

SISTEM ALOKASI DAN REMUNERASI DIREKSI DAN KOMISARIS

Penetapan remunerasi bagi Direksi dan Dewan Komisaris PT Danareksa (Persero) dilakukan melalui Rapat Umum Pemegang Saham (RUPS) berdasarkan kajian dan usulan Komite Nominasi dan Remunerasi. Kebijakan remunerasi mengacu pada Peraturan Menteri BUMN Nomor PER-3/MBU/03/2023 tentang Organ dan Sumber Daya Manusia BUMN.

Penetapan gaji atau honorarium, tunjangan, fasilitas, serta insentif kinerja dilakukan dengan mempertimbangkan berbagai faktor, antara lain skala dan kompleksitas usaha, tingkat inflasi, kondisi dan kemampuan keuangan perusahaan, serta faktor relevan lainnya sesuai ketentuan peraturan perundang-undangan yang berlaku.

Struktur remunerasi Direksi dan Dewan Komisaris meliputi penghasilan tetap, tunjangan, fasilitas, serta penghargaan berbasis kinerja berupa tantiem atau insentif kinerja yang ditetapkan berdasarkan pencapaian kinerja perusahaan dan keputusan RUPS.

[DOKUMEN SELINGKAPNYA →](#)

Prosedur Pengusulan Hingga Penetapan Remunerasi Dewan Komisaris dan Direksi

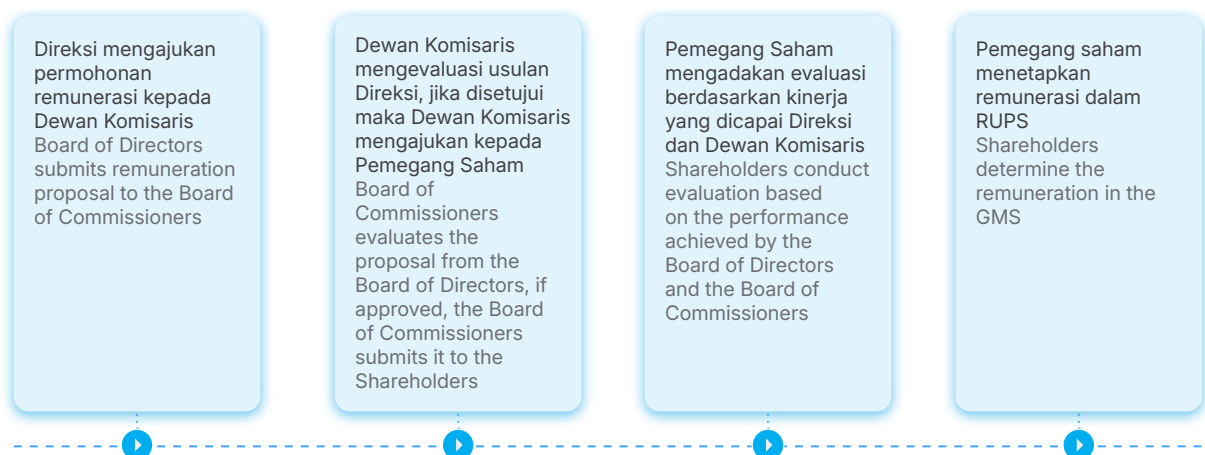
Penetapan besarnya remunerasi anggota Dewan Komisaris dan Direksi setiap tahunnya, ditentukan melalui RUPS berdasarkan kajian dan usulan Komite Nominasi & Remunerasi Perseroan.

Procedure for Proposal to Determination of Remuneration for the Board of Commissioners and Board of Directors

The annual determination of remuneration for members of the Board of Commissioners and the Board of Directors is decided by the GMS based on studies and proposals from the Company's Nomination and Remuneration Committee.

Skema Prosedur Penetapan Remunerasi Anggota Dewan Komisaris dan Direksi

Scheme of Procedure for Determination of Remuneration for Members of the Board of Commissioners and Board of Directors



Struktur Remunerasi Dewan Komisaris dan Direksi

Struktur remunerasi Dewan Komisaris dan Direksi mengacu kepada Peraturan Menteri BUMN No. PER-3/MBU/03/2023 adalah sebagai berikut:

1. Penghasilan anggota Direksi terdiri dari:
 - a. Gaji;
 - b. Tunjangan;
 - c. Fasilitas;
 - d. Tantiem/Insentif Kinerja/Insentif Khusus; dan
 - e. LTI (*long term incentive*).
2. Penghasilan anggota Dewan Komisaris terdiri dari:
 - a. Honorarium;
 - b. Tunjangan;
 - c. Fasilitas;
 - d. Tantiem/Insentif Kinerja/Insentif Khusus; dan
 - e. LTI (*long term incentive*).

Remuneration Structure of the Board of Commissioners and the Board of Directors

The remuneration structure of the Board of Commissioners and the Board of Directors refers to Minister of State-Owned Enterprises Regulation No. PER-3/MBU/03/2023, as follows:

1. The remuneration of members of the Board of Directors consists of:
 - a. Salary;
 - b. Allowances;
 - c. Facilities;
 - d. Tantiem/Performance Incentives/Special Incentives; and
 - e. LTI (Long-Term Incentive).
2. The remuneration of members of the Board of Commissioners consists of:
 - a. Honorarium;
 - b. Allowances;
 - c. Facilities;
 - d. Tantiem/Performance Incentives/Special Incentives; and
 - e. LTI (Long-Term Incentive).

Adapun struktur remunerasi dan komponennya bagi Dewan Komisaris dan Direksi dapat disampaikan sebagai berikut:

The remuneration structure and its components for both the Board of Commissioners and the Board of Directors can be presented as follows:

Struktur Remunerasi Dewan Komisaris Remuneration Structure of the Board of Commissioners		Struktur Remunerasi Direksi Remuneration Structure of the Board of Director	
Gaji Dewan Komisaris Board of Commissioners Salary		Gaji Direksi Board of Director Salary	
Penghasilan tetap berupa uang yang diterima setiap bulan karena kedudukannya sebagai anggota Dewan Komisaris Perseroan, dengan ketentuan sebagai berikut: - Perhitungan gaji Komisaris Utama sebesar 45% dari gaji Direktur Utama. - Perhitungan gaji Anggota Dewan Komisaris sebesar 90% dari gaji Komisaris Utama. A fixed income in the form of money received on a monthly basis due to the position as a member of the Company's Board of Commissioners, with the following provisions: - The remuneration of the President Commissioner is calculated at 45% of the President Director's salary. - The remuneration of a Member of the Board of Commissioners is calculated at 90% of the President Commissioner's salary.		Penghasilan tetap berupa uang yang diterima setiap bulan karena kedudukannya sebagai anggota Direksi Perseroan, dengan ketentuan sebagai berikut: - Gaji Direktur Utama ditetapkan dengan menggunakan pedoman Kementerian BUMN. - Perhitungan gaji Direktur lainnya sebesar 85% dari gaji Direktur Utama. A fixed income in the form of money received on a monthly basis due to the position as a member of the Company's Board of Directors, with the following provisions: - The salary of the President Director is determined based on the guidelines of the Ministry of State-Owned Enterprises. - The salary of other Directors is calculated at 85% of the President Director's salary.	
Tunjangan Dewan Komisaris Allowances of the Board of Commissioners		Tunjangan Direksi Allowances of the Board of Directors	
Penghasilan berupa uang atau yang dapat dinilai dengan uang yang diterima pada waktu tertentu oleh anggota Dewan Komisaris selain Honorarium, yang dapat berupa: - Tunjangan Hari Raya, diberikan paling banyak 1 (satu) kali penghasilan tetap per bulan di setiap tahunnya. - Tunjangan Transportasi, diberikan sebesar 20% dari Honorarium. - Asuransi Purna Jabatan, diberikan dengan ketentuan premi yang ditanggung Perseroan paling banyak 25% dari honorarium per tahun. Allowances are income in the form of money or benefits that can be valued in money, received at certain times by members of the Board of Commissioners in addition to the Honorarium, which may include: - Holiday Allowance (THR), provided at a maximum of 1 (one) month of fixed income per year. - Transportation Allowance, provided at 20% of the Honorarium. - Post-Service Insurance, provided with the condition that the premium borne by the Company is a maximum of 25% of the annual honorarium.		Penghasilan berupa uang atau yang dapat dinilai dengan uang yang diterima pada waktu tertentu oleh anggota Direksi selain Gaji, yang dapat berupa: - Tunjangan Hari Raya, diberikan paling banyak 1 (satu) kali penghasilan tetap per bulan di setiap tahunnya. - Tunjangan Perumahan, diberikan secara bulanan sebesar 40% dari gaji dengan ketentuan paling banyak sebesar Rp27.500.000,00. - Asuransi Purna Jabatan, diberikan dengan ketentuan premi yang ditanggung Perseroan paling banyak 25% dari gaji per tahun. Allowances are income in the form of money or benefits that can be valued in money, received at certain times by members of the Board of Directors in addition to Salary, which may include: - Holiday Allowance (THR), provided at a maximum of 1 (one) month of fixed income per year. - Housing Allowance, provided on a monthly basis at 40% of salary, with a maximum amount of IDR 27,500,000.00. - Post-Service Insurance, provided with the condition that the premium borne by the Company is a maximum of 25% of the annual salary.	
Fasilitas Dewan Komisaris Facilities of the Board of Commissioners		Fasilitas Direksi Facilities of the Board of Directors	
Penghasilan berupa sarana dan/atau kemanfaatan dan/atau penjaminan yang digunakan/ dimanfaatkan oleh anggota Dewan Komisaris dalam rangka pelaksanaan tugas, wewenang, kewajiban dan tanggung jawab berdasarkan peraturan perundang-undangan, yang dapat berupa: - Fasilitas kesehatan, diberikan dalam bentuk asuransi kesehatan atau penggantian biaya pengobatan. - Fasilitas bantuan hukum, diberikan dalam hal terjadi tindakan/perbuatan untuk dan atas nama jabatannya yang berkaitan dengan maksud dan tujuan serta kegiatan usaha Perseroan. Facilities are benefits in the form of means, services, and/or guarantees used or enjoyed by members of the Board of Commissioners in the execution of their duties, authorities, obligations, and responsibilities in accordance with applicable laws and regulations, which may include: - Health facilities, provided in the form of health insurance or reimbursement of medical expenses. - Legal assistance facilities, provided in the event of actions taken for and on behalf of their official capacity related to the Company's objectives, business activities, and operations.		Penghasilan berupa sarana dan/atau kemanfaatan dan/atau penjaminan yang digunakan/dimanfaatkan oleh anggota Direksi dalam rangka pelaksanaan tugas, wewenang, kewajiban dan tanggung jawab berdasarkan peraturan perundang-undangan, yang dapat berupa: - Fasilitas kendaraan, diberikan berupa 1 unit beserta biaya pemeliharaan dan operasional, dengan memperhatikan kondisi keuangan Perseroan. - Fasilitas kesehatan, diberikan dalam bentuk asuransi kesehatan atau penggantian biaya pengobatan. - Fasilitas bantuan hukum, diberikan dalam hal terjadi tindakan/perbuatan untuk dan atas nama jabatannya yang berkaitan dengan maksud dan tujuan serta kegiatan usaha Perseroan. Facilities are benefits in the form of means, services, and/or guarantees used or enjoyed by members of the Board of Directors in the execution of their duties, authorities, obligations, and responsibilities in accordance with applicable laws and regulations, which may include: - Vehicle facility, provided in the form of 1 (one) unit including maintenance and operational costs, taking into account the Company's financial condition. - Health facilities, provided in the form of health insurance or reimbursement of medical expenses. - Legal assistance facilities, provided in the event of actions taken for and on behalf of their official capacity related to the Company's objectives, business activities, and operations.	

Struktur Remunerasi Dewan Komisaris
Remuneration Structure of the Board of Commissioners

Struktur Remunerasi Direksi
Remuneration Structure of the Board of Director

Tantiem/Insentif Kinerja Dewan Komisaris Tantiem/Performance Incentives of the Board of Commissioners	Tantiem/Insentif Kinerja Direksi Tantiem/Performance Incentives of the Board of Directors
- Tantiem adalah Penghasilan yang merupakan penghargaan yang diberikan kepada anggota Dewan Komisaris apabila Perseroan memperoleh laba dan tidak mengalami akumulasi kerugian. Perseroan dapat memberikan Tantiem kepada anggota Dewan Komisaris berdasarkan penetapan RUPS dalam pengesahaan Laporan Tahunan apabila Realisasi Pencapaian <i>Key Performance Indicators</i> melebihi 100%. - Insentif Kinerja adalah Penghasilan yang merupakan penghargaan yang diberikan kepada anggota Dewan Komisaris. Perhitungan Tantiem/Insentif Kinerja bagi Dewan Komisaris adalah sebagai berikut: - Perhitungan Tantiem/Insentif Kinerja Komisaris Utama sebesar 45% dari Tantiem/Insentif Kinerja Direktur Utama. - Perhitungan Anggota Dewan Komisaris lainnya sebesar 90% dari Tantiem/Insentif Kinerja Ketua Dewan Pengawas. - Tantiem is remuneration in the form of an award granted to members of the Board of Commissioners if the Company records a profit and does not have accumulated losses. The Company may grant tantiem to members of the Board of Commissioners based on a GMS resolution approving the Annual Report, provided that the realization of Key Performance Indicators (KPI) exceeds 100%. - Performance Incentive is remuneration in the form of an award granted to members of the Board of Commissioners. The calculation of Tantiem/Performance Incentives for the Board of Commissioners is as follows: - The President Commissioner receives an amount equivalent to 45% of the Tantiem/Performance Incentive of the President Director. - Other members of the Board of Commissioners receive an amount equivalent to 90% of the Tantiem/Performance Incentive of the Chairperson of the Supervisory Board.	Tantiem, yaitu penghasilan yang merupakan penghargaan yang diberikan kepada anggota Direksi BUMN apabila Perseroan memperoleh laba dan tidak mengalami akumulasi kerugian. Tantiem dapat diberikan sebagai tambahan berupa Penghargaan Jangka Panjang (Long Term Incentive/LTI). Perseroan dapat memberikan Tantiem kepada anggota Direksi berdasarkan penetapan RUPS dalam pengesahaan Laporan Tahunan apabila Realisasi Pencapaian <i>Key Performance Indicators</i> melebihi 100%. Insentif Kinerja, yaitu penghasilan yang merupakan penghargaan yang diberikan kepada anggota Direksi apabila terjadi peningkatan kinerja walaupun masih mengalami kerugian atau akumulasi kerugian. Perhitungan Tantiem/Insentif Kinerja bagi Direksi adalah sebagai berikut: - Tantiem/Insentif Kinerja Direktur Utama ditetapkan dengan menggunakan pedoman Kementerian BUMN. - Perhitungan Tantiem/Insentif Kinerja Direktur yang membidangi Sumber Daya Manusia sebesar 90% dari Tantiem/Insentif Kinerja Direktur Utama. - Perhitungan Tantiem/Insentif Kinerja Direktur lainnya sebesar 85% Tantiem/Insentif Kinerja gaji Direktur Utama. Tantiem is remuneration in the form of an award granted to members of the Board of Directors of SOEs if the Company records a profit and does not have accumulated losses. Tantiem may be provided as an additional component in the form of a Long-Term Incentive (LTI). The Company may grant tantiem to members of the Board of Directors based on a GMS resolution approving the Annual Report, provided that the realization of Key Performance Indicators exceeds 100%. Performance Incentive is remuneration in the form of an award granted to members of the Board of Directors in the event of improved performance, even if the Company is still experiencing losses or accumulated losses. The calculation of Tantiem/Performance Incentives for the Board of Directors is as follows: - The Tantiem/Performance Incentive for the President Director is determined based on the guidelines of the Ministry of State-Owned Enterprises. - The Tantiem/Performance Incentive for the Director in charge of Human Resources is 90% of the Tantiem/Performance Incentive of the President Director. - The Tantiem/Performance Incentive for other Directors is 85% of the President Director's Tantiem/Performance Incentive.
Tidak ada komponen lainnya (komponen yang dimaksud, seperti bonus non kinerja, opsi saham, asuransi, dll).	Tidak ada komponen lainnya (komponen yang dimaksud, seperti bonus non kinerja, opsi saham, asuransi, dll).
There are no other components (such as non-performance bonuses, stock options, insurance, etc.).	There are no other components (such as non-performance bonuses, stock options, insurance, and other similar benefits).

Pengungkapan Indikator untuk Penetapan Remunerasi Direktur Utama dan Perhitungan Remunerasi bagi Dewan Komisaris dan Anggota Direksi Lainnya

Sesuai Peraturan Menteri BUMN No. PER-3/MBU/03/2023, penetapan penghasilan yang berupa gaji atau honorarium, tunjangan, dan fasilitas yang bersifat tetap dilakukan dengan mempertimbangkan:

- 1. Faktor skala usaha;
- 2. Faktor kompleksitas usaha;
- 3. Tingkat inflasi;
- 4. Kondisi dan kemampuan keuangan perusahaan; dan
- 5. Faktor lain yang relevan, serta tidak boleh bertentangan dengan peraturan perundang-undangan.

Disclosure of Indicators for Determining the Remuneration of the President Director and Calculation of Remuneration for Members of the Board of Commissioners and Other Members of the Board of Directors

In accordance with Minister of State-Owned Enterprises Regulation No. PER-3/MBU/03/2023, the determination of remuneration in the form of salary or honorarium, allowances, and fixed facilities is carried out by considering the following factors:

- 1. Business scale factor;
- 2. Business complexity factor;
- 3. Inflation rate;
- 4. The Company's financial condition and capability; and
- 5. Other relevant factors, and must not conflict with applicable laws and regulations.

Perhitungan Besaran Remunerasi Dewan Komisaris dan Direksi Sesuai Peraturan Menteri BUMN No.per-03/Mbu/03/2023) Calculation of the Remuneration Amount for the Board of Commissioners and the Board of Directors	
Direktur Utama President Director	100% (ditetapkan dengan menggunakan pedoman Kementerian BUMN) 100% (determined based on the Ministry of SOEs guidelines)
Direktur Lainnya Directors	Sebesar 85% dari Gaji/Tantiem/Insentif Kinerja Direktur Utama 85% of the Salary/Tantiem/Performance Incentive of the President Director
Komisaris Utama President Commissioner	Sebesar 45% dari Gaji/Tantiem/Insentif Kinerja Direktur Utama 45% of the Salary/Tantiem/Performance Incentive of the President Director
Komisaris Lainnya Commissioners	Sebesar 90% dari Honorarium/Tantiem/Insentif Kinerja Komisaris Utama 90% of the Honorarium/Tantiem/Performance Incentive of the President Commissioner

PENETAPAN BESARAN REMUNERASI DEWAN KOMISARIS DAN DIREKSI TAHUN 2025

Sesuai dengan RUPS Tahunan Tahun Buku 2025 yang diselenggarakan pada tanggal 30 Juni 2025, RUPS memutuskan bahwa Penetapan Gaji/Honorarium bagi Direksi dan Dewan Komisaris Tahun 2025 serta tantiem Direksi dan Dewan Komisaris Tahun Buku 2024 ditetapkan secara tersendiri.

Pada tahun 2025, pembayaran Tantiem atas kinerja 2024 dan 2025 kepada Dewan Komisaris dan Direksi yang ditangguhkan (malus) dilakukan atas pertimbangan Pemegang Saham.

DETERMINATION OF THE REMUNERATION AMOUNT FOR THE BOARD OF COMMISSIONERS AND THE BOARD OF DIRECTORS FOR 2025

In accordance with the Annual General Meeting of Shareholders (GMS) for the Financial Year 2025 held on 30 June 2025, the GMS resolved that the determination of salaries/honorarium for the Board of Directors and the Board of Commissioners for 2025, as well as the tantiem for the Board of Directors and the Board of Commissioners for the 2024 financial year, shall be determined separately.

In 2025, the payment of deferred (malus) tantiem for the 2024 and 2025 performance to the Board of Commissioners and the Board of Directors shall be carried out based on the consideration of the Shareholders.

Jumlah Remunerasi Dewan Komisaris dan Direksi Tahun 2025 (dalam ribu)
Total Remuneration of the Board of Commissioners and Board of Directors for 2025 (in thousand)

Jumlah Remunerasi Dewan Komisaris Total Remuneration of the Board of Commissioners	Rp43.165.486
Jumlah Remunerasi Direksi Total Remuneration of the Board of Directors	Rp12.622.664
Jumlah Remunerasi Dewan Komisaris dan Direksi Tahun 2025 Total Remuneration of the Board of Commissioners and Board of Directors for 2025	Rp55.788.150

Rasio Gaji/Honorarium

Informasi mengenai rasio gaji Dewan Komisaris, Direksi, dan karyawan Perseroan dimaksud adalah sebagai berikut:

Salary/Honorarium Ratio

Information regarding the salary ratio of the Board of Commissioners, the Board of Directors, and the Company's employees is as follows:

Rasio Gaji Salary Ratio	2024	2025
Direktur Utama terhadap Direktur President Director to Other Directors	1,2 : 1	1,2 : 1
Komisaris Utama terhadap Anggota Dewan Komisaris President Commissioner to Members of the Board of Commissioners	1,1 : 1	1,1 : 1
Direktur Utama terhadap Komisaris Utama President Director to President Commissioner	2,2 : 1	2,2 : 1
Direktur Utama terhadap Karyawan tertinggi President Director to Highest-paid Employee	2,3 : 1	2,7 : 1
Direktur Utama terhadap Karyawan terendah President Director to Lowest-paid Employee	38,4 : 1	42,5 : 1
Karyawan Tertinggi terhadap Karyawan Terendah Highest-paid Employee to Lowest-paid Employee	20,4 : 1	16,0 : 1
Karyawan Terendah terhadap Upah Minimum Regional (UMR) Rata-rata Lowest-paid Employee to Average Regional Minimum Wage (UMR)	1,2 : 1	1,2 : 1

Yang dimaksud karyawan tertinggi pada tabel di atas adalah SEVP (*Senior Executive Vice President*), sementara karyawan terendah adalah *level Associate*.

In the context of the table above, the highest-paid employee refers to the Senior Executive Vice President (SEVP) level, while the lowest-paid employee refers to the Associate level.