Secara kebijakan, pengaturan terkait keberagaman komposisi Dewan Komisaris dan Direksi dituangkan secara tertulis dengan mengacu pada Anggaran Dasar, arahan Pemegang Saham, serta peraturan perundang-undangan yang berlaku. Implementasi kebijakan ini mempertimbangkan berbagai dimensi keberagaman, antara lain latar belakang pendidikan, kompetensi, pengalaman profesional, jenis kelamin, dan rentang usia. Adapun komposisi keberagaman Dewan Komisaris dan Direksi IFG per 31 Desember 2025 disajikan sebagai berikut:

As a matter of policy, regulations regarding the diversity of the Board of Commissioners and Board of Directors are set forth in writing in accordance with the Articles of Association, shareholder directives, and applicable laws and regulations. The implementation of this policy takes into account various dimensions of diversity, including educational background, competencies, professional experience, gender, and age range. The diversity composition of IFG's Board of Commissioners and Board of Directors as of December 31, 2025, is presented as follows:

Nama Name	**Kewarganegaraan** Nationality	**Latar Belakang Pendidikan** Educational Background	**Keahlian** Expertise	**Usia** Age	**Jenis** Kelamin **Gender**
Dewan Komisaris Board of Commissioners					
Sumiyati	Indonesia	S2 Financial Management Master's Degree in Financial Management	Finance	64 tahun 64 years old	Perempuan Female
Nasrudin	Indonesia	S3 Hukum Doctoral Degree in Law	Hukum Law	69 tahun 69 years old	Laki-laki Male
Direksi Board of Directors					
Hexana Tri Sasongko	Indonesia	S2 Business Administration Master's Degree in Business Administration	Bisnis Business	61 tahun 61 years old	Laki-laki Male
Haru Koesmahargyo	Indonesia	S2 Investment Banking Master's Degree in Investment Banking	Bisnis Business	59 tahun 59 years old	Laki-laki Male
Rizal Ariansyah	Indonesia	S2 Hukum Master's Degree in Law	Hukum Law	51 Tahun 51 years old	Laki-laki Male
Rianto Ahmadi	Indonesia	S3 Statistika Doctoral Degree in Statistics	Statistika Statistics	66 tahun 66 years old	Laki-laki Male
Heru Handayanto	Indonesia	S1 Akuntansi Bachelor's Degree in Accounting	Akuntansi Accounting		Laki-laki Male

REMUNERASI DAN NOMINASI DEWAN KOMISARIS DAN DIREKSI

Dasar Kebijakan Suksesi Dewan Komisaris dan Direksi

Komite Nominasi dan Remunerasi memiliki peran dalam menyusun dan mengelola perencanaan suksesi Direksi sebagai upaya untuk menjamin kesinambungan kepemimpinan dan proses regenerasi di masa mendatang. Kebijakan terkait pergantian dan suksesi Dewan Komisaris serta Direksi di Perusahaan disusun dengan mengacu pada sejumlah ketentuan utama, yaitu sebagai berikut:

1. Undang-Undang Nomor 40 Tahun 2007 tentang Perseroan Terbatas;
2. Peraturan Menteri BUMN Nomor PER-3/MBU/03/2023 tentang Peraturan Menteri Badan Usaha Milik Negara tentang Organ dan Sumber Daya Manusia Badan Usaha Milik Negara; dan

REMUNERATION AND NOMINATION OF THE BOARD OF COMMISSIONERS AND THE BOARD OF DIRECTORS

Succession Policy Basis for the Board of Commissioners and Board of Directors

The Nomination and Remuneration Committee plays a role in formulating and managing the succession planning for the Board of Directors as an effort to ensure continuity of leadership and the regeneration process in the future. Policies regarding the replacement and succession of the Board of Commissioners and the Board of Directors at the Company are formulated with reference to a number of key provisions, namely as follows:

1. Law No. 40 of 2007 on Limited Liability Companies;
2. Regulation of the Minister of State-Owned Enterprises No. PER-3/MBU/03/2023 concerning the Minister of State-Owned Enterprises' Regulation on the Organization and Human Resources of State-Owned Enterprises; and

3. Peraturan Otoritas Jasa Keuangan Nomor 13/POJK.05/2022 tentang Pengawasan Perusahaan Perseroan (Persero) PT Bahana Pembinaan Usaha Indonesia.

Peraturan Menteri BUMN tersebut mengatur mekanisme pengelolaan talent pool dalam manajemen korporasi BUMN yang dilaksanakan oleh Kementerian BUMN sebagai pemegang kepemilikan akhir. Sementara itu, Peraturan Otoritas Jasa Keuangan Nomor 13/POJK.05/2022 menetapkan bahwa setiap calon anggota Direksi dan Dewan Komisaris IFG wajib terlebih dahulu memperoleh persetujuan dari OJK sebelum dapat menjalankan tugas, fungsi, dan kewenangannya secara resmi sebagai anggota Direksi maupun Dewan Komisaris.

KEBIJAKAN PENETAPAN REMUNERASI DEWAN KOMISARIS DAN DIREKSI

Dalam menjalankan kegiatan operasionalnya, IFG senantiasa mengedepankan prinsip kehati-hatian serta kepatuhan terhadap peraturan perundang-undangan dalam penetapan remunerasi bagi Dewan Komisaris dan Direksi. Pemberian remunerasi tersebut merupakan bentuk apresiasi atas kinerja yang telah dicapai. Ketentuan ini mengacu pada Pasal 96 ayat (1) Undang-Undang Nomor 40 Tahun 2007 tentang Perseroan Terbatas, yang menetapkan bahwa besaran gaji dan tunjangan Direksi ditentukan melalui keputusan RUPS, dengan kemungkinan pelimpahan kewenangan kepada Dewan Komisaris sebagaimana diatur dalam Pasal 96 ayat (2). Sementara itu, Pasal 113 mengatur bahwa penetapan gaji, honorarium, serta tunjangan bagi Dewan Komisaris dilakukan oleh RUPS.

Lebih lanjut, kebijakan remunerasi bagi Dewan Komisaris dan Direksi di IFG ditetapkan berdasarkan keputusan Pemegang Saham, dengan mengacu pada Peraturan Menteri Negara Badan Usaha Milik Negara Nomor PER-2/MBU/03/2023 tentang Pedoman Tata Kelola dan Kegiatan Korporasi Signifikan BUMN.

Secara internal, IFG terus melakukan penyempurnaan sistem remunerasi dengan mengadopsi prinsip 3P, yaitu *Pay for Person, Pay for Position*, dan *Pay for Performance*. Prinsip ini diimplementasikan sebagaimana tercantum dalam Surat Keputusan Direksi Perusahaan Perseroan (Persero) PT Bahana Pembinaan Usaha Indonesia Nomor 90 Tahun 2022 tentang Kebijakan Pengusulan Penetapan Penghasilan Direksi dan Dewan Komisaris. Struktur remunerasi yang diterapkan meliputi komponen *Fixed Pay, Variable Pay*, serta *Non-Cash Benefit*. Selain itu, IFG memastikan bahwa tingkat penghasilan karyawan telah berada di atas ketentuan upah minimum yang ditetapkan oleh Pemerintah, dengan penyusunan skala upah yang mempertimbangkan kondisi pasar serta kemampuan keuangan Perusahaan.

3. Financial Services Authority Regulation No. 13/POJK.05/2022 on the Supervision of the State-Owned Enterprise (Persero) PT Bahana Pembinaan Usaha Indonesia.

The Minister of State-Owned Enterprises Regulation governs the mechanism for managing the talent pool within the corporate management of state-owned enterprises, which is conducted by the Ministry of State-Owned Enterprises as the ultimate owner. Meanwhile, Financial Services Authority Regulation No. 13/POJK.05/2022 stipulates that every candidate for the Board of Directors and Board of Commissioners of IFG must first obtain approval from the OJK before they can officially conduct their duties, functions, and authorities as members of the Board of Directors or Board of Commissioners.

POLICY FOR DETERMINING THE REMUNERATION OF THE BOARD OF COMMISSIONERS AND DIRECTORS

In conducting its operations, IFG consistently prioritizes the principle of prudence and compliance with laws and regulations in determining remuneration for the Board of Commissioners and the Board of Directors. The provision of such remuneration serves as a form of appreciation for the performance achieved. This provision refers to Article 96 paragraph (1) of Law No. 40 of 2007 on Limited Liability Companies, which stipulates that the amount of salaries and allowances for the Board of Directors is determined by a resolution of the General Meeting of Shareholders (GMS), with the possibility of delegating authority to the Board of Commissioners as provided for in Article 96 paragraph (2). Meanwhile, Article 113 stipulates that the determination of salaries, honoraria, and allowances for the Board of Commissioners is conducted by the General Meeting of Shareholders.

Furthermore, the remuneration policy for the Board of Commissioners and the Board of Directors at IFG is established based on a decision by the Shareholders, in accordance with Regulation of the Minister of State for State-Owned Enterprises No. PER-2/MBU/03/2023 concerning Guidelines on Corporate Governance and Significant Corporate Activities of State-Owned Enterprises.

Internally, IFG continues to refine its remuneration system by adopting the 3P principle: Pay for Person, Pay for Position, and Pay for Performance. This principle is implemented as stipulated in the Board of Directors' Decree of the State-Owned Enterprise (Persero) PT Bahana Pembinaan Usaha Indonesia No. 90 of 2022 regarding the Policy on Proposing the Determination of Income for the Board of Directors and the Board of Commissioners. The remuneration structure applied includes Fixed Pay, Variable Pay, and Non-Cash Benefits. In addition, IFG ensures that the total income of current employees exceed the minimum wage set by the government, with a wage scale that takes into account market conditions and the Company's financial capacity.

PROSEDUR PENGUSULAN HINGGA PENETAPAN REMUNERASI DEWAN KOMISARIS DAN DIREKSI

IFG telah menetapkan mekanisme dan tata cara dalam proses pengusulan remunerasi bagi Dewan Komisaris dan Direksi, yang antara lain mencakup hal-hal sebagai berikut:

1. Penghasilan Direksi dan Dewan Komisaris ditetapkan oleh rapat umum pemegang saham (RUPS);
2. Penetapan penghasilan yang berupa gaji atau honorarium, tunjangan dan fasilitas yang bersifat tetap dilakukan dengan mempertimbangkan faktor skala usaha, faktor kompleksitas usaha, tingkat inflasi, kondisi dan kemampuan keuangan perusahaan, dan faktor lain yang relevan, serta tidak boleh bertentangan dengan peraturan perundang-undangan;
3. Penetapan penghasilan yang berupa tantiem/insentif kinerja yang bersifat variabel (*merit rating*) dilakukan dengan mempertimbangkan faktor kinerja dan kemampuan keuangan perusahaan, serta faktor lain yang relevan; dan
4. Penghasilan Direksi dan Dewan Komisaris Anggota *Holding* dianggarkan sebagai biaya dalam RKAP Anggota *Holding*.

PROCEDURE FOR PROPOSING AND DETERMINING THE REMUNERATION OF THE BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

IFG has established mechanisms and procedures for the remuneration proposal process for the Board of Commissioners and the Board of Directors, which include the following:

1. The income of the Board of Directors and Board of Commissioners is determined by the General Meeting of Shareholders (GMS);
2. The determination of income in the form of salary or honorarium, allowances and facilities of a fixed nature is done by considering business scale factors, business complexity factors, inflation rates, conditions and financial capabilities of the company, and other relevant factors, and must not conflict with statutory regulations;
3. The determination of income in the form of bonuses/performance incentives that are variable (merit rating) is conducted by considering performance factors and the financial capacity of the company, as well as other relevant factors; and
4. The income of the Board of Directors and Board of Commissioners of a subsidiary is budgeted as an expense in the Holding Members' Work Plan and Budget (RKAP).

STRUKTUR DAN KOMPONEN REMUNERASI DEWAN KOMISARIS DAN DIREKSI

Struktur remunerasi Dewan Komisaris dan Direksi ditetapkan dengan mengacu pada Surat Keputusan Direksi Perusahaan Perseroan (Persero) PT Bahana Pembinaan Usaha Indonesia Nomor 90 Tahun 2022 tentang Kebijakan Pengusulan Penetapan Penghasilan Direksi dan Dewan Komisaris. Berdasarkan ketentuan tersebut, komponen penghasilan bagi Dewan Komisaris dan Direksi meliputi hal-hal sebagai berikut:

1. Penghasilan Direksi terdiri dari:
   a. Gaji/honorarium;
   b. Tunjangan; yang terdiri atas 1) Tunjangan Hari Raya, 2) Tunjangan Perumahan, dan 3) Asuransi Purna Jabatan;
   c. Fasilitas yang terdiri atas; 1) fasilitas kendaraan, 2) fasilitas kesehatan, dan 3) fasilitas bantuan hukum; serta
   d. Tantiem/insentif kinerja;
2. Penghasilan Dewan Komisaris terdiri dari:
   a. Gaji/honorarium;
   b. Tunjangan; yang terdiri atas 1) Tunjangan Hari Raya, 2) Tunjangan Transportasi, dan 3) Asuransi Purna Jabatan;
   c. Fasilitas yang terdiri atas; 1) fasilitas kesehatan dan 2) fasilitas bantuan hukum; serta
   d. Tantiem/insentif kinerja.

STRUCTURE AND COMPONENTS OF REMUNERATION FOR THE BOARD OF COMMISSIONERS AND THE BOARD OF DIRECTORS

The remuneration structure of the Board of Commissioners and Board of Directors refers to the Decree of the Board of Directors of PT Bahana Pembinaan Usaha Indonesia Number 90 of 2022 concerning the Policy for Proposing the Determination of Income of the Board of Directors and Board of Commissioners of the Company. Based on the regulation, the income components of the Board of Commissioners and Directors are as follows:

1. The income of the Board of Directors consists of:
   a. Salary/honorarium;
   b. Allowances, consisting of 1) Holiday Allowance, 2) Housing Allowance, and 3) Retirement Insurance;
   c. Benefits, consisting of: 1) vehicle benefits, 2) health benefits, and 3) legal assistance benefits; and
   d. Bonuses/performance incentives;
2. The income of the Board of Commissioners consists of:
   a. Salary/honorarium;
   b. Allowances; consisting of 1) Holiday Allowance, 2) Transportation Allowance, and 3) Post-Employment Insurance;
   c. Benefits consisting of: 1) health benefits and 2) legal assistance benefits; and
   d. Bonuses/performance incentives.

PENGUNGKAPAN INDIKATOR SERTA PENETAPAN REMUNERASI DEWAN KOMISARIS DAN DIREKSI

Dalam menetapkan besaran remunerasi bagi Dewan Komisaris dan Direksi, IFG mengacu pada indikator kinerja manajemen yang telah digunakan dalam proses evaluasi kinerja kedua organ tersebut. Indikator tersebut tercantum dalam kontrak manajemen antara Direksi dan Dewan Komisaris, yang mencakup target RKAP, termasuk penetapan KPI beserta indikator, bobot penilaian, dan sasaran yang telah ditentukan. Selain itu, penetapan remunerasi juga mempertimbangkan dinamika pasar tenaga kerja di Indonesia serta kemampuan keuangan Perusahaan.

Perhitungan Besaran Remunerasi Dewan Komisaris dan Direksi (Sesuai Peraturan Menteri Badan Usaha Milik Negara Nomor PER-3/MBU/03/2023 tentang Organ dan Sumber Daya Manusia Badan Usaha Milik Negara)

DISCLOSURE OF INDICATORS AND DETERMINATION OF REMUNERATION OF THE BOARD OF COMMISSIONERS AND DIRECTORS

In determining the amount of remuneration for the Board of Commissioners and the Board of Directors, IFG refers to the management performance indicators that have been used in the performance evaluation process for both organs. These indicators are set forth in the management contracts between the Board of Directors and the Board of Commissioners, which include targets from the Annual Work and Budget Plan (RKAP), including the established KPIs, their respective indicators, assessment weights, and targets.. Additionally, the determination of remuneration also takes into account the dynamics of the Indonesian labor market as well as the Company's financial capacity.

Calculation of Remuneration Amount for Board of Commissioners and Board of Directors (In accordance with Regulation of the Minister of State-Owned Enterprises Number PER-3/MBU/03/2023 concerning Organs and Human Resources of State-Owned Enterprises)

Direktur Utama President Director	100% (ditetapkan dengan menggunakan pedoman internal yang ditetapkan oleh Pemegang Saham) 100% (determined using internal guidelines established by the Shareholders)
Wakil Direktur Utama Vice President Director	Sebesar 90% dari Gaji/Tantiem/Insentif Kinerja Direktur Utama 90% of the President Director's Salary/Bonus/Performance Incentive
Direksi Lainnya Other Members of the Board of Directors	Sebesar 85% dari Gaji/Tantiem/Insentif Kinerja Direktur Utama 85% of the President Director's Salary/Bonus/Performance Incentive
Komisaris Utama President Commissioner	Sebesar 45% dari Gaji/Tantiem/Insentif Kinerja Direktur Utama 45% of the President Director's Salary/Bonus/Performance Incentive
Komisaris Lainnya Other Members of the Board of Commissioners	Sebesar 90% dari Honorarium/Tantiem/Insentif Kinerja Komisaris Utama 90% of the President Commissioners' Honorarium/Bonus/Performance Incentive

JUMLAH REMUNERASI DEWAN KOMISARIS DAN DIREKSI DI TAHUN 2025

Pada tahun 2025, Pemegang Saham menetapkan besaran remunerasi bagi Dewan Komisaris dan Direksi melalui Surat Kementerian BUMN mengenai Penetapan Penghasilan Direksi dan Dewan Komisaris PT Bahana Pembinaan Usaha Indonesia (Persero) Tahun 2023 dengan nomor SR-167/MBU/03/2024 tanggal 19 Maret 2024. Berdasarkan ketentuan tersebut, rincian nilai remunerasi Dewan Komisaris dan Direksi sesuai dengan struktur remunerasi yang berlaku disajikan sebagai berikut:

TOTAL REMUNERATION FOR THE BOARD OF COMMISSIONERS AND THE BOARD OF DIRECTORS IN 2025

In 2025, the Shareholders determined the remuneration amounts for the Board of Commissioners and the Board of Directors through a letter from the Ministry of State-Owned Enterprises regarding the Determination of the Compensation for the Board of Directors and the Board of Commissioners of PT Bahana Pembinaan Usaha Indonesia (Persero) for the Year 2023, numbered SR-167/MBU/03/2024, dated March 19, 2024. Based on these provisions, the details of the remuneration for the Board of Commissioners and the Board of Directors, in accordance with the prevailing remuneration structure, are presented as follows:

Jumlah Remunerasi Dewan Komisaris dan Direksi Tahun 2025
Total Remuneration for the Board of Commissioners and Board of Directors for 2025

Uraian Description	Jumlah (Rp juta) Total (IDR million)	
	2025	**2024**
Jumlah Remunerasi Dewan Komisaris Total Remuneration for the Board of Commissioners	**22.463**	30.978
Jumlah Remunerasi Direksi Total Remuneration of the Board of Directors	**47.821**	69.442
Jumlah Remunerasi Dewan Komisaris dan Direksi Tahun per Tahun Total Remuneration of the Board of Commissioners and Board of Directors by Year	**70.284**	100.420

Berdasarkan realisasi remunerasi tahun 2025, total remunerasi yang diberikan kepada Dewan Komisaris dan Direksi Perusahaan mencapai Rp70.284 juta, menurun sebesar 30,01% dibandingkan dengan tahun sebelumnya yang tercatat sebesar Rp100.420 juta. Penurunan tersebut terdiri atas remunerasi Dewan Komisaris turun dari Rp30.978 menjadi Rp22.465, serta remun direksi turun dari Rp69.442 menjadi Rp47.821.

Based on the actual remuneration for 2025, the total remuneration paid to the Company's Board of Commissioners and Board of Directors amounted to IDR....... million, an increase/decrease of ....% compared to the previous year, which was recorded at IDR 100,420 million. This increase/decrease consists of ....