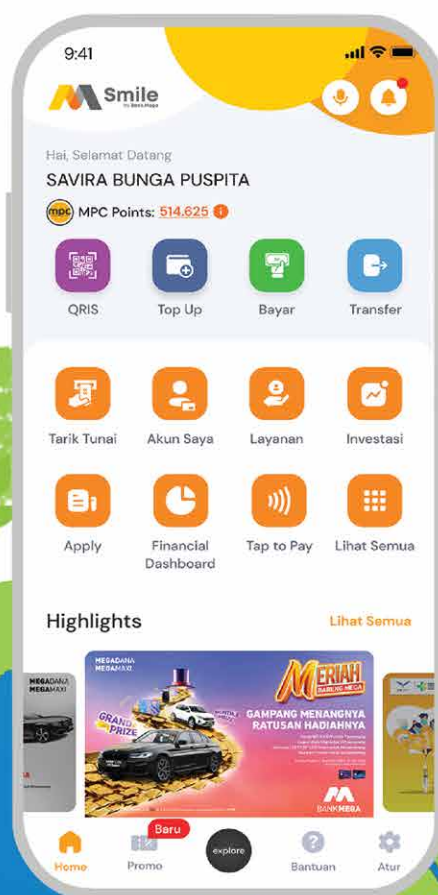


Empowering Technology for Sustainability



Disclaimer

The Sustainability Report includes statements on the economic, environmental, social, and governance performance, as well as information related to the Company's plans, projections, strategies, and objectives, which are forward-looking statements, except for historical matters. Forward-looking statements involve risks and uncertainties; there is no assurance that the results indicated or anticipated in these statements will be realized. The terms "the Company," "Bank Mega," and "We" in this report refer to PT Bank Mega Tbk.



“In the era of rapid digital transformation, Bank Mega strives to utilize technology to create a more inclusive, efficient, and environmentally friendly banking system. Bank Mega develops and empowers digital services to increase financial access for all levels of society. Through Mega Smart Mobile, and internet banking, Bank Mega makes it easier for customers to make transactions anytime and anywhere. This digital innovation is expected to support economic growth, improve customer experience, and reduce environmental impact through greener operations.”



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Nurturing Talent and
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Fostering a Sustainable
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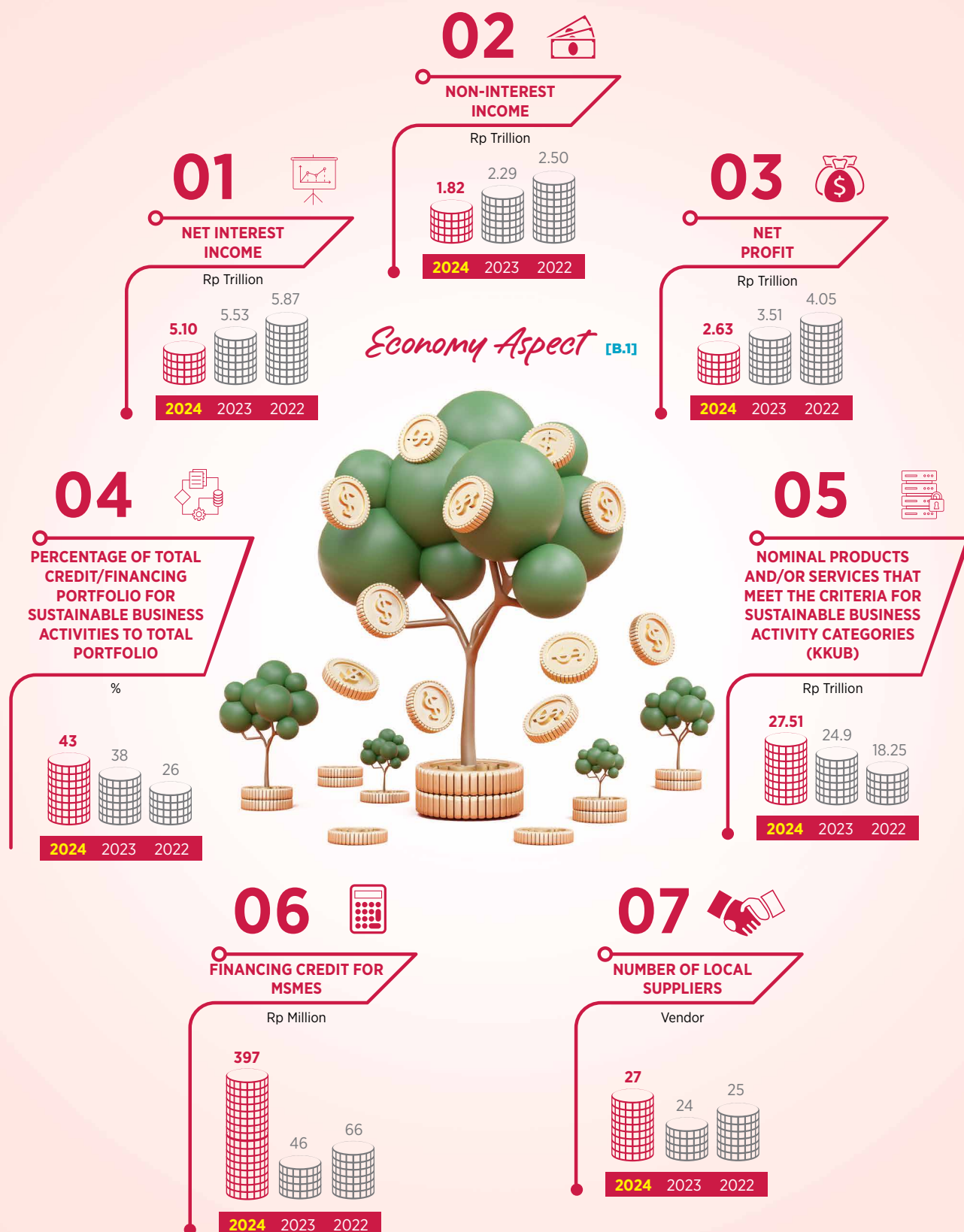


Reference: POJK No.
51/POJK.03/2017 and GRI
Standards Index 70

Feedback Form

73

Sustainability Performance Overview

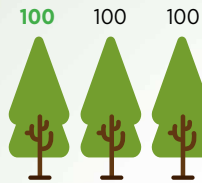


01



NUMBER OF BAMBOO SEEDLINGS PLANTED

Seedling



2024 2023 2022

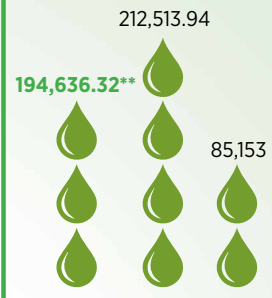
Environmental Aspect [B.2]

02



WATER CONSUMPTION

m³



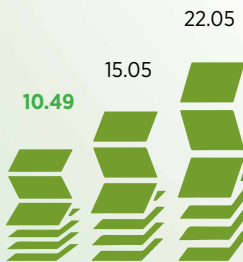
2024 2023 2022

03



PAPER WASTE***

Ton



2024 2023 2022

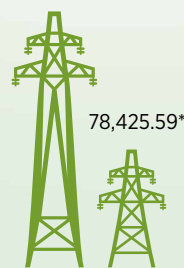
04



ENERGY CONSUMPTION

GJ

139,004.97



2024 2023

05



EMISSIONS GENERATED

tCO₂

6,975.93



2024 2023

Remark:

* Restatement of information due to changes in the scope of data [2-4]

** The significant increase in water usage is attributable to the inclusion of the Central Office, Regional Office, and Branch Offices in the data calculation scope.

*** Calculation of paper waste from the Setu archive warehouse

01



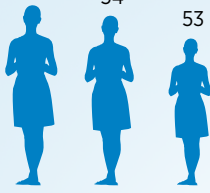
PERCENTAGE OF FEMALE EMPLOYEES TO TOTAL EMPLOYEES

%

54.08

54

53



2024 2023 2022

02



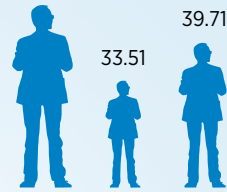
EMPLOYEE TURNOVER RATE

%

40.32

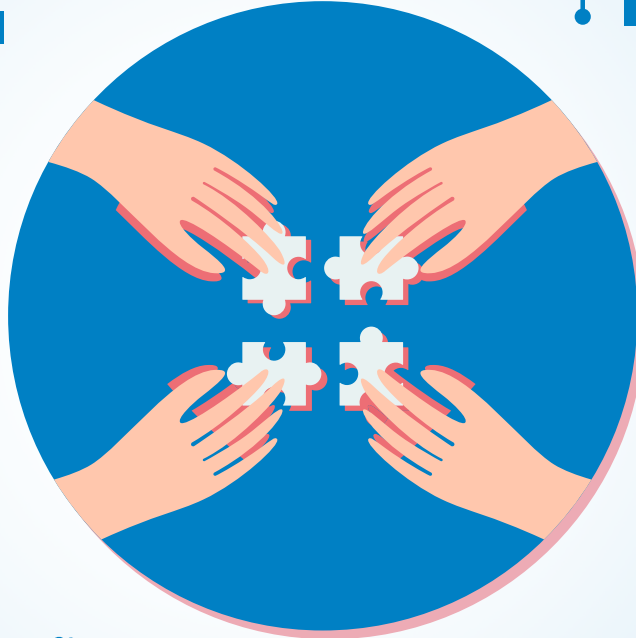
33.51

39.71



2024 2023 2022

Social Aspect [B.3]



03



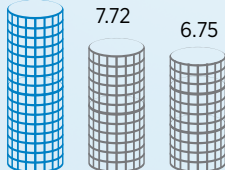
MEGA BERBAGI

Rp Billion

10.56

7.72

6.75



2024 2023 2022

Realization of CSR Fund

04



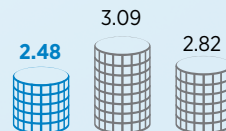
MEGA PEDULI

Rp Billion

2.48

3.09

2.82



2024 2023 2022

Awards



Best Corporate Emissions Transparency & Reduction 2024

Investor Trust dan BGK Foundation

- Transparency of Corporate Emissions Reduction with Green Ratings
- Transparency of Corporate Emissions Reduction with Silver Ratings



Stellar Workplace Award 2024

Kontan & One GML

- Stellar Workplace Recognition in Employee Commitment
- Stellar Workplace Recognition in Employee Satisfaction



Indonesia Customer Experience & Digital Customer Engagement 2024 Creating Memorable Customer Journey: Integrating Customer Experience and Digital Engagement

Majalah SWA & Business Digest

Indonesia Digital Customer Engagement Champion in Services Industry 2024 with a "Very Good " Rating



Sustainable Business Integrity Index 2024

Tempo Data Science & Transparency International Indonesia

"Sapphire" Rating in the Aspects of Integrity/Anti-Corruption, Human Rights, and Environmental Sustainability



Infobank 7th Service, Loyalty & Engagement (SLE) Award 2024

Infobank and Marketing Research Indonesia (MRI) Institute

- Top 3rd Rank KBMI 3 Bank in Satisfaction, Loyalty, Engagement 2024
- The Most Satisfying KBMI 3 Bank in Branch Office
- The 2nd Most Satisfying KBMI 3 Bank in Customer Service
- The 2nd Most Satisfying KBMI 3 Bank in ATM Service
- The 2nd Most Satisfying KBMI 3 Bank in Mobile Banking
- The 3rd Best KBMI 3 Bank in Brand Interactivity
- The 3rd Best KBMI 3 Bank in Customer Loyalty
- The 3rd Best KBMI 3 Bank in Satisfaction Index
- The 3rd Most Satisfying KBMI 3 Bank in Services



Bisnis Indonesia Financial Awards 2024

Bisnis Indonesia

The Most Efficient Bank KBMI 3



Statement of the Board of Directors [D.1][2-22]

” With the spirit of digital innovation, Bank Mega is committed to creating quality banking experience, increasing sustainable financing, and providing added values for stakeholders. ”



Dear respected stakeholders,

With sincere gratitude, on behalf of the Board of Directors of Bank Mega, I am honored to present this year's sustainability report, offering a comprehensive overview of the initiatives undertaken by Bank Mega to support the Sustainable Development Goals and fulfill its vision as the Nation's Pride Bank. Through various strategic initiatives, Bank Mega has achieved remarkable milestones, made possible by all stakeholders' unwavering support and collaboration.

Policy on Addressing Sustainability Challenges [D.1A]

Banking operations are guided by sustainability values that align with the Company's vision and mission. These values are embedded in daily activities and continuously reinforced to become an integral part of the corporate culture. All employees are encouraged to contribute to fostering this culture of sustainability by incorporating efficiency into their daily work processes.

In 2024, Bank Mega remains committed to driving innovation, strengthening digitalization, enhancing efficiency, and improving services to cultivate a more customer-centric banking environment in which customer needs and satisfaction are the highest priority. Bank Mega is dedicated to delivering a high-quality banking experience, adhering to all applicable regulations, and creating added value for stakeholders.

We recognize that today's business landscape is evolving rapidly, introducing new challenges, particularly in environmental and social domains. Many debtors still require a deeper understanding of the importance of environmental risk awareness, especially regarding climate-related risks. This continues to be a significant challenge in the effective implementation of sustainable finance principles and green financing. Therefore, Bank Mega remains committed to continuously educating and enhancing awareness of the impact of risk on banking operations.

In response to the challenges, Bank Mega has developed policies and initiatives by conducting sustainable financial analyses for prospective debtors, covering aspects of compliance, environmental impact, social responsibility, and employment practices. Through this approach, Bank Mega remains committed to ensuring the credit process aligns with sustainability principles.

Furthermore, Bank Mega evaluates and monitors debtors' Environment, Social, and Governance (ESG) performance to ensure compliance and prevent violations. In response to OJK regulations, Bank Mega has initiated the mapping and simulation of climate risk impacts through Climate Risk Management & Scenario Analysis (CRMS) and the Climate Risk Stress Test (CRST).

Bank Mega remains committed to continuously adapting to sustainable finance principles and integrating ESG risks into its business strategies and product development

2024 Sustainability Performance [D.1B]

Environmental Management

In 2024, Bank Mega implemented a series of initiatives to promote environmental awareness and conservation. Workplace energy efficiency campaigns and go-green initiatives, such as reducing electricity consumption and minimizing paper usage, were consistently carried out. These efforts aim to mitigate negative environmental impacts.

Bank Mega has also expanded its emissions calculations, providing a more comprehensive assessment than the previous year. The total emissions generated from Scope 1, which includes contributions from fuel consumption, HVS paper, and newspaper usage, and Scope 2, which covers electricity, piped water, and online taxi services, amounted to 6,975.92 tons of CO₂e from operational activities across all offices.

In an increasingly digital era, Bank Mega continues to innovate and leverage technology to enhance operational efficiency while maintaining its commitment to environmental conservation. One of its key strategic initiatives is reducing reliance on paper through digitalizing financial products and services. The initiative improves internal efficiency and supports the implementation of more environmentally friendly sustainability programs.

Bank Mega remains committed to developing and expanding the digitalization of financial services as part of its sustainability efforts. As of 2024, account openings via the M-Smile application have reached 81,055 accounts, as well as e-statements implementation on Bank Mega credit cards, has involved 947,707 accounts. The digitalization initiative has significantly reduced paper consumption while improving customer access to banking services.

As a result of digitalization, Bank Mega successfully reduced paper usage by 11.17 million sheets in 2024. The figure represents an 8.8% increase compared to the previous year, which recorded a reduction of 10.27 million sheets. This achievement reflects Bank Mega's unwavering commitment to minimizing paper dependence and adopting more efficient, environmentally friendly solutions. Based on the reduction data, Bank Mega has calculated the simulation for positive impact on the

environment. It is estimated that the saving of paper usage in 2024 has reduced tree cutting by 969 trees, an increase of 8.4% compared to 894 trees recorded in 2023. The reduction likely contributes directly to lowering carbon emissions, with an estimated decrease of 13.56 tons of CO₂ and increasing oxygen (O₂) production by 425 tons.

Bank Mega has also implemented energy efficiency initiatives and supported the green energy transition by operating 5 (five) Public Electric Vehicle Charging Stations (SPKLU) equipped with ultra-fast charging technology at Menara Bank Mega. The initiative aims to accelerate the development of an electric vehicle ecosystem and promote the use of zero-emission vehicles.

Employees and Communities

Bank Mega supports the development of exceptional human resources to provide optimal service to customers. Capacity building for employees is carried out through comprehensive training programs throughout 2024, aimed at shaping skilled, dedicated, and competent personnel to enhance the banking experience for every customer.

As part of Indonesian society, Bank Mega is committed to delivering added value to the community by implementing social and environmental responsibility (CSR) initiatives, including Mega Berbagi and Mega Peduli, as well as financial literacy and inclusion programs. In 2024, the total expenditure for the Mega Peduli program amounted to Rp2.48 billion.

Also, donations collected from the Mega Berbagi Savings program in 2024, totaling Rp10.56 billion, were allocated to enhancing educators' capabilities, inspiring students in literacy across remote areas, and constructing or renovating schools in various regions throughout Indonesia.

Economic and Sustainable Financial Performance

Throughout 2024, Bank Mega recorded interest income of Rp10.29 trillion, marking a 0.7% increase compared to Rp10.22 trillion in 2023. Net profit was recorded at Rp2.63 trillion. Meanwhile, credit for Sustainable Business Category Activities (KKUB) grew by 10.52%, rising from Rp24.9 trillion the previous year to Rp27.5 trillion. This increase indicates that the targeted growth in fund distribution aligned with KKUB has been achieved.

Bank Mega continues to expand financing in the KKUB category to support the realization of green projects and achieve the Company's long-term objectives.

Governance

In terms of governance performance, in 2024, Bank Mega reached a significant milestone by obtaining the 'Sapphire' rating for business integrity, specifically in anti-corruption and human rights, awarded by Tempo Data Science & Transparency International Indonesia. The achievement serves as a strong foundation for Bank Mega's future growth. The bank remains committed to collaborating with all stakeholders to enhance ethical and transparent governance and ensure business resilience.

Target Achievement Strategy and Business Outlook

[D.1C]

Bank Mega aims for a 5% growth in KKUB fund distribution compared to the previous year. To achieve the target, the bank will expand its credit portfolio into sectors that support sustainable development, focusing on seven priority sectors: agriculture, forestry and fisheries, mining and quarrying, electricity, gas, steam/hot water, and air conditioning supply; construction; transportation and warehousing; manufacturing; and consumer credit for property ownership. The bank will also continue adapting to reach new markets.

The implementation of Environmental, Social, and Governance (ESG) principles as well as climate change risk management through CRMS and CRST in operational and credit activities will provide strategic benefits for Bank Mega in mitigating short-term and long-term risks. Integrating sustainable finance criteria into the credit analysis process strengthens the bank's competitive

advantage, attracts businesses committed to responsible practices, and promotes more inclusive and sustainable economic development. Additionally, supporting KKUB financing underscores Bank Mega's commitment to advancing Indonesia's national net zero emissions (NZE) target.

Bank Mega is committed to creating a banking sector with a positive impact through a series of strategic initiatives. These include enhancing digital financial services to provide optimal customer solutions, strengthening transaction security and data protection, improving service efficiency, and promoting financial inclusion and literacy. Additionally, the bank implements a rigorous debtor selection process to ensure that its operations align with ESG principles.

Closing Remark and Appreciation

Bank Mega sincerely expresses its gratitude and high appreciation to all stakeholders for their contributions and trust throughout 2024. The journey ahead will continue as we integrate various performance aspects, including environmental, social, and governance, to impact long-term economic resilience positively. Our ongoing digital innovations are integral to this transformation, supporting the transition to a low-carbon economy. We firmly believe that the presence and trust of all stakeholders serve as the foundation for building a better future for successive generations.

Jakarta, 5 March 2025



Kostaman Thayib
President Director

Statement Letter

Statement from the Board of Commissioners Regarding Responsibility for the 2024 Sustainability Report of PT Bank Mega, Tbk

We, the members of the Board of Commissioners, hereby declare that all information in PT Bank Mega Tbk's 2024 Sustainability Report has been fully disclosed and complies with applicable regulations. We take responsibility for the accuracy of the contents of the Company's Sustainability Report.

This statement is made truthfully.

Jakarta, March 5, 2025



Achjadi Ranuwisastra
Independent Commissioner



Chairul Tanjung
President Commissioner



Lambock V. Nahattands
Independent Commissioner



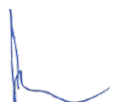
Hizbullah
Independent Commissioner

Statement from the Board of Directors Regarding Responsibility for the 2024 Sustainability Report of PT Bank Mega, Tbk

We, the undersigned, hereby declare that the 2024 Sustainability Report of PT Bank Mega, Tbk's has been submitted in accordance with applicable regulations, and we take full responsibility for the accuracy of the contents of this report.

This statement is made truthfully.

Jakarta, March 5, 2025



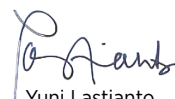
Indivara Erni
Vice President Director



Kostaman Thayib
President Director



Lay Diza Larentie
Vice President Director



Yuni Lastianto
Director of Compliance and Human Capital



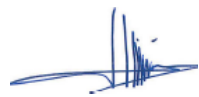
Madi Darmadi Lazuardi
Director of Credit



Martin Mulwanto
Director of Treasury & International Banking



C. Guntur Triyudianto
Director of Operations



Y.B. Harianto
Director of Information Technology

About Bank Mega

“Bank Mega is not only a financial institution but also a strategic partner dedicated to advancing sustainability.”

Company Overview [C.1][C.2][2-1]



Company Name
PT Bank Mega Tbk



Year of Establishment
1969



Legal Basis for Establishment
Deed of Establishment of PT Bank Karman No. 32 dated 15 April 1969, in conjunction with Deed of Amendment No. 47 dated November 26, 1969



Legal Entity Status
Limited Liability Company
Listed on the Indonesia Stock Exchange (IDX) on 17 April 2000 The stock code MEGA



Commercial Activity
Banking



Head Office Address
Menara Bank Mega
Jl. Kapten Tendean No. 12-14 A
Jakarta, 12790, Indonesia.
Telp: (+6221) 7917 5000
Fax: (+6221) 7918 7100
Website: www.bankmega.com
E-mail: corsec@bankmega.com



Business License
General Banking License:
Decree of the Minister of Finance of the Republic of Indonesia No. D.15.6.5.48 dated August 14, 1969

Foreign Exchange Banking License:
Decree of the Senior Deputy Governor of Bank Indonesia No. 3/1/KEP/DGS/2001 dated January 31, 2001

Trustee License:
Decree of Bapepam LK
No. 20/STTDWA/PM/2000,
dated August 2, 2000

Social Media:

- Instagram: @bankmegaid
- Facebook: BankMegaID
- X: @BankMegaID
- Youtube: Bank Mega Indonesia
- Tiktok: @bankmega

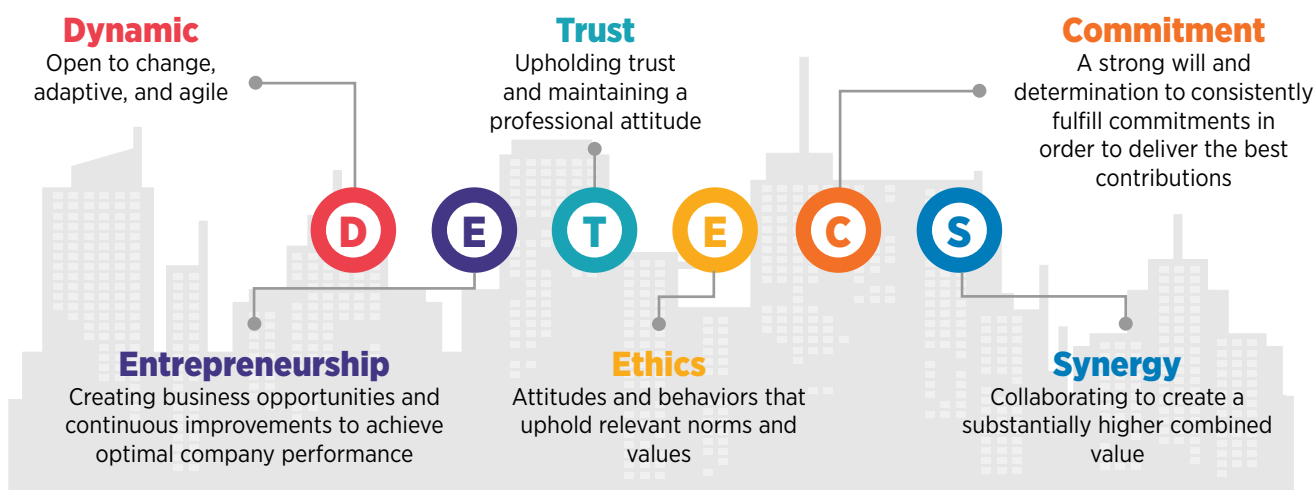
Shareholding



Vision and Mission [C.1]



Company Values



Building Sustainability Culture [F.1]

Bank Mega strives to build a sustainability culture integrated into all aspects of the Company's operations. In fostering its sustainability culture, the Company engages top management and all employees by instilling the values referred to as DETECS (Dynamic, Entrepreneurship, Trust, Ethics, Commitment, Synergy) and providing corporate culture dissemination to enhance internal capacity. The dissemination is carried out through various methods, including featuring articles that support the company values on Bank Mega's internal website, MegaWeb, distributing information via email blasts to all employees, and providing induction materials to new employees, which include the company profile and an introduction to the corporate culture practised at Bank Mega.

In addition, Bank Mega also conducted a sustainable lifestyle campaign and an environmentally friendly culture, which is communicated through the Bank Mega internal magazine, PRIDE. This is reflected in the BOD Message, Editorial Greetings, and other articles presented. The dissemination through the internal magazine PRIDE is intended to reach all employees and be applied within the company environment.

The dissemination process is carried out consistently and periodically by the Corporate Communication & Culture Specialist Unit, which is part of the Corporate Affairs Division. Developing a sustainability culture within Bank Mega is expected to drive the creation of environmentally friendly business practices, improve operational efficiency, and enhance the internalization of values that reflect the Company's culture, thereby strengthening the Company's reputation.

Operational Area [C-3][2-6][FS-13]

During the reporting period, Bank Mega operates 8 Regional Offices across Indonesia, comprising 55 Branch Offices, 306 Sub-Branch Offices, 2 Functional Offices, and 528 ATMs. Additionally, Bank Mega has established partnerships with 15 banks correspondent banks in several cities:



1. Medan (Sumatra region, except Lampung)
2. Jakarta 1 (DKI Jakarta, Bekasi, and Karawang regions)
3. Jakarta 2 (South Jakarta, Lampung, Bogor, Depok, Tangerang, and Banten regions)
4. Bandung (West Java region, except Bogor, Depok, Bekasi, and Karawang)
5. Semarang (Central Java and DI Yogyakarta regions)
6. Surabaya (East Java, NTB, NTT, and Bali regions)
7. Makassar (Sulawesi, Maluku, and Papua regions)
8. Banjarmasin (Kalimantan region)



Bank Mega's Office and ATM Network

Description	2024	2023	2022
Office Network			
Head Office	1	1	1
Regional Office	8	8	8
Branch Office	55	55	55
Sub-Branch Office	306	312	326
Functional Office	2	3	2
Total	372	379	392
Bank Mega's ATMs			
Total	528	582	636

Product and Services [C.4][2-6]

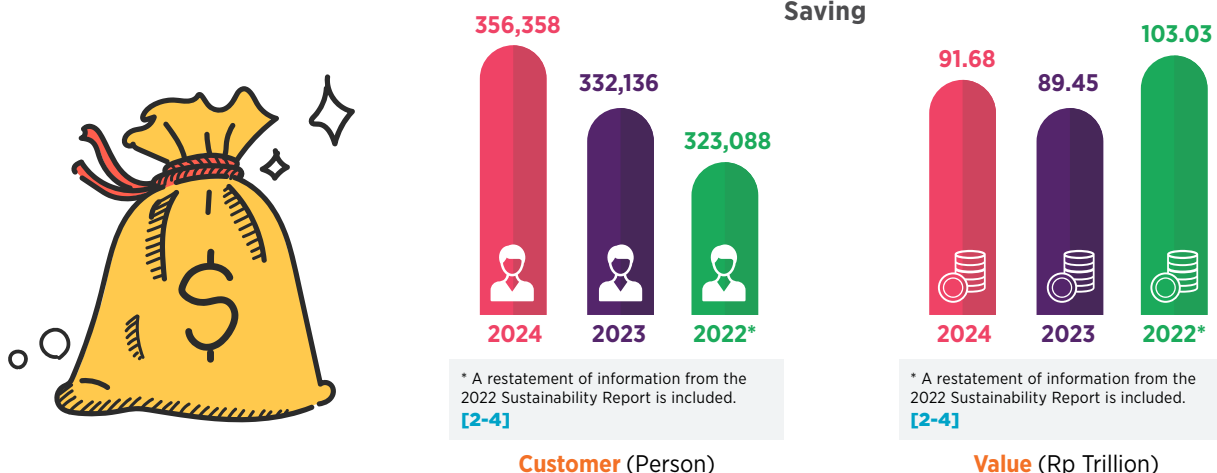
Bank Mega provides a wide range of banking products for individual and institutional customers, including savings and loan services. The products are supported by an array of financial services tailored to meet customers' needs, including treasury and international banking services. Key offerings include savings accounts, loans, trade finance, international transactions, treasury services, Mega Pass, M-Money, and transaction services accessible via cards and mobile applications. Customers can conveniently access all these products and services digitally through M-Smile, Mega Internet, and Mega ATMs.

Further details about products and services are available in the 2024 Annual Report and on the company's website: <https://bankmega.com/id/personal/simpanan-individual/> and <https://bankmega.com/id/bisnis/simpanan-bisnis/>

Banking Transactions Services

Types of Services	Unit	2024	2023	2022
Mega ATM	Customer	87,673	111,642	143,086
	Value (Rp Billion)	1,951	2,358	3,112
Mega Pass	Number of Cards	216,032	228,918	256,499
	Value (Rp Billion)	460	411.0	407.0
Internet Banking	Customer	21,585	23,101	26,094
	Value (Rp Billion)	56,044	47,982	47,693
Mobile Banking	Customer	971,531	784,118	581,311
	Value (Rp Billion)	49,908	36,339	20,967
Electronic Money	Number of Cards (Million)	4.2	4.8	4.6
	Value (Rp Billion)	0.4	0.7	0.4
Safe Deposit Box	Box	7,331	7,690	4,257
	Value (Rp Billion)	5.3	5.5	5.6

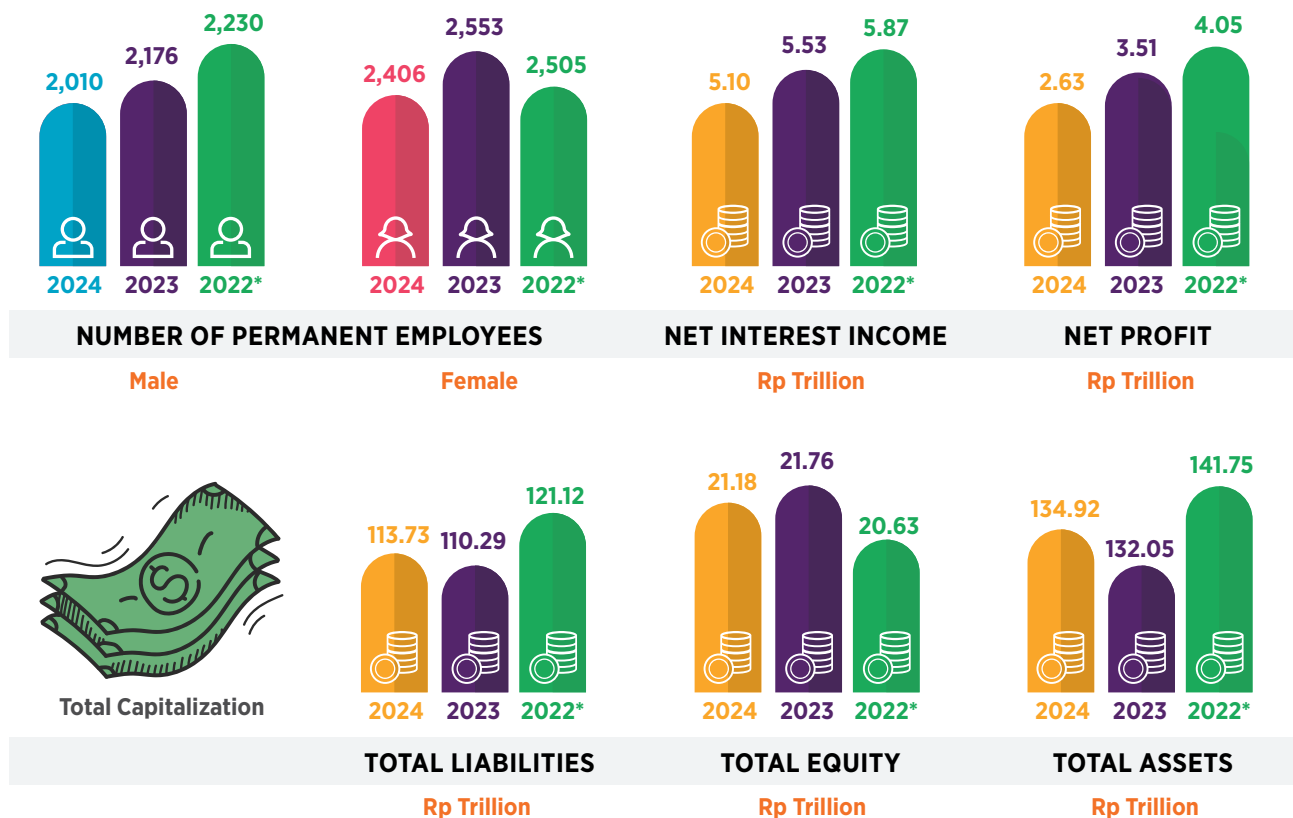
Product Quantity



Treasury

Products and Services	Unit	2024	2023	2022
Foreign Exchange Transactions (Spot, Forward & Swap)	Customer (Person)	837	97	82
	Transaction Frequency	7,836	7,884	9,958
	Transaction Volume (Rp Billion)	253,136	316,172	390,324
Money Market Transactions	Customer (Person)	71	74	60
	Transaction Frequency	4,701	3,518	1,449
	Transaction Volume (Rp Billion)	735,963	485,867	194,855
Bonds Trading Transactions	Customer (Person)	1,793	5,670	6,210
	Transaction Frequency	6,212	13,589	12,302
	Transaction Volume (Rp Billion)	85,260	104,431	120,439
Total	Customer (Person)	2,701	5,841	6,352
	Transaction Frequency	18,749	24,991	23,709
	Transaction Volume (Rp Billion)	1,074,358	906,471	705,618

Business Scale [c.3]



Significant Changes [c.6]

In 2024, Bank Mega implemented significant changes in managing its service network, including closing several branches and functional offices. The affected locations include KCP Jakarta Kelapa Gading Inkopal, KCP Jakarta Jayakarta, KCP Jakarta Pasar Baru, KCP Surabaya Transmart Ngagel, KCP Depok Transmart Dewi Sartika, KCP Tasikmalaya Transmart, and KF Collection & Recovery Surabaya. Despite these changes, Bank Mega remains committed to improving service quality in strategic locations while leveraging digital channels to provide the best possible experience for its customers.

Association Membership [C.5][2-28]



Engagement of Local Parties in the Supply Chain [2-6][204-1]

To enhance sustainability, Bank Mega is committed to fostering a high-quality, transparent, professional, and secure supply chain by engaging local suppliers and business partners, with the total proportion of local suppliers reaching 100%. To ensure that operational activities comply with prudent business principles, Bank Mega implements comprehensive mitigation measures to uphold compliance. Bank Mega has established stringent parameters to assess the reputation and qualifications of prospective suppliers per Decree No. 078/DIRBM/24, dated July 25, 2024, on Vendor Qualification, Verification, and Evaluation.

The Company has established a various assessment criteria and periodic performance reviews to maintain a seamless supply chain and cultivate optimal partnerships. The assessments are conducted under the purview of the Property and Facility Services and Procurement Services units.

Bank Mega implements the following measures to verify the credibility of suppliers as business partners:

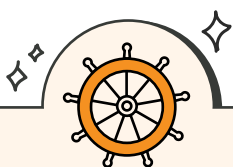
1. Identifying supplier requirements and criteria by determining the specifications of the services or products needed by Bank Mega. This process includes completing an evaluation checklist covering the legal documents, verifying reputation and work experience through hard copies and digital platforms, and reviewing the supplier's financial reports.
2. Conducting physical visits to supplier offices to verify their address's accuracy, legitimacy, and active use. Additionally, these visits assess actual conditions, including the availability and readiness of facilities, workforce size, operational activities, and direct meetings with the supplier's representatives.



Sustainability Strategy [A.1][2-22][2-23][2-24]

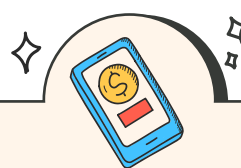
“An effective sustainability strategy goes beyond minimizing negative impacts, it also creates added value and drives long-term business growth”.

In alignment with Bank Mega’s vision to become the Pride of the Nation, the company implements sustainable practices by supporting a low-carbon economy, focusing on profit generation, human capital development (people), and environmental sustainability (planet). To realize sustainable business, Bank Mega pays attention to internal and external aspects.



Internal Strategy

- Enhancing operational efficiency and productivity.
- Applying technology that supports sustainability in every business process.
- Optimizing internal capabilities to realize sustainable finance priorities.



External Strategy

Driving innovation and improving services, including financing for Sustainable Business Activities (KKUB) and fundraising that fall into the sustainability category.

Furthermore, Bank Mega is committed to expanding financing for environmentally friendly and sustainable businesses, particularly Micro, Small, and Medium Enterprises (MSMEs). This commitment is pursued through various initiatives, including:

- Establishing partnerships within the CT Corpora ecosystem;
- Accelerating digitalization; and
- Mitigating Environmental, Social, and Governance (ESG) risks.



Bank Mega carried out sustainability strategy gradually to increase financing to businesses that focus on sustainability. As part of this commitment, the bank has set a target to grow sustainable finance disbursement by 5% compared to the previous year. Through the initiative, Bank Mega aims to make a significant contribution to economic growth and support the transition to a low-carbon economy.

Support for Sustainable Development Goals (SDGs)

Bank Mega has identified initiatives that align with and support the achievement of the Sustainable Development Goals (SDGs) by 2030, including Goal:



SDGs Metadata Ministry of PPN/Bappenas	Bank Mega Support	
SDG's Targets and Indicators	2024 Target	2024 Milestones
Good Health and Well-Being		
3.4 Improve mental health and well-being. (3.4.1; 3.4.1.(b)) 3.8 Achieving health. (3.8.1*; 3.8.2.(a))	- Enhance the overall well-being of Bank Mega employees. - Ensure a healthy, safe, and conducive work environment for all employees. - Provide comprehensive healthcare coverage for all employees.	- Conducted Mini Medical Check-Ups (MMCU) and Pap Smear screenings, with approximately 100-150 employees participating in each session. - Raised employee awareness of the importance of health through Health Talks via Zoom and Health Fairs attended by approximately 200 employees. - Ensured that 100% of employees adhered to occupational health and safety standards. - Enrolled employees in the Workers' Social Security Program (BPJS Ketenagakerjaan), which included workplace accident insurance, retirement benefits, and death benefits for all employees. - Regularly conducted disaster preparedness socialization and simulation drills (Occupational Health and Safety - OHS). - Organized group sports activities with approximately 40 participants and provided free psychological counseling for employees.
Quality Education		
4.a Develop and enhance child-friendly educational facilities. (4.a.1*) 4.c Increase the supply of qualified teachers. (4.c.1*)	- Provide quality education not only for Bank employees but also for communities in need. - Conduct Sustainable Finance training for all employees through an e-learning platform. - Offer certification and training based on the latest materials and regulatory requirements. - Develop an E-learning module on Introduction to Sustainable Finance Action. - Integrate Introduction to Sustainable Finance Action into the Curriculum Development Program.	- Provided educational assistance through the PIJAR program in the form of literacy and numeracy mentoring for students and curriculum adaptation support for teachers by sending volunteer teachers to 4 schools including 2 schools in NTT, 1 in West Sumatra and 1 school in South Sumatra. - Engaged 1,095 employees in capacity-building programs through both e-learning and in-person (non-e-learning) training. - A total of 70 employees participated in the Introduction to Sustainable Finance Action Plan (RAKB) Training as part of the Development Program. - Throughout 2024, several employees of Bank Mega have participated in the Climate Risk Stress Testing (CRST) training conducted by the regulator. - Provided Sustainable Finance Governance training for Commissioners and Directors, attended by nine participants with a total of 48 training hours.

Gender Equality		
5.1 End all forms of discrimination against women. (5.1.1*)	The Bank supports gender equality and encourages women's participation in management positions.	- Bank Mega has a Company Regulation (PP) that governs the rights and obligations between the company and its employees. - The number of female employees is 3,083, accounting for 54.08% of the total workforce. - A total of 2 female employees, or 25%, hold Director positions. - The company implements an equality policy for all employees, from recruitment to career development and executive positions.
5.5 Ensure equal participation and opportunities for women in leadership. (5.5.2*)		
Decent Work and Economic Growth		
8.3 Promote the formalization and growth of micro, small, and medium enterprises. (8.3.1.(a))	- Support and assist the independence of MSMEs and ensure access to financial services. - No underage workers in the company's supply chain. - Improve employee well-being. - Enhance the local economy.	- A total of 478 MSMEs gained improved access to financial services and financial inclusion. - Bank Mega has established a minimum employee age policy of 18 years. - Throughout 2024, several employees of Bank Mega have participated in the Climate Risk Stress Testing (CRST) training conducted by the regulator. - Implemented an employee well-being improvement program based on performance evaluations and the bank's condition. - Provided credit financing to MSMEs amounting to Rp387 billion. - Provided financing for Sustainable Business Activity Categories (KKUB) amounting to Rp27.5 trillion. - Increased awareness and implementation of occupational health and safety (OHS) principles among employees by participating in the National OHS Month commemoration.
8.7 Eliminate forced labor and child labor. (8.7.1.(a))		
8.8 Protect workers' rights and promote a safe and secure working environment for all workers. (8.8.1.(a))		
Industry, Innovation, and Infrastructure		
9.3 Improve access to financial services for industries and small-scale enterprises. (9.3.2*)	- Provide financial access to small industries. - Optimize digital-based financial services. - Develop digital infrastructure. - Ensure data security for all customers and stakeholders.	- Provided loans/credit to 478 MSMEs. - Conducted training on digitalization in banking operations. - Innovated product and/or service development as well as technology advancements. - Provided financing for environmentally conscious and eco-friendly business activities. - Facilitated customer access to banking products and services through digital platforms.
9.b Support technological development. (9.b.1)		
Responsible Consumption and Production		
12.5 Reduce waste production through prevention, reduction, recycling, and reuse. (12.5.1(a))	- Reduce waste generation by adopting a sustainable lifestyle. - Improve energy and water efficiency.	Paper waste in 2024 was 10.49 tons, 30% lower than the previous year.
Peace, Justice, and Strong Institutions		
16.10 Ensure public access to information and protect fundamental freedoms. (16.10.1(b))	- Prevent bribery and corruption in all banking operations. - No reported complaints related to labor practice violations or human rights abuses. - All customer complaints were handled effectively.	- No bribery or corruption cases occurred in 2024. - The company complied with regulations and corporate governance, with no instances of discrimination. - Successfully addressed all feedback, suggestions, and complaints fairly, promptly, and consistently.
16.5 Substantially reduce corruption and bribery in all its forms. (16.5.1(a))		

Sustainability Performance



Managing the Environment, Preserving Nature

“

Through **innovative sustainability and responsible business** practices, Bank Mega strives to harmonize business growth with environmental preservation.



Bank Mega not only focuses on business growth but also prioritizes environmental management. While its operations do not directly impact natural resources and the environment, the company is committed to conducting environmentally conscious banking activities. This aligns with its sustainability strategy, which has been developed for internal banking operations. Through various programs and initiatives, the Bank strives to manage the environment responsibly, preserve natural resources, and promote sustainable economic growth.



Bank Mega's Green Steps [F.7]

The following are Bank Mega's ongoing initiatives to preserve the environment:

1. Regulates the use of operational vehicles and implements work-hour restrictions for employees.
2. Switching the use of operational official vehicles to use online taxis.
3. Provides company vehicles that pass emissions testing.
4. Efficiency in paper usage by setting a maximum limit through the printer/photocopier and limiting the cost of purchasing paper as well as reducing the number of newspaper and magazine subscriptions.
5. Implements digitalization to minimize paper consumption.
6. Reduce electricity usage in locations that are rarely used and limit work done during Peak Load Time (WBP).
7. Regulates air conditioning (AC) usage to improve energy efficiency.
8. Uses energy-efficient lighting in Bank Mega offices.
9. Prohibits the use of bottled and cup-packaged drinking water within Bank Mega premises to reduce plastic waste, per Memo No. MD. 1638/PRFS/19 on the Discontinuation of Packaged Drinking Water Use, reaffirmed through Memo No. MD.0065/COAF/M/2024.
10. Construction of five units of Public Electric Vehicle Charging Station (SPKLU) at Bank Mega Tower.



Energy Management

[F.6][302-1][302-3][302-4][E-03]

Bank Mega requires energy to support its operational activities. The primary energy sources include electricity and fuels such as diesel, oil, and gasoline. As a mitigation measure, Bank Mega also operates backup generators to provide an alternative power source in case of outages. These generators help ensure zero downtime and keep banking transactions running smoothly.

In 2024, Bank Mega recorded a total energy usage of 139,004.97 GJ. There is additional data coverage compared to the previous year's Sustainability Report. The 2024 energy consumption data include electricity and fuel usage at the headquarters, regional offices, and branches. Meanwhile, the 2023 data scope was expanded to include fuel consumption from regional offices and branches.

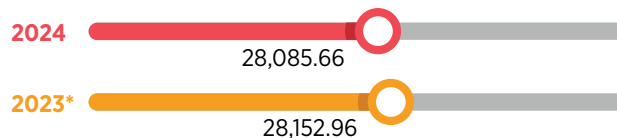
Total Energy Consumption and Intensity

[F.6][302-1] [302-3][E-03]

Fuel Consumption (Head Office) (GJ)

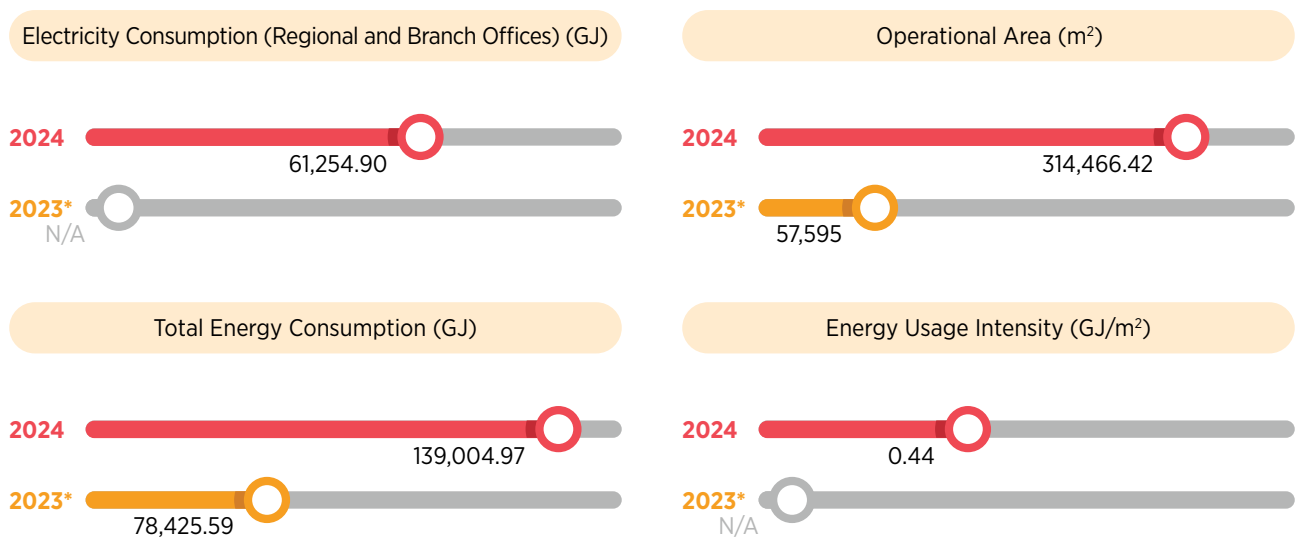


Fuel Consumption (Regional and Branch Offices) (GJ)



Electricity Consumption (Head Office) (GJ)





Remark:

*Data restatement due to changes in the calculation scope. [\[2-4\]](#)

The conversion factor from kWh to GJ is 0.0036 GJ, while the conversion factor from liters to GJ is 0.0342 GJ.



Emission Control [\[305-1\]](#)[\[305-2\]](#)[\[305-3\]](#) [\[305-5\]](#)[\[E-01\]](#)

In alignment with the Government's policy on reducing greenhouse gas (GHG) emissions, Bank Mega has initiated inventorying and reporting its GHG emissions from banking activities through its Sustainability Report and Sustainable Finance Action Plan (RAKB). The Bank is committed to reducing emissions through various initiatives, including minimizing paper usage, conserving electricity, water, and fuel, and supporting Indonesia's commitment to achieving Net Zero Emissions (NZE) by 2060. While Bank Mega has not yet set a specific NZE target, the company has established annual emission reduction goals, including an annual 2% electricity savings target.

In the 2024–2028 RAKB, Bank Mega has outlined several priority initiatives over the next five years to support sustainable finance, including:

1. Disburses and mobilizes funds in alignment with sustainable finance criteria.
2. Calculates (estimates) carbon emissions across scope 1, 2, and 3.
3. Enhances efficiency in electricity, fuel, water, and paper consumption across Bank Mega's offices.
4. Conducts stress testing for scope 1 and 2 (operational risk) and scope 3 (credit risk).
5. Engages all Head Office employees in the implementation of sustainable finance practices.

Bank Mega has measured its emissions for scope 1 and scope 2, including fuel consumption from transportation activities and the use of HVS paper and newsprint paper for scope 1. For scope 2, emissions include purchased electricity, water supply (PAM), and online taxi services. [\[E-06\]](#)[\[E-07\]](#)

In 2024, the scope 1 emissions totaled 1,552.93 tons of CO₂, marking a 3.16% decrease from the previous year. Emissions were calculated by converting fuel consumption (litres) into the distance (km), and paper usage (reams/tons), and then the corresponding emission levels were determined using the DPNP OJK emission calculation tool. Also, the scope 2 emissions amounted to 5,422.99 tons of CO₂, measured using the DPNP OJK tool. As of 2024, Bank Mega has not yet assessed emissions from activities outside its direct operations (scope 3). However, the Bank remains committed to expanding its emissions calculation process in the future. [\[F-11\]](#)

Total Emissions Generated (tons of CO₂e) [F.11]

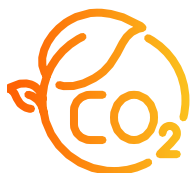
Emission	2024	2023*
Scope 1		
Fuel Consumption in Head Office	205.45	256.72
Fuel Consumption in Regional and Branch Offices	1,316.98	1,320.14
A4 Paper Consumption in Head Office	11.28	10.27
A4 Paper Consumption in Regional and Branch Offices	18.98	16.03
Newsprint Paper Consumption in Head Office	0.09	0.12
Newsprint Paper Consumption in Branch Offices	0.15	0.38
Total Scope 1 Emissions	1,552.93	1,603.66
Scope 2		
Electricity Consumption in Head Office	2,259.70	2,235.48
Electricity Consumption in Regional and Branch Offices	3,056.73	N/A
Piped Water Consumption in Head Office	14.01	14.54
Piped Water Consumption in Regional and Branch Offices	20.38	23.00
Online Taxi Usage	72.18	55.98
Total Scope 2 Emissions	5,423	2,329
Total Scope 1 & 2 Emissions	6,975.93	3,932.66

Remark: *Information has been restated. [2-4]

Emission Intensity [305-4][F.11][E-02]

To reduce generated emissions, Bank Mega implements the following initiatives: [F.12]

- Uses high-octane RON 95 fuel for operational vehicles assigned to Directors, Commissioners, and Regional Heads.
- Conducts emissions testing for all official vehicles at the Head Office and Jabodetabek branches, ensuring all vehicles pass the motor vehicle emissions test.
- Establishes a Public Electric Vehicle Charging Station (SPKLU).
- Implements electricity efficiency measures across all Bank Mega offices.



Total emissions

tonCO₂

2024 6,975.93

Number of employees

Person

2024 5,701

Emission intensity

tonCO₂/person

2024 1.22

Bank Mega consistently optimizes technology to develop a digital ecosystem for banking transactions while reducing its carbon footprint within the organization. [\[305-5\]\[FS8\]](#)

In collaboration with PT PLN (Persero), PT Bank Mega Tbk inaugurated the operation of five Public Electric Vehicle Charging Stations (SPKLU) equipped with ultra-fast charging machines at Menara Bank Mega, Jakarta. The establishment of these SPKLUs aims to accelerate the development of an electric vehicle ecosystem and support the country's energy transition. The initiative is one of the measures taken to reduce carbon emissions in the transportation sector.



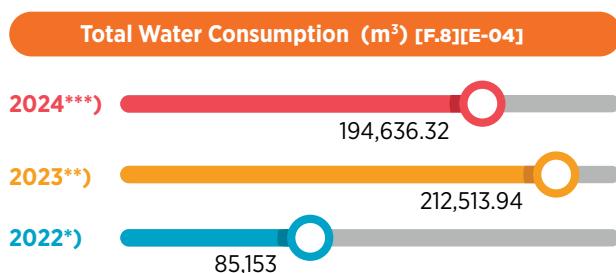


Water Consumption

[303-1][303-3][303-5]

The clean water used by Bank Mega is sourced from the Regional Drinking Water Company (PDAM). Bank Mega does not extract water from areas experiencing water stress. PDAM water is used to meet the bank's operational needs and maintain the environment at the Head Office and branch offices. During the reporting period, water consumption at the Head Office was 79,275 m³, 3.69% decrease from the previous year's 82,318 m³. In contrast, total water consumption in 2024, including the Head Office, Regional Offices, and Branch Offices, amounted to 194,636.32 m³.

The company uses clean water wisely and implements water usage efficiency measures, including regular inspections and repairs of water pipes to prevent leakages.



2024***) Data collected from Head Office, Regional Offices and Branch Offices
2023**) Restatement due to additional data coverage
2022*) Data derived from Head Office

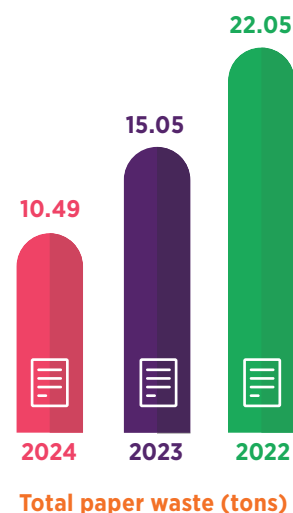


Waste Management

[306-1][306-2][306-3]

Paper waste constitutes the largest portion of the total waste generated from Bank Mega's operational activities. All waste generated by Bank Mega is handed over to and managed by a licensed third party. [F.14][F.15][303-2]

As part of its commitment to the environment, Bank Mega continuously strives to reduce paper waste volume by optimizing its usage to achieve maximum efficiency, which is monitored by the Property & Facility Services unit. The total paper waste generated in 2024 amounted to 10.49 tons, reflecting a 30.29% decrease from the previous year's 15.05 tons. [F.13][E-05]



By implementing the latest technology-based services, Bank Mega's operations have driven a significant shift towards digitalization. As a result, paper usage in various business processes has drastically decreased. In line with this, Bank Mega consistently conducts educational programs for all customers to improve digital literacy and encourage the use of available digital services. The following are digital services that contribute to reducing paper usage:

- M-Smile
- E-Learning
- Mobile Onboarding
- Card Initiation System
- Web Policy & Procedure Management System
- Content Management
- E-Doc
- Enterprise Data Warehouse
- MEMo

Throughout 2024, the M-Smile application successfully attracted 81,055 accounts. The transition from paper forms to digital applications not only simplifies the account opening process but also positively impacts the environment through waste reduction. With a reduction of 291,798 sheets of paper from forms and document copies, the bank saved Rp29.9 million and preserved 26 trees. The bank also calculated a potential increase in oxygen production of 11 tons and a reduction of 355 kg of CO₂.

At the same time, the bank also implemented paper efficiency in the use of credit cards by introducing e-statements in 2024, reaching 947,707 accounts and saving 8,999,972 sheets of paper. The digital application process for credit card applications, using tablets for direct sales and digital channels, also contributed to a saving of 1,883,147 sheets of paper. This estimate was derived by calculating that 40% of the cards issued by the bank (4,126 cards) were not physically printed. Below are the details of paper efficiency from credit card usage:

Description	Paper Savings	Tree Efficiency	O ₂ Production (Ton)	CO ₂ Absorption (Ton)
M-Smile	291,798	26	11	0,36
E-Statement	8,999,972	783	343	11
Credit Card Application	1,883,147	160	71	2.2
Total	11,174,917	969	425	13.56

As part of its digitalization initiative, Bank Mega has optimized the use of information media by transitioning news sources from print media, such as magazines and newspapers, to digital platforms. In 2024, the expenditure on newspapers amounted to Rp107.22 million, reflecting a 40.34% decrease from Rp179.72 million in 2023.



Eco-Friendly Materials [\[F.5\]](#)

Bank Mega has yet to incorporate recycled materials into its office operations. Nevertheless, the company has implemented several environmentally friendly initiatives, including using digital products to reduce paper waste, installing LED lights in office buildings, and limiting air conditioning and printer usage. Bank Mega remains committed to enhancing the use of eco-friendly materials to foster a sustainable ecosystem.



Preserving Environmental Sustainability [\[F.4\]](#)[\[F.9\]](#)[\[F.10\]](#)[\[304-1\]](#)[\[304-2\]](#)

In alignment with the growing global awareness of the importance of environmental conservation, Bank Mega has taken a strategic role in contributing to sustainable development. While Bank Mega's operations do not have a direct impact on biodiversity, the bank is committed to continuing its contribution to nature preservation through bamboo planting in Ngargoretno Village, Magelang Regency. Bank Mega participates in the bamboo planting

program in the Geowisata Bukit Manoreh area, initiated by the KEHATI Foundation. The goal is to preserve bamboo species diversity, develop educational tourism, and create a learning space about various bamboo species. Bank Mega has allocated Rp14,500,000 annually until 2027 to support this program. In 2024, 100 bamboo seedlings were planted.



Environment-related Grievance [\[F-16\]](#)[\[413-2\]](#)

Bank Mega's banking activities do not directly impact the environment. However, Bank Mega contributes to environmental conservation through its tree planting program. In 2024, there were no complaints from the public regarding banking activities that disturbed the environment.



Nurturing Talents, Developing Communities

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Bank Mega aims to drive continuous positive improvement by **engaging employees and the community in various programs.**





Our Talent [2-7][405-1][406-1]

Employees are a key asset to the company, therefore it is essential for Bank Mega to manage human resources (HR) with a focus on human rights principles and equality. Information regarding the rights and obligations between the company and employees is outlined in the Company Regulations (PP), which both parties must follow. To manage its workforce, Bank Mega has established the Human Capital Management unit and the Human Capital Reward, Operations & Service unit, which provide regular reports on employment matters to the Board of Directors. [3-3][2-30]

Throughout 2024, no human rights violations or discrimination against employees were identified. Bank Mega has a policy on human rights and non-discriminatory behavior, including rules prohibiting child labor and forced labor, which are outlined in the Company Regulations and Decree No. 083/DIRBM/21 on Recruitment and Employee Selection. [5-07][5-08][5-09][5-10]

Employee Equality [F.18][S-01]

Bank Mega upholds the principle of equality by ensuring fair treatment for all employees, regardless of gender, background, ethnicity, religion, or race. In line with Decree No. 083/DIRBM/21 on Recruitment and Employee Selection, the implementation of equal employment opportunities has been implemented since the recruitment process. Furthermore, employees are provided with equal opportunities to develop their competencies, advance their careers, and assume positions based on their areas of expertise and capacity.

Bank Mega Employee Profile

All employees of Bank Mega are Indonesian citizens with diverse backgrounds from various regions across the country. The company employs only full-time staff, with no part-time employees. The total number of employees is 5,701, consisting of 2,618 male and 3,083 female employees as of 2024. Of this total, 54.08% are female, with 25% holding positions as Directors. Overall, the gender ratio is well-balanced, and the majority of employees are within the productive age range of 25 to 39 years.

Employees Based on Employment Status

Status	Gender	2024		2023		2022	
		Total	%	Total	%	Total	%
Permanent Employees	Male	2,010	35.26	2,176	34.85	2,230	36.37
	Female	2,406	42.20	2,553	40.89	2,505	40.86
	Total	4,416	77.46	4,729	75.74	4,735	77.23
Fixed-term contract employees	Male	608	10.66	677	10.84	632	10.31
	Female	677	11.88	838	13.42	764	12.46
	Total	1,285	22.54	1,515	24.26	1,396	22.77
Total		5,701		6,244		6,131	

Employees Based on Work Area

Area	Gender	2024		2023		2022	
		Total	%	Total	%	Total	%
Head Office	Male	1,687	29.59	1,920	30.75	1,994	32.52
	Female	1,110	19.47	1,210	19.38	1,185	19.33
	Total	2,797	49.06	3,130	50.13	3,179	51.85
Regional and Branch Offices	Male	931	16.33	933	14.94	868	14.16
	Female	1,973	34.61	2,181	34.93	2,084	33.99
	Total	2,904	50.94	3,114	49.87	2,952	48.15
Total		5,701		6,244		6,131	

Employees Based on Age Group [S-02]

Age Group	Gender	2024		2023		2022	
		Total	%	Total	%	Total	%
20-24	Male	125	2.19	162	2.59	97	1.58
	Female	278	4.88	387	6.20	322	5.25
	Total	403	7.07	549	8.79	419	6.83
25-29	Male	506	8.88	505	8.09	469	7.65
	Female	858	15.05	989	15.84	962	15.69
	Total	1,364	23.93	1,494	23.93	1,431	23.34
30-34	Male	453	7.95	490	7.85	568	9.26
	Female	646	11.33	661	10.59	679	11.07
	Total	1,099	19.28	1,151	18.43	1,247	20.34
35-39	Male	486	8.52	580	9.29	616	10.05
	Female	581	10.19	635	10.17	663	10.81
	Total	1,067	18.72	1,215	19.46	1,279	20.86

40-44	Male	489	8.58	544	8.71	559	9.12
	Female	373	6.54	380	6.09	322	5.25
	Total	862	15.12	924	14.80	881	14.37
45-49	Male	289	5.07	284	4.55	269	4.39
	Female	170	2.98	161	2.58	170	2.77
	Total	459	8.05	445	7.13	439	7.16
50-54	Male	210	3.68	240	3.84	239	3.90
	Female	147	2.58	152	2.43	131	2.14
	Total	357	6.26	392	6.28	370	6.03
55-59	Male	47	0.82	38	0.61	37	0.60
	Female	26	0.46	24	0.38	17	0.28
	Total	73	1.28	62	0.99	54	0.88
>60	Male	13	0.23	10	0.16	8	0.13
	Female	4	0.07	2	0.03	3	0.05
	Total	17	0.30	12	0.19	11	0.18
Total		5,701		6,244		6,131	

Employees Based on Education Level

Education	Gender	2024		2023		2022	
		Total	%	Total	%	Total	%
Master (S2) and PHD (S3)	Male	115	2.02	111	1.78	122	1.99
	Female	80	1.40	78	1.25	76	1.24
	Total	195	3.42	189	3.03	198	3.23
Bachelor (S1)	Male	2,045	35.87	2,178	34.88	2,131	34.76
	Female	2,457	43.10	2,697	43.19	2,596	42.34
	Total	4,502	78.97	4,875	78.07	4,727	77.10
Diploma (D3)	Male	310	5.44	374	5.99	408	6.65
	Female	510	8.95	576	9.22	562	9.17
	Total	820	14.38	950	15.21	970	15.82
Junior Diploma (D1 and D2)	Male	11	0.19	14	0.22	15	0.24
	Female	12	0.21	12	0.19	12	0.20
	Total	23	0.40	26	0.42	27	0.44
Secondary School (SMU)	Male	137	2.40	176	2.82	186	3.03
	Female	24	0.42	28	0.45	23	0.38
	Total	161	2.82	204	3.27	209	3.41
Total		5,701		6,244		6,131	

Employees Based on Position/Title

Title	Gender	2024		2023		2022	
		Total	%	Total	%	Total	%
Vice President	Male	180	3.16	182	2.91	188	3.07
	Female	131	2.30	135	2.16	127	2.07
	Total	311	5.46	317	5.08	315	5.14
Manager	Male	776	13.61	725	11.61	679	11.07
	Female	620	10.88	569	9.11	528	8.61
	Total	1,396	24.49	1,294	20.72	1,207	19.69
Officer	Male	984	17.26	1,170	18.74	1,188	19.38
	Female	1,102	19.33	1,242	19.89	1,165	19.00
	Total	2,086	36.59	2,412	38.63	2,353	38.38
Administration	Male	678	11.89	776	12.43	807	13.16
	Female	1,230	21.58	1,445	23.14	1,449	23.63
	Total	1,908	33.47	2,221	35.57	2,256	36.80
Total		5,701		6,244		6,131	



Number of New Employees Based on Gender

Gender	2024	2023	2022
Male	836	905	932
Female	1,054	1,297	1,372
Total	1,890	2,202	2,304

Outsourced Workers [2-8][S-04]

Bank Mega also employs workers who are not directly hired by the company, such as outsourced workers from third-party vendors and suppliers. Bank Mega ensures that its obligations to outsourced workers are met in accordance with the contracts mutually agreed upon. The total number of outsourced workers in 2024 was 3,535.

Recruitment and Turnover [401-1]

Bank Mega's recruitment process is conducted in accordance with Circular Letter No. 267/DIRBM-PMIC/23, which complies with government regulations, including those on minimum working age, working hours, and the prohibition of child labor and forced labor. In 2024, Bank Mega recorded 2,433 employees leaving the company for various reasons, such as resignation, retirement, or death. In 2024, the employee turnover rate was 40.32%, reflecting an increase of 6.82% compared to 2023. On the other hand, Bank Mega also hired 1,890 new employees, consisting of 836 males and 1,054 females. [F.19][S-10]

Number of New Employees Based on Age Group

Age Group (year)	2024	2023	2022
<30	1,310	1,664	1,613
30-50	570	530	681
>50	10	8	10
Total	1,890	2,202	2,304

Number of New Employees Based on Area

Area	2024	2023	2022
Jakarta	773	989	1,134
Outside Jakarta	1,117	1,213	1,170
Total	1,890	2,202	2,304

Number of Employees Resigning Based on Gender

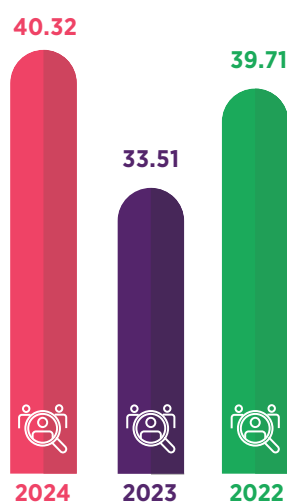
Gender	2024	2023	2022
Male	1,070	913	1,134
Female	1,363	1,176	1,359
Total	2,433	2,089	2,493

Number of Employees Who Resigned Based on Age Group

Age Group (year)	2024	2023	2022
<30	1,311	1,203	1,496
30-50	1,047	819	944
>50	75	67	53
Total	2,433	2,089	2,493

Number of Employees Resigning Based on Area

Area	2024	2023	2022
Jakarta	885	916	1,015
Outside Jakarta	1,548	1,173	1,478
Total	2,433	2,089	2,493



Employee Turnover Rate (%) [S-03]



Employee Wellbeing

Employee Remuneration [2-19] [F.20]

The compensation and remuneration provided to all employees are determined by job level and individual performance. Employee compensation is not based on differences in gender, ethnicity, race, religion, or social group. Bank Mega complies with regulations regarding the Regional and Provincial Minimum Wage (UMR and UMP), with a 1:1 ratio, ensuring that the compensation provided to all employees (100%) exceeds the minimum wage set by the authorities. The company has a remuneration policy governed by the Human Resources Committee, as referring to Decree No. 062/DIRBM/23 concerning the Human Resources Committee.

In addition to the remuneration provided to permanent employees, contract employees, and outsourced workers, Bank Mega offers additional benefits, including holiday allowances, position allowances, attendance incentives, retirement benefits for employees nearing retirement, health insurance, and annual facility compensation. [401-2]



Maternity Leave [401-3]

In support of gender equality principles, Bank Mega has established a maternity leave policy that grants equal rights to all male and female employees. Female employees are entitled to 3 months of maternity leave, while male employees whose wives give birth are granted 2 days of special leave. During the reporting period, 168 female employees and 106 male employees took maternity leave. All employees have returned to their previous positions. The maternity leave policy is stipulated in the Company Regulations for the 2023-2025 period, Article 40.



A Decent and Safe Working Environment [F.21]

Employee occupational health and safety (OHS) is a priority for Bank Mega. As part of its commitment to creating a safe working environment, Bank Mega consistently strives to identify and mitigate potential risks that may affect the safety and health of employees. With the aim to create a decent and safe workplace, Bank Mega continues to innovate in implementing OHS policies. [403-8][S-11]

Bank Mega collaborates with building management to implement Occupational Health and Safety (OHS) activities, ensuring that all operational processes comply with the applicable standards. OHS evaluations are regularly conducted by the Property & Facility Services Unit, providing the foundation for continuous improvements and adjustments to the existing OHS programs. [403-1][403-4]

The following are the Occupational Health and Safety (OHS) activities that have been implemented: [403-3][403-5][403-6][403-7][403-9][403-10]

Here are the Occupational Health and Safety (OHS) activities that have been implemented:

1. Conducting emergency response training and simulations for disaster situations (force majeure) to enhance employee preparedness and the effectiveness of Business Continuity Management (BCM).
2. Testing the readiness of infrastructure and IT networks based on the Disaster Recovery Plan (DRP), coordinated by the Recovery Team.
3. Running risk awareness campaigns via email regarding emergency responses to external disaster risks affecting Bank operations, such as “Preparedness for Earthquakes” (January 2024), “Anticipating Operational Risks from Mass Protests During the 2024 Elections” (February 2024), and “Mitigating Megathrust Earthquakes” (September 2024).
4. Providing accessible services to all employees, including first-aid services, health insurance facilities, and BPJS coverage for employees and their families.
5. Offering free health checks, including IVA Test, Pap Smear, psychological consultations, and blood pressure and blood sugar measurements in collaboration with health institutions.
6. Conducting Mini Medical Check-Ups (MMCU) for certain employees, organized by Mega General Insurance.

7. Organizing Health Talk webinars to raise health awareness among all employees.
8. Communicating the implementation of health protocols through emails and the Bank’s internal website (MegaWeb).
9. Partnering with Trans Medical Primary Clinic and BPJS to provide medical services for Head Office employees and the surrounding community.
10. Conducting OHS training facilitated by building management, including evacuation information for high-rise buildings in case of earthquakes, fires, or civil disturbances, at least once a year.
11. Providing fire extinguishers (APAR), hydrants, Personal Protective Equipment (PPE), and other safety tools.

Bank Mega provides its employees a range of health facilities, including comprehensive health insurance. To ensure adequate healthcare services for employees, Bank Mega collaborates with Trans Medical Primary Clinic and BPJS to provide medical services to employees at the Head Office and the surrounding community near the Menara Bank Mega area. Additionally, the Bank partners with IHH Healthcare Malaysia, providing its customers access to world-class hospital services under the IHH Healthcare Malaysia network, offering discounts of up to 15% and other exclusive services. [403-6][403-10][S-06]

Health facilities provided for employees throughout 2024

Description	Number of activities (Frequency)	Average Number of Participants per Activity
Mini MCU	3	150
Group Sports	16	40
Health Talk via zoom	8	120
Health Fair	1	250
Pap Smear	1	100
Psychological Counseling	4	4



In commemoration of its 55th anniversary, Bank Mega partnered with Trans 7, RS. Satya Negara, and the Indonesian Red Cross (PMI) to host a Wellness Day. The event included Blood Donation and Mini Medical Check-Up activities for all employees within the CT Corp environment. This initiative served as a tangible expression of care for others, aiming to ensure the availability of blood for the community. The Mini Medical Check-Up also monitored various health indicators to promote a good and productive quality of life.

Talent Development Initiatives [F.22]

Bank Mega provides equal opportunities for all employees to participate in ongoing training and development programs. These programs are conducted through various methods, including online training, in-person training, and e-learning media, with the goal of enhancing employee competencies and supporting the company's digital transformation. The management of these training programs is overseen by the Director of Compliance & Human Capital. [3-3]

Employee Training and Development [S-05]

The employee training and development activities aim to support the enhancement of human resource quality and productivity, thereby improving performance and contributing to sustainable business growth. This training program is organized by the Bank internally and in partnership with external parties.

Bank Mega has adopted a blended learning approach, combining conventional methods with digital learning through its e-learning platform. This initiative not only enhances employees' learning experience but also optimizes efficiency and effectiveness in terms of time and cost. Additionally, e-learning enables wider accessibility, allowing employees across all branches in Indonesia to participate. Throughout 2024, Bank Mega has delivered 17 e-learning modules (excluding online tests), covering topics such as regulatory compliance, banking product knowledge, and risk management. Over the course of the year, more than 28,000 participants have engaged in these modules, with each module designed to provide an equivalent of two man-hours of learning.

Sustainable Finance Competency Development [E-2]

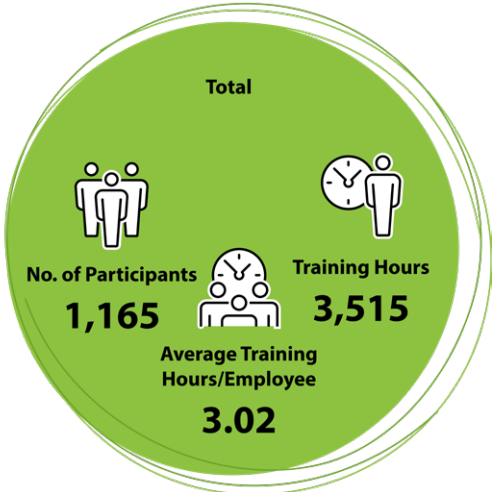
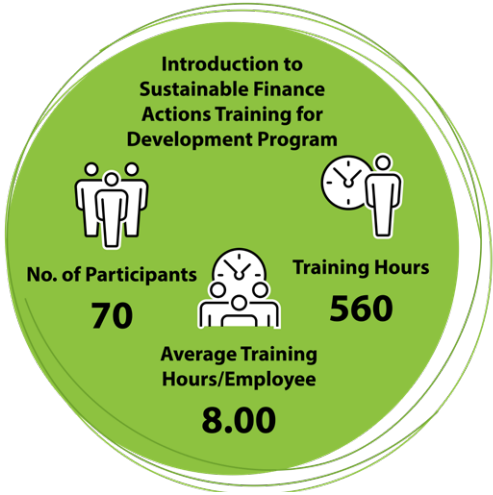
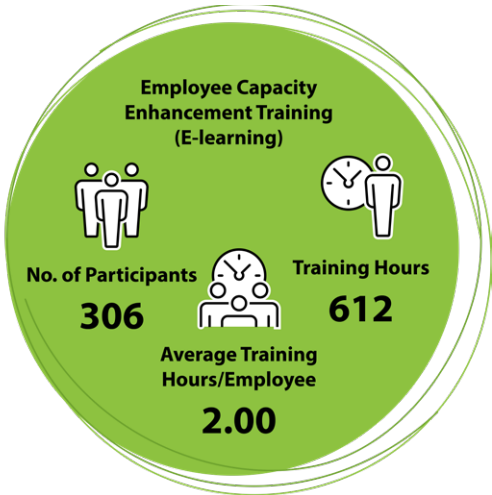
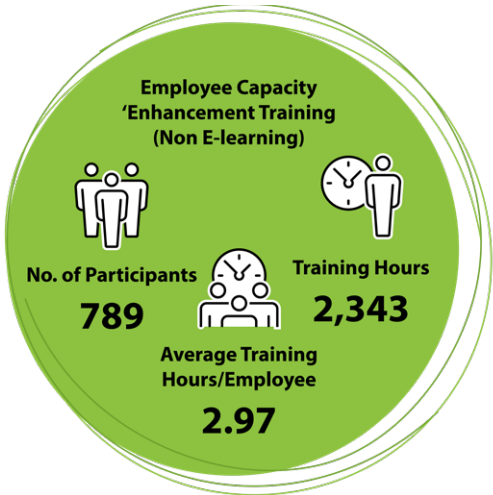
Bank Mega has implemented digital-based learning for Sustainable Finance training. Since 2021, the bank has offered an e-learning module on the Introduction to Sustainable Finance Actions, accessible to all employees effectively and efficiently, without any limitations on time or location. In 2024, the company conducted e-learning sessions, particularly for new employees, on Sustainable Finance Actions to expand their knowledge of the latest issues in sustainable finance. More than 300 participants have successfully completed the training as of the current period.

Additionally, Bank Mega has integrated the Introduction to Sustainable Finance Actions material into the curriculum of the Development Program, an accelerated program for prospective managerial-level employees.

[FS4]



2024 Sustainable Finance Training Milestones [404-1] [404-2] [FS4]



Sustainability Training for the Board of Commissioners and Directors [E.2] [2-17]



The following are some of the training topics attended by employees related to Sustainable Finance Actions and Environmental, Social, and Governance (ESG) topics organized by external parties, including:

- Understanding climate issues in financial institutions
- Carbon trading
- Crimes in sustainable finance
- Reporting and technical/non-technical training in Corporate Social Responsibility and Sustainability (CRST)
- Indonesia's Sustainable Finance Taxonomy (TKBI)
- Preventing greenwashing in sustainable finance, and more

Performance Evaluation and Appraisal

Each individual's performance will contribute to the Bank's performance. To ensure this, the bank conducts periodic evaluations through Individual Performance Targets (IPTs), which can be accessed and completed online via both laptops and smartphones. This evaluation system is designed to assess and confirm each individual's contribution to achieving the goals of both their work unit and the bank as a whole. It also aims to identify areas for improvement, fostering optimal growth and career development. The evaluation process begins with a self-assessment, followed by feedback from the direct supervisor, and is finalized by the supervisor's superior.

Bank Mega has implemented a comprehensive performance evaluation system to ensure continuous improvement in employee performance. This evaluation is conducted periodically for all employees (100%) and covers aspects such as target achievement, self-development, and job satisfaction. Additionally, the evaluation process aims to understand employees' career aspirations, as well as their job interests and needs. This performance assessment is in accordance with Decision Letter No. 085/DIRBM/21 on Employee Performance Evaluation. [\[404-3\]](#)

The performance evaluation results are used as a consideration and recommendation for employee career promotions and job advancements. The process also refers to Decision Letter No. 079/DIRBM-HCRO/21 on Employee Promotions. In 2024, 24.17% of employees received career development opportunities for job promotions.



Composition and Percentage of Employees Receiving Promotions

Description	Gender	2024		2023		2022	
		Number of Employees	%	Number of Employees	%	Number of Employees	%
Job Promotion	Male	75	10.85	59	7.38	52	6.40
	Female	92	13.31	74	9.26	60	7.38
	Total	167	24.17	133	16.65	112	13.78
Rank Promotion	Male	58	8.39	62	7.76	128	15.74
	Female	80	11.58	105	13.14	109	13.41
	Total	138	19.97	167	20.90	237	29.15
Rotation/ Transfer	Male	200	28.94	285	35.67	238	29.27
	Female	186	26.92	214	26.78	226	27.80
	Total	386	55.86	499	62.45	464	57.07
Total		691		799		813	

Social and Environmental Responsibility (CSR) Activities [\[F.23\]](#) [\[F.25\]](#) [\[S-12\]](#)

Mega Peduli

The Mega Peduli initiative reflects Bank Mega's commitment to supporting communities in need by ensuring the availability of essential goods, thereby adding greater meaning to the celebration of Idul Fitri. This initiative has been a regular activity since 1996, and in its implementation, Bank Mega actively involves employees to foster a sense of social responsibility and care for others. In 2024, the budget for the Mega Peduli program amounted to Rp2.48 billion, which covered the following activities:

1. Blood donation and Mini MCU at the Head Office.
2. Distribution of essential goods across Bank Mega's network of offices throughout Indonesia.
3. In collaboration with nine other banks under FKDKP and the Kehati Foundation, the planting of 100 bamboo seedlings in Magelang, Central Java.



Distribution of Essential Goods Packages

Bank Mega provided over 19,000 essential goods packages to communities in need, located within the vicinity of 369 Bank Mega offices spread across Indonesia. The distribution of these packages was carried out to help prepare for the needs leading up to the celebration of Idul Fitri 1445 Hijri.



Bamboo Seedlings Planting

The planting of 100 bamboo seedlings in collaboration with the Financial Transaction Reports Center (PPATK), the Forum for Communication of Banking Compliance Directors (FKDP), and the Kehati Foundation.

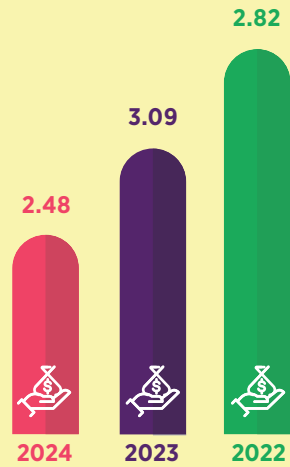


Blood Donation and Mini MCU

In commemoration of Bank Mega's 55th anniversary, the bank partnered with Trans 7, RS. Satya Negara, and the Indonesian Red Cross (PMI) to host a Wellness Day, which included blood donation and mini medical check-ups for all employees of Bank Mega and CT Corp. This initiative serves as a concrete demonstration of the bank's commitment to social responsibility, helping to ensure the availability of blood for those in need.

Mega Berbagi [FS7]

Mega Berbagi is a social initiative focused on supporting education, public health, community empowerment, and disaster relief in Indonesia. The donation funds are sourced from Mega Berbagi Savings account holders, who contribute a minimum of 1% of the interest they earn, along with an additional 1% contribution from Bank Mega's CSR Program.



**Mega Peduli Activity Cost
(Rp Billion)**

Mega Berbagi donations in 2024 amounting to Rp10.56 billion have been channelled to enhance the capacity of educators and motivate students in literacy, particularly in remote areas. In the initiative, Bank Mega collaborates with the CT ARSA Foundation to implement the Education and Teaching Services Program (PIJAR) by sending volunteer teachers to remote areas, especially to schools that have received support from Mega Berbagi, including those in East Nusa Tenggara, West Sumatra, and South Sumatra, and renovating schools in several areas that are still under construction. The Mega Berbagi Committee, composed of various stakeholders, including customer representatives, is responsible for managing the Mega Berbagi program with principles of accountability and transparency.

From 2008 to the end of 2024, Mega Berbagi donation funds have been distributed amounting to Rp128.48 billion to build and renovate 86 schools spread throughout Indonesia, from Aceh to Papua. In 2024, the bank also inaugurated the renovation of YPPI Junior and Senior High Schools in Bandung, which included 13 classrooms and other supporting facilities, with a total contribution of Rp1.62 billion.



Financial Inclusion and Literacy [3-3][FS13] [FS14] [FS16]

In 2024, OJK conducted the National Financial Literacy and Inclusion Survey (SNLIK). The survey results revealed a 9.59% gap between the financial literacy index and the financial inclusion index, with the latter being higher than the former. The survey also suggests that many people lack adequate financial literacy while using financial products and services. Additionally, the survey showed a gap between the financial inclusion index and the government's target. In 2024, the financial inclusion index stood at 75.02%, while the government's target was 90%. This gap is an area of concern for Bank Mega to supporting the government in addressing this issue.

The financial literacy program implemented by Bank Mega strives to support the public in better understanding financial products and services; therefore, it helps foster economic development and improve community welfare. Bank Mega is also working to enhance financial inclusion, ensuring that all segments of society have access to banking services.

The Corporate Affairs unit, under the Director of Compliance & Human Capital, is responsible for implementing the financial literacy and inclusion program. The program's performance and progress toward its targets will be evaluated periodically.

FINANCIAL LITERACY

Financial Education Through the Bank's Social Media

The Bank has implemented financial education activities through its social media platforms to reach a wider audience. Some of the educational initiatives already carried out include the Bank's support for the "Gerakan Bersama Edukasi Pelindungan Konsumen (GEBERPK)" program initiated by the authorities and associations has reached more than 740 thousand netizens. These activities on social media cover a wide range of topics, including:

- Personal data protection: Educating the public to be cautious of individuals attempting to steal personal data
- Introduction to banking products and services: The Bank introduces the benefits of banking products and services to the community
- Awareness of the dangers of online gambling: Educating the public to stay away from online gambling
- Awareness of safe banking practices: Encouraging caution when using banking products and services
- Financial management: Providing financial management tips for the public

Financial education on the website blog.bankmega.com

In addition to social media, the bank also actively provides financial education through articles on the blog.bankmega.com which has been viewed by more than 31 thousand netizens. These articles cover topics such as:

- Introduction to financial products and services
- Financial management



Outreach to Students and the Community

In its efforts to enhance financial literacy among the public, the Bank has actively engaged in face-to-face outreach with various community groups to introduce the institution, its products, and financial services—particularly in banking, financial management, and raising awareness about the risks of illegal online loans and investment schemes. The activities conducted in 2024 include:

Ayo ke Bank Program

The “Ayo ke Bank” program is a financial literacy initiative aimed at school-aged children to introduce them to financial services, particularly banking and money management. In 2024, the program was held at SDN 16 Siparayo, Pasaman, West Sumatra, and at SMP and SMA YPPI Baleendah, Bandung, West Java. This event was attended by 100 school-aged children.

The Financial Management Outreach Program, Raising Awareness on Illegal Online Loans, Illegal Online Gambling, and Illegal Investments.

In support of Financial Inclusion Month initiated by the Financial Services Authority (OJK), Bank Mega conducted outreach on financial management and raised awareness about the dangers of online gambling, illegal online loans, and fraudulent investments throughout October 2024. The activities took place in the Makassar Regional area, covering the regions of Sulawesi, Maluku, and Papua. The outreach aimed to help the community become more prudent in managing their finances and more cautious of activities that could lead to financial harm, such as online gambling, illegal loans, and fraudulent investments. The program attracted nearly 1,200 participants from various community groups, including students, university students, farmers, coastal communities, market vendors, women’s groups, government agencies, employees, sports communities, and others.

Financial Inclusion

In addition to its financial literacy initiatives aimed at improving the public’s financial knowledge, the Bank also conducts financial inclusion activities to encourage the community to take advantage of the Bank’s products and services, including:

1. Organizing public events to reach out to the community and promote saving at the Bank. These events also highlighted the “Meriah Bareng Mega” program, which encourages the public to save and enter a lottery for a chance to win prizes, while also educating people about digital financial services. These activities were held in 14 cities in Indonesia.
2. Educational and inclusion campaigns through the “Bincang-bincang Finansial” event at the Mega Travel Fair.
3. Supporting the Financial Inclusion Month initiative by participating in Finexpo, held in Singkawang and Makassar in October 2024.
4. A campaign promoting the use of QRIS on social media.
5. The Bank MegaxMOJA event, where new services like Tap 2 Pay were introduced to the public, encouraging the use of banking products such as Savings and Credit Cards.
6. Community gatherings in 8 cities aimed at encouraging the public to engage with banking products and services.
7. Providing loans to MSMEs through non-bank partners.



Creating a Sustainable Economy

As a result of the harmonious collaboration throughout 2024, Bank Mega successfully achieved the following milestones in its Sustainable Finance activities:

**Growth in credit distribution
in line with Sustainable
Finance Principles (KKUB)**

Rp**27.52** Trillion

**Cost-efficient use of Magazine
and Newspapers**

Rp**107.21** Million

**Efficiency in paper
consumption**

11,174,917 sheets of paper
Reduction in paper
consumption with a potential
decrease in the number of trees
cut down by **969** trees

Sustainable Finance trainings

> 1,175 Participants
Participated in Sustainable
Finance training
> 3,566 Hours
Total Sustainable Finance
training hours

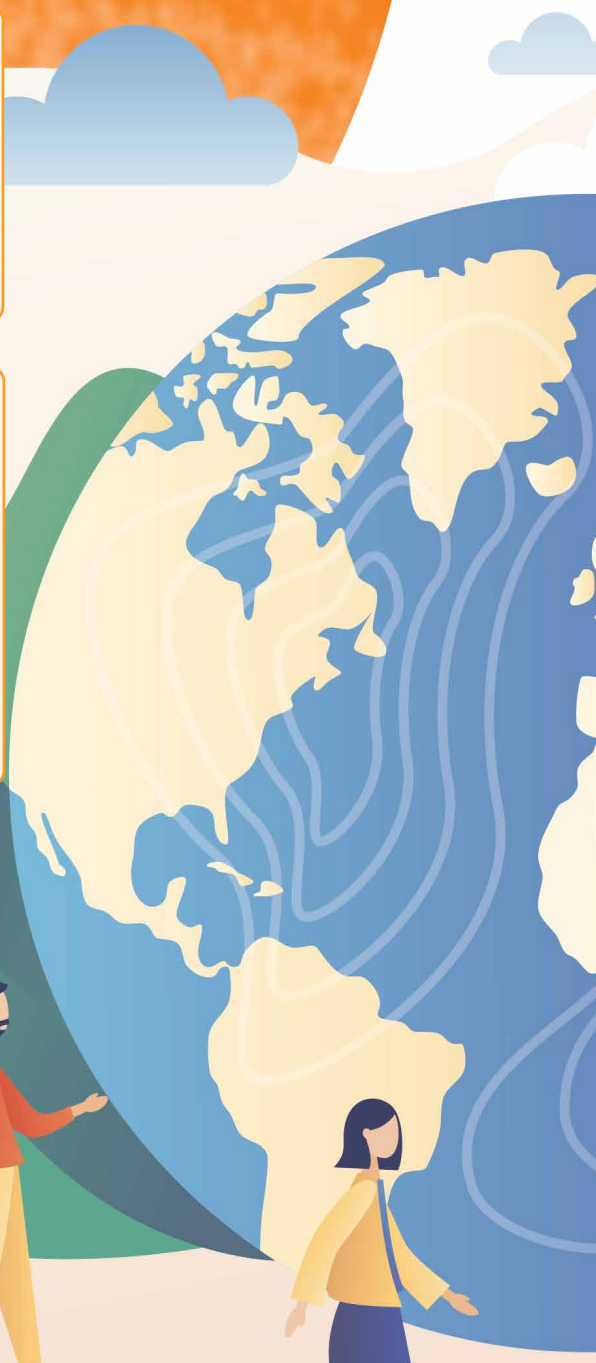
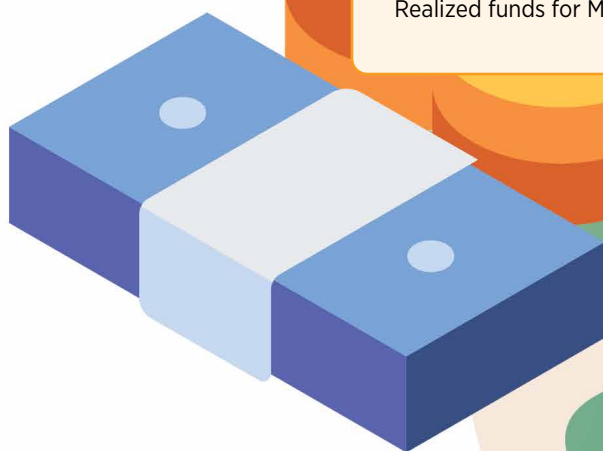
**Fundraising aligned with
Sustainable Finance**

Rp**614** Billion

**Social and Environmental
Responsibility (CSR) through
Mega Berbagi and Mega
Peduli initiatives**

Rp**10.56** billion
Realized funds for Mega
Berbagi

Rp**2.48** billion
Realized funds for Mega Peduli



Economic Performance 2024

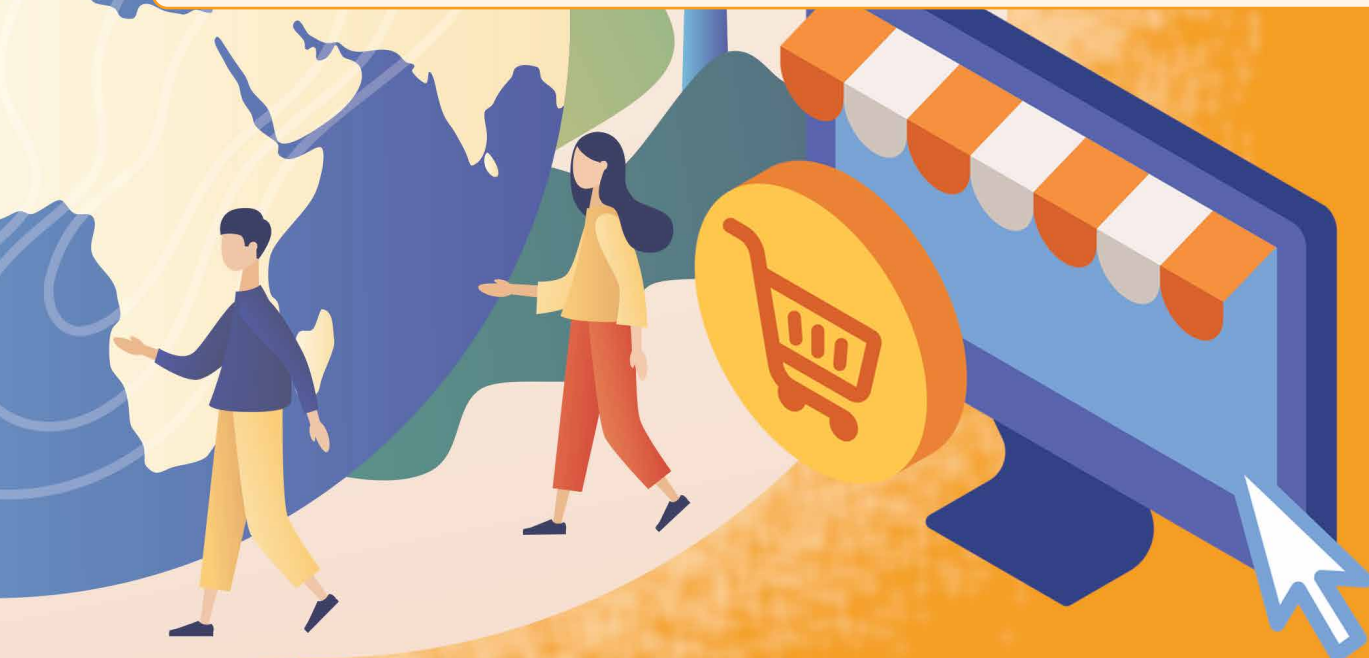
In 2024, Bank Mega recorded an interest income of Rp10.29 trillion, reflecting 0.7% increase from Rp10.22 trillion in 2023. The bank also reported a net profit of Rp2.63 trillion, a 25.07% decline from the previous year. Throughout 2024, Bank Mega did not receive any financial assistance from the Government. For more detailed information on Bank Mega's financial performance and financing portfolio, please refer to the 2024 Annual Report. [\[201-4\]](#)

Direct Economic Value Generated and Distributed (RP Billion)* [\[201-1\]](#)

Description	2024	2023	2022
Direct Economic Value Generated			
Interest Income	10,289.31	10,217.53	9,069.06
Other Operating Income	1,815.36	2,288.03	2,497.28
Other Comprehensive Income (Expense)	1,884.18	3,958.58	4,289.22
Total Direct Economic Value Generated (A)	13,988.85	16,464.14	15,855.56
Direct Economic Value Distributed			
Operational Expense	5,189.57	4,685.39	3,199.93
Salary and Allowance for Employees and Directors	1,399.21	1,463.39	1,358.75
Dividend Payment	2,457.42	2,836.82	2,800.00
Payments to the Government	625.85	832.06	975.39
Corporate Social Responsibility (CSR) Expenses	13.40	10.82	9.57
Total Economic Value Distributed (B)	9,685.45	9,828.48	8,343.64
Total Retained Economic Value (A-B)	4,303.40	6,635.66	7,511.92

Remark:

* Data has been restated due to changes in components [\[2-4\]](#)



Financial Performance Realization in 2024 (Rp Trillion) [F.2] [F.3]

Description	2024	2023	2022
Net Operating Income			
Target	3.36	5.52	5.31
Realization	3.23	4.33	5.00
Net Profit (Loss)			
Target	2.73	4.46	4.30
Realization	2.63	3.51	4.05

Financial Ratio (%)

Description	2024	2023	2022
Minimum Capital Adequacy Ratio	25.77	26.17	25.41
Non-performing earning assets and non-productive assets to total productive assets and non-productive assets	2.07	1.58	1.13
Non-performing earning assets to total earning assets	1.01	0.99	0.78
Allowance for impairment losses (CKPN) of financial assets to earning assets	0.60	0.56	0.49
Gross NPL	1.69	1.57	1.23
NPL Nett	1.22	1.18	0.91
Return on Asset (ROA)	2.56	3.47	4.00
Return on Equity (ROE)	13.62	17.62	23.15
Net Interest Margin (NIM)	4.64	5.21	5.42
Efficiency Ratio (BOPO)	73.61	65.60	56.76
Loan to Deposit Ratio (LDR)	70.34	74.03	68.04





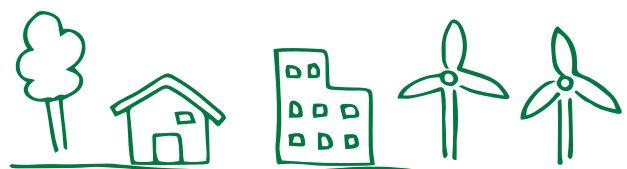
Implementation of Sustainable Finance [3-3]

Bank Mega has integrated sustainable finance into its financing portfolio across all banking segments. This initiative supports the expansion of financing for environmentally friendly sectors and accelerates the transition to a low-carbon economy. The Strategic & Business Development Unit, serving as the lead team for developing and implementing sustainable finance, is supported by 15 other

units under the supervision of the Director of Compliance & Human Capital. The team is responsible for monitoring and evaluating the implementation of sustainable finance. Bank Mega aims to achieve a 5% growth in fund allocation that meets sustainable finance criteria (KKUB) compared to the previous year.

Sustainable Financial Performance

In 2024, the total sustainable finance credit reached Rp 27,519 billion, reflecting a 10.5% increase from Rp 24,900 billion in 2023. The 10.5% growth confirms that the target for fund disbursement aligned with sustainable finance criteria (KKUB) has been successfully achieved.



Total Realization Sustainable Finance Financing [F.3] [FS7] [FS8] [FS11]

Description	2024 (December)		2023 (December)	
	NoA	Rp Billion	NoA	Rp Billion
a. Funds Raising	19,368	614	19,020	459.4
b. Funds Distribution	CIF	Rp Billion	CIF	Rp Billion
	592	27,519	93	24,900
Total Productive Assets of Sustainable Business Activities		27,519		91,122
a. Total Sustainable Business Financing Loans (RP)		27,519		24,900
b. Total Non-Loan / Financing of Non-Sustainable Business Activities (RP)		36,974		0
Percentage of total credit/financing of sustainable business activities to total bank credit/financing (%)		43%		38%
Amount and quality of credit/financing by category of sustainable business activities	Rp Billion	NPL (%)	Rp Billion	NPL (%)
• Renewable energy	231	0	331	0
• Energy Efficiency	1,002	0	181	0
• Pollution Prevention and Control	0	0	0	0
• Sustainable Management of Natural Biodiversity and Land Use	5,184	0	5,006	0
• Terrestrial and Aquatic Biodiversity Conservation	0	0	0	0
• Eco-friendly Transportation	603	0	569	0
• Sustainable Water and Wastewater Management	0	0	0	0
• Climate Change Adaptation	0	0	0	0
• Products designed to minimize resource usage and reduce pollution (Eco-efficient)	2,339	0	2,097	0
• Eco-friendly Buildings adhering to Nationally, Regionally, or Internationally recognized Standards or Certifications	5,276	8.18	3,417	0
• Business Activities and/or Other Environmentally Sound Activities	12,487	19.36	13,254	0
• MSME Activities	397	0.61	46	0

Lending per Segment [FS6] [FS7]

Description	2024		2023		2022	
	Rp Billion	%	Rp Billion	%	Rp Billion	%
Corporate Credit Portfolio	26,340	95.7	24,370	97.87	17,904	98.55
Commercial Loans Portfolio	765	2.8	471	1.89	256	1.41
Retail Loans (MSME & Consumer) Portfolio	235	0.85	59	0.24	84	0.04
Indirect Channel Credit Portfolio	179	0.65	0	0	0	0
Total	27,519	100	24,900	100	18,244	100

Financing in Business Sectors and/or Other Environmentally Friendly Activities

In 2024, the business sectors and/or other environmentally friendly activities were part of Bank Mega's KKUB financing, distributed across various regions in Indonesia. Total financing in the sector reached Rp 12,487 billion, reflecting a 5.8% decrease from Rp 13,254 billion in 2023. The decline was attributed to the broader allocation of credit across other KKUB categories.

Financing in the Sustainable Natural Resources Sector [FS 10]

In 2024, Bank Mega had 41 debtors in the sustainable natural resources sector, including companies in the palm oil plantation industry. The bank mandates that debtors in this sector obtain Indonesian Sustainable Palm Oil (ISPO) and/or Roundtable on Sustainable Palm Oil (RSPO) certification.

Financing in Other Environmentally Friendly Sectors

Apart from financing business sectors and/or other environmentally friendly activities and sustainable natural resources, Bank Mega recorded Rp9,848 billion in financing for the following sectors in 2024:

- Renewable energy;
- Energy efficiency;
- Environmentally friendly transportation;
- Green buildings that meet nationally, regionally, or internationally recognized standards or certifications;
- Products that reduce resource consumption and generate less pollution (eco-efficient).

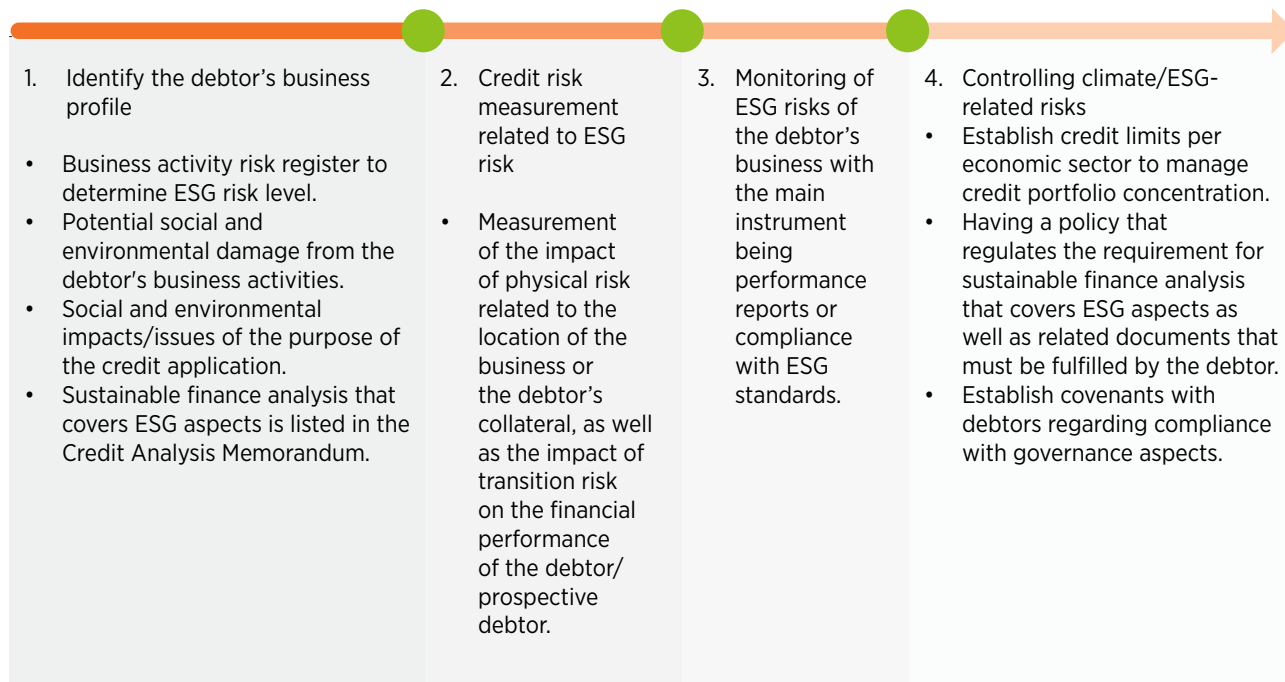
Sustainable Finance Risk Procedures and Identification [E.3] [2-25] [FS2] [FS9]

Bank Mega strives to implement sustainable finance in accordance with risk management policy procedures. The implementation includes risk management procedures that consider Environmental, Social, and Governance (ESG) aspects, including the impacts of climate risks, such as physical and transition risks. Physical risks arise from natural disasters and changing climate patterns, while transition risks stem from shifts in policy direction.

Bank Mega strives to implement sustainable finance in accordance with risk management policy procedures. This implementation includes risk management procedures that pay attention to Environmental, Social and Governance (ESG) aspects, including the impact of climate risks such as physical risks and transition risks.

Effective risk management, particularly in the credit approval process, is expected to support Bank Mega in achieving the Sustainable Development Goals (SDGs). The bank has implemented several risk management procedures in sustainable finance within its lending practices, including:

STAGES OF RISK MANAGEMENT PROCEDURES FOR SUSTAINABLE FINANCE IMPLEMENTATION IN CREDIT



ESG Risk Management in LST and Bank Activities [2-25] [FS1] [FS3] [FS5]

Bank Mega has established requirements that prospective debtors across all segments must meet. The requirements consider economic and governance aspects as well as environmental and social factors.

As part of the credit application process, Bank Mega conducts a sustainable finance analysis of prospective debtors, evaluating compliance, environmental, social, and labor aspects, which are documented in the Credit Analysis Memorandum (MAK). Additionally, each debtor is regularly monitored and evaluated across governance, economic, social, and environmental aspects, with the findings recorded in the Call Report. ESG risk management at this stage is an integral part of the analysis conducted by relevant credit-related units.

Moreover, Bank Mega has implemented stress testing to assess the impact of climate risks on debtors' financial performance as part of the Climate Risk Management & Scenario Analysis (CRMS) framework. The Climate Risk Stress Testing (CRST) process, which is responsible for managing climate-related risks, falls under the purview of the Risk Management Unit. The following are the ESG risk assessment criteria required by Bank Mega:

CRITERIA

■ Environment ■ Social ■ Governance

- Compliance with the Environmental Impact Analysis (AMDAL) requirements.
- Availability of an Environmental Management and Monitoring Effort (UKL-UPL) document for businesses not required to conduct an AMDAL.
- Participation in the Corporate Performance Rating Program in Environmental Management (PROPER) with a gold, green, or blue rating.
- Certification in Indonesian Sustainable Palm Oil (ISPO) and/or Roundtable on Sustainable Palm Oil (RSPO) for the palm oil plantation sector.
- Adherence to the Timber Legality Verification System (SVLK) for businesses involved in wood-based products or raw materials.
- Availability of a Groundwater Utilization Permit (SIPA).
- Submission of other relevant documents related to business impact on the environment and society, in accordance with applicable regulations for each industry sector.

- Implements employment policies.
- Ensures the absence of forced labor and child labor.
- Adopts Occupational Safety and Health (OSH) practices.
- Operates in locations that do not overlap with or are not in close proximity to cultural heritage sites.
- Remains free from issues related to land acquisition, eviction, or resettlement for business activities.

- Availability of a Deed of Establishment along with its amendments and proof of registration/approval from the relevant authority.
- Availability of a risk-based Business Identification Number (NIB) and its attachments.
- Maintains a Standard Certificate/Business License in accordance with the debtor's business risk classification.

In addition to credit risk positions, Bank Mega also reviews climate impact in market risk assessments. The Market, Liquidity & Integrated Risk Management Unit implements several sustainable finance risk management procedures, including:

1. Identifying Market Risk Profile Related to ESG
Identifies types of securities exposed to climate change risks.
2. Measuring Market Risk Related to ESG
Measures transition risks in the Bank's investment and trading activities involving securities, which may experience a decline in value (marked to market).
3. Monitoring Market Risk Related to ESG
Monitors the risk limit of marked-to-market securities in the form of an unrealized loss-to-capital ratio.
4. Controlling Market Risk Related to ESG
 - The Bank implements policies related to securities transactions.
 - Sets an unrealized loss limit relative to capital to manage fluctuations in securities value.

Climate Risk Stress Test (CRST) [201-2][FS11]

Bank Mega is committed to supporting the Government's initiatives related to implementing Climate Risk Management & Scenario Analysis (CRMS), including Climate Risk Stress Testing (CRST). As of the end of 2024, the steps taken by Bank Mega in implementing CRMS include:

1. Integrating climate-related risk management into all banking operations through coordination between the Sustainable Finance Team and the Risk Management Unit (SKMR).
2. Conducting and reporting CRMS results to the Financial Services Authority (OJK), which includes calculations of debtors' greenhouse gas (GHG) emissions and bank-financed emissions, measurement and projection of the impact of physical and transition risks on debtors' repayment capacity, changes in the marked-to-market value of securities, and the resilience of the Bank's capital.
3. Calculating emissions generated from fuel (BBM), electricity (PLN), and water consumption, as well as measuring and projecting the impact of physical and transition risks on operational risks, such as losses due to the depreciation of the Bank's assets caused by climate risks.

Bank Mega has conducted CRST, an integral part of CRMS, through SKMR and relevant work units. The measured risk coverage includes credit risk, market risk in government and corporate securities instruments, liquidity risk, and operational risk.

The CRST measurement for credit risk covers at least 50% of Bank Mega's total loan portfolio, consisting of seven priority sectors: Agriculture, Forestry, and Fisheries; mining and Quarrying; electricity, Gas, Steam/Hot Water, and Cold Air Supply; construction; transportation and Warehousing; manufacturing; and Consumer Loans for Property Ownership. Additionally, one supplementary sector, Information and Communication, contributes significantly to Bank Mega's loan portfolio and generates high emissions due to substantial electricity usage.

The assessment is conducted individually for each sampled debtor. The total portfolio sampled for transition risk measurement in CRST amounts to Rp35,593 billion, or 53.6% of the Bank's total loan portfolio. Meanwhile, the total portfolio sampled for physical risk measurement is Rp6,714 billion, or 10.1% of the Bank's total loan portfolio. The methodology adopted to measure transition risk is based on the Network for Greening the Financial System (NGFS) Phase 4, which includes three long-term scenarios: orderly (Net Zero 2050), disorderly (Delayed

Transition), and hothouse world (Current Policies), with time horizons set for 2030, 2040, and 2050. Additionally, baseline and stress scenarios (Net Zero 2050) are applied for the short term, with time horizons in 2024, 2025, and 2026.

Considering transition risks, Bank Mega proactively projects the financial conditions of its debtors using macroeconomic assumptions and projections provided by OJK. The bank also evaluates physical risks by applying a forest fire scenario to debtor business locations in the Agriculture, Forestry, and Fisheries sectors and a flood scenario to mortgage collateral locations.

Additionally, CRST measurement related to market risk includes mapping transition risks for the Bank's securities holdings across economic sectors and developing a CRST Market Risk framework. This framework incorporates long- and short-term scenarios, time horizons, data requirements (macroeconomic data, counterparty & bond ratings), shock stress tests (interest rate increases & bond yield changes), and the impact of climate risks (decline in the marked-to-market value of securities).

The CRST results estimate potential losses for operational risk by referring to OJK guidelines, grouping the Bank's asset locations based on the Indonesian Disaster Risk Index (IRBI) from BNPB. A general disaster index issued by IRBI is used in regions without available climate change-related disaster data. The Bank also utilizes historical cost data for losses caused by natural disasters not covered by insurance and references premium payments for insured assets across all locations. Projections are made using inflation data from the BUKU 4 Macroeconomic Data Guidelines.

Bank Mega faces physical risks, such as damage to assets such as buildings and structures, caused by climate-related natural disasters. Transition risks also include additional costs incurred by the Bank in addressing climate risks, such as investments in environmentally friendly technology. Bank Mega has implemented several measures to mitigate the physical and transition risks, including improving energy efficiency to reduce emissions, providing Public Electric Vehicle Charging Stations (SPKLU), and reducing paper usage.

Impact of Sustainable Financial Products and/or Services [F.23] [F.28]

Bank Mega recognizes that the financing it provides can have indirect environmental and social impacts. The distribution of financing through the KKUB program generates positive environmental and social effects while accelerating the transition to a low-carbon economy. Additionally, financial literacy and inclusion programs enhance public access to and awareness of banking services.

Issues on the Implementation of Sustainable Finance [E.5]

Bank Mega recognizes that the implementation of sustainable finance presents various challenges, both internally and externally.

Internal

1. There is fragmented understanding across all lines of defense within the Bank (three lines of defense) regarding sustainable finance implementation and CRMS.
2. Bank Mega needs to plan to integrate ESG and climate risks into its business strategy.

External

1. A majority of debtors remain unaware of environmental issues and climate risks, which may contribute to scope 3 emissions for Bank Mega and create challenges in calculating scope 3 emissions from its financing portfolio.
2. Limited validity of data related to carbon emissions, disaster risk mapping granularity, and other necessary data for scenario analysis presents challenges for Bank Mega in conducting Climate Risk Stress Testing (CRST).
3. Insufficient macroeconomic data required for CRST assessments of transition risks in market risk analysis poses additional challenges.

Bank Mega responds to internal challenges by conducting outreach programs on sustainability initiatives, providing education on sustainability and CRMS to employees across all lines of defense, and reviewing its policies to ensure alignment with a sustainability-oriented culture while integrating ESG and climate risk management.

To address external challenges, Bank Mega collaborates with debtors to raise awareness of ESG considerations in their operations and implements regular performance monitoring to ensure compliance with required ESG standards. Additionally, to enhance its access to climate risk data, the Bank distributes tailored questionnaires to debtors, allowing them to provide relevant information based on their specific conditions.



Providing the Best Service to Customers

[3-3]

The company recognizes that customer trust is one of the fundamental pillars of Bank Mega's operations and sustainable growth. Therefore, we continuously strive to provide the best and most equitable service to all customers while maintaining high standards of service quality. The Bank's efforts to deliver exceptional service include: **[F.17] [FS14]**

1. Provides interbank transfer services through BI Fast with a zero-fee policy and no conditions.
2. Offers banking services for customers and prospective customers with special needs (disabilities) or the elderly.
3. Provides Tap to Pay digital transaction services as an alternative for transactions using virtual credit cards.

Product and/or Service Security Evaluation **[F.27]**

All products and services of Bank Mega undergo a rigorous technology security evaluation and strict supervision before being launched to maintain the quality standards of services provided. The product security evaluation process involves Bank Mega and regulatory authorities, namely Bank Indonesia and the Financial Services Authority (OJK). The evaluation procedures are carried out in accordance with Law No. 10 of 1998 on Banking; Financial Services Authority Regulation (POJK) No. 6/POJK.07/2022 on Consumer and Public Protection in the Financial Services Sector; POJK No. 11/POJK.03/2022 on the Implementation of Information Technology by Commercial Banks; POJK No. 13/POJK.03/2021 on the Implementation of Commercial Bank Products; and POJK No. 21 of 2023 on Digital Services by Commercial Banks.

Bank Mega also continuously enhances product and service security by strengthening its information technology systems, providing information and education on transaction security, preventing cybercrime, and raising awareness of online transaction risks. This education includes recognizing potential phishing threats and using strong passwords. To ensure the internalization of this information, Bank Mega provides various communication media, including email, desktop wallpapers, newsletters, internal platforms for employees, and Social Engineering Awareness Webinar attended by 1,524 employees from headquarters, branch offices, and regional offices.

In 2024, no products or services have been recalled after their launch, nor have there been any financial penalties or legal sanctions related to alleged non-compliance in disclosing product or banking service information. **[F.29] [F.30]**



Digitalization and Innovation of Product and/or Service Development **[F.26] [3-3]**

The rapid advancement of technology and the ever-evolving needs of customers require Bank Mega to continuously innovate in product and/or service development as well as technological advancements while adhering to the regulations set by the Financial Services Authority (OJK). Therefore, the Bank consistently ensures that information technology-related products and/or services developed by the Bank, as outlined in the Bank Product Implementation Plan (RPPB), have been reported to and/or approved by OJK.

The year 2024 marks a continued period of economic consolidation, supported by high public mobility, increasing trade activities, and rising domestic and international tourism traffic. The pandemic has accelerated the shift in customer transaction behavior towards online, contactless, and cashless transactions. Bank Mega has adapted to these dynamics by developing products and technological innovations to meet customer needs.

As part of its commitment to digitalization, Bank Mega introduced the "Tap to Pay" feature in 2024, enabling payments using credit card funds via Android smartphones. This innovation allows customers to conduct contactless transactions efficiently, quickly, and securely using their smart devices through M-Smile at EDC terminals or merchant devices, reflecting Bank Mega's efforts to provide modern and relevant payment solutions.

Additionally, Bank Mega has undertaken various product and/or service innovations, including:

1. SPT Report Feature enhances customer convenience and transparency regarding tax deduction proof and interest income.
2. Mega Zaver, a digital savings product with no administrative fees and no physical debit card, is available to both new and existing customers via M-Smile.
3. Credit Card Insurance (Credit Shield) Application, accessible through M-Smile (Mega Ultima Shield).

In terms of technological advancements in 2024, Bank Mega has implemented several key developments, including:

1. Technology upgrades and quality improvements for Corporate Internet Banking with the launch of MegaBiz.
2. Development of a reconciliation system to enhance efficiency, reduce errors, and improve productivity.
3. Process reengineering through Robotic Process Automation (RPA) to accelerate data processing and enhance accuracy.
4. SWIFT development in compliance with ISO 20022 standards, enabling more efficient, accurate, and secure data exchanges through the SWIFT messaging system.

5. Migration of the PSAK system to a more up-to-date platform.
6. Continuous infrastructure modernization to maintain reliability, availability, and durability, thereby enhancing efficiency, security, and service quality in banking operations, including transaction processing, customer data management, and online services.

By the end of 2024, Bank Mega will offer several technology-based services, including M-Smile, E-learning, mobile onboarding, card initiation system, web policy and procedure management system, content management, E-Doc, enterprise data warehouse, and memo systems.

Digitalization and Process Efficiency

Program	Efficiency Dimensions
E-Learning Digital learning methods for training and HR outreach.	Cost, Human Resources, and Paper.
Mobile Onboarding Supports an effective and efficient customer onboarding process.	Cost, Human Resources, and Paper.
Card Initiation System Supports the customer origination process for credit card applicants.	Human Resources, and Paper.
Automation and Digitalization Process Supports process efficiency for optimal results.	Operational cost and Human Resources.
Tangible Monitoring System Ensures optimal branch asset and inventory management to support efficient procurement and asset replacement planning.	Operational cost and Human Resources.
QR Payment Supports a more efficient payment process.	Operational cost.
Web Policy & Procedure Management System Supports the management of policy and procedure documents, as well as the paperless storage of documents.	Human Resources, and Paper.
Content Management dan E-Doc Supports the management of customer profile data and accounts in a paperless manner.	Human Resources, and Paper.
Enterprise Data Warehouse Supports paperless reporting.	Human Resources, and Paper.
Chatbot Supports more efficient customer service.	Operational cost and Human Resources.
Collection System Supports the collection process through mobile applications to enhance efficiency.	Operational cost, Human Resources and Paper.
Mobile Appraisal Supports the appraisal process through mobile applications to improve efficiency.	Operational cost, Human Resources and Paper.
Mega Employee Mobile (MeMo) Supports independently conducted and paperless operational activities.	Operational cost, Human Resources and Paper.
Branch Delivery System (BDS) Supports paperless customer service activities.	Operational cost, Human Resources and Paper.
BI Fast Supports real-time transactions (24/7) with more cost-effective transaction fees.	Operational cost.

Open API Supports the efficiency and seamless integration of various applications between the Bank and its partners.	Operational cost, Human Resources and Paper.
Payment Gateway Supports financial transactions between merchants and Bank Mega's partners.	Operational cost, Human Resources and Paper.
Reconciliation System Supports efficiency in the reconciliation process.	Operational cost, Human Resources and Paper.
HC-Employee Self Service (adding new modules) Supports process efficiency and service speed in Human Capital (HC) through a paperless approach.	Operational cost, Human Resources and Paper.
Update HC System (adding new modules) Supports the efficiency and speed of Human Capital (HC) work processes through a paperless approach.	Operational cost, Human Resources and Paper.
Virtual Card (Untuk Kartu Kredit dan Kartu Kartu Debit) Supports process and cost efficiency in physical card printing/issuance.	Operational cost and Physical Card.



Customer Satisfaction Survey [F.30]

Bank Mega conducts customer satisfaction assessment situationally, in accordance with certain events and needs. In addition, it also requests direct feedback from customers after every transaction, and will be recapitulated to ensure optimal service. In 2024, the Bank has taken a sample of several customers to participate in the survey. However, the Bank cannot disclose the full results of the survey at this time, as an in-depth data analysis process is ongoing. Nonetheless, the Bank is excited to share that in the coming year, the survey results will be published transparently.

Customer Data Privacy and Security [3-3] [418-1]

Technology development has positive and negative impacts on the banking sector. With technological advancements, customers can perform various banking transactions more easily, quickly, and efficiently, saving time and costs through digital platforms. However, the increased use of technology in the banking sector also brings negative consequences, one of which is the rising threat of cybercrime, such as the spread of malware, system hacking, online fraud, and personal data theft.

Bank Mega is committed to ensuring the security of customer data. The commitment is outlined in internal policies as follows:

1. Decree No. SK: 098/DIRBM/24 on Consumer and Public Protection at PT Bank Mega, Tbk;
2. Decree No. SK: 017/DIRBM/24 on Privacy Policy;
3. Decree No. SK: 004/DIRBM/24 on Information Security Policy;
4. Decree No. SK: 096/DIRM/24 on Personal Data Protection;

5. Decree No. SK: 119/DIRBM/24 on Information Technology & Cyber Risk Management;
6. Circular No. SE: 024/DIRBM-PMOC/24 on Consumer and Public Protection;
7. Circular No. SE: 137/DIRBM-PMOC/22 on Asset, Privacy, and Consumer Data Protection in the Context of Consumer and Public Protection; and
8. Circular No. SE: 245/DIRBM-PMIC/23 on Cyber Resilience and Security.

Bank Mega is also committed to maintaining customer data confidentiality, as stated in Circular No. 002/DIRBM-PMOC/2023 on Customer Information Files Bank Mega implements consumer protection efforts in line with Decree No. 119/DIRBM/24 on Information Technology & Cyber Risk Management and Circular No. 245/DIRBM-PMIC/23 on Cyber Resilience and Security. In addition, Bank Mega complies with the provisions outlined in Bank Indonesia Regulation No. 2 of 2024 on Information System Security and Cyber Resilience for Payment System Providers, Money Market and Foreign Exchange Market Participants, and Other Parties Regulated and Supervised by Bank Indonesia. The measures reflect Bank Mega's commitment to maintaining its information technology systems' security and resilience while protecting customers and all relevant parties from potential threats in the digital world.

Implementation of Personal Data Protection in Supporting Sustainability

Bank Mega has a Personal Data Protection Division (PEDP) that is responsible for:

- Informing and advising internal units of the bank to ensure compliance with the provisions set out in the Personal Data Protection Act;
- Monitoring and ensuring the bank's compliance with the Personal Data Protection Act;
- Coordinating and acting as a liaison for issues related to the processing of Personal Data.

To enhance employees' understanding of Personal Data Protection, the bank has conducted a Personal Data Protection training program throughout 2024, which includes:

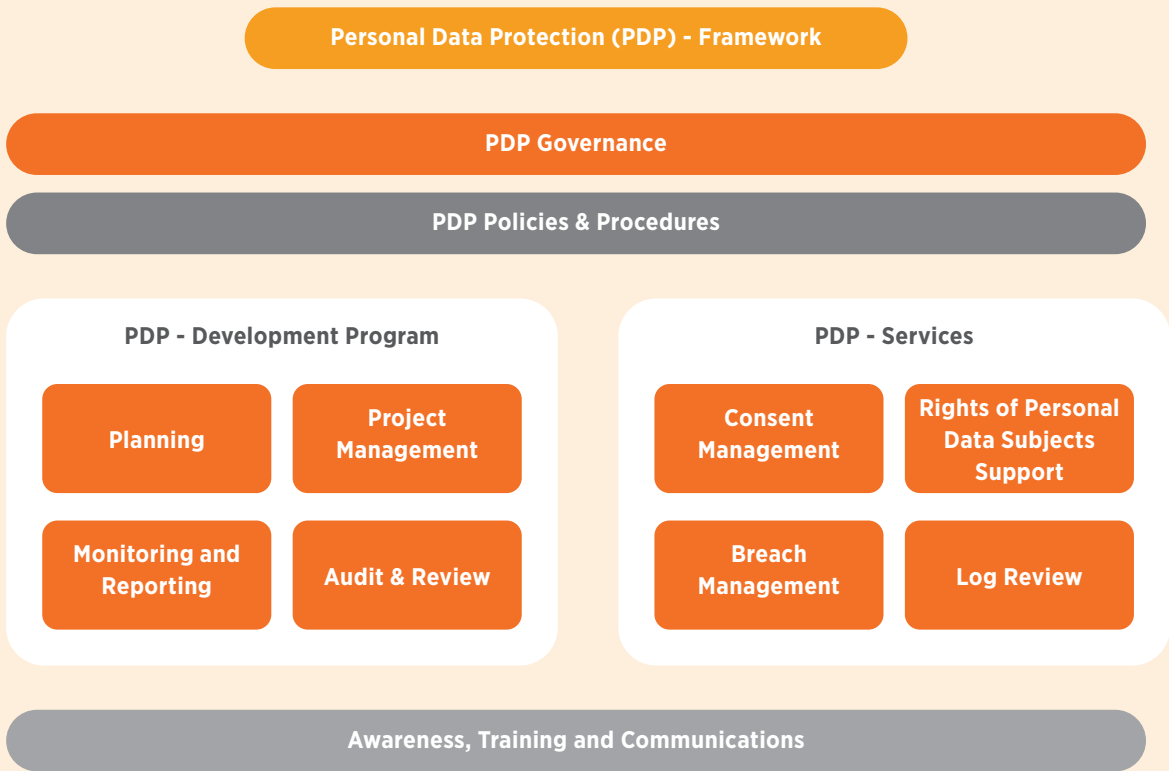


Training Program	Number of Participant
Personal Data Protection Awareness (conducted both online and offline)	6,615 participants
PDP Mandatory e-Learning	4,497 participants
Coaching Clinic	25 Coaching session with 34 participants.
Workshop ROPA	74 participants

In addition, the bank has established a Personal Data Protection framework, which serves as a reference for the implementation of programs related to Personal Data Protection.

The Bank is committed to protecting the Personal Data it processes in accordance with the applicable Personal Data Protection Law in Indonesia. Personal Data Protection policies and principles are consistently implemented to manage Personal Data risks and are applied across all Bank units. For more details on our privacy policy and how the Bank manages personal data, can be reached at <https://bankmega.com/id/privacy-policy/>.

In an effort to enhance compliance with applicable laws and regulations and uphold its responsibility to protect personal data, the Bank has established a Personal Data Protection (PDP) Framework. This framework serves as a fundamental reference for implementing personal data protection programs.



With the implementation of the PDP Framework, it is expected that the Personal Data Protection programs will support the bank's sustainability in ESG areas:

ENVIRONMENTAL

The Bank has promoted more environmentally friendly practices to personal data subjects in the collection, processing, and storage of data, aiming to reduce their carbon footprint. Additionally, the Bank optimizes digital banking services for customers through various channels, such as M-Smile and M-Auto for customer onboarding processes, as well as the Mega Career Website for employee recruitment. These initiatives are expected to help reduce deforestation, paper consumption, and paper waste.

Currently, the Bank manages a significant amount of sensitive data, requiring extensive data storage and processing. This results in high data center usage and substantial energy consumption. To address this, the Bank implements the data minimization principle and a data retention policy. These measures aim to reduce unnecessary data storage, lower the digital footprint, enhance the efficiency of data center operations, and decrease energy consumption.

SOCIAL

Personal Data Protection has a significant social impact. The Bank implements personal data protection measures to build trust with customers, employees, and other data subjects. Additionally, this implementation aims to ensure that customers' personal data is treated fairly, without discrimination against data subjects, and that their rights are fully upheld. Customers can submit requests related to their data subject rights by contacting MegaCall at 08041500010 or visiting the nearest Bank branch.

To ensure the comfort and security of data subjects, the Bank is committed to protecting personal data from potential misuse that could result in both material and non-material harm. By implementing targeted and sustainable strategies to address issues arising from cyber threats and incidents, the Bank can effectively prevent the misuse of personal data.

GOVERNANCE

Personal Data Protection plays a crucial role in enhancing governance within the Environmental, Social, and Governance (ESG) framework. Strong personal data protection practices reflect the Bank's commitment to complying with evolving regulations. This proactive approach also aims to minimize risks associated with personal data.

To mitigate these risks, the Bank has developed comprehensive governance policies and procedures for processing personal data, ensuring that it is handled consistently and securely.

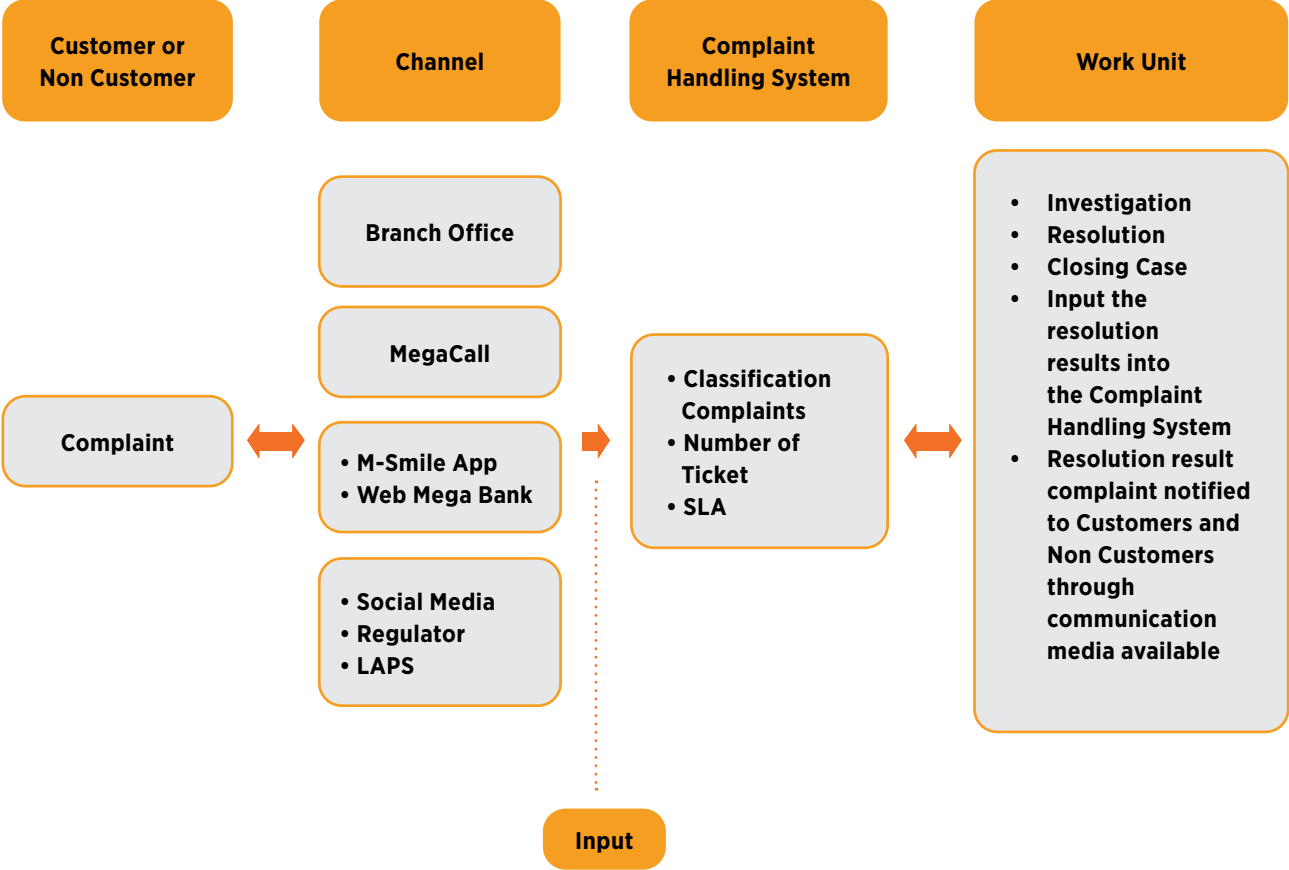
As part of this commitment, the Bank actively develops and updates its comprehensive Personal Data Protection policies. In 2024, the Bank has established several policies related to personal data protection, including:

- Privacy Notice and Personal Data Protection Policy;
- Data Protection Advisory Policy;
- Record of Processing Activity Policy;
- Policies related to personal data risk assessment, such as Data Protection Impact Assessment (DPIA), Legitimate Interest Assessment (LIA), Third-Party Privacy Risk Assessment, Transfer Impact Assessment (TIA);
- Personal Data Breach Incident Handling Policy;
- Data Subject Request (DSR) Policy.

The Bank regularly conducts socialization of the Personal Data Protection Policy to employees to enhance awareness and understanding of the importance of personal data protection. This initiative aims to internalize the policy in daily work practices, mitigate personal data risks, and strengthen compliance with applicable internal and external regulations.

Customer Complaint Handling Mechanism [F.16] [F.24] [2-25]

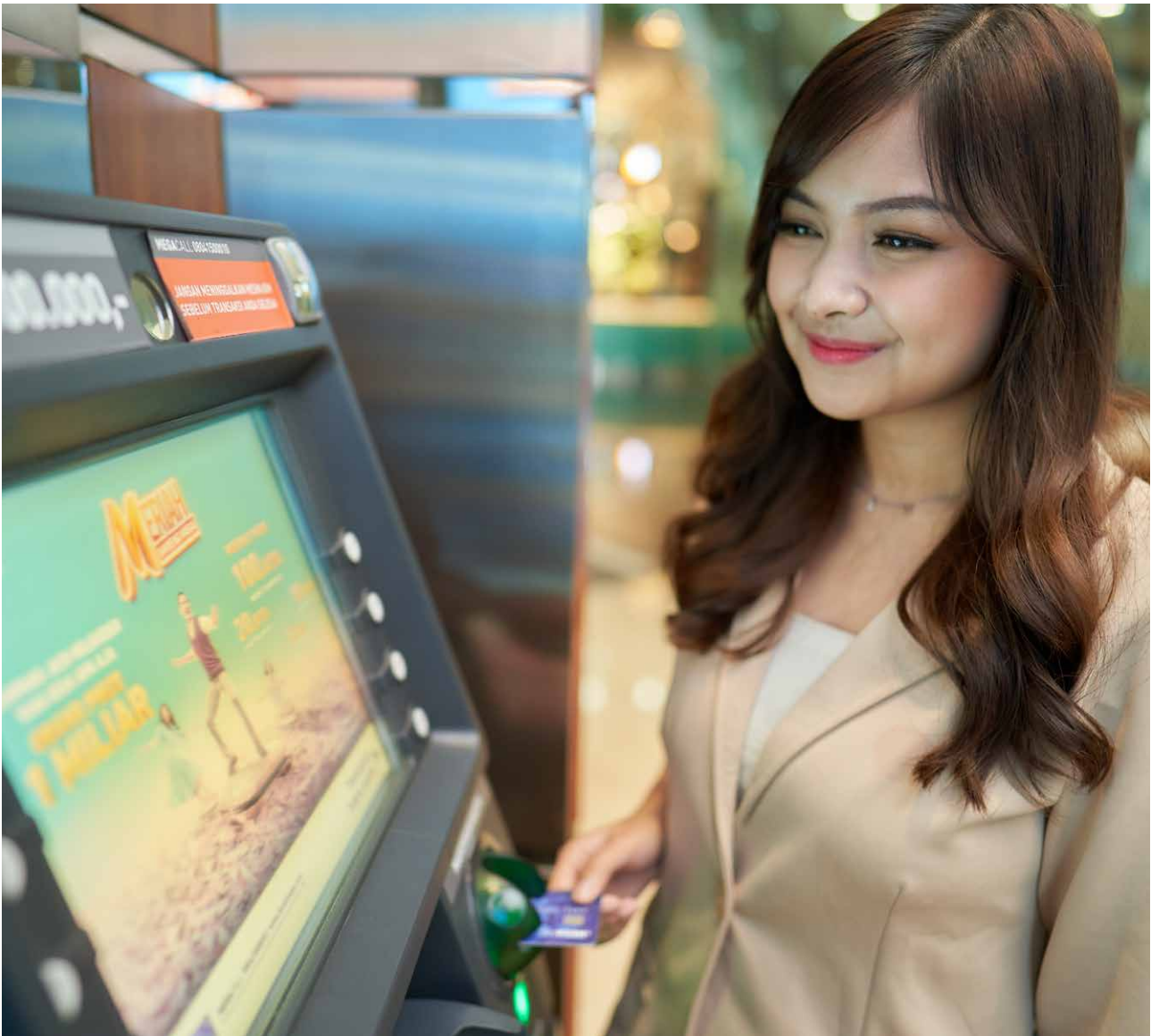
Bank Mega provides channels for customer, the public, and other stakeholders to raise issues, provide feedback, or submit complaints related to environmental, social, or governance aspects.



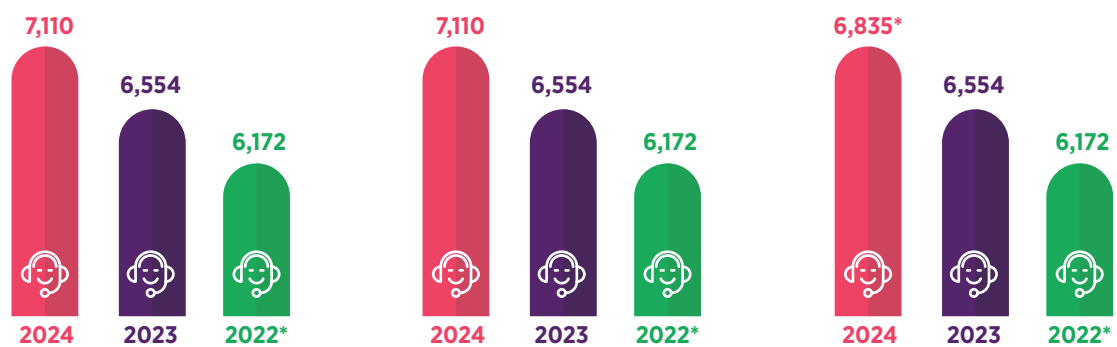
Customer complaints, public concerns, and feedback from other stakeholders can be submitted through:

- Customer Service at Bank Mega Branch Offices**
- MegaCall: 08041500010 or +6221 2960 1600 (from abroad)**
- Bank Mega Mobile Banking App (M-Smile): Complaint Form**
- Bank Mega Website (www.bankmega.com): Customer Complaint Form**

In 2024, Bank Mega received 7,110 reports related to its products/services. The types of complaints included issues related to Credit Cards and M-Smile. All (100%) of the complaints received were followed up by Bank Mega.



NUMBER OF CUSTOMER COMPLAINTS



Remark: *Data status per 31/12/2024

Complaints received

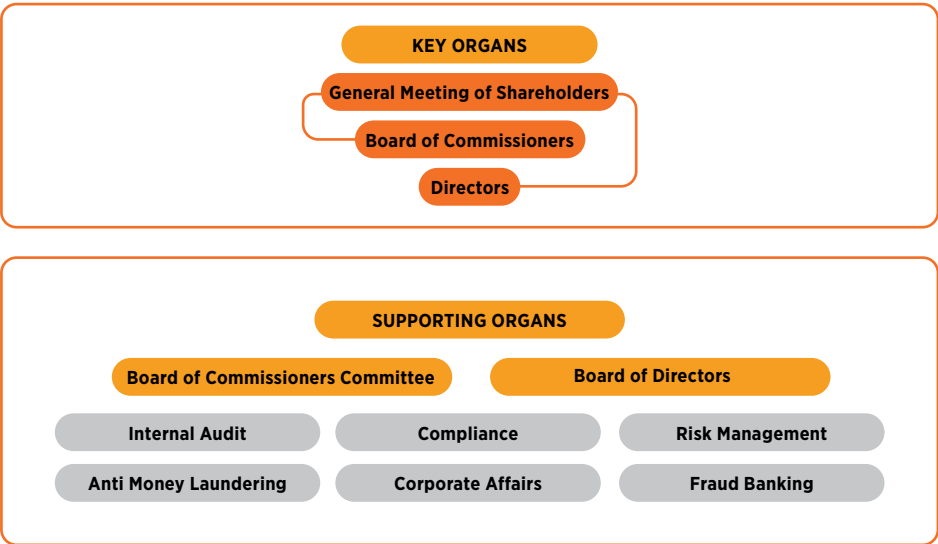
Complaints followed up

Completed complaints

Responsible Business Practices

Sustainability Governance Structure [E-1] [2-9] [2-10] [2-11] [2-12] [2-13] [2-14] [2-15] [2-18] [2-20] [2-21] [G-02]

As stipulated in the Limited Liability Company Law and the Articles of Association of Bank Mega, the structure of Good Corporate Governance (GCG) at the bank consists of the General Meeting of Shareholders (GMS), the Board of Commissioners, and the Board of Directors. Additionally, in carrying out their duties and authorities in management, the Board of Commissioners and the Board of Directors are assisted by committees beneath them, as illustrated in the following diagram:



The implementation of governance at Bank Mega refers to the Articles of Association of PT Bank Mega Tbk No. 7 of 2021, the Financial Services Authority Regulation No. 17 of 2023, and the Financial Services Authority Circular Letter No. 13/SEOJK.03/2017 regarding the Implementation of Governance for Commercial Banks.

The governance structure involves the Board of Directors, responsible for managing and overseeing the Bank's operations, including the implementation of sustainable finance, and the Board of Commissioners, responsible for supervising the performance of the Board of Directors in managing the Bank's operations.



Procedure for Management of Sustainable Finance Implementation

In alignment with the growing attention to sustainability highlights, Bank Mega, through Decision Letter No. 084/DIRBM/20 regarding the Implementation of Sustainable Finance at PT Bank Mega, Tbk, integrates sustainable finance principles with governance principles. Bank Mega directs all organs within the governance structure to play an active role in overseeing and implementing the principles of Good Corporate Governance (GCG) that support the management of sustainable finance, aiming to maintain a balance between achieving short-term profits and long-term sustainability, benefiting not only Bank Mega but also society at large.

The implementation of sustainable finance at Bank Mega is the responsibility of the Sustainable Finance Team. This team was established based on the Board of Directors' Decision Letter No. 053/DIRBM/19 dated June 20, 2019, and has been updated with the issuance of Decision Letter No. 103/DIRBM/24 dated September 26, 2024.

The Sustainable Finance Team at Bank Mega consists of various units that coordinate to design and implement policies and programs supporting sustainability. This includes applying environmental, social, and governance (ESG) principles across all business activities and supporting the development of more environmentally and socially friendly products and services.

The duties and responsibilities of the Sustainable Finance Team include:

- Preparing the Work Plan and Budget Report (RAKB)
- Developing internal capacity-building plans, particularly related to the implementation of sustainable finance
- Developing activity plans aligned with the implementation of sustainable finance, including plans and strategies for developing sustainable finance products and portfolios
- Preparing the Sustainability Report
- Regularly reporting sustainability performance to the Director of Compliance & Human Capital. The Director of Compliance & Human Capital will report to the President Director as part of the sustainability report's review, evaluation, and approval process

Implementation of Sustainable Finance Policy [FS1] [S-08] [S-09] [S-10] [S-11] [G-03] [G-04] [G-05] [G-07] [G-08] [G-09]

Bank Mega has several policies to support the implementation of sustainable finance, including:

- Anti-fraud policy
- Anti-corruption policy
- Anti-money laundering policy
- Prevention of terrorist financing (APU & PPT)
- Policy on sexual harassment and/or non-discrimination
- Human rights policy
- Policy on child labor and/or forced labor
- Occupational health and safety policy
- Policy on performance evaluation of the Board of Directors and Board of Commissioners
- Policy on training for the Board of Directors and Board of Commissioners
- Code of ethics
- Policy on fair treatment of shareholders
- Conflict of interest policy for the Board of Directors and Board of Commissioners

Implementation of Anti-Money Laundering, Counter-Terrorism Financing, and Proliferation of Weapons of Mass Destruction Financing Program (APU, PPT, dan PPPSPM)

To prevent the Bank from being used as a vehicle for money laundering, terrorism financing, and the financing of the proliferation of weapons of mass destruction, Bank Mega has implemented the APU, PPT, and PPPSPM programs per the provisions of POJK No. 8 of 2023. The Bank realizes the APU, PPT, and PPPSPM programs through:

1. Risk assessment of money laundering, terrorism financing, and/or proliferation of weapons of mass destruction (TPPU, TPPT, and/or PPSPM) or Individual Risk Assessment by the Bank using a risk-based approach.
2. Active supervision by the Board of Directors and the Board of Commissioners to designate the responsible division, approve policies, conduct evaluations, prepare reports, and discuss them in meetings.
3. Regular review/improvement of policies and procedures established by the Anti Money Laundering Division (AMLA).
4. Effective and independent internal controls in the APU, PPT, and PPPSPM programs through internal policies and procedures, clear limits of authority and responsibilities of the relevant units, independent inspections, and follow-up on audit results.
5. Information Management Systems by developing the AML Data Management System, the Beneficial Owner (BO) and Walk-in Customer (WIC) applications, the internal goAML application for PPATK, and the goAML interface system.



Whistleblowing System [2-16] [2-26]

Bank Mega provides a transparent and secure channel for reporting violations through its Whistleblowing System (WBS), offering internal and external stakeholders the opportunity to report violations related to ethics, fraud, corruption, discrimination, sexual harassment, and other misconduct. This system is part of Bank Mega's commitment to fostering a clean, transparent, and deviation-free work environment.

In 2024, Bank Mega received 98 fraud-related reports. The Crime & Fraud Investigation Unit has addressed all of these reports, following the relevant procedures and regulations. The follow-up process includes comprehensive investigations and decision-making in line with the company's internal policies and applicable laws.

Additionally, the Crime & Fraud Investigation Unit has been appointed by the Financial Services Authority (OJK) as one of the key parties responsible for the Task Force on Combating Illegal Financial Activities (Satgas Pasti). Satgas Pasti is tasked with addressing and eliminating fraudulent practices and illegal financial activities, both online and offline, that harm customers and the public.

Several banks, including Bank Mega, which has been designated by OJK for Satgas Pasti, may also participate in the Indonesia Anti Scam Center (IASC), the central body responsible for managing and coordinating complaints from customers who are victims of fraud. Through this involvement, Bank Mega reaffirms its commitment to fostering a secure, transparent banking ecosystem free from illegal financial activities.

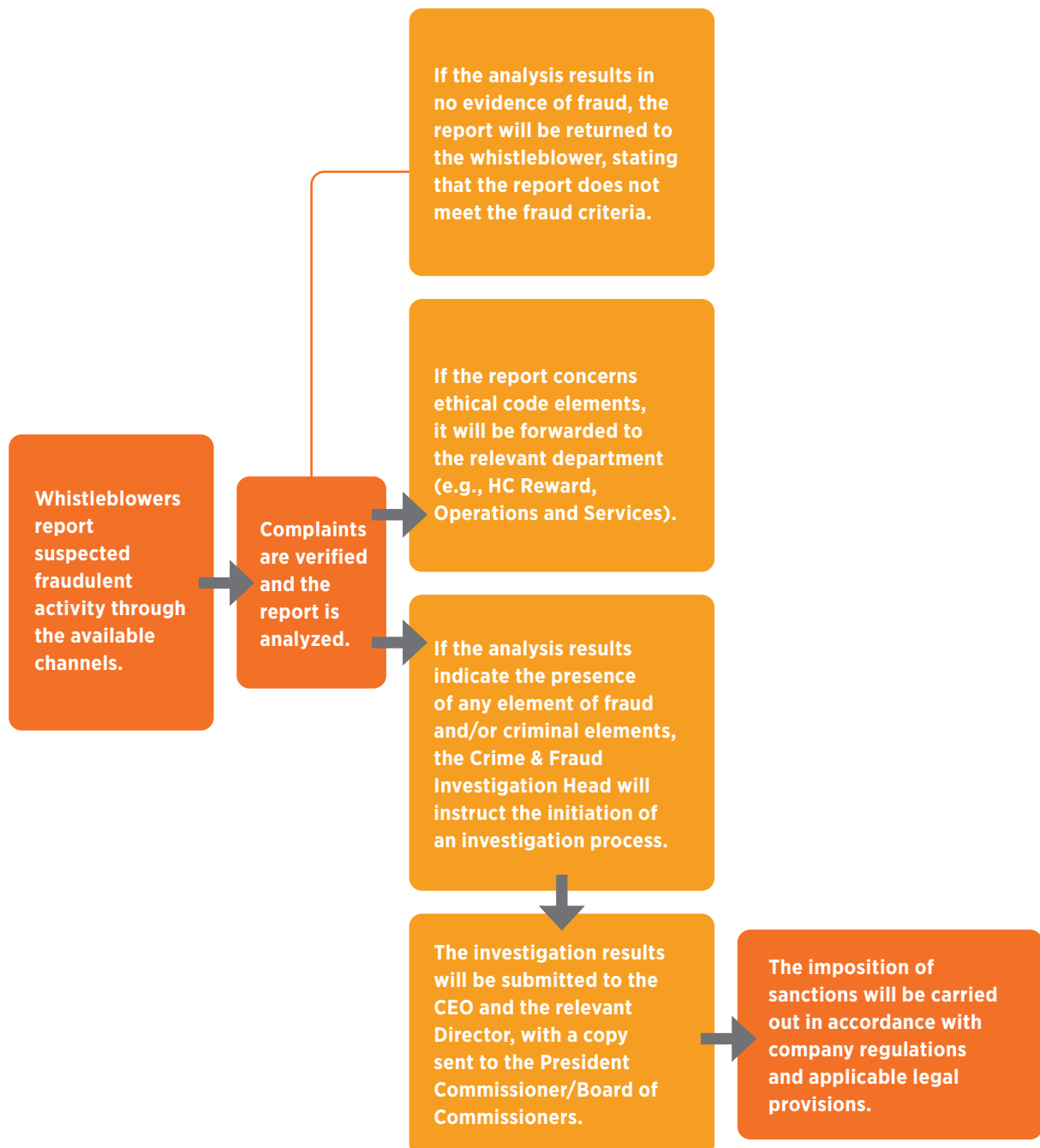
The Whistleblowing System can be accessed through

E-mail : fbi@bankmega.com

Telephone (Fixed Line): +6221-7915000 via ex. 15.112, 15.115, 15212 and 15215. Phone/SMS/Whatsapp : 0822-0822-0500 and 0822-0822-1999

Address: Crime & Fraud Investigation (CFIN) Unit, Menara Bank Mega Lt. 15 Jl. Kapten Tendean No. 12-14 A Jakarta 12790

THE FLOW OF WHISTLEBLOWING SYSTEM MECHANISM



Corporate Support for Anti-Corruption [205-1] [205-2] [205-3]

Bank Mega is firmly committed to supporting efforts in preventing and eradicating corruption while fostering a transparent, fair, and corruption-free work environment. To this end, the company has formulated an anti-fraud and anti-corruption policy that applies to all employees, including the Board of Directors and the Board of Commissioners. This policy emphasizes that Bank Mega does not tolerate any form of corruption, abuse of power, or actions aimed at personal gain.

The company has also conducted a comprehensive fraud risk assessment to identify potential risks that could lead to fraud in its operations. All work units (100%) are involved in this risk assessment process. Each unit must assess existing risks and evaluate the effectiveness of the mitigation controls implemented to reduce or prevent fraud. This fraud risk assessment process is critical in maintaining transparent and accountable operational continuity while preventing any loopholes that could be exploited for corrupt practices.

Bank Mega actively conducts awareness campaigns regarding the anti-fraud and anti-corruption policies for all employees and other stakeholders. The purpose of this campaign is to ensure that all parties, both internal and external, thoroughly understand the policies in place and how to prevent, detect, and report any potential corruption or fraud. Through this initiative, Bank Mega aims to foster a corporate culture free from corruption and fraud.

Throughout 2024, Bank Mega did not encounter any legal cases related to allegations of corruption, indicating that the anti-fraud and anti-corruption policies have been effectively implemented.

Anti-Fraud and Anti-Corruption Training and Awareness Campaign [205-2]

Category	2024	2023	2022	Total
Anti Fraud Strategy E-Learning	261	8,814	4,595	13,670
NEIP (National E-Learning and Integrity Program) – which includes anti fraud materials	1,599	1,911	1,513	5,023
Off-site Training on Anti fraud Practices	142	3	0	145
In-house Anti fraud Training	5,292	287	1,391	6,970
Total	7,294	11,015	7,499	25,808

Stakeholder Engagement [E.4] [2-29]

Bank Mega consistently works to meet the needs of and build strong relationships with all its stakeholders. The company has mapped key stakeholder groups that influence its sustainability and are directly involved in its operational activities.

Stakeholder	Means of Engagement and their Frequency	Significant Topic and Stakeholders' Needs	Bank Mega Response
Investor and Shareholder	- General Meeting of Shareholders (GMS): once a year - Extraordinary General Meeting of Shareholders (EGMS): if necessary - Quarterly Report - Annual Report - Sustainability Report	- Financial performance - Sustainability performance	- Organizes GMS and EGMS - Reports on financial performance (Public Expose) - Carries out Information transparency
Customer	- Banking activities: at any time - Via contact center: Mega Call 08041500010/(+62) 29601600 (overseas number), website, and social media: at any time - Customer satisfaction survey: every year	- Response and solution over inputs, complaints, and information requests - Banking products development, including digitalization - Privacy protection and data security - Education and training - Excellent services - Financial literacy and inclusion	- Provides 24-hour communication media and services - Follow up complaints received, - Explores customer needs, and developing product innovation and services, including digital banking - Performs customer satisfaction survey - Protects data privacy and security - Provides financial literacy and inclusion program - Conducts financial education
Regulator	- Compliance reporting: at least once a year - Submission of proof on AGMS and EGMS announcement, consolidated financial statements summary: at least once a year - Monthly report, Public Expose planning: at least once a year	- Regulatory compliance implementation of Prudent Principles and Corporate Governance - ESG risk analysis in credit lending - Anti-Fraud, Anti-Corruption, Anti-Money Laundering and Counter Terrorism Financing (APU – PPT)	- Compliance report - Develops RAKB - Prepares annual report and sustainability report - Other meetings such as pre-exit meeting and exit meeting
Employee	- Internal communication media: at any time - Ad-hoc internal meeting: at any time - Sharing session per policies of respective work unit - Banking services and/or facilities that can be accessed at any time	- Industrial relationship - Employees rights and obligations - Career development opportunities, competency, training, and education - Occupational health and safety	- Provides whistleblowing channel - Protects employees' rights per the Company's Regulations, - Provides training and developments - Manages work assessment, promotion, and mutation

Business Partner/ Supplier/Vendor	- Website interaction: at any time - Vendor code of conduct - Meeting with Goods Procurement Committee: if needed, at least once a year	- Transparent goods and/or services procurement - Fair work contract - Timely payment - Mutually profitable work relationshi	- Provides necessary information to accelerate the procurement and work process - Disseminates policies and code of conduct - Establishes business communication - Ensures timely payment
Media	Press Release: if needed, or incidental by nature	Company information and data, among which are company's finance, products, and corporate actions	- Conducts press release - Publishes media content and reports

About the Report [G.1] [2-2] [2-3] [2-4] [2-5] [3-1]

The sustainability report of PT Bank Mega Tbk is our commitment to transparency, providing information on our economic, social, environmental, and governance performance. The report is published annually and made available on the company's website. The previous sustainability report was published on February 7, 2024. The 2024 Bank Mega Sustainability Report is presented per the following principles: accuracy, balance, clarity, comparability, completeness, sustainability context, timeliness, and verifiability.

The current report is based on data and information from January 1 to December 31, 2024. The preparation and prioritization of the information included in the sustainability report were conducted internally and approved by the Director of Compliance & Human Capital, who is responsible for all sustainable financial activities.

The financial and social performance data is based on consolidated information from the headquarters and all Bank Mega branches. The financial data also includes consolidated data from audited financial statements from a public accounting firm (KAP). Water consumption and fuel oil (BBM) data are consolidated for environmental performance data, while electricity consumption data currently only includes the head office. The report does not cover data from other entities, as Bank Mega has no subsidiaries. Additionally, there has been a restatement of data in this report, with each restatement clearly noted in the accompanying tables.

Bank Mega has not conducted third-party verification (assurance) for the information presented in the sustainability report. However, all information in this report has been verified by the responsible internal parties, including the company's leadership. This includes financial data, which has been audited by a public accounting firm (KAP). The preparation of this report is based on the following references:

- Financial Services Authority (OJK) Regulation No. 51/POJK.03/2017.
- Financial Services Authority (OJK) Circular Letter No. 16/SEOJK.04/2021.
- Global Reporting Initiative (GRI) Standards 2021, with alignment to the "GRI Standards" and Sector Indicators for the financial services sector (GRI Financial Services Sector Supplement).
- ESG Form issued by the Indonesia Stock Exchange (IDX).

Identification of Material Topics and Sustainability Highlights

Bank Mega determines material topics by prioritizing significant issues for the reporting year. The identification of material topics is carried out through discussions facilitated by an independent party acting as an expert team. As a result of these discussions, seven material topics were mapped in line with the sustainability context and aligned with support for achieving the SDGs.

In the 2024 sustainability report, a new material topic has been added: business ethics and compliance. The other material issues remain the same as last year, though there have been adjustments in the naming of the material topics.

Report-related contacts [\[2-3\]](#)

Corporate Secretary

Christiana Maria Damanik
Email: corsec@bankmega.com
Phone: (62-21) 7917 5000 (hunting)

Material Topics and Sustainability Highlights

No.	Material Topics	Sustainability Highlights
1	Sustainable Financial Products and Services 	1. The achievement of disbursement of funds (credit) in accordance with the Sustainable Business Activity Category exceeding the target in RAKB 2023 was mainly sourced from the corporate segment, both from new loans and utilization of credit facilities. 2. Implementation of sustainable finance in creditworthy business criteria 3. Economic performance resilience 4. Operational cost efficiency 5. Credit growth 6. KKUB portfolio growth
2	Data Security and Privacy 	1. Maintain information and transaction security 2. Regulatory compliance and corporate governance
3	Business Ethics and Compliance 	1. Anti-Fraud and Anti Corruption, Anti-Money Laundering and Prevention of Financing of Terrorism (AML-CFT) 2. Regulatory compliance and corporate governance
4	Digitalization and Technology Innovation 	1. Applying digital technology innovation 2. Regulatory compliance and corporate governance
5	Investing in Talent 	1. Maintain customer satisfaction levels 2. Manage all feedback, suggestions, and complaints fairly, quickly, and consistently
6	Quality of Services 	1. Maintain customer satisfaction levels 2. Manage all feedback, suggestions, and complaints fairly, quickly, and consistently
7	Financial Literacy and Inclusion 	1. Trainings on financial inclusion and financial literacy

Feedback on Last Year's Report [\[G.3\]](#)

Bank Mega would like to express our utmost gratitude to all stakeholders who have provided feedback and suggestions regarding our 2023 sustainability report. By the end of 2024, based on the feedback received, key concerns from stakeholders include expanding the scope of CSR programs, providing data on employee training and development, supporting wildlife conservation, addressing electricity consumption, increasing credit allocation, particularly in the areas of biodiversity and energy efficiency, and adding material topics related to sustainability. We have addressed these concerns by directly responding to the relevant stakeholders and incorporating some information in this sustainability report. Moving forward, Bank Mega will continue strengthening its commitment and gradually meet the information needs per stakeholders' expectations.

Reference POJK No.51/POJK.03/2017 and GRI Standard Content Index ^[G.4]

References of SEOJK No 16/SEOJK.04/2021

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GRI Standards Content Index

Statement of use	PT Bank Mega Tbk has reported the information cited in this GRI content index for the period 1 January 2024 – 31 December 2024 with reference to the GRI Standards.
GRI 1 used :	GRI 1: Foundation 2021

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Feedback Sheet [G.2]

The PT Bank Mega Tbk Sustainability Report 2024 provides an overview of financial and sustainability performance. We welcome your input, criticism, and suggestions regarding the presentation of this report. Please get in touch with us via the contact or email provided at the bottom of this sheet.

Your Profile

Name (if desired) :
Institution/Company :
Email :
Phone/Mobile :

Stakeholder Group

- | | |
|---------------------------------------|---|
| ☐ Shareholders | ☐ Media |
| ☐ Customer | ☐ Business Partner |
| ☐ Employee | ☐ Public and Community |
| ☐ Government | ☐ Other, please specify: |

Please select the answer that best fits the question below

	Yes	No
This report is easy to understand		
This report is useful for you		
This report already describes the Company's performance in sustainable development		

Please rate the material topics that are most important in your opinion for the sustainability of PT Bank Mega Tbk (score 1 = least important to 7 = most important)

Priority Scale	Material Topic
()	Sustainable Financial Products and Services
()	Data Security and Privacy
()	Business Ethics and Compliance
()	Digitalization and Technology Innovation
()	Investing in Talent
()	Quality of Services
()	Financial Literacy and Inclusion

Suggestions or criticisms related to the report:

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.....
.....

Thank you for your feedback. Please send the feedback sheet by email to the contact listed in this report.

Corporate Secretary

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2024

Sustainability Report
PT Bank Mega Tbk



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