diotorisasi Direksi untuk terbit pada tanggal 6 Maret 2026.

Management of The Company is responsible for the preparation and presentation of the financial statements that are authorized by Directors for issuance on March 6, 2026.

2025 LAPORAN TAHUNAN
ANNUAL REPORT

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KINERJA KEUANGAN TERJAGA, PERLINDUNGAN PESERTA PRIMA

LAPORAN TAHUNAN *ANNUAL REPORT* 2025