BANK GANESHA

PT Bank Ganesha Tbk



Landasan yang Lebih Kuat untuk Pertumbuhan yang Kokoh dan Bermakna

Stronger Foundation for a Solid and Meaningful Growth

2022 **Laporan Tahunan dan Laporan Keberlanjutan**
Annual Report and Sustainability Report

SANGGAHAN DAN BATASAN TANGGUNG JAWAB

DISCLAIMER AND SCOPE OF RESPONSIBILITIES

Selamat datang di Laporan Tahunan dan Laporan Keberlanjutan PT Bank Ganesha Tbk. Tahun ini merupakan tahun ketiga bagi Bank Ganesha dalam penyampaian Laporan Keberlanjutan yang menjadi satu kesatuan dengan Laporan Tahunan. Sesuai peraturan perundang-undangan yang berlaku, Bank berkomitmen untuk menerbitkan Laporan Tahunan dan Laporan Keberlanjutan, baik dalam satu kesatuan maupun secara terpisah, sebagai bentuk perwujudan prinsip keterbukaan kepada seluruh pemangku kepentingan.

Laporan Tahunan ini memuat pernyataan kondisi keuangan, hasil operasi, proyeksi, rencana, strategi, kebijakan, serta tujuan Bank, yang digolongkan sebagai pernyataan ke depan dalam pelaksanaan perundang-undangan yang berlaku, kecuali hal-hal yang bersifat historis. Pernyataan-pernyataan tersebut memiliki prospek risiko, ketidakpastian, serta dapat mengakibatkan perkembangan aktual secara material berbeda dari yang dilaporkan.

Pernyataan-pernyataan prospektif dalam laporan ini dibuat berdasarkan berbagai asumsi mengenai kondisi terkini dan kondisi mendatang serta lingkungan bisnis, di mana Bank menjalankan kegiatan usaha. Pernyataan yang terdapat dalam laporan ini tidak menjadi jaminan kinerja di masa yang akan datang, mengingat kinerja aktual di masa depan dapat berbeda dengan pernyataan pada laporan ini karena dapat dipengaruhi oleh beberapa faktor di luar kendali Bank.

Data keuangan dalam Laporan ini menggunakan nominasi Rupiah, kecuali diindikasikan lain. Data keuangan yang kami sampaikan sudah diaudit oleh Kantor Akuntan Publik Purwantoro, Sungkoro & Surja. Data kuantitatif dalam Laporan ini disajikan dengan menggunakan prinsip daya banding (*comparability*), minimal dalam dua tahun berturut-turut. Dengan demikian, pengguna laporan dapat melakukan analisis arah kinerja Bank. Laporan dibuat dalam dua bahasa, yakni Bahasa Indonesia dan Bahasa Inggris.

Penyusunan laporan ini merujuk pada Peraturan Otoritas Jasa Keuangan No. 29/POJK.03/2016 tentang Laporan Tahunan Emiten atau Perusahaan Publik, Surat Edaran Otoritas Jasa Keuangan No. 16/SEOJK.03/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik, Peraturan Otoritas Jasa Keuangan No. 37/POJK.03/2019 tentang Transparansi dan Publikasi Laporan Bank, Surat Edaran Otoritas Jasa Keuangan No. 9/SEOJK.03/2020 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional, serta Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik. Penyusunan Laporan berdasarkan kriteria tersebut telah diverifikasi oleh pihak internal, tanpa proses penjaminan oleh pihak eksternal yang independen.

Melalui laporan ini, Bank berharap para pemangku kepentingan dapat mengetahui komitmen dan kontribusi Bank Ganesha dalam upaya pencapaian Tujuan Pembangunan Berkelanjutan (*Sustainable Development Goals*/SDG's).

Laporan tahunan ini memuat kata "Bank Ganesha", "Bank", dan "Perseroan" yang didefinisikan sebagai PT Bank Ganesha Tbk yang menjalankan kegiatan usaha di jasa keuangan. Penyebutan satuan mata uang "Rupiah", "Rp", atau "IDR" merujuk pada mata uang resmi Republik Indonesia, sedangkan "Dollar AS" atau "USD" merujuk pada mata uang resmi Amerika Serikat. Adapun semua informasi keuangan Bank disajikan dalam mata uang Rupiah.

Welcome to the Annual Report and Sustainability Report of PT Bank Ganesha Tbk. This year is the third year for Bank Ganesha in submitting the Sustainability Report, which is an integral part of the Annual Report. As per the applicable laws and regulations, the Bank is committed to publishing Annual Report and Sustainability Report, either in one unit or separately, as a form of embodiment of the transparency principle to all stakeholders.

This Annual Report contains statements of financial condition, operating results, projections, plans, strategies, policies, and objectives of the Bank, which are classified as forward-looking statements in the implementation of applicable laws and regulations, except for historical matters. These statements have prospects of risk, uncertainty, and may result in actual developments that are materially different from those reported.

Prospective statements in this report are made based on various assumptions regarding current and future conditions and the business environment, where the Bank carries out business activities. The statements contained in this report are not a guarantee of future performance, considering that actual future performance may differ from the statements in this report because they may be influenced by several factors beyond the Bank's control.

Financial data in this Report uses Rupiah denomination, unless otherwise indicated. The financial data that we submit has been audited by Public Accounting Firm Purwantoro, Sungkoro & Surja. Quantitative data in this report is presented using the comparability principle of at least two consecutive years. Thus, report users can analyse the Bank's performance trend. Reports are made in two languages, Indonesian and English.

This report is prepared by referring to the Financial Services Authority Regulation No. 29/POJK.03/2016 on Annual Reports of Issuers or Public Companies, Financial Services Authority Circular No. 16/SEOJK.03/2021 on Form and Content of Annual Reports of Issuers or Public Companies, Financial Services Authority Regulation No. 37/POJK.03/2019 on Transparency and Publication of Bank Reports, Financial Services Authority Circular No. 9/SEOJK.03/2020 on Transparency and Publication of Conventional Commercial Bank Reports, and Financial Services Authority Regulation No. 51/POJK.03/2017 on Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies. This report, which is prepared based on these criteria, has been verified by an internal party, without an assurance process by an independent external party.

Through this report, the Bank expects that stakeholders can find out Bank Ganesha's commitment to and contribution in efforts to achieve the Sustainable Development Goals (SDG).

This annual report contains the words "Bank Ganesha", "Bank", and "Company" that are defined as PT Bank Ganesha Tbk, which carries out business activities in financial services. The mention of "Rupiah", "Rp", or "IDR" refers to the official currency of the Republic of Indonesia, while "US Dollars" or "USD" refers to the official currency of the United States of America. All of the Bank's financial information is presented in Rupiah.



2022

Landasan yang Lebih Kuat untuk Pertumbuhan yang Kokoh dan Bermakna
Stronger Foundation for a Solid and Meaningful Growth

Perjalanan keberlanjutan memerlukan komitmen yang kuat dari seluruh jajaran manajemen PT Bank Ganesha Tbk untuk tidak sekedar menjalankan *business as usual,* melainkan yang dapat memberi manfaat bagi seluruh pemangku kepentingan. Hal ini memerlukan pengembangan fundamental pertumbuhan yang sehat dan solid secara bertahap dan berkelanjutan sehingga Bank dapat menghasilkan kinerja yang unggul dan berdaya tahan di tengah iklim bisnis yang dinamis dan penuh tantangan. Oleh karenanya, di tahun 2022, Bank melanjutkan penguatan dan pembenahan di bidang teknologi informasi, pengembangan pembiayaan, terutama yang mendukung UMKM, serta penguatan struktur permodalan untuk menjamin pengembangan usaha.

The sustainability journey requires a strong commitment from all management levels of PT Bank Ganesha Tbk not only to conduct business as usual, but to provide benefits for all relevant stakeholders. This requires gradual and sustainable development of healthy and solid growth fundamentals so that the Bank can produce superior performance and be resilient amidst the uncertain and challenging business climate. Therefore, in 2022, the Bank continues to strengthen and improve information technology, develop financing, especially those that support MSMEs, and strengthen the capital structure to ensure business development.



2021

Memperkuat Pondasi dan Mengelola Tantangan untuk Tumbuh Berkelanjutan
Strengthening the Foundation for Sustainable Growth

Bank Ganesha terus menyiapkan diri untuk menghadapi berbagai tantangan di industri perbankan nasional. Untuk itu, Bank telah menyiapkan fondasi dengan memperkuat permodalan, sehingga dapat menunjang ekspansi usaha Bank. Sejalan dengan upaya tersebut, Bank juga meningkatkan daya saing dengan mengembangkan berbagai inovasi produk dan layanan melalui pengembangan fitur baru pada aplikasi BANGGA dan memperkenalkan fitur pembayaran *Quick Response Code Indonesian Standard* (QRIS). Dengan berbagai langkah yang dijalankan di tahun 2021, Bank Ganesha yakin akan dapat terus meningkatkan kepuasan dan loyalitas nasabah untuk meraih hasil yang lebih baik dan menggapai pertumbuhan berkelanjutan di masa depan.

Bank Ganesha continues to prepare itself to face various challenges in the national banking industry. To that end, the Bank has prepared a solid capital foundation to support the Bank's business expansion. In line with these efforts, the Bank also increases competitiveness by developing various product and service innovations through developing new features on BANGGA application and introducing payment features, Quick Response Code Indonesian Standard (QRIS). With various steps taken in 2021, Bank Ganesha is confident to continue to increase customer satisfaction and loyalty to achieve better results and achieve sustainable growth in the future.



2020

Mengelola Tantangan Menuju Masa Depan Berkelanjutan
Managing Challenges Towards Sustainable Future

Pandemi COVID-19 menjadi tantangan utama bagi seluruh pelaku usaha di tahun 2020, tidak terkecuali di industri perbankan. Di tengah kondisi tersebut, Bank Ganesha berkomitmen untuk terus memberikan layanan terbaik dengan tetap mengedepankan protokol kesehatan. Bank Ganesha mengutamakan agar nasabah dapat bertransaksi dengan aman dan nyaman pada era *new normal*. Selain itu, Bank terus berupaya untuk mempertahankan kelangsungan usaha dengan mengedepankan prinsip kehati-hatian agar dapat tumbuh secara sehat, berkualitas, dan berkelanjutan.

The COVID-19 pandemic is a major challenge for all business actors in 2020, including the banking industry. Amidst these conditions, Bank Ganesha is committed to continuing to provide the best service while prioritizing health protocols. Bank Ganesha prioritizes that customers can make transactions safely and comfortably in this new normal era. In addition, the Bank strive to maintain business continuity by prioritizing the principle of prudence in order to grow in a healthy, quality, and sustainable manner.



2019

Memperkuat Nilai Melalui Optimalisasi Pelayanan
Strengthening Value Through Service Optimization

Pelayanan unggul menjadi faktor utama dalam persaingan di industri perbankan. Oleh karena itu, Bank Ganesha terus menerus meningkatkan kualitas pelayanan agar sesuai dengan perkembangan industri dan kebutuhan nasabah. Fokus utama Bank untuk mengoptimalkan layanan agar dapat memberikan keunggulan maksimal, yang meliputi aspek nasabah, *channel*, proses, produk dan layanan, serta sinergi.

Excellent service is a major factor in the banking industry competition. Therefore, Bank Ganesha continuously improves service quality to suit industry developments and customer needs. The Bank's main focus is to optimize services in order to provide maximum excellence, which includes aspects of customer, channel, process, product and services, and synergy.

KEKUATAN KOMPETITIF
BANK GANESHA COMPETITIVE STRENGTH

Mitra Strategis yang Kuat dan Kooperatif
Strong and Cooperative Strategic Partners

Komitmen Tinggi dari Pemegang Saham
High Commitment from the Shareholders

Basis Nasabah yang Loyal
Loyal Customer Base

PENCAPAIAN TAHUN 2022
ACHIEVEMENT IN 2022

Laba Bersih
Net Profit

Rp46,04
miliar / billion

▲ 323,73%

Pendapatan Bunga
Interest Income

Rp433,41
miliar / billion

▲ 36,63%

Total Ekuitas
Total Equity

Rp3,14
triliun / trillion

▲ 46,06%

Total Aset
Total Assets

Rp8,97
triliun / trillion

▲ 4,57%

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KILAS KINERJA

Performance Highlights




428.593
+5.74
1,538.78
-58.93
0.01
-0.00
26,465.54
37,492.43
+4.58
28,161.92
201.55
1,097.95
26,465.54
19,56.90
+9.42
0.00
26,717.43
198.45
7,534.44
12,512.54
28,875.56

IKHTISAR KEUANGAN
FINANCIAL HIGHLIGHTS

Posisi Keuangan
Financial Position

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless stated otherwise)

Uraian	2022	2021*	2020	Description
Aset				**Assets**
Kas	**61.990**	49.497	64.559	Cash
Giro pada Bank Indonesia	**720.307**	222.783	174.403	Current accounts with Bank Indonesia
Giro pada Bank Lain	**1.472.360**	2.195.717	410.349	Current Accounts with Other Banks
Penempatan pada Bank Indonesia dan Bank Lain - Pihak Ketiga	**1.174.749**	1.204.764	321.888	Placements with Bank Indonesia and Other Banks - Third Parties
Efek-Efek - Pihak Ketiga	**1.651.080**	314.127	274.987	Securities - Third Parties
Efek-Efek yang Dibeli dengan Janji Dijual Kembali - Pihak Ketiga	**766.672**	1.895.241	1.328.608	Securities Purchased under Agreements to Resell - Third Parties
Kredit	**2.912.793**	2.527.795	2.637.823	Loans
Cadangan Kerugian Penurunan Nilai	**(63.027)**	(112.460)	(70.701)	Allowance for Impairment Losses
Tagihan Akseptasi	**12.215**	6.190	-	Acceptance Receivables
Aset Tetap - Neto	**60.389**	61.582	52.420	Fixed Assets - Net
Aset Hak Guna - Neto	**22.354**	28.430	35.553	Right-of-Use Assets - Net
Aset Tak Berwujud - Neto	**11.674**	2.127	3.162	Intangible Assets - Net
Aset Pajak Tangguhan	**57.102**	42.805	21.935	Deferred Tax Assets
Aset Lain-Lain - Neto	**107.474**	137.352	110.470	Other Assets - Net
Total Aset	**8.968.132**	**8.575.950**	**5.365.456**	**Total Assets**
Liabilitas				**Liabilities**
Liabilitas Segera	**111.586**	5.736	6.070	Obligations Due Immediately
Simpanan	**5.622.951**	6.317.788	4.121.760	Deposits
Simpanan dari Bank Lain - Pihak Ketiga	**2.425**	2.482	2.650	Deposits from Other Banks - Third Parties
Kewajiban Akseptasi	**12.215**	6.190	-	Acceptance Liabilities
Utang Pajak	**16.226**	24.405	11.741	Taxes Payable
Liabilitas Imbalan Pasca Kerja	**23.126**	26.798	31.958	Post-Employment Benefits Obligation
Liabilitas Lain-Lain	**40.841**	43.662	52.152	Other Liabilities
Total Liabilitas	**5.829.370**	**6.427.061**	**4.226.331**	**Total Liabilities**
Ekuitas				**Equity**
Modal Saham	**1.647.100**	1.117.506	1.117.506	Share Capital
Tambahan Modal Disetor	**542.110**	17.703	17.703	Additional Paid-in Capital
Dana Setoran Modal	**900.000**	1.000.000	-	Capital Deposit Funds
Penghasilan Komprehensif Lain	**25.549**	35.238	33.131	Other Comprehensive Income
Saldo Laba (Defisit)				Retained Earnings (Deficit)
Dicadangkan	**100**	100	100	Allocated
Belum Dicadangkan	**23.903**	(21.658)	(29.315)	Unallocated
Total Ekuitas	**3.138.762**	**2.148.889**	**1.139.125**	**Total Equity**
Total Liabilitas dan Ekuitas	**8.968.132**	**8.575.950**	**5.365.456**	**Total Liabilities and Equity**

* Setelah reklasifikasi / After reclassification

Laba Rugi dan Penghasilan Komprehensif Lain
Profit or Loss and Other Comprehensive Income

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless stated otherwise)

Uraian	2022	2021*	2020	Description
Pendapatan Bunga	**433.413**	317.228	354.870	Interest Income
Beban Bunga - Neto	**127.822**	145.954	191.283	Interest Expense - Net
Pendapatan Bunga - Neto	**305.591**	171.274	163.587	Interest Income - Net
Pendapatan Operasional Lainnya	**43.222**	41.660	47.670	Other Operating Income
Beban Operasional Lainnya	**165.957**	141.051	144.865	Other Operating Expenses
Beban Operasional Lainnya Sebelum Beban Kerugian Penurunan Nilai Bersih	**122.735**	99.391	97.195	Other Operating Expenses Before Provision for Impairment Losses – Net
Laba Operasional Sebelum Beban Kerugian Penurunan Nilai	**182.856**	71.883	66.392	Income from Operations Before Provision for Impairment Losses
Beban Kerugian Penurunan Nilai	**119.183**	53.255	58.704	Provision for Impairment Losses
Laba Operasional	**63.673**	18.628	7.688	Income from Operations
Pendapatan (Beban) Non Operasional - Neto	**(6.249)**	(3.977)	(2.686)	Non-Operating Expenses (Income) - Net
Laba Sebelum Pajak Penghasilan	**57.424**	14.651	5.002	Profit Before Income Tax
Beban Pajak	**11.381**	3.785	1.804	Tax Expense
Laba Bersih Tahun Berjalan yang Diatribusikan kepada:	**46.043**	10.866	3.198	Net Profit for the Year Attributable to:
Pemilik Entitas Induk	**46.043**	10.866	3.198	Owners of the Entity
Kepentingan Non Pengendali	**-**	-	-	Non-controlling Interests
Penghasilan Komprehensif Lain Tahun Berjalan - Setelah Pajak	**(10.171)**	(1.102)	2.420	Other Comprehensive Income for the Year - After Tax
Jumlah Laba Komprehensif Tahun Berjalan yang Diatribusikan kepada:	**35.872**	9.764	5.618	Total Comprehensive Income for the Year Attributable to:
Pemilik Entitas Induk	**35.872**	9.764	5.618	Owners of the Entity
Kepentingan Non Pengendali	**-**	-	-	Non-controlling interests
Laba per Saham Dasar/Dilusian (dalam Rupiah penuh)	**2,83**	0,97	0,29	Basic/Diluted Earnings per Share (in full Rupiah)

* Setelah reklasifikasi / After reclassification

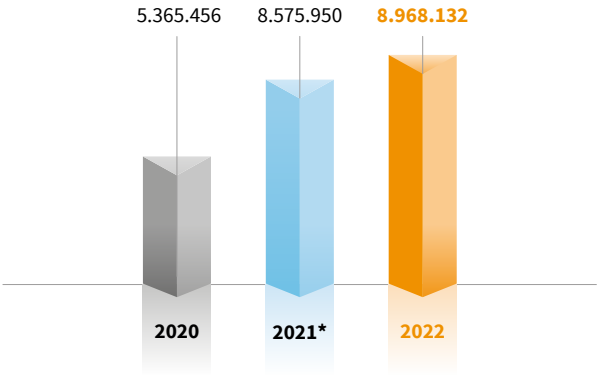
Arus Kas
Cash Flows

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless stated otherwise)

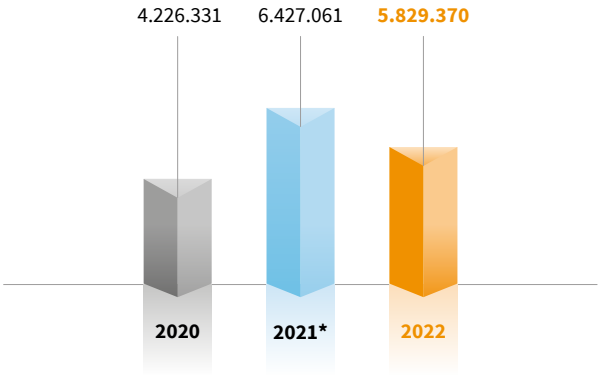
Uraian	2022	2021*	2020	Description
Arus Kas dari Aktivitas Operasi	**(1.118.735)**	1.715.739	990.312	Cash Flow from Operating Activities
Arus Kas dari Aktivitas Investasi	**(71.690)**	(5.152)	(643.195)	Cash Flow from Investing Activities
Arus Kas dari Aktivitas Pendanaan	**946.095**	991.950	(7.236)	Cash Flow from Financing Activities
Kenaikan (Penurunan) Neto Kas dan Setara Kas	**(244.330)**	2.702.537	339.881	Increase (Decrease) in Net Cash Equivalents
Kas dan Setara Kas Awal Tahun	**3.673.736**	971.199	631.318	Cash and Cash Equivalents at Beginning of Year
Kas dan Setara Kas Akhir Tahun	**3.429.406**	3.673.736	971.199	Cash and Cash Equivalents at End of Year

* Setelah reklasifikasi / After reclassification

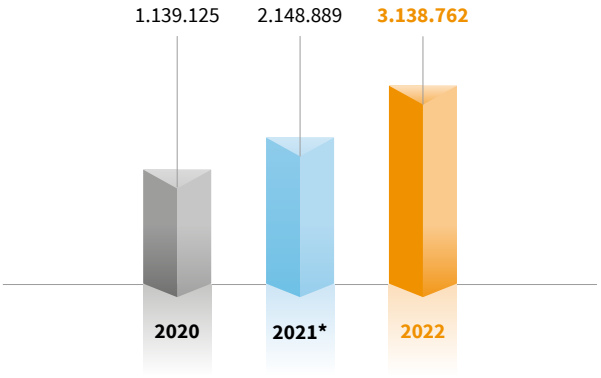
Total Aset
Total Assets
(dalam jutaan Rupiah / in million Rupiah)



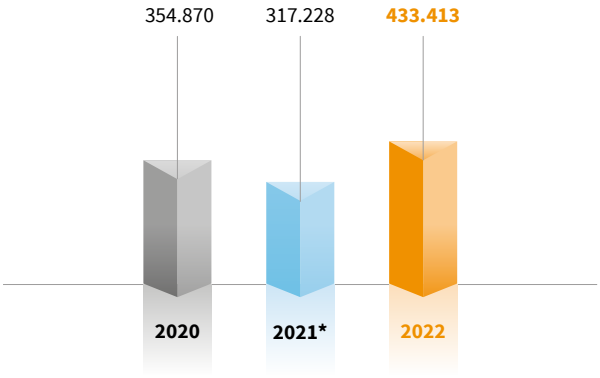
Total Liabilitas
Total Liabilities
(dalam jutaan Rupiah / in million Rupiah)



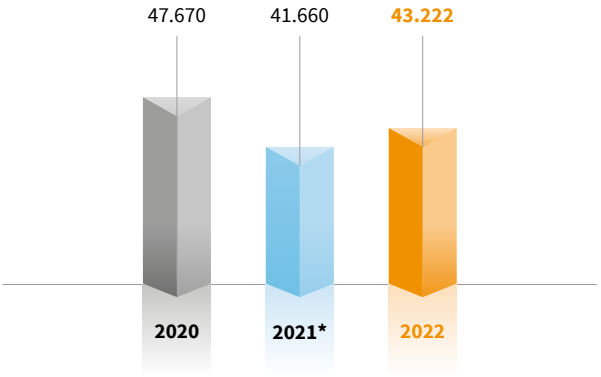
Total Ekuitas
Total Equity
(dalam jutaan Rupiah / in million Rupiah)



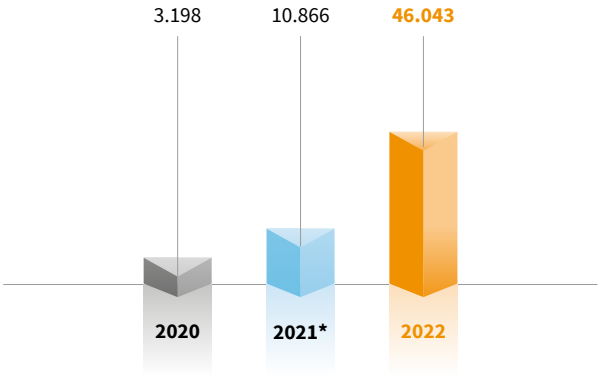
Pendapatan Bunga
Interest income
(dalam jutaan Rupiah / in million Rupiah)



Pendapatan Operasional Lainnya
Other Operating Income
(dalam jutaan Rupiah / in million Rupiah)



Laba Bersih
Net Profit
(dalam jutaan Rupiah / in million Rupiah)



* Setelah reklasifikasi / After reclassification

Rasio Keuangan dan Kepatuhan
Financial and Compliance Ratios

(dalam % / in %))

Uraian	2022	2021*	2020	Description
Rasio Permodalan				**Capital Ratio**
Capital Adequacy Ratio (CAR) dengan Memperhitungkan Risiko Kredit dan Risiko Operasional	**106,41**	67,78	37,47	Capital Adequacy Ratio (CAR) by Calculating Credit Risk and Operational Risk
Capital Adequacy Ratio (CAR) dengan Memperhitungkan Risiko Kredit, Risiko Pasar, dan Risiko Operasional	**106,10**	67,15	35,70	Capital Adequacy Ratio (CAR) by Calculating Credit Risk, Market Risk, and Operational Risk
Rasio Aset Produktif				**Earning Assets Ratio**
Aset Produktif Bermasalah dan Aset Non Produktif Bermasalah terhadap Total Aset Produktif dan Aset Non Produktif	**1,45**	2,49	4,04	Non-Performing Earning Assets and Non-Performing Non-Earning Assets to Total Earning Assets and Non-Earning Assets
Aset Produktif Bermasalah terhadap Aset Produktif	**0,86**	1,87	3,11	Non-Performing Earning Assets to Earning Assets
Cadangan Kerugian Penurunan Nilai (CKPN) Aset Keuangan terhadap Aset Produktif	**0,92**	1,62	1,52	Allowance for Impairment Losses (CKPN) of Financial Assets to Earning Assets
Non-Performing Loans (NPL) – Neto	**0,68**	0,87	2,86	Non-Performing Loans (NPL) – Net
Non-Performing Loans (NPL) – Bruto	**2,01**	5,13	5,49	Non-Performing Loans (NPL) – Gross
Rasio Rentabilitas				**Profitability Ratio**
Return on Assets (ROA)	**0,60**	0,23	0,10	Return on Assets (ROA)
Return on Equity (ROE)	**2,09**	0,95	0,29	Return on Equity (ROE)
Beban Operasional terhadap Pendapatan Operasional (BOPO)	**86,63**	94,81	98,40	Operating Expenses to Operating Income (BOPO)
Net Interest Margin (NIM)	**3,65**	3,02	3,77	Net Interest Margin (NIM)
Rasio Profitabilitas				**Profitability Ratio**
Rasio Laba terhadap Total Aset	**0,51**	0,13	0,06	Profit to Asset Ratio
Rasio Laba terhadap Total Ekuitas	**1,47**	0,51	0,28	Profit to Equity Ratio
Rasio Laba terhadap Pendapatan Bunga	**10,62**	3,43	0,90	Profit to Interest Income Ratio
Rasio Solvabilitas				**Solvency Ratio**
Rasio Liabilitas terhadap Total Aset	**65,00**	74,94	78,77	Liability to Total Assets Ratio
Rasio Liabilitas terhadap Total Ekuitas	**185,72**	299,09	371,02	Liability to Total Equity Ratio
Rasio Aktiva Tetap terhadap Modal	**1,92**	2,87	4,60	Fixed Assets to Capital Ratio
Rasio Likuiditas				**Liquidity Ratio**
Loan to Deposit Ratio (LDR)	**51,80**	40,01	64,00	Loan to Deposit Ratio (LDR)
Rasio Kepatuhan				**Compliance Ratio**
Giro Wajib Minimum				Statutory Reserve Requirement
Primer – Rupiah	**25,17**	11,10	3,69	Primer – Rupiah
Sekunder - Rupiah	**46,87**	62,89	48,23	Secondary - Rupiah
Valuta Asing	**4,01**	4,13	4,21	Foreign Currency
Posisi Devisa Neto	**0,38**	0,38	0,60	Net Open Position

* Setelah reklasifikasi / After reclassification

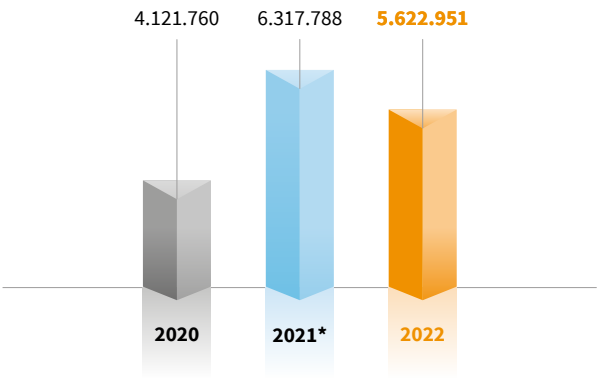
IKHTISAR OPERASIONAL
OPERATIONAL HIGHLIGHTS

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless stated otherwise)

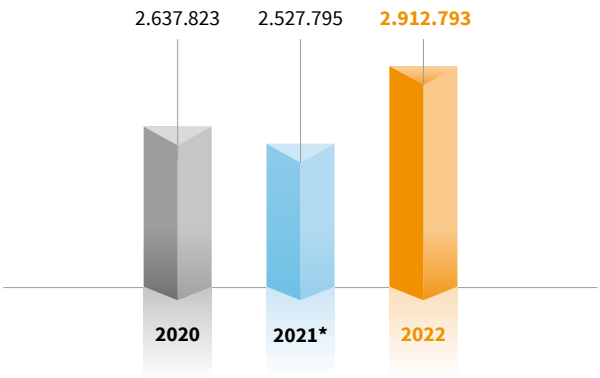
Uraian	2022	2021*	2020	Description
Produk Simpanan				**Deposit Products**
Giro	**2.317.459**	3.411.772	980.876	Demand Deposits
Tabungan	**463.752**	721.908	561.684	Savings Deposits
Deposito Berjangka	**2.841.740**	2.184.108	2.579.200	Time Deposits
Total	**5.622.951**	**6.317.788**	4.121.760	Total
Produk Pinjaman				**Loan Products**
Kredit Modal Kerja	**2.057.740**	1.594.985	1.714.123	Working Capital Loans
Kredit Investasi	**594.959**	586.376	596.858	Investment Loans
Kredit Konsumsi	**260.094**	346.434	326.842	Consumer Loans
Total	**2.912.793**	**2.527.795**	**2.637.823**	**Total**

* Setelah reklasifikasi / After reclassification

Produk Simpanan
Deposit Products
(dalam jutaan Rupiah / in million Rupiah)



Produk Pinjaman
Loan Products
(dalam jutaan Rupiah / in million Rupiah)



* Setelah reklasifikasi / After reclassification

Jaringan Kantor dan Layanan
Office Network and Services

(dalam unit / in units)

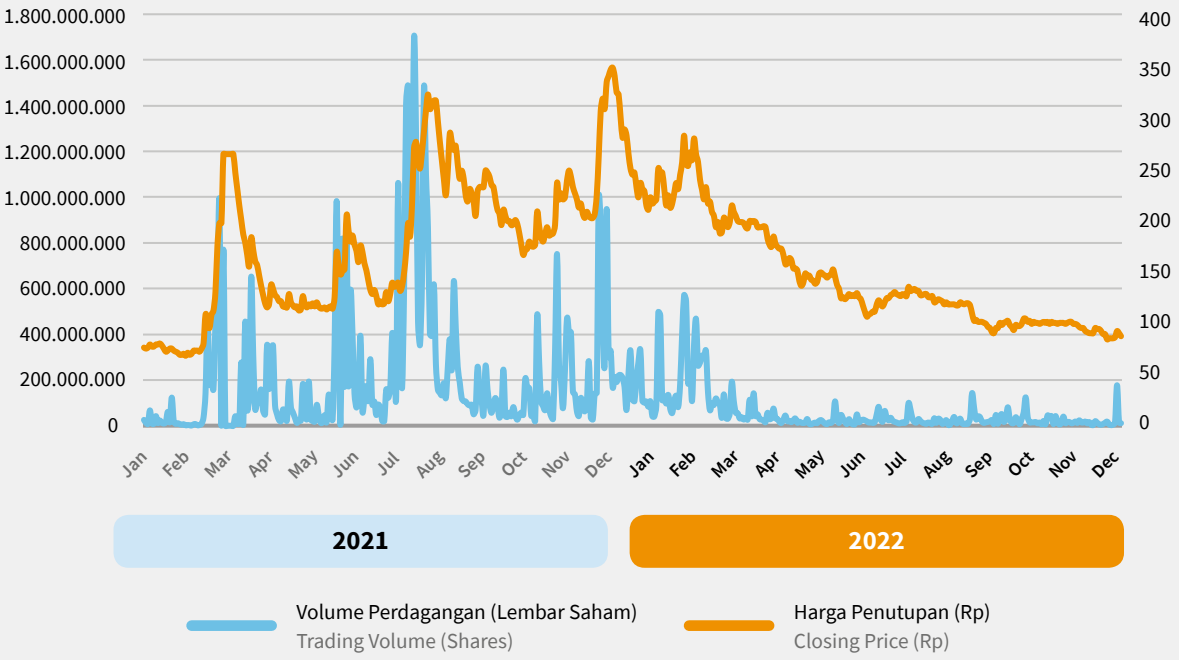
Uraian	2022	2021	2020	Description
Kantor Pusat	**1**	1	1	Head Office
Kantor Cabang	**6**	7	7	Branch Office
Kantor Cabang Pembantu	**4**	4	4	Sub-branch Office
Kantor Kas	**0**	2	2	Cash Office
Jaringan ATM	**33**	36	36	ATM Network
Safe Deposit Box	**2**	2	2	Safe Deposit Box

IKHTISAR SAHAM

SHARE HIGHLIGHTS

Periode	Harga Terendah Lowest Price (Rp)	Harga Tertinggi Highest Price (Rp)	Harga Penutupan Closing Price (Rp)	Total Saham Beredar (Lembar Saham) Total Outstanding Shares (Shares)	Volume Transaksi (Lembar Saham) Transaction Volume (Shares)	Kapitalisasi Pasar (Rp juta) Market Capitalization (Rp million)	Period
2022							**2022**
Triwulan I	**183**	**224**	**199**	**16.470.997.103**	**1.661.777.000**	**3.277.728**	Quarter I
Triwulan II	**115**	**159**	**117**	**16.470.997.103**	**504.738.000**	**1.927.107**	Quarter II
Triwulan III	**89**	**126**	**91**	**16.470.997.103**	**629.660.000**	**1.498.861**	Quarter III
Triwulan IV	**83**	**101**	**87**	**23.970.997.103**	**442.620.000**	**2.085.477**	Quarter IV
2021							**2021**
Triwulan I	127	264	127	11.175.060.000	3.230.000.000	1.419.233	Quarter I
Triwulan II	118	212	121	11.175.060.000	4.910.000.000	1.352.182	Quarter II
Triwulan III	188	258	204	11.175.060.000	2.420.000.000	2.279.712	Quarter III
Triwulan IV	200	374	244	11.175.060.000	6.670.000.000	2.726.715	Quarter IV

Grafik Pergerakan Harga Saham
Graph of Share Price Movement



Aksi Korporasi

Pada tanggal 14 Februari 2022, Bank telah mendapat pernyataan efektif dari OJK Pasar Modal untuk melakukan penerbitan saham melalui Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu (PMHMETD) sebanyak 5.587.530.000 lembar saham dengan nilai nominal Rp100,- per saham dengan harga pelaksanaan sebesar Rp200,- per saham atau seluruhnya sejumlah Rp1.117.506.000.000,-. Pelaksanaan aksi korporasi tersebut telah dicatatkan di Bursa Efek Indonesia pada tanggal 1 Maret 2022.

Komposisi dan struktur permodalan Bank Ganesha sebelum dan sesudah dilaksanakan PMHMETD I diuraikan sebagai berikut:

Corporate Action

On February 14, 2022, the Bank received an effective statement from the OJK Capital Market to issue shares through Capital Increase with Pre-emptive Rights (PMHMETD) of 5.587.530.000 shares with a nominal value of Rp100 per share with an exercise price of Rp200 per share or a total of Rp1,117,506,000,000. This corporate action was listed on Indonesia Stock Exchange on March 1, 2022.

Bank Ganesha's capital composition and structure before and after PMHMETD I are described as follows:

Uraian Description	Sebelum PMHMETD I Before PMHMETD I			Sesudah PMHMETD I After PMHMETD I		
	Total Saham (Lembar Saham) Total Shares (Shares)	Total Nominal @Rp100 per Saham Total Nominal @Rp 100 per Share (Rp)	Kepemilikan Saham Shareholding (%)	Total Saham (Lembar Saham) Total Shares (Shares)	Total Nominal @Rp100 per Saham Total Nominal @Rp 100 per Share (Rp)	Kepemilikan Saham Shareholding (%)
PT Equity Development Investment Tbk	3.336.410.000	333.641.000.000	29,86	**8.336.410.000**	**833.641.000.000**	**50,61**
UOB Kay Hian Pte Ltd	1.388.805.300	138.880.530.000	12,42	**1.388.305.300**	**138.830.530.000**	**8,43**
Masyarakat <5% / Public <5%	6.449.844.700	644.984.470.000	57,72	**6.745.781.803**	**674.578.180.300**	**40,96**
Total	**11.175.060.000**	**1.117.506.000.000**	**100,00**	**16.470.997.103**	**1.647.099.710.300**	**100,00**

Selanjutnya, pada tanggal 30 November 2022, Bank telah mendapat pernyataan efektif dari OJK Pasar Modal untuk melakukan penerbitan saham melalui PMHMETD II sebanyak 7.500.000.000 lembar saham dengan nilai nominal Rp100,- dengan harga pelaksanaan sebesar Rp120,- setiap sahamnya atau seluruhnya sejumlah Rp900.000.000.000,- dan telah dicatatkan di Bursa Efek Indonesia pada tanggal 14 Desember 2022.

Furthermore, on November 30, 2022, the Bank received an effective statement from OJK Capital Market to issue shares through PMHMETD II of 7,500,000,000 shares with a nominal value of Rp100 and an exercise price of Rp120 per share or a total of Rp900,000,000,000 and was already listed on the Indonesia Stock Exchange on December 14, 2022.

Komposisi dan struktur permodalan Bank Ganesha sebelum dan sesudah dilaksanakan PMHMETD II diuraikan sebagai berikut:

Bank Ganesha's capital composition and structure before and after PMHMETD II are described as follows:

Uraian Description	Sebelum PMHMETD II Before PMHMETD II			Sesudah PMHMETD II After PMHMETD II		
	Total Saham (Lembar Saham) Total Shares (Shares)	Total Nominal @Rp100 per Saham Total Nominal @Rp 100 per Share (Rp)	Kepemilikan Saham Shareholding (%)	Total Saham (Lembar Saham) Total Shares (Shares)	Total Nominal @Rp100 per Saham Total Nominal @Rp 100 per Share (Rp)	Kepemilikan Saham Shareholding (%)
PT Equity Development Investment Tbk	8.336.410.000	833.641.000.000	50,61	**8.336.410.000**	**833.641.000.000**	**34,78**
Equity Global International Limited	2.400.000.000	240.000.000.000	14,57	**2.400.000.000**	**240.000.000.000**	**10,01**
UOB Kay Hian Pte Ltd	1.388.305.300	138.830.530.000	8,43	**1.388.305.300**	**138.830.530.000**	**5,79**
Masyarakat <5% / Public <5%	4.346.281.803	434.628.180.300	26,39	**11.846.281.803**	**1.184.628.180.300**	**49,42**
Total	**16.470.997.103**	**1.647.099.710.300**	**100,00**	**23.970.997.103**	**2.397.099.710.300**	**100,00**

Penjelasan, Pertimbangan, dan Alasan Pelaksanaan Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu

Pelaksanaan PMHMETD dilakukan dalam rangka penguatan permodalan untuk pengembangan usaha Perseroan. Selain itu, hal ini juga dilakukan sebagai pemenuhan terhadap Peraturan Otoritas Jasa Keuangan No. 12/POJK.03/2020 tentang Konsolidasi Bank Umum, di mana Bank wajib memenuhi modal inti minimum.

Selain melaksanakan PMHMETD I dan PMHMETD II, Bank tidak melakukan aksi korporasi lainnya seperti pemecahan saham (*stock split*), penggabungan saham (*reverse stock*), pembagian dividen, saham bonus, perubahan nilai nominal saham, dan penerbitan efek konversi.

Explanation, Considerations, and Reasons for Implementing Capital Increase with Pre-emptive Rights

PMHMETD is carried out in the context of strengthening capital for the Company's. This was also carried out as a fulfilment of Financial Services Authority Regulation No. 12/POJK.03/2020 on Consolidation of Commercial Banks, where the Bank must meet the minimum core capital.

Apart from carrying out PMHMETD I and PMHMETD II, the Bank did not carry out other corporate actions such as stock split, reverse stock, dividend distribution, bonus shares, changes in shares' nominal value, and issuance of convertible securities.

Aktivitas Perdagangan Saham

Sepanjang tahun 2022, tidak terdapat penghentian sementara perdagangan saham (*suspension*) dan/atau pembatalan pencatatan saham (*delisting*) Perseroan.

Share Trading Activity

In 2022, there were no suspension nor delisting of the Company's shares.

PERISTIWA PENTING
SIGNIFICANT EVENTS

25 JAN



Kerja Sama Penjaminan Kredit untuk Usaha Mikro Kecil dan Menengah (UMKM) antara Bank Ganesha, Jamkrida Jatim, dan Amartha

Loan Guarantee Cooperation for Micro, Small, and Medium Enterprises (MSMEs) between Bank Ganesha, Jamkrida Jatim, and Amartha

Sebagai bentuk komitmen untuk memperluas layanan penyediaan kredit modal kerja kepada segmen UMKM, khususnya kaum perempuan, Bank Ganesha kembali meningkatkan kerja sama dengan Amartha dalam bentuk penyaluran pembiayaan kepada mitra-mitra UMKM Amartha. Kerja sama ini juga melibatkan Jamkrida Jatim untuk penjaminan kredit mitra UMKM Amartha.

As a form of commitment to expanding working capital loans to MSME segment, particularly women entrepreneurs, Bank Ganesha further increased cooperation with Amartha in the form of channelling financing to Amartha's MSME partners. This cooperation also involves Jamkrida Jatim for loan guarantees for Amartha's MSME partners.

31 JAN



Kerja Sama Asuransi Bank Ganesha dan Lumbung Sari

Insurance Cooperation between Bank Ganesha and Lumbung Sari

Bank Ganesha dan PT Lumbung Sari melakukan kerja sama penyediaan asuransi yang bertujuan memberikan perlindungan asuransi kredit atas risiko gagal bayar yang mungkin timbul pada penyaluran kredit multiguna dan UMKM, baik untuk penyaluran secara langsung atau melalui kerja sama *channeling* atau *joint financing*.

Bank Ganesha and PT Lumbung Sari cooperate in the provision of insurance which aims to provide loan insurance protection against the risk of default that may arise in the distribution of multipurpose and MSME loans, either for direct distribution or through channeling or joint financing cooperation.

21 APR



Kerja Sama *Channeling* Penyaluran Pembiayaan Sektor UMKM Bank Ganesha dan Batumbu

Channelling Cooperation between Bank Ganesha and Batumbu to Finance MSME Sector

Bank Ganesha dan Batumbu melakukan kerja sama penerusan pemberian fasilitas pinjaman (*channeling*). Kerja sama antara Bank Ganesha dan Batumbu ini bertujuan untuk memajukan sektor pembiayaan segmen UMKM dengan penyaluran pembiayaan usaha *invoice financing* kepada mitra UMKM Batumbu.

Bank Ganesha and Batumbu entered into channeling cooperation for loan facilities. The cooperation between Bank Ganesha and Batumbu aims to advance financing sector for MSME segment by channelling business financing of invoice financing to Batumbu's MSME partners.

30 APR



Perayaan Hari Ulang Tahun Bank Ganesha ke-30

Bank Ganesha's 30th Anniversary Celebration

Dalam rangka memperingati Hari Ulang Tahun Bank Ganesha yang ke-30, Bank Ganesha menyelenggarakan beberapa acara dan kegiatan yang ditujukan kepada seluruh karyawan, nasabah, dan masyarakat, seperti promo berhadiah untuk nasabah baru, promo pembukaan polis *bancassurance*, promo untuk transaksi investasi reksa dana, lomba transaksi *mobile banking* BANGGA, dan lomba sosial media.

To celebrate its 30th Anniversary, Bank Ganesha held several events and activities aimed at all employees, customers, and the public, such as prize promos for new customers, promotions for opening bancassurance policy, promotions for mutual fund investment transactions, BANGGA mobile banking transaction contests, and social media competition.

20 MAY



Joint Financing Bank Ganesha dan Trihamas Finance

Joint Financing between Bank Ganesha and Trihamas Finance

Kerja sama antara Bank Ganesha dengan PT Trihamas Finance bertujuan untuk meningkatkan pemberian kredit kepada sektor produktif terutama sektor UMKM.

The cooperation between Bank Ganesha and PT Trihamas Finance aims to increase lending to the productive sector, especially the MSME sector.

MAY



Literasi Keuangan - *Financial Planning for Your Future* dari Bank Ganesha dan Finansialku

Financial Literacy - Financial Planning for Your Future from Bank Ganesha and Finansialku

Dalam rangka meningkatkan literasi keuangan untuk masyarakat, Bank Ganesha bekerja sama dengan Finansialku.com membuat video literasi keuangan dengan tema *Financial Planning for Your Future* yang dibawakan oleh Melvin Mumpuni (*Certified Financial Planner®*, CEO, dan *Founder* Finansialku.com). Video literasi keuangan yang berisi tips perencanaan keuangan ini dapat dilihat secara umum di kanal Youtube Bank Ganesha.

To increase financial literacy for the public, Bank Ganesha cooperates with Finansialku.com to make financial literacy video with the theme 'Financial Planning for Your Future' by Melvin Mumpuni (Certified Financial Planner®, CEO, and Founder of Finansialku.com). This financial literacy video contains financial planning tips that can be viewed in general on Bank Ganesha's Youtube channel.

24
JUN



Rapat Umum Pemegang Saham Tahunan dan *Public Expose* Bank Ganesha 2022

Annual General Meeting of Shareholders and Public Expose of Bank Ganesha 2022

RUPS Tahunan Perseroan telah menyetujui laporan tahunan, laporan keuangan, laporan tugas pengawasan Dewan Komisaris Perseroan, dan menetapkan penggunaan laba bersih Perseroan tahun 2021; menunjuk akuntan publik independen untuk mengaudit laporan keuangan tahunan Perseroan tahun 2022; menetapkan besarnya gaji dan tunjangan bagi Direksi dan Dewan Komisaris; merubah susunan Direksi dan Dewan Komisaris Perseroan; dan melaporkan realisasi penggunaan dana dalam rangka Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu I (PMHMETD I).

The Company's Annual GMS has approved the annual report, financial statements, the Board of Commissioner's supervisory report, and appropriated the use of the 2021 net profit; appointed independent public accountant to audit the Company's 2022 annual financial statements; determined the amount of salary and allowances of the Board of Directors and Board of Commissioners; changed the composition of the Board of Directors and Board of Commissioners; and reported the realization of use of proceeds in the framework of Capital Increase with Pre-emptive Rights I (PMHMETD I).

29
JUN



Kerja Sama Bank Ganesha dan Restock.id untuk Memajukan Sektor Pembiayaan Segmen UMKM

Cooperation between Bank Ganesha and Restock.id to Advance MSME Segment Financing Sector

Kerja sama antara Bank Ganesha dan Restock.id bertujuan untuk memajukan pembiayaan segmen UMKM dengan penyaluran pembiayaan usaha berdasarkan persediaan barang (*inventory financing*) kepada mitra UMKM Restock.id.

The cooperation between Bank Ganesha and Restock.id aims to advance the MSME segment financing by channelling business financing of inventory financing to MSME partners of Restock.id.

21 JUL



Kerja Sama *Referral* Pembiayaan Kredit Pemilikan Rumah dan Multiguna Bank Ganesha dan Brighton Real Estate

Referral Cooperation of Home Ownership Loans and Multipurpose Loans between Bank Ganesha and Brighton Real Estate

Bank Ganesha dan Brighton Real Estate melakukan kerja sama *referral* Pembiayaan Kredit Pemilikan Rumah (KPR) dan Multiguna dengan jaminan sertifikat properti dan Bukti Pemilikan Kendaraan Bermotor (BPKB) Mobil.

Bank Ganesha and Brighton Real Estate cooperate on referrals for Home Ownership Loans (KPR) and Multipurpose Loans with guarantee of property certificates and Car Ownership Proof (BPKB).

AGS



Literasi Keuangan untuk Pelajar

Financial Literacy for Students

Bank Ganesha mendukung pelaksanaan Kreasimuda dari Otoritas Jasa Keuangan. Kreasimuda atau Kejar Prestasi Generasi Muda Indonesia adalah implementasi program Kejar (Satu Rekening Satu Pelajar) yang diinisiasi oleh Otoritas Jasa Keuangan dengan tujuan untuk mendorong budaya menabung sejak dini serta mewujudkan generasi muda yang kreatif, inovatif, dan inklusif. Dalam kesempatan ini, Bank Ganesha mengadakan literasi keuangan dalam bentuk *quiz* keuangan berhadiah total Rp2,5 juta secara *online* yang diadakan khusus untuk peserta generasi muda.

Bank Ganesha supports the implementation of Kreasimuda from Financial Services Authority. Kreasimuda or Pursue Achievement by Indonesia's Young Generation is the implementation of Kejar (One Account One Student) program, initiated by Financial Services Authority with the aim of encouraging a culture of saving from an early age and creating a young generation that is creative, innovative, and inclusive. On this occasion, Bank Ganesha held financial literacy event in the form of an online financial quiz with a total prize of Rp2.5 million, held specifically for young participants.

8 AGS



Kerja sama *Joint Financing* Bank Ganesha dan Multindo Auto Finance

Joint Financing Cooperation between Bank Ganesha and Multindo Auto Finance

Bank Ganesha dan Multindo Auto Finance melakukan kerja sama penyaluran pembiayaan bersama (*joint financing*). Kerja sama antara Bank Ganesha dengan Multindo Auto Finance ini bertujuan untuk meningkatkan pembiayaan kepada sektor produktif, terutama UKM.

Bank Ganesha and Multindo Auto Finance entered into joint financing cooperation. The cooperation between Bank Ganesha and Multindo Auto Finance aims to increase financing for the productive sector, especially SMEs.

26
AGS



Kerja sama Kredit Pemilikan Rumah/Kredit Pemilikan Apartemen dan Kredit Multiguna Bank Ganesha dan LJ Hooker Indonesia

Cooperation of Home/Apartment Ownership Loans and Multipurpose Loans between Bank Ganesha and LJ Hooker Indonesia

Bank Ganesha dan LJ Hooker Indonesia melakukan penandatangan kerja sama pembiayaan Kredit Pemilikan Rumah/Kredit Pemilikan Apartemen (KPR/KPA) dan Kredit Multiguna (dengan jaminan sertifikat properti). Peresmian dilaksanakan di Kantor Pusat Bank Ganesha, Wisma Hayam Wuruk, Jakarta Pusat. Kerja sama antara Bank Ganesha dan LJ Hooker Indonesia bertujuan untuk memajukan sektor pembiayaan KPR/KPA yang mencakup KPR Primary, KPR Secondary, KPR Takeover, Kredit Pemilikan Apartemen, dan Kredit Multiguna agunan sertifikat properti.

Bank Ganesha and LJ Hooker Indonesia entered into a cooperation agreement to finance Home/Apartment Ownership Loans (KPR/KPA) and Multipurpose Loans (with collateral of property certificates). The inauguration was held at Bank Ganesha's Head Office, Wisma Hayam Wuruk, Central Jakarta. The cooperation between Bank Ganesha and LJ Hooker Indonesia aims to advance KPR/KPA financing sector, which includes Primary KPR, Secondary KPR, Takeover KPR, Apartment Ownership Loans, and Multipurpose Loans with collateral of property certificates.

SEP



Literasi Keuangan untuk Usaha Mikro Kecil dan Menengah (UMKM)

Financial Literacy for Micro, Small, and Medium Enterprises (MSMEs)

Dalam rangka meningkatkan literasi keuangan untuk segmen UMKM, Bank Ganesha membuat *e-book* literasi keuangan dengan tema 'UMKM Bangga Belajar Keuangan' yang berisi tips perencanaan keuangan serta pengetahuan produk dan layanan keuangan yang dapat mendukung usaha. Sebagai bagian dari literasi keuangan ini, Bank Ganesha juga mengadakan kuis keuangan bertema 'Adu Wawasan UMKM' dengan hadiah menarik.

To increase financial literacy for MSME segment, Bank Ganesha prepares e-book on financial literacy with the theme 'MSMEs are Proud to Learn Finance', which contains financial planning tips knowledge of financial products and services that can support businesses.As part of this financial literacy program, Bank Ganesha also held a financial quiz themed 'Competing on Insights for MSMEs' with attractive prizes.

2
SEP



Kerja Sama Kredit Pemilikan Rumah/Kredit Pemilikan Apartemen (KPR/KPA) dan Kredit Multiguna Bank Ganesha dan RE/MAX Indonesia

Cooperation of Home/Apartment Ownership Loans (KPR/KPA) and Multipurpose Loans between Bank Ganesha and RE/MAX Indonesia

Bank Ganesha dan RE/MAX Indonesia melakukan kerja sama pembiayaan KPR/KPA dan kredit multiguna. Kerja sama antara Bank Ganesha dan RE/MAX Indonesia bertujuan untuk memajukan sektor pembiayaan KPR/KPA dan kredit multiguna.

Bank Ganesha and RE/MAX Indonesia cooperate in KPR (House Loan)/KPA (Apartment Loan) financing and multipurpose loans. The cooperation between Bank Ganesha and RE/MAX Indonesia aims to advance KPR/KPA financing sector and multipurpose loans.

2 SEP



Kerja Sama *Joint Financing* Bank Ganesha dan Gadai Mas
Joint Financing Cooperation between Bank Ganesha and Gadai Mas

Kerja sama pembiayaan dengan skema pembiayaan bersama (*joint financing*) dalam menyalurkan pinjaman secara bersama-sama kepada para debitur UMKM yang menggadaikan emasnya di outlet PT Gadai Mas untuk kebutuhan pengembangan usaha.

Financing cooperation with joint financing scheme in jointly channelling loans to MSME debtors who pawn their gold at outlets of PT Gadai Mas for business development needs.

4 SEP



Hari Pelanggan Nasional
National Customer Day

Bank Ganesha turut memeriahkan Hari Pelanggan Nasional yang dirayakan setiap tanggal 4 September. Pada Hari Pelanggan Nasional tahun 2022, Bank Ganesha mengadakan beberapa kegiatan berbasis *online* untuk nasabah, yaitu Lomba Transaksi QRIS Pakai BANGGA dan Lomba Foto Menjalani *New Normal* dengan BANGGA dengan hadiah saldo tabungan. Untuk nasabah yang datang bertransaksi di kantor cabang Bank Ganesha pada tanggal 5 September 2022, telah diadakan promo *lucky dip* dengan aneka hadiah menarik seperti saldo *e-wallet, voucher* pulsa, dan *merchandise*. Selama bulan September 2022, Bank Ganesha juga mengadakan promo berhadiah untuk calon nasabah baru dan nasabah yang mengambil Kredit Pinjaman Perorangan, Kredit Pemilikan Mobil, Kredit Pemilikan Rumah, membuka polis asuransi Equity Life, serta transaksi investasi reksa dana Bahana atau Trimegah.

Bank Ganesha celebrates National Customer Day, which is celebrated every September 4. On National Customer Day in 2022, Bank Ganesha held several online-based activities for customers, which were QRIS Transaction Contest by Using BANGGA and Photo Contest of Living the New Normal with BANGGA, of which the rewards were savings balance. Customers who came to make transactions at Bank Ganesha's branch offices on September 5, 2022, were offered lucky dip promo with various attractive prizes such as e-wallet balance, phone credit voucher, and merchandise. Throughout September 2022, Bank Ganesha also held promos with prizes for prospective new customers and customers taking Individual Loans, Car Loans, Home Ownership Loans, opening Equity Life insurance policy, and making Bahana or Trimegah mutual funds investment transactions.

16 SEP



Kerja Sama *Joint Financing* Bank Ganesha dan MNC Guna Usaha Indonesia
Joint Financing Cooperation between Bank Ganesha and MNC Guna Usaha Indonesia

Bank Ganesha dan MNC Guna Usaha Indonesia melakukan kerja sama penyaluran pembiayaan bersama (*joint financing*) untuk kebutuhan investasi para pelaku usaha mikro, kecil, dan menengah (UMKM) dengan jaminan berupa *invoice* alat berat.

Bank Ganesha and MNC Guna Usaha Indonesia cooperated in join financing in providing joint financing for the investment needs of micro, small, and medium enterprises (MSMEs) with collateral in the form of heavy equipment invoice.

22 SEP



Kerja Sama *Channeling* Bank Ganesha dan Rupiah Cepat

Channeling Cooperation between Bank Ganesha and Rupiah Cepat

Bank Ganesha dan PT Kredit Utama Fintech Indonesia (Rupiah Cepat) melakukan kerja sama penerusan pembiayaan (*channeling*) kepada para peminjam melalui *platform* P2P Rupiah Cepat.

Bank Ganesha and PT Kredit Utama Fintech Indonesia (Rupiah Cepat) cooperated in chanelling the financing borrowers through Rupiah Cepat P2P platform.

26 SEP



Rapat Umum Pemegang Saham Luar Biasa Bank Ganesha 2022

Extraordinary General Meeting of Shareholders of Bank Ganesha 2022

Bank Ganesha menyelenggarakan Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) yang bertempat di Hotel Grand Tropic, Jakarta. RUPSLB Perseroan telah menyetujui rencana pelaksanaan PMHMETD serta menyetujui pengubahan susunan anggota Direksi dan Dewan Komisaris Perseroan.

Bank Ganesha held an Extraordinary General Meeting of Shareholders (EGMS) at Grand Tropic Hotel, Jakarta. The EGMS is to approve the PMHMETD implementation plan and to approve changes to the composition of the Board of Directors and Board of Commissioners.

OCT



Bulan Inklusi Keuangan

Financial Inclusion Month

Bank Ganesha mendukung Bulan Inklusi Keuangan yang diadakan setiap bulan Oktober oleh Otoritas Jasa Keuangan. Kegiatan promosi yang dilakukan untuk turut menyukseskan Bulan Inklusi Keuangan, antara lain dengan berpartisipasi dalam literasi keuangan dengan kemasan video *Unboxing* Produk Keuangan di Youtube, *Quiz* Keuangan, dan promosi berhadiah untuk menambah minat masyarakat terhadap produk keuangan, seperti tabungan, reksa dana, dan asuransi.

Bank Ganesha supports the Financial Inclusion Month, held every October, by Financial Services Authority. Promotional activities carried out to contribute to the success of Financial Inclusion Month included participating in financial literacy with video of Unboxing Financial Products on Youtube, Finance Quiz, and promotions with prizes to increase public interest in financial products, such as savings, mutual funds, and insurance.

14 NOV



Kerja Sama Pembiayaan Kredit Pemilikan Mobil Bank Ganesha dan Indomobil Prima Niaga (*Dealer* HINO) untuk Wilayah Jabodetabek dan Surabaya

Cooperation on Car Loans between Bank Ganesha and Indomobil Prima Niaga (HINO Dealers) for Jabodetabek and Surabaya Regions

PT Bank Ganesha Tbk dan PT Indomobil Prima Niaga (*Dealer* HINO) melakukan kerja sama pembiayaan Kredit Pemilikan Mobil (KPM). Kerja sama ini bertujuan untuk memajukan sektor pembiayaan KPM.

Bank Ganesha and PT Indomobil Prima Niaga (Dealer HINO) cooperated cooperation in financing Car Loans (KPM). This cooperation aims to advance KPM financing sector.

23 NOV



Kerja Sama *Channeling* Bank Ganesha dan Danamas untuk Sektor UMKM

Channeling Cooperation between Bank Ganesha and Danamas for MSME Sector

PT Bank Ganesha Tbk dan PT Pasar Dana Pinjaman (Danamas) melakukan kerja sama penerusan pembiayaan untuk sektor UMKM. Kerja sama ini bertujuan untuk membantu kebutuhan pembiayaan modal kerja mitra UMKM PT Pasar Dana Pinjaman melalui produk *invoice financing*.

Bank Ganesha and PT Pasar Dana Pinjaman cooperated in chanelling the financing MSME sector. This cooperation aims to help the working capital financing needs of MSME partners of PT Pasar Dana Pinjaman through invoice financing products.

7 DEC



Kerja Sama *Joint Financing* Bank Ganesha dan Mega Auto Finance

Joint Financing Cooperation between Bank Ganesha and Mega Auto Finance

Bank Ganesha dan Mega Auto Finance melakukan kerja sama penyaluran pembiayaan bersama (*joint financing*) untuk memenuhi kebutuhan multiguna masyarakat indonesia, baik berupa multiguna konsumtif maupun multiguna produktif.

Bank Ganesha and Mega Auto Finance cooperated in join financing in providing joint financing distribution to meet the multipurpose needs of indonesian people, booth consumptive and productive multipurpose.

19 DEC



Apresiasi Equity Life Indonesia untuk Bank Ganesha

Appreciation of Equity Life Indonesia for Bank Ganesha

Equity Life Indonesia mengadakan acara *Appreciation Dinner* untuk memberikan penghargaan kepada Pemimpin Cabang yang memberikan kontribusi terbaik selama tahun 2022 dalam pemasaran *Bancassurance Pro Whole Life* dan *Flexi Safe Link* yang dipasarkan melalui Bank Ganesha, yaitu Pemimpin Cabang Mega Kuningan, Pemimpin Cabang pembantu Sunter, dan Pemimpin Cabang Tangerang.

Equity Life Indonesia held an Appreciation Dinner event to award the Branch Managers who make the best contribution during 2022 in the marketing of Bancassurance Pro Whole Life and Flexi Safe Link, which are marketed through Bank Ganesha, namely Mega Kuningan Branch Manager, Sunter Sub-Branch Manager, and Tangerang Branch Manager.

29 DEC



Bank Ganesha Telah Memenuhi Ketentuan Modal Inti Minimum Rp3 Triliun

Bank Ganesha Has Fulfilled the Minimum Core Capital Requirements of Rp3 Trillion

Bank Ganesha telah menyelesaikan aksi korporasi melalui PMHMETD II dengan menerbitkan sebanyak-banyaknya 7.500.000.000 lembar saham dengan harga Rp120 per saham dan target perolehan dana Rp900 miliar. Pada aksi korporasi yang berakhir tanggal 26 Desember 2022, seluruh saham yang diterbitkan berhasil diserap oleh pasar melalui pesanan saham tambahan, sehingga target perolehan dana sebesar Rp900 miliar terpenuhi.

Bank Ganesha has completed the corporate action through PMHMETD II by issuing a maximum of 7,500,000,000 shares at a price of Rp120 per share and a target of raising Rp900 billion. In the corporate action that ended on December 26, 2022, all of the shares issued were successfully absorbed by the market through additional share orders, and therefore, the target of obtaining funds of Rp900 billion was met.

PENGHARGAAN DAN SERTIFIKASI

AWARDS AND CERTIFICATIONS



Indonesia Finance Award - V - 2022
1st The Best Finance

Kategori / Category:
Bank Public Company Asset Rp5 T- Rp10 T
Tanggal / Date :
21 Oktober / October 2022
Penyelenggara / Organizer:
Economic Review



Sertifikasi Standar Mutu ISO 9001:2015
ISO 9001:2015 Quality Management System

Masa Berlaku / Validity Period:
30 September 2022 – 3 April 2024
Penyelenggara / Organizer:
TCL, JAS-ANZ, IAF, dan PAC



Indonesia Best Digital Finance Awards 2022

Kategori / Category:
Best Digital Finance Category Conventional Bank for Customer Engagement with Informative and Responsive Customer Services (Apps Product: BANGGA, Category: KBMI 1, Private Bank)
Tanggal / Date :
1 Desember / December 2022
Penyelenggara / Organizer:
Warta Ekonomi



Indonesia Good Corporate Governance Award – VII - 2022
2nd - The Best

Kategori / Category:
Bank Public Company Asset < 10T
Tanggal / Date :
16 Desember / December 2022
Penyelenggara / Organizer:
Economic Review



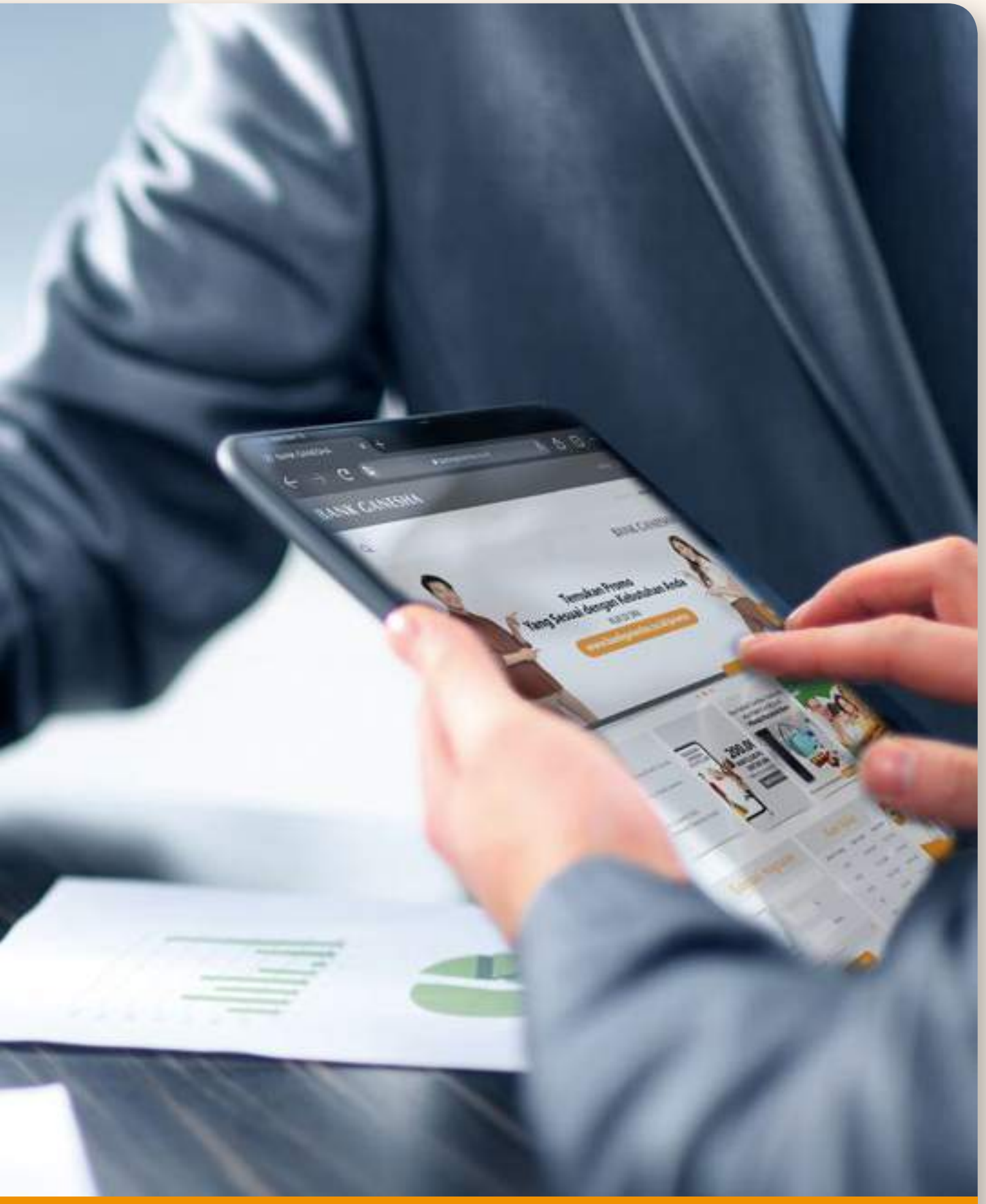
Indonesia Enterprise Risk Management - V – 2022
3rd - The Best

Kategori / Category:
Bank Public Company Asset < 10 T
Tanggal / Date :
16 Desember / December 2022
Penyelenggara / Organizer:
Economic Review

LAPORAN MANAJEMEN

Management Report




BANK GANESHA

Marcello Theodore Taufik

Presiden Komisaris
President Commissioner



LAPORAN DEWAN KOMISARIS
BOARD OF COMMISSIONERS' REPORT

Pemegang Saham dan Pemangku Kepentingan yang Terhormat,
Dear Esteemed Shareholders and Stakeholders,

Pertama-tama marilah sama-sama kita panjatkan puji dan syukur ke hadirat Tuhan Yang Maha Esa yang telah melimpahkan rahmat-Nya kepada kita semua sehingga sepanjang tahun 2022 PT Bank Ganesha Tbk (Bank) dapat menjalankan usahanya dengan baik di tengah berbagai tantangan yang dihadapi. Dalam kesempatan yang baik ini, perkenankan kami mewakili Dewan Komisaris menyampaikan laporan pengawasan pengelolaan usaha Bank untuk tahun buku 2022 sebagai bagian dari penerapan prinsip Tata Kelola Perusahaan yang Baik (*Good Corporate Governance*/GCG).

Laporan Dewan Komisaris meliputi penilaian kami atas kinerja Direksi dalam pengelolaan perusahaan; pengawasan dalam perumusan dan implementasi strategi oleh Direksi; pandangan atas prospek usaha perusahaan yang disusun oleh Direksi dan dasar pertimbangannya; serta pengawasan dalam penerapan tata kelola perusahaan dan kinerja dari struktur organ tata kelola perusahaan termasuk namun tidak terbatas pada pelaksanaan upaya pencegahan Aktivitas Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU PPT).

Dalam melaksanakan fungsi pengawasan terhadap jalannya pengelolaan Bank oleh Direksi, termasuk pengawasan terhadap pelaksanaan Rencana Bisnis Bank (RBB), Dewan Komisaris di sepanjang tahun 2022 telah memberikan pandangan dan saran-saran serta memastikan Direksi telah melaksanakan ketentuan Anggaran Dasar Bank, ketentuan perundang-undangan dan peraturan perbankan yang berlaku. Berbagai pandangan dan saran-saran tersebut disampaikan dalam forum rapat yang dilakukan secara berkala bersama Direksi. Hal tersebut merupakan salah satu mekanisme pengawasan langsung yang dijalankan Dewan Komisaris terhadap pengelolaan Bank oleh Direksi dan sepanjang tahun 2022, Dewan Komisaris telah melaksanakan 10 kali rapat bersama Direksi.

Dewan Komisaris juga telah menugaskan Komite Audit, Komite Pemantau Risiko serta Komite Remunerasi dan Nominasi (komite-komite yang berada di bawah Dewan Komisaris) untuk membantu melakukan pengawasan dan analisis terhadap laporan-laporan yang disampaikan Direksi kepada Dewan Komisaris.

First of all, let us express our gratitude and appreciation for the presence of the Almighty God, who has generously bestowed His grace upon us, enabling PT Bank Ganesha Tbk (the Bank) to operate effectively amidst the various challenges faced throughout 2022. On this favorable moment, we, on behalf of the Board of Commissioners, would like to present a report on the Bank's business management supervision during the 2022 fiscal year, which is part of the implementation of Good Corporate Governance (GCG) principles.

The Board of Commissioners' report encompasses our evaluation of the Board of Directors' performance in managing the Company; monitoring of the formulation and implementation of strategies by the Board of Directors; views on the Company's business prospects, as prepared and considered by the Board of Directors; in addition to overseeing the implementation of corporate governance and the performance of corporate governance structure, encompassing efforts to, among others, prevent Money Laundering and Terrorism Financing (AML/CFT).

In fulfilling the responsibility of overseeing the Bank's management by the Board of Directors, which also includes supervising the implementation of the Bank's Business Plan (RBB), the Board of Commissioners has provided guidance and recommendations throughout 2022. Furthermore, the Board of Commissioners has ensured that the Board of Directors adheres to the Bank's Articles of Association, laws and regulations, and relevant banking regulations. These recommendations and advice were presented during regular meetings held with the Board of Directors, and it represents one of the direct supervisory measures conducted by the Board of Commissioners in overseeing the Board of Directors' management of the Bank. In total, throughout 2022, the Board of Commissioners held 10 meetings with the Board of Directors.

The Audit Committee, Risk Monitoring Committee, and Remuneration and Nomination Committee, which are under the Board of Commissioners, have been tasked with overseeing and analyzing the reports that the Board of Directors submits to the Board of Commissioners.

Kondisi Ekonomi dan Industri Perbankan Tahun 2022

Dinamika perekonomian tahun 2022 memberikan tantangan tersendiri pada setiap sektor perekonomian, termasuk bagi industri perbankan. Meski dampak pandemi COVID-19 telah menunjukkan penurunan, namun kondisi stagflasi hingga ketidakstabilan geopolitik dunia turut memengaruhi setiap kebijakan yang ditetapkan regulator. Berdasarkan pengawasan Dewan Komisaris, Direksi telah mengupayakan strategi-strategi terbaik guna menjaga stabilitas performa usaha tahun 2022 di tengah berbagai kondisi yang menantang tersebut. Kerja sama dengan pihak strategis menjadi fokus utama Bank dalam mengembangkan pelayanan yang optimal berlandaskan keuangan berkelanjutan.

Berbagai aspek turut berkontribusi pada risiko pelemahan ekonomi global. Kondisi geopolitik Rusia dan Ukraina, gangguan pasokan, serta tekanan inflasi menyebabkan munculnya risiko krisis global berkepanjangan. Meskipun demikian, upaya Pemerintah di tengah risiko ketidakpastian pasar uang, permintaan domestik yang tinggi hingga kinerja ekspor yang optimal, pemulihan ekonomi pasca pandemi COVID-19 serta dihapuskannya aturan pembatasan mobilisasi masyarakat telah membuka ruang bagi pertumbuhan ekonomi nasional yang baik. Hal tersebut dibuktikan dengan berhasilnya membukukan pertumbuhan ekonomi nasional sebesar 5,31% pada tahun 2022, berada di atas target pertumbuhan ekonomi nasional tahun 2022 sebesar 5,20%, jauh lebih tinggi dibandingkan dengan capaian tahun 2021 sebesar 3,70%. Membaiknya kondisi ekonomi dimaksud, juga memberikan dampak yang baik terhadap industri perbankan. Otoritas Jasa Keuangan merilis bahwa pertumbuhan kredit perbankan sampai dengan akhir Desember 2022 mencapai 11,35% dengan tingkat risiko kredit *Non Performing Loan* (NPL) bruto yang masih tetap terjaga di angka 2,44%. Kondisi tersebut juga terjadi pada likuiditas perbankan, sehingga tingkat persaingan antar bank dalam penyaluran kredit akan semakin ketat.

Stabilitas sistem keuangan juga tetap terjaga dengan dipengaruhi oleh perkembangan digitalisasi sektor perbankan sebagai dampak teknologi industri 4.0. Perubahan pola aktivitas masyarakat ke arah digital mendorong akselerasi proses transformasi menuju perbankan digital. Bank Indonesia mencatatkan transaksi digital banking nasional tahun 2022 meningkat 28,72% menjadi Rp52.545,8 triliun. Kondisi ini ditopang oleh membaiknya fasilitas *digital banking* dan kemudahan sistem pembayaran yang lebih fleksibel.

Economic Conditions and Banking Industry in 2022

Every sector of the economy, including the banking industry, faces its own set of challenges in 2022 due to the dynamics of the economy. While the impact of the COVID-19 pandemic has decreased, the persistent condition of stagflation and world geopolitical instability still influence every policy set by regulators. The Board of Directors, under the supervision of the Board of Commissioners, is committed to implementing the best strategies to uphold the stability of business performance in these challenging conditions. Developing optimal services based on sustainable finance is the Bank's primary goal, and it aims to achieve this through cooperation with strategic partners.

Several factors have contributed to the risk of a global economic downturn, such as geopolitical tensions in Russia and Ukraine, supply chain disruptions, and inflationary pressures. Despite these challenges, the Government's initiatives to mitigate the uncertainty in the money market, meet the high domestic demand for optimal export performance, economic recovery from the COVID-19 pandemic, and removal of restrictions on community mobilization have created opportunities for national economic growth. This is evidenced by the success of achieving a national economic growth rate of 5.31% in 2022, exceeding the target of 5.20% and significantly higher than the 2021 achievement of 3.70%. The banking industry also benefited from this improvement in economic conditions. According to the Financial Services Authority, bank credit grew by 11.35% at the end of December 2022, while maintaining a low gross Non-Performing Loan (NPL) credit risk level of 2.44%. As a result, the competition among banks in lending will become more intense due to the favorable liquidity conditions.

The advancement of Industry 4.0 technology has led to the digitalization of the banking sector, which contributes to maintaining the stability of the financial system. As people increasingly shift their activities to digital platforms, there is a growing trend towards digital banking, accelerating the transformation process. Bank Indonesia has reported a 28.72% increase in national digital banking transactions in 2022, totaling Rp52,545.8 trillion, which is facilitated by the enhanced digital banking infrastructure and a more convenient and flexible payment system.

Penilaian atas Kinerja Direksi

Pengawasan Terhadap Perumusan Implementasi Strategi

Dewan Komisaris menilai Direksi telah menjalankan tugas dan tanggung jawabnya dengan sangat baik selama 2022, ditengah kondisi ekonomi yang dinamis menghadapkan Bank pada berbagai tantangan, baik eksternal maupun internal. Dari sisi eksternal, Bank diharuskan selalu waspada terhadap setiap potensi risiko gejolak keuangan nasional yang belum pulih sepenuhnya pasca pandemi COVID-19. Sedangkan dari sisi internal, Bank harus mampu memenuhi kewajiban modal minimum sebagaimana ditetapkan dalam Peraturan Otoritas Jasa Keuangan No. 12/POJK.03/2020 tentang Konsolidasi Bank Umum sambil mengelola sumber-sumber pertumbuhan kinerja. Kondisi ini memerlukan perhatian khusus disertai langkah-langkah mitigasi yang sesuai.

Berdasarkan pengawasan Dewan Komisaris, Direksi mampu mengatasi setiap tantangan usaha sesuai dengan Rencana Bisnis Bank (RBB) yang telah ditetapkan. Strategi dan target yang ditetapkan Direksi cukup realistis sekaligus kompetitif di tengah persaingan yang meningkat pada industri sejenis. Perumusan hingga pelaksanaannya telah berlandaskan kehati-hatian, tanpa mengurangi kualitas layanan yang diberikan Bank terhadap nasabah.

Pandangan Terhadap Kinerja Operasional dan Keuangan

Di tengah dinamika perekonomian global, Dewan Komisaris melihat kinerja perekonomian dan industri perbankan nasional tetap terjaga dengan baik. Bank Ganesha pun dinilai mampu memanfaatkan momentum dimaksud. Hal tersebut tecermin pada peningkatan aset sebesar 4,57% dari Rp8,58 miliar di tahun 2021 menjadi Rp8,97 miliar di tahun 2022 atau sebesar 3,82% berada di atas RBB tahun 2022 sebesar Rp8,64 miliar. Kondisi tersebut juga sejalan dengan pertumbuhan penyaluran kredit sebagai respon permintaan kredit masyarakat. Pada tahun 2022, Bank telah mencatatkan total kredit yang disalurkan sebesar Rp2,91 miliar atau meningkat 15,23% dari tahun 2021 sebesar Rp2,53 miliar dan sebesar 7,84% berada di atas RBB tahun 2022 sebesar Rp2,70 miliar. Meskipun kinerja simpanan menurun sebesar 11,00% dari tahun sebelumnya, dari sebesar Rp6,32 miliar di tahun 2021 menjadi sebesar Rp5,62 miliar di tahun 2022, namun masih berada 8,13% di atas target RBB tahun 2022 sebesar Rp5,20 miliar. Pertumbuhan penyaluran kredit yang meningkatkan pendapatan bunga serta penurunan beban bunga mendorong pertumbuhan profitabilitas Bank. Pendapatan bunga – neto mencatatkan pertumbuhan 78,42% dari perolehan sebesar Rp171,27 miliar di tahun 2021 menjadi sebesar Rp305,59 miliar di tahun 2022 atau sebesar 27,56% di atas target RBB 2022 sebesar Rp239,56 miliar. Demikian halnya dengan perolehan laba bersih mengalami pertumbuhan sebesar 323,73% dari sebesar Rp10,87 miliar di tahun 2021 menjadi sebesar Rp46,04 miliar di tahun 2022 atau sebesar 533,65% dari target RBB 2022 sebesar Rp8,63 miliar.

Assessment of the Board of Directors' Performance

Supervision of Strategy Implementation and Formulation

The Board of Commissioners evaluated the Board of Directors' performance in 2022 and concluded that the duties and responsibilities were fulfilled commendably despite the challenging economic environment that presented both internal and external obstacles to the Bank. Externally, the Bank had to stay alert to potential risks arising from incomplete national economic recovery post COVID-19 pandemic. Internally, the Bank had to meet the minimum capital requirements as per Financial Services Authority Regulation No. 12/POJK.03/2020 on Consolidation of Commercial Banks, while ensuring that sources of performance growth were managed effectively. This situation demands special attention and appropriate mitigation measures.

The Board of Directors successfully handled every business challenge in line with the Bank's Business Plan (RBB) under the supervision of the Board of Commissioners. Despite the rising competition in similar industries, the strategies and objectives established by the Board of Directors remain both practical and competitive. The development and execution of these plans were done prudently and with consideration for maintaining the quality of services provided to the Bank's customers.

Assessment of Operational and Financial Performance

The Board of Commissioners has observed that, despite the constantly changing global economic landscape, the national economy and banking industry have been performing well, and Bank Ganesha has the potential to capitalize on this momentum. This is evidenced by the Bank's 4.57% increase in assets from Rp8.58 billion in 2021 to Rp8.97 billion in 2022, which is 3.82% higher than the 2022 RBB of Rp8.64 billion. The Bank's lending has also grown to meet public demand, with total loans disbursed reaching Rp2.91 billion in 2022, a 15.23% increase from 2021's Rp2.53 billion and 7.84% above the 2022 RBB target of Rp2.70 billion. While deposits decreased by 11.00% from Rp6.32 billion in 2021 to Rp5.62 billion in 2022, the Bank still exceeded the 2022 RBB target of Rp5.20 billion by 8.13%. The Bank's profitability growth was driven by the growth in lending, which increased interest income and decreased interest expenses. Net interest income grew by 78.42% from Rp171.27 billion in 2021 to Rp305.59 billion in 2022, exceeding the 2022 RBB target of Rp239.56 billion by 27.56%. The net profit also grew significantly by 323.73%, from Rp10.87 billion in 2021 to Rp46.04 billion in 2022, surpassing the 2022 RBB target of Rp8.63 billion by 533.65%.

Penerapan strategi yang adaptif dan terukur juga mampu menjaga kualitas kesehatan Bank tetap terjaga. Strategi Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu (PMHMETD) dirasa tepat untuk memenuhi ketentuan modal dasar minimum dan meningkatkan rasio permodalan (*capital adequacy ratio*/CAR) yang meningkat menjadi 106,10% di tahun 2022 dari sebesar 67,15% di tahun 2021. Kualitas penyaluran kredit semakin baik, sebagaimana ditunjukkan dari rasio NPL bruto yang turun menjadi 2,01% di tahun 2022 dari sebelumnya sebesar 5,13% di tahun 2021, meskipun kondisi tersebut masih berada di atas target RBB sebesar 1,87%. Demikian pula dengan meningkatnya *loan to deposit ratio* (LDR) menjadi 51,80% di tahun 2022 dari sebelumnya sebesar 40,01% di tahun 2021. Demikian pula profitabilitas terhadap aset (*return on assets*/ROA) meningkat menjadi 0,60% dari sebelumnya sebesar 0,23% di tahun 2021 dan ekuitas (*return on equity*/ROE) sebesar 2,09% dari sebelumnya sebesar 0,95% di tahun 2021 dengan disertai efisiensi pada beban operasional terhadap pendapatan operasional (BOPO) yang turun menjadi sebesar 86,63% dari sebelumnya sebesar 94,81% di tahun 2021.

By implementing adaptive and measured strategies, the Bank has been able to maintain its health and quality. To meet the minimum authorized capital requirement and increase the capital adequacy ratio (CAR), the Bank adopted the Capital Increase with Pre-emptive Rights (PMHMETD) strategy. Consequently, the CAR improved from 67.15% in 2021 to 106.10% in 2022. The quality of lending has also improved as evidenced by the reduction in the gross NPL ratio from 5.13% in 2021 to 2.01% in 2022, although it still falls above the RBB target of 1.87%. The loan to deposit ratio (LDR) increased from 40.01% in 2021 to 51.80% in 2022. Additionally, the Bank's return on assets (ROA) increased from 0.23% in 2021 to 0.60% in 2022, and return on equity (ROE) improved from 0.95% in 2021 to 2.09% in 2022. The Bank also achieved efficiency in operating expenses to operating income (BOPO), which decreased from 94.81% in 2021 to 86.63% in 2022.

Berdasarkan pertimbangan tersebut, kami mengapresiasi Direksi yang telah berhasil mengeksekusi setiap strategi dan kebijakan strategis dengan mempertimbangkan faktor internal dan eksternal yang akuntabel. Pemahaman tentang tantangan dan peluang secara proporsional disertai komunikasi efektif pada setiap level organisasi telah membawa pertumbuhan Bank yang berkualitas.

We would like to acknowledge the Board of Directors for effectively implementing the strategic plans and policies while taking into account relevant internal and external factors. Through a balanced understanding of both challenges and opportunities, coupled with clear communication throughout the organization, the Bank has achieved substantial growth in terms of quality.

Pandangan Terhadap Penerapan Tata Kelola Perusahaan

Upaya pencapaian visi perusahaan sebagai bank terpercaya tidak terlepas dari penerapan GCG. Komitmen dalam mempertahankan prospek bisnis jangka panjang dan berkelanjutan mendukung Bank Ganesha untuk selalu mempertimbangkan prinsip GCG dalam setiap aspek. Melalui fungsi pengawasan, kami memastikan bahwa kepengurusan perusahaan telah dijalankan dengan baik, sesuai dengan ketentuan perundang-undangan yang berlaku. Pengupayaan sistem tata kelola yang transparan dan responsibel tidak terlepas dari koordinasi yang baik antara Dewan Komisaris dan Direksi untuk mendukung peningkatan kualitas GCG Bank.

View on the Implementation of Corporate Governance

To achieve the Company's vision as a trusted bank, Bank Ganesha highly recognizes the importance of implementing Good Corporate Governance (GCG). The Company is committed to maintaining sustainable long-term business prospects and incorporating GCG principles into every aspect. The supervisory function ensures that the Company is properly managed in compliance with relevant laws and regulations. To achieve a transparent and responsible governance system, the Board of Commissioners and the Board of Directors must work together to improve the Bank's GCG quality.

Dewan Komisaris menilai penerapan GCG pada Bank Ganesha telah dilakukan dengan baik secara keseluruhan. Pelaksanaan yang bertanggung jawab dapat dinyatakan telah sesuai di seluruh level organisasi. Penerapan prinsip-prinsip GCG yang fundamental mampu menjadikan Bank lebih tangguh dan mampu bertahan dalam menghadapi persaingan yang semakin ketat. Meskipun begitu, kami tetap mendorong Direksi untuk tetap mengikuti perkembangan pengelolaan bisnis yang berkelanjutan berlandaskan manajemen risiko guna meningkatkan kualitas GCG sesuai dengan hasil penilaian yang telah dilakukan secara rutin.

The Board of Commissioners has evaluated the GCG implementation at Bank Ganesha and concluded that it has been successful overall. The implementation was responsibly executed at all levels of the organization, leading to greater resilience and ability to withstand fierce competition by adhering to fundamental GCG principles. However, we recommend that the Board of Directors stay up-to-date with the progress of sustainable business management based on risk management to enhance the quality of GCG, in line with the regular assessments conducted.

Penilaian Kinerja Komite di Bawah Dewan Komisaris

Dalam menjalankan fungsi pengawasan, Dewan Komisaris dibantu oleh Komite Audit, Komite Pemantau Risiko, serta Komite Remunerasi dan Nominasi. Secara umum, Dewan Komisaris menilai ketiga Komite di tahun 2022 telah melaksanakan fungsinya dengan baik. Seluruh rekomendasi dari Komite juga telah diterima oleh Dewan Komisaris dan menjadi bahan pertimbangan dalam proses pengambilan keputusan atas usulan yang disampaikan Direksi. Komite Audit dan Komite Pemantau Risiko, khususnya, telah bekerja sama dalam mengawasi pengendalian internal berdasarkan *risk appetite* dan *risk tolerance* Bank Ganesha. Demikian pula dari sisi aspek komunikasi ketiga Komite selama 2022 telah terjalin komunikasi yang baik dan intens dengan jajaran manajemen di bawah Direksi guna memberikan masukan yang konstruktif sesuai dengan tujuan dan kondisi perkembangan Bank.

Performance Assessment of Committees under the Board of Commissioners

The Board of Commissioners receives assistance from three committees, namely the Audit Committee, Risk Monitoring Committee, and Remuneration and Nomination Committee, to carry out its supervisory function. Overall, the Board of Commissioners evaluated the performance of the three committees in 2022 as satisfactory. The Board accepted all recommendations from these committees and took them into account when making decisions on proposals submitted by the Board of Directors. The Audit Committee and Risk Monitoring Committee collaborated closely in overseeing internal controls, taking into consideration Bank Ganesha's risk appetite and tolerance. The three committees also communicated effectively with the management under the Board of Directors to provide constructive input aligned with the Bank's objectives and conditions for development.

Pandangan Terhadap Prospek Usaha yang Disusun Direksi

Pemulihan ekonomi nasional yang telah terjadi di tahun 2022 dipandang masih akan terus berlanjut sesuai dengan peningkatan aktivitas, baik dari sisi konsumsi maupun kegiatan ekonomi produktif lainnya. Proyeksi pertumbuhan ekonomi Indonesia tahun 2023 yang diperkirakan tetap konstruktif menjadi peluang ketahanan industri dalam negeri di tengah proyeksi perlambatan ekonomi global. Bank Ganesha pun tetap optimis bahwa prospek industri perbankan nasional akan tetap bertumbuh dengan didorong oleh pertumbuhan kredit di berbagai sektor usaha.

Menyikapi optimisme kondisi industri perbankan, kami menilai prospek strategi dan kebijakan yang disusun Direksi telah sesuai dan dapat dipertanggungjawabkan. Peningkatan efisiensi operasional harus menjadi prioritas utama dengan realisasi bisnis berkelanjutan yang turut menjadi perhatian. Kelak dalam pelaksanaannya, setiap rencana strategis Bank senantiasa mengedepankan aspek kepatuhan dengan sistem pengelolaan risiko yang semakin mumpuni. Untuk itu, segenap dukungan bagi Direksi akan selalu diberikan dengan disertai saran dan rekomendasi perihal pemanfaatan potensi yang bersifat membangun.

Views on Business Prospects Prepared by the Board of Directors

It is predicted that the national economy will continue to recover in 2023, with an increase in consumption and other productive economic activities. Indonesia's expected economic growth in 2023 is an opportunity for domestic industries to remain resilient despite the anticipated global economic slowdown. Bank Ganesha is positive about the growth prospects of the national banking industry, as it is driven by credit growth in various business sectors.

After considering the favorable state of the banking industry, we have assessed the Board of Directors' strategies and policies to be sufficient and accountable. Our primary objective is to improve operational efficiency while ensuring sustainable practices. As the Bank implements its strategic plans, compliance and risk management will remain a top priority. Therefore, we will continue to support the Board of Directors and provide constructive feedback to enhance their endeavors.

Perubahan Komposisi Dewan Komisaris

Menunjuk hasil keputusan RUPS Tahunan tanggal 24 Juni 2022 dan hasil keputusan RUPS Luar Biasa tanggal 26 September 2022 serta persetujuan Otoritas Jasa Keuangan perihal Hasil Penilaian Kemampuan dan Kepatutan atas Pengangkatan Pengurus PT Bank Ganesha Tbk yang selanjutnya dimuat dalam Pernyataan Keputusan Rapat

Changes in the Board of Commissioners' Composition

Referring to the Annual GMS resolutions dated June 24, 2022, the Extraordinary GMS resolutions dated September 26, 2022, and the approval from the Financial Services Authority on Fit and Proper Test Results for the Appointment of Management of PT Bank Ganesha Tbk, which is then contained in the Deed of Meeting Resolutions No. 189 dated

No. 189 tanggal 19 Desember 2022, dibuat oleh Hannywati Gunawan SH, Notaris di Jakarta, yang telah diberitahukan kepada Menkumham berdasarkan Surat Pemberitahuan Perubahan Data Perseroan No. AHU-AH.01.09-0088223 tanggal 19 Desember 2022, susunan Dewan Komisaris Perseroan menjadi sebagai berikut:

December 19, 2022, drawn up by Hannywati Gunawan SH, a Notary in Jakarta, which has been notified to the Ministry of Law and Human Rights based on Notification Letter of Company Data Change No. AHU-AH.01.09-0088223 dated December 19, 2022, the composition of the Company's Board of Commissioners is as follows:

Nama Name	Jabatan Position
Marcello Theodore Taufik	Presiden Komisaris / President Commisioner
Lisawati	Wakil Presiden Komisaris / Vice President Commisioner
Sudarto	Komisaris Independen / Independent Commisioner

Selanjutnya, berdasarkan keputusan RUPS Luar Biasa tanggal 14 Maret 2023, telah diangkat Bapak Trisna Chandra sebagai Komisaris Independen dan telah memperoleh persetujuan dari Otoritas Jasa Keuangan berdasarkan Surat Keputusan Anggota Dewan Komisioner Otoritas Jasa Keuangan No. KEPR-10/D.03/2023 tanggal 31 Maret 2023 dan pengangkatannya baru efektif setelah memenuhi persyaratan yang berlaku.

Afterwards, Mr. Trisna Chandra has been appointed as an Independent Commissioner, as stated in the Extraordinary GMS resolution dated March 14, 2023. The Financial Services Authority has given approval for his appointment, as per the Decree of Board of Commissioners' Members of the Financial Services Authority No. KEPR-10/D.03/2023 dated March 31, 2023, and his appointment is effective after fulfilling the applicable requirements.

Penutup

Kami selaku Dewan Komisaris menyampaikan apresiasi dan terima kasih sebagai bentuk penghargaan atas dedikasi yang telah dicurahkan oleh Direksi, manajemen, dan seluruh karyawan yang telah bersama-sama menorehkan kinerja Bank tahun 2022 dengan baik. Apresiasi dan terima kasih turut disampaikan kepada Pemegang Saham, pemangku kepentingan, regulator, debitur, mitra bisnis, juga nasabah setia yang telah bekerja sama sekaligus memberikan dukungan dan kepercayaan kepada kami dalam berbagai bentuk. Kami berharap, Bank Ganesha dapat terus mengelola pertumbuhan secara sinergis dan menjadi lembaga intermediasi yang terpercaya bagi setiap masyarakat Indonesia.

Closing

The Board of Commissioners wishes to express appreciation and recognition to the Board of Directors, management, and all employees who contributed to Bank Ganesha's successful performance in 2022. We also extend our thanks to Shareholders, stakeholders, regulators, debtors, business partners, and loyal customers who have provided support and trust on us in various ways. It is our hope that Bank Ganesha can continue to grow harmoniously and be a reliable intermediary institution for all Indonesians.

Jakarta, April 2023

Atas nama Dewan Komisaris
On behalf of the Board of Commissioners
PT BANK GANESHA TBK



Marcello Theodore Taufik
Presiden Komisaris
President Commissioner

Dewan Komisaris
Board of Commissioners



2 1 3

Keterangan / Description:

1. Marcello Theodore Taufik (Presiden Komisaris / President Commissioner)
2. Lisawati (Wakil Presiden Komisaris / Vice President Commissioner)
3. Sudarto (Komisaris Independen / Independent Commissioner)

Lenny Sugihat

Presiden Direktur
President Director



LAPORAN DIREKSI
BOARD OF DIRECTORS' REPORT

Pemegang Saham dan Pemangku Kepentingan yang Terhormat,
Dear Esteemed Shareholders and Stakeholders,

Puji syukur kami panjatkan ke hadirat Tuhan Yang Masa Esa, atas rahmat dan kuasa-Nya, PT Bank Ganesha Tbk dapat melewati tahun 2022 dengan mencatatkan kinerja yang optimal. Pemulihan ekonomi Nasional yang belum sepenuhnya kembali normal hingga isu resesi global mampu dihadapi Bank dengan strategi-strategi yang reliabel dan akuntabel. Pembahasan seputar pencapaian kinerja Bank Ganesha dan tantangan, serta strategi yang dilakukan menuntut konsistensi tata kelola usaha yang bertanggung jawab dengan berhaluan pada keuangan yang berkelanjutan. Sehubungan dengan hal tersebut, kami menyusun laporan pertanggungjawaban Direksi untuk tahun 2022 kepada Pemegang Saham dan para pemangku kepentingan lainnya.

Let us send gratitude to God Almighty for His grace and blessings that PT Bank Ganesha Tbk successfully navigated the year 2022 by achieving optimal performance. The Bank was able to face issues from the National economic recovery, which has not fully returned to normal, until the issue of global recession with reliable and accountable strategies. Bank Ganesha's performance achievements as well as the challenges and strategies undertaken require consistency in performing responsible business governance with an orientation towards sustainable finance. Therefore, we have prepared the 2022 Board of Directors' accountability report for our shareholders and other stakeholders.

Tinjauan Ekonomi dan Industri Perbankan

Pemulihan ekonomi yang berjalan lambat pada tahun 2021 ditambah dengan dinamika perekonomian global yang dipengaruhi oleh kondisi perang antara Rusia dan Ukraina memperburuk fragmentasi serta kondisi ekonomi dan keuangan global. Hal ini memicu gangguan rantai pasokan dan mengakibatkan naiknya harga energi dan pangan secara global. International Monetary Fund (IMF) pun melakukan koreksi terhadap proyeksi pertumbuhan ekonomi global, dari 3,6% menjadi 3,2% pada pertengahan tahun 2022.

Meningkatnya tekanan inflasi yang cukup tinggi mengharuskan bank sentral di berbagai negara untuk menaikkan suku bunga acuan. Begitu pula dengan Bank Indonesia yang mengambil langkah responsif untuk menaikkan BI *rate* hingga 5,50% pada penghujung tahun 2022. Meskipun kebijakan ini dapat menekan perekonomian, namun melalui pengendalian instrumen keuangan lainnya dan sinergitas dengan pemerintah, maka kinerja ekonomi Indonesia di sektor keuangan dan sektor riil tetap terjaga. Salah satu sinergi dan koordinasi kebijakan tersebut diwujudkan melalui Tim Pengendalian Inflasi di Pusat dan Daerah (TPIPD) serta Gerakan Nasional Pengendalian Inflasi

Economic and Banking Industry Overview

The slow economic recovery in 2021, combined with global economic dynamics influenced by the war between Russia and Ukraine, intensified the fragmentation of the global economic and financial conditions. As a result, supply chain was disrupted, leading to a rise in energy and food prices worldwide. The International Monetary Fund (IMF) also revised its projection of global economic growth from 3.6% to 3.2% by mid-2022.

The increasing inflationary pressures required central banks in various countries to raise their benchmark interest rates. Similarly, Bank Indonesia responded by raising the BI rate to 5.50% by the end of 2022. Despite the potential pressure that such a policy can put on the economy, Indonesia's financial and real sectors have been sustained through the implementation of other financial instruments and collaborative efforts with the government. One of the policy coordination and synergy is through the Central and Regional Inflation Control Teams (TPIPD) and the National Food Inflation Control Movement (GNPIP), which promote the availability of supplies, smooth distribution, and price

Pangan (GNPIP) yang mendorong ketersediaan pasokan, kelancaran distribusi, dan kestabilan harga. Inflasi tercatat sebesar 5,51%, lebih rendah dari prakiraan awal meskipun masih di atas sasaran 3,0±1%.

Berbagai bauran kebijakan yang telah dilakukan oleh pemerintah tersebut di atas, telah memberikan hasil yang positif terhadap stabilitas dan pertumbuhan ekonomi Nasional. Ekonomi Indonesia tahun 2022 tumbuh sebesar 5,31%, lebih tinggi dari capaian tahun sebelumnya sebesar 3,70%. Dari sisi pengeluaran, meningkatnya konsumsi masyarakat sebagai dampak pelonggaran mobilisasi pasca pandemi COVID-19 mendorong pertumbuhan konsumsi rumah tangga sebesar 4,93%. Kinerja ekspor barang juga jasa pun terus menguat dengan pertumbuhan tahunan sebesar 16,28% dan mendorong surplus perdagangan sebesar USD54,46 miliar. Demikian pula dengan sektor lapangan usaha yang mencatat pertumbuhan positif, dengan pertumbuhan terbesar pada sektor transportasi dan pergudangan serta penyediaan akomodasi dan makan minum masing-masing sebesar 19,87% dan 11,97%. Sedangkan, sektor jasa keuangan dan asuransi tumbuh 1,93%, sedikit menguat dibandingkan pertumbuhan tahun sebelumnya sebesar 1,56%.

Pertumbuhan sektor jasa keuangan, dalam hal ini industri perbankan didorong oleh pertumbuhan penghimpunan dana pihak ketiga dan penyaluran kredit. Dana pihak ketiga yang dihimpun mencapai Rp8.153,59 triliun atau tumbuh 9,01%. Sedangkan, penyaluran kredit perbankan mencapai Rp6.497,62 triliun atau tumbuh 11,63%. Pertumbuhan ini disertai stabilnya rasio kecukupan modal (*capital adequacy ratio*/CAR) sebesar 25,66% seiring dengan terkendalinya risiko kredit (*non performing* loan/NPL) yang turun menjadi 2,44% (bruto). Pengendalian risiko likuiditas perbankan tetap terjaga di tengah meningkatnya rasio penyaluran kredit (*loan to deposit ratio*/LDR) menjadi 78,78%.

Transaksi ekonomi dan keuangan digital pun berkembang pesat seiring dengan kebijakan Bank Indonesia untuk mengakselerasi digitalisasi sistem pembayaran dan *digital banking*. Nilai transaksi uang elektronik mencapai Rp399,6 triliun atau tumbuh 36,0%. Demikian pula nilai transaksi *digital banking* mencapai Rp52.545,8 triliun atau tumbuh 28,72%.

Tantangan dan Strategi Keberlanjutan

Walaupun industri perbankan berada pada posisi terkendali dan cukup baik, namun hal tersebut tidak serta merta membebaskan Bank dari berbagai tantangan bisnis yang fluktuatif. Dampak ekonomi global dan kebijakan

stability. Inflation was recorded at 5.51%, which is lower than the initial forecast, although it was still above the target of 3.0±1%.

The various policy mixes adopted by the government as mentioned above have generated positive results on the national economic stability and growth. Indonesian economy was forecasted to achieve a 5.31% growth in 2022, exceeding the previous year's accomplishment of 3.70%. The increase in public consumption after the ease of mobility restrictions following the Covid-19 pandemic led to a 4.93% growth in household consumption. Moreover, the export performance of goods and services further strengthened with an annual growth rate of 16.28%, contributing to a trade surplus of USD 54.46 billion. Business sectors showed positive growth, with the transportation and warehousing sector and the accommodation and food and beverages services sector exhibiting the highest growth rates of 19.87% and 11.97%, respectively. The financial services and insurance sector also demonstrated growth of 1.93%, slightly stronger than the previous year's expansion of 1.56%.

The financial services sector, particularly the banking industry, experienced growth due to a rise in third-party funds and lending. The amount of third-party funds collected was Rp8,153.59 trillion, exhibiting a growth of 9.01%. Similarly, bank lending amounted to Rp6,497.62 trillion, demonstrating growth of 11.63%. This growth was accompanied by a stable capital adequacy ratio (CAR) of 25.66% and controlled credit risk, indicated by a decline in non-performing loans (NPL) to 2.44% (gross). Despite an increase in the loan-to-deposit ratio (LDR) to 78.78%, liquidity risk was maintained under control.

The digitalization of payment systems and digital banking, which is in line with Bank Indonesia's policy, led to a rapid growth in digital economic and financial transactions. The value of electronic money transactions surged by 36.0%, reaching Rp399.6 trillion, while the value of digital banking transactions increased by 28.72%, reaching Rp52,545.8 trillion.

Sustainability Challenges and Strategies

Despite being in a relatively favorable and controlled position, the Bank is not immune to the various unpredictable business challenges that may arise. The global economic conditions and policies aimed at stabilizing

untuk menstabilkan ekonomi nasional menuntut Bank untuk selalu berhati-hati dalam menjalankan usaha dan menerapkan langkah-langkah strategis. Upaya strategis tersebut telah dituangkan dalam Rencana Bisnis Bank (RBB) periode 2022-2024 yang menjadi acuan utama penerapan strategi dengan tujuan memperkuat daya saing Bank. Perumusan, implementasi dan monitoring telah dilakukan dengan baik, sehingga setiap kekuatan, kelemahan, peluang, dan ancaman dapat dikelola secara optimal untuk mencapai sasaran dan target yang diharapkan.

the national economy require the Bank to exercise prudence in conducting business and implementing strategic measures. These strategic efforts are outlined in the Bank's Business Plan (RBB) for 2022-2024, which serves as the primary reference for implementing strategies to strengthen the Bank's competitiveness. The formulation, execution, and monitoring have been properly carried out to ensure that every strength, weakness, opportunity, and threat is optimally managed to achieve the desired goals and targets.

Untuk memenangkan persaingan pasar, Bank terus meningkatkan keunggulan kompetitif melalui pengembangan produk dan layanan. Bank membangun kemitraan strategis untuk mengembangkan produk kredit, baik kredit mobil, kredit kepemilikan rumah atau apartemen, dan kredit multiguna; serta produk *bancassurance*. Pengembangan produk kredit juga tetap diarahkan untuk mendukung usaha mikro kecil dan menengah (UMKM), sesuai dengan komitmen yang ditetapkan Bank dalam menjalankan keuangan berkelanjutan. Bank menjalin kerja sama dengan beberapa mitra strategis untuk menyalurkan fasilitas pinjaman bagi sektor UMKM dan untuk penjaminan kreditnya.

To remain competitive in the market, the Bank consistently enhances its competitive advantage by developing products and services. The Bank collaborates with strategic partners to develop loan products, such as car loans, home or apartment ownership loans, multipurpose loans, and bancassurance products. Furthermore, the development of loan products is directed at supporting micro, small, and medium enterprises (MSMEs), which is aligned with the Bank's commitment to sustainable finance. The Bank partners with several strategic allies to provide loan facilities for the MSME sector and credit guarantees.

Dalam rangka meningkatkan pertumbuhan pembiayaan bagi UMKM, Bank tetap memperhatikan pemenuhan pengelolaan aspek lingkungan hidup dan sosial oleh para pelaku usaha. Meskipun terkendala pemahaman dan penerimaan penerapan prinsip keuangan berkelanjutan di eksternal, namun Bank tetap berupaya untuk meningkatkan taraf keberhasilan program melalui sosialisasi dan literasi keuangan. Sejalan dengan itu, edukasi bagi pihak internal pun terus dilakukan untuk dapat mengembangkan kebijakan dan standar operasional prosedur keuangan berkelanjutan secara bertahap.

In order to boost the growth of financing for MSMEs, the Bank places importance on ensuring that business actors fulfill environmental and social aspect management. Despite encountering challenges with external understanding and acceptance of sustainable finance principles, the Bank is making efforts to improve the success rate of the program through dissemination and enhancing financial literacy. Furthermore, the Bank is providing education for internal parties as part of its gradual development of sustainable finance policies and standard operating procedures.

Strategi pengembangan sistem teknologi informasi (TI) Bank juga perlu dilakukan untuk memenuhi kebutuhan dan gaya hidup masyarakat saat ini yang didominasi oleh kebutuhan layanan yang lebih efektif dan efisien.

The Bank recognizes the importance of adapting its information technology (IT) system development strategy to cater to the demands of modern society, where there is a growing need for efficient and effective services.

Dari sisi permodalan, Bank dihadapkan dengan Peraturan Otoritas Jasa Keuangan No. 12/POJK.03/2020 tentang Konsolidasi Bank Umum, yang mengharuskan pengambilan langkah proaktif berupa pelaksanaan PMHMETD I dan PMHMETD II sebagai aksi korporasi Bank. Kebijakan yang tepat sasaran mampu menghantarkan Bank pada pemenuhan modal inti minimum Rp3 triliun, sesuai dengan ketentuan regulator yang berlaku. Penambahan modal tersebut dimanfaatkan untuk pengembangan usaha dan peningkatan layanan berbasis digital.

The Bank is obliged to follow the Financial Services Authority Regulation No. 12/POJK.03/2020 on Consolidation of Commercial Banks, which mandates the implementation of proactive steps of PMHMETD I and PMHMETD II as corporate actions for the Bank's shares, with regards to its capital. The Bank has directed its efforts towards achieving a minimum core capital of Rp3 trillion in order to meet these regulatory requirements. The capital increase has been utilized to expand its business and improve its digital-based services.

Pencapaian Kinerja di tahun 2022

Berdasarkan strategi yang telah diterapkan, Bank berhasil mencapai kinerja operasional dan keuangan yang positif dan bahkan tumbuh signifikan pada tahun 2022. Pertumbuhan kinerja dapat dilihat dari pertumbuhan total aset sebesar 4,57% hingga mencapai Rp8,97 triliun, dibandingkan tahun 2021 yang sebesar Rp8,57 triliun, atau mencapai 103,82% dari target RBB. Selain pertumbuhan aset keuangan, pertumbuhan kredit menjadi salah satu faktor penting. Kredit yang disalurkan tumbuh 15,23% hingga mencapai Rp2,91 triliun, dibandingkan tahun 2021 yang sebesar Rp2,53 triliun, arau mencapai 107,83% dari target RBB, dengan dominasi penyaluran pada kredit modal kerja. Dari total penyaluran tersebut, sebanyak 17,25% disalurkan kepada sektor UMKM yang telah menjalankan kegiatan usaha berwawasan sosial dan lingkungan hidup. Penyaluran pembiayaan kepada sektor UMKM tersebut tumbuh sebesar 305,28% hingga mencapai Rp502,38 miliar. Selain itu, total ekuitas Bank juga tumbuh 46,06% hingga mencapai Rp3,14 triliun karena peningkatan tambahan modal disetor dan dana setoran modal dari aksi korporasi yang dilaksanakan selama tahun 2022.

Sedangkan, kinerja simpanan dari penghimpunan dana pihak ketiga mengalami penurunan sebesar 11,00% hingga mencapai Rp5,66 triliun, dibandingkan tahun 2021 yang sebesar Rp6,32 triliun, meskipun mencapai 108,12% dari target RBB. Penurunan terjadi pada produk giro dan tabungan yang masing-masing turun sebesar 32,07% dan 35,76%, di tengah peningkatan deposito berjangka sebesar 30,11%. Meskipun demikian pertumbuhan pendapatan bunga yang lebih besar dari beban bunga telah menghasilkan pertumbuhan pendapatan bunga – neto sebesar 78,42% hingga mencapai Rp305,59 miliar atau mencapai 127,56% dari target RBB. Pertumbuhan yang signifikan ini mendorong laba bersih tahun berjalan tumbuh sebesar 323,73% hingga mencapai Rp46,04 miliar, dibanding tahun 2021 yang sebesar Rp10,87 miliar, atau mencapai 533,49% dari target RBB.

Sejalan dengan kinerja operasional dan keuangan yang positif, kualitas permodalan Bank Ganesha juga semakin kuat, sebagaimana ditunjukkan dari CAR yang meningkat dari 67,15% di tahun 2021 menjadi 106,10%. Demikian pula ROA dan ROE yang masing-masing meningkat dari 0,23% dan 0.95% di tahun 2021 menjadi 0,60% dan 2,09%. Tingkat kesehatan Bank juga terus membaik, terutama kehati-hatian Bank dalam penyaluran kredit yang membuat rasio NPL bruto dan neto semakin rendah, masing-masing sebesar

Performance Achievements in 2022

In light of the implemented strategies, the Bank experienced substantial growth in 2022, attributed to positive operational and financial performance. The performance growth is evidenced by the 4.57% increase in total assets to Rp8.97 trillion, from Rp8.57 trillion in 2021, reaching 103.82% from the RBB target.Loan growth also played an important role in addition to the financial assets growth. There was a 15.23% increase in loans disbursed reaching Rp2.91 trillion, from Rp2.53 trillion in 2021, or achieving 107.83% from the RBB target, primarily in working capital loans. Of the total amount, 17.25% was allocated to the MSMEs that focused on social and environmental business activities. Financing to the MSME sector significantly grew by 305.28% and reached Rp502.38 billion. Additionally, the Bank's total equity also increased by 46.06% to Rp3.14 trillion, mainly due to additional paid-in capital and capital deposit funds resulting from corporate actions carried out during 2022.

On the other hand, the Bank experienced a decline in the deposit performance of third-party fund collection, with a drop of 11.00% to Rp5.66 trillion, from Rp6.32 trillion in 2021, although this reached 108.12% from the RBB target. This was primarily due to the reduction in current accounts and savings products, which fell by 32.07% and 35.76%, respectively. However, there was a 30.11% increase in time deposits. Despite the decrease, the Bank's interest income grew higher than the increase in interest expense. As a result, the Bank achieved a 78.42% growth in interest income - net, reaching Rp305.59 billion or 127.56% of the RBB target. This significant growth played a crucial role in the Bank's net profit, which grew by 323.73% to reach Rp46.04 billion or 533.49% of the RBB target, from Rp10.87 billion in 2021.

In line with the positive operational and financial performance, Bank Ganesha's capital quality is also getting stronger, as shown by CAR, which increased from 67.15% in 2021 to 106.10%. Likewise, ROA and ROE increased from 0.23% and 0.95% in 2021 to 0.60% and 2.09%, respectively. The Bank's soundness has continued to enhance, particularly its cautious lending approach, of which the Bank's gross and net NPL ratios have decreased to 2.01% and 0.68%, from 5.13% and 0.87% in 2021, respectively.Despite an increase in

2,01% dan 0,68%, menurun dibandingkan tahun 2021 yang masing-masing sebesar 5,13% dan 0,87%. Perbaikan positif ini terjadi di tengah meningkatnya LDR dari 40,01% di 2021 menjadi 51,80% dan menurunnya beban operasional terhadap pendapatan operasional (BOPO) dari 94,81% di 2021 menjadi 86,63%.

LDR to 51.80% from 40.01% in 2021, operating expenses to operating income (BOPO) declined to 86.63% from 94.81% in 2021.

Penerapan Tata Kelola Perusahaan yang Baik dan Berkelanjutan

Komitmen Bank Ganesha untuk memberikan nilai tambah bagi pemegang saham direalisasikan melalui penerapan tata kelola perusahaan yang baik (GCG) pada setiap aspek usaha. Konsistensi Bank dalam menjaga keberlanjutan usaha yang bertanggung jawab disesuaikan dengan perundang-undangan dan prinsip-prinsip GCG. Hal ini terlihat dari hasil *self assessment* GCG Bank Ganesha yang berada pada peringkat "2", dimana *governance structure, governance process,* maupun *governance outcome* telah berada dalam koridor kepatuhan. Adapun kelemahan dalam penerapan GCG lebih bersifat administratif dan tidak signifikan serta dapat diselesaikan melalui tindakan normal oleh manajemen Bank.

Dari sisi *governance structure,* Bank Ganesha telah memiliki organ tata kelola yang memadai dan sesuai dengan ketentuan, baik dari Dewan Komisaris, Direksi, serta komite dan unit pendukung masing-masing organ. Bahkan, keanggotaan Dewan Komisaris dan Direksi telah ditingkatkan sehingga memungkinkan pengawasan dan pengendalian Bank lebih komprehensif dan terstruktur.

Dari sisi *governance process* dan *governance outcome,* Bank telah memiliki kecukupan struktur dan infrastruktur GCG sehingga organ tata kelola pada setiap jenjang manajemen dapat melaksanakan tugas dan tanggung jawabnya secara efektif dan konsisten. Proses tata kelola ini juga ditandai dengan baiknya penerapan sistem pengendalian internal, sistem manajemen risiko, dan fungsi kepatuhan pada setiap aspek bisnis sehingga Bank tidak menerima sanksi atas pelanggaran yang signifikan dari regulator, demikian pula di internal Bank tidak terjadi tindakan yang terindikasi *fraud.* Pelaporan kepada regulator dan pemangku kepentingan lainnya, termasuk penyampaian Laporan Keuangan Bank, dapat dipertanggungjawabkan.

Kepatuhan Bank Ganesha terhadap peraturan perundang-undangan dan regulasi pemerintah juga diwujudkan dari komitmen pelaksanaan prinsip keuangan berkelanjutan.

Implementation of Good and Sustainable Corporate Governance

Bank Ganesha is committed to creating additional benefits for its shareholders, which is evident through the application of good corporate governance (GCG) principles across all business aspects. The Bank's commitment to responsible business sustainability is in line with the laws and regulations and GCG principles. The Bank's GCG self-assessment, which has been ranked "2", indicates that the governance structure, governance process, and governance outcome have been operating within the compliance corridor. Any deficiencies in the GCG implementation are insignificant and administrative in nature, and can be addressed through routine measures taken by the Bank's management.

In regards to the governance structure, Bank Ganesha has a satisfactory and compliant governance framework, including its Board of Commissioners, Board of Directors, and supporting committees and units. Furthermore, to enhance oversight and control of the Bank, the membership of the Board of Commissioners and Board of Directors has been expanded.

The Bank possesses sufficient GCG infrastructure and process in both governance outcome and governance process, which allows management at all levels to fulfill their duties and responsibilities efficiently and consistently. The governance process is characterized by the well-implemented internal control system, risk management system, and compliance function across all aspects of the business, which ensures that the Bank avoids receiving sanctions for major violations from regulators or engaging in fraudulent activities. Additionally, the Bank's reporting to regulators and other stakeholders, including the submission of Financial Statements, is credible and accountable.

Bank Ganesha's commitment to sustainable finance principles is evident in its adherence to laws and regulations and government regulations. The Bank actively manages

Bank mengelola risiko sosial dan lingkungan hidup di internal perusahaan dan terhadap pihak eksternal, dalam hal ini nasabah, sesuai dengan prinsip-prinsip keuangan berkelanjutan. Baik struktur pengelola maupun proses pengelolaan risiko sosial dan lingkungan hidup terus ditingkatkan secara berkala setiap tahun sejalan dengan peningkatan kinerja keberlanjutan ekonomi, sebagaimana tertuang dalam Rencana Aksi Keuangan Berkelanjutan.

Prospek Keberlanjutan Usaha Bank Ganesha

Dinamika perekonomian global turut mempengaruhi prospek ketahanan industri perbankan dalam mengelola dana masyarakat dengan orientasi jangka panjang. Namun, dengan memperhatikan kondisi ekonomi Indonesia tahun 2022 yang terbilang stabil serta bauran kebijakan Bank Indonesia dan pemerintah untuk memperkuat ketahanan, pemulihan, dan kebangkitan ekonomi nasional, maka Bank optimis dapat melanjutkan pertumbuhan usaha yang solid dan sehat di tahun 2023. Optimisme ini mempertimbangkan proyeksi Bank Indonesia terkait pertumbuhan ekonomi nasional tahun 2023 yang berada dalam rentang 4,5%-5,3% dengan didukung oleh konsumsi swasta, investasi, dan kinerja positif ekspor. Bank Indonesia akan terus mengoptimalkan kebijakan suku bunga untuk mengendalikan inflasi, stabilisasi nilai tukar Rupiah, dan memperkuat kecukupan cadangan devisa. Kebijakan relaksasi kebijakan makro prudensial juga diarahkan untuk meningkatkan pertumbuhan kredit perbankan dengan tetap menjaga stabilitas sistem keuangan. Pertumbuhan kredit industri perbankan diproyeksikan bernilai positif pada kisaran 10%-12%. Sementara itu, pertumbuhan dana pihak ketiga (DPK) diperkirakan mencapai 7%-9%. Dinamika positif perbankan nasional tahun 2023 juga diikuti oleh optimisme target porsi kredit UMKM, yang didukung secara langsung dengan peningkatan target penyaluran kredit usaha rakyat (KUR).

Merespons optimisme tersebut, Bank telah menyiapkan strategi pertumbuhan berkelanjutan yang tertuang dalam RBB 2023-2025. Fokus pengembangan dilakukan pada sumber daya berkualitas melalui pendidikan dan pelatihan formal maupun informal berupa program sertifikasi bagi pengurus dan pejabat Bank yang berbasis pada pembelajaran secara digital. Solusi TI juga hadir sebagai kontribusi aktif Bank dalam memahami pertumbuhan kebutuhan terhadap layanan yang mudah, cepat, dan efisien. Pengembangan fitur-fitur internet dan *mobile banking* pada aplikasi BANGGA, seperti peningkatan layanan *customer experience* dan keamanan TI yang berkesinambungan masih akan menjadi fokus Bank di tahun-tahun selanjutnya. Adapun

both internal and external social and environmental risks, including those associated with its customers, in line with sustainable finance principles. The Bank's management structure and processes for managing social and environmental risks are reviewed annually and improved continuously to keep pace with advancements in economic sustainability performance, as outlined in the Sustainable Finance Action Plan.

Bank Ganesha's Business Sustainability Prospects

The banking industry's resilience in managing public funds with a long-term focus is also influenced by global economic dynamics. However, the Bank is confident in its ability to sustain solid and healthy business growth in 2023, considering Indonesia's relatively stable economic conditions and the policy mix of Bank Indonesia and the government to fortify the national economy's resilience, recovery, and revival. Bank Indonesia projects a national economic growth rate of 4.5%-5.3% in 2023, supported by private consumption, investment, and positive export performance. Bank Indonesia will continue to optimize interest rate policy to keep inflation in check, stabilize the Rupiah exchange rate, and boost foreign exchange reserves' adequacy. Moreover, relaxation of macroprudential policies will be directed to stimulate bank credit growth while preserving the financial system's stability. Credit growth in the banking industry is expected to be in the 10%-12% range, while third-party funds (DPK) are projected to expand by 7%-9%. In 2023, the favorable growth of the country's banking sector is accompanied by a positive outlook for MSME loans. This is due to the higher allocation of KUR (people's credit), which provides direct support to the targeted segment.

In response to the positive outlook, the Bank has formulated a sustainable growth strategy outlined in the 2023-2025 RBB. This strategy aims to develop quality resources through formal and informal education, including certification programs for the Bank's management and officials utilizing digital learning. Additionally, the Bank plans to utilize IT solutions as an active contribution of the Bank that understands the growing needs of easy, fast, and efficient services. In the coming years, the Bank will focus on improving its internet and mobile banking features through BANGGA application, enhancing customer experience, and strengthening IT security. To optimize lending to the MSME sector and expand its customer base, the Bank will

pemanfaatan teknologi media digital akan ditingkatkan untuk mengoptimalkan penyaluran kredit pada sektor UMKM dan perluasan jangkauan nasabah. Penerapan teknologi yang fokus pada peningkatan efektivitas dan efisiensi kerja diharapkan mampu memenuhi kebutuhan nasabah dan mendukung peningkatan daya saing Bank.

increase its use of digital media technology. The Bank expects that technology that increases work effectiveness and efficiency will help meet customer needs and improve its competitiveness.

Perubahan Komposisi Direksi

Berdasarkan hasil keputusan RUPS Tahunan tanggal 24 Juni 2022 dan hasil keputusan RUPS Luar Biasa tanggal 26 September 2022 serta persetujuan Otoritas Jasa Keuangan perihal Hasil Penilaian Kemampuan dan Kepatutan atas Pengangkatan Pengurus PT Bank Ganesha Tbk yang selanjutnya dimuat dalam Pernyataan Keputusan Rapat No. 189 tanggal 19 Desember 2022, dibuat oleh Hannywati Gunawan SH, Notaris di Jakarta, yang telah diberitahukan kepada Menkumham berdasarkan Surat Pemberitahuan Perubahan Data Perseroan No. AHU-AH.01.09-0088223 tanggal 19 Desember 2022, susunan Direksi Perseroan menjadi sebagai berikut:

Changes in the Board of Directors' Composition

The Board of Directors of Bank Ganesha has undergone changes according to the results of the Extraordinary GMS Resolutions dated September 26, 2022. The GMS appointed new Directors, namely Mr. Suroso, Mr. Agoes Roediyanto, and Mr. Arif Wicaksono. Additionally, Mr. Mahesh Ajit Ranade was appointed as Vice President Director based on the results of the Extraordinary GMS Resolutions dated March 14, 2023. As a result, the current members of Bank Ganesha's Board of Directors are as follows:

Nama Name	Jabatan Position
Lenny Sugihat	Presiden Direktur / President Director
Setiawan Kumala	Direktur / Director
Suroso	Direktur / Director
Agoes Roediyanto	Direktur / Director
Arif Wicaksono	Direktur / Director

Selanjutnya, berdasarkan keputusan RUPS Luar Biasa tanggal 14 Maret 2023, telah diangkat Mahesh Ajit Ranade (Tenaga Kerja Asing/TKA) sebagai Wakil Presiden Direktur. Sampai dengan laporan ini disusun, Mahesh Ajit Ranade masih dalam proses persetujuan dari instansi terkait, termasuk tetapi tidak terbatas pada, persetujuan Otoritas Jasa Keuangan dan Kementerian Ketenagakerjaan Republik Indonesia.

Furthermore, based on the results of the Extraordinary GMS Resolutions dated March 14, 2023, Mahesh Ajit Ranade (Foreign Worker) has been appointed as Vice President Director. Until this report was prepared, Mahesh Ajit Ranade was still in the process of obtaining approval from relevant agencies, including but not limited to approval from the Financial Services Authority and the Ministry of Manpower of the Republic of Indonesia.

Kami meyakini bahwa perubahan keanggotaan Direksi akan semakin menguatkan pengelolaan Bank dalam menghadapi dinamika perekonomian. Selain itu, latar belakang dan pembidangan masing-masing anggota Direksi yang semakin terfokus akan meningkatkan kemampuan Direksi untuk melihat peluang dan mengembangkan setiap aspek usaha.

We believe that the recent changes to the Board of Directors will enhance the Bank's management in dealing with economic dynamics. Furthermore, the specific expertise and backgrounds of each member will allow the Board of Directors to see and develop every business aspect.

Apresiasi

Menutup Laporan Direksi, kami menyampaikan terima kasih dan apresiasi kepada seluruh pihak, baik Pemegang Saham, Dewan Komisaris, karyawan, maupun mitra strategis atas dukungan dan kerja sama yang baik selama ini. Segala bentuk dukungan, baik secara langsung maupun tidak langsung, telah turut berkontribusi dalam meraih pertumbuhan dan keberlanjutan usaha Bank. Begitu pun kepada Otoritas Jasa Keuangan dan Bank Indonesia selaku regulator yang telah mengambil kebijakan yang pro-pertumbuhan sehingga Bank dapat tetap tumbuh dengan baik. Tentunya, kami pun menyampaikan terima kasih kepada nasabah yang telah setia dan loyal menjadikan produk dan layanan Bank Ganesha mampu bersaing di industri perbankan dalam negeri. Telah menjadi komitmen kami untuk terus meningkatkan kualitas dalam berbagai aspek guna menjadi bank yang dapat dipercaya dan diandalkan oleh seluruh pemangku kepentingan di Indonesia.

Appreciation

As we conclude this Board of Directors' Report, we would like to extend our gratitude and appreciation to all parties, Shareholders, Board of Commissioners, employees, and strategic partners for their support and good cooperation to date. All forms of support, either directly or indirectly, have contributed to the achievement of Bank's business growth and sustainability.We also acknowledge the Financial Services Authority and Bank Indonesia as regulators who have implemented pro-growth policies, enabling the Bank to keep growing properly. Furthermore, we are grateful to our loyal customers who have contributed to making Bank Ganesha's products and services competitive within the domestic banking industry. It is our commitment to continuously enhancing the quality of various aspects to establish Bank Ganesha as a trusted and reliable bank for all stakeholders in Indonesia.

Jakarta, April 2022

Atas nama Direksi
On behalf of the Board of Directors
PT BANK GANESHA TBK



Lenny Sugihat
Presiden Direktur
President Director

Direksi
Board of Directors



4 5 1 3 2

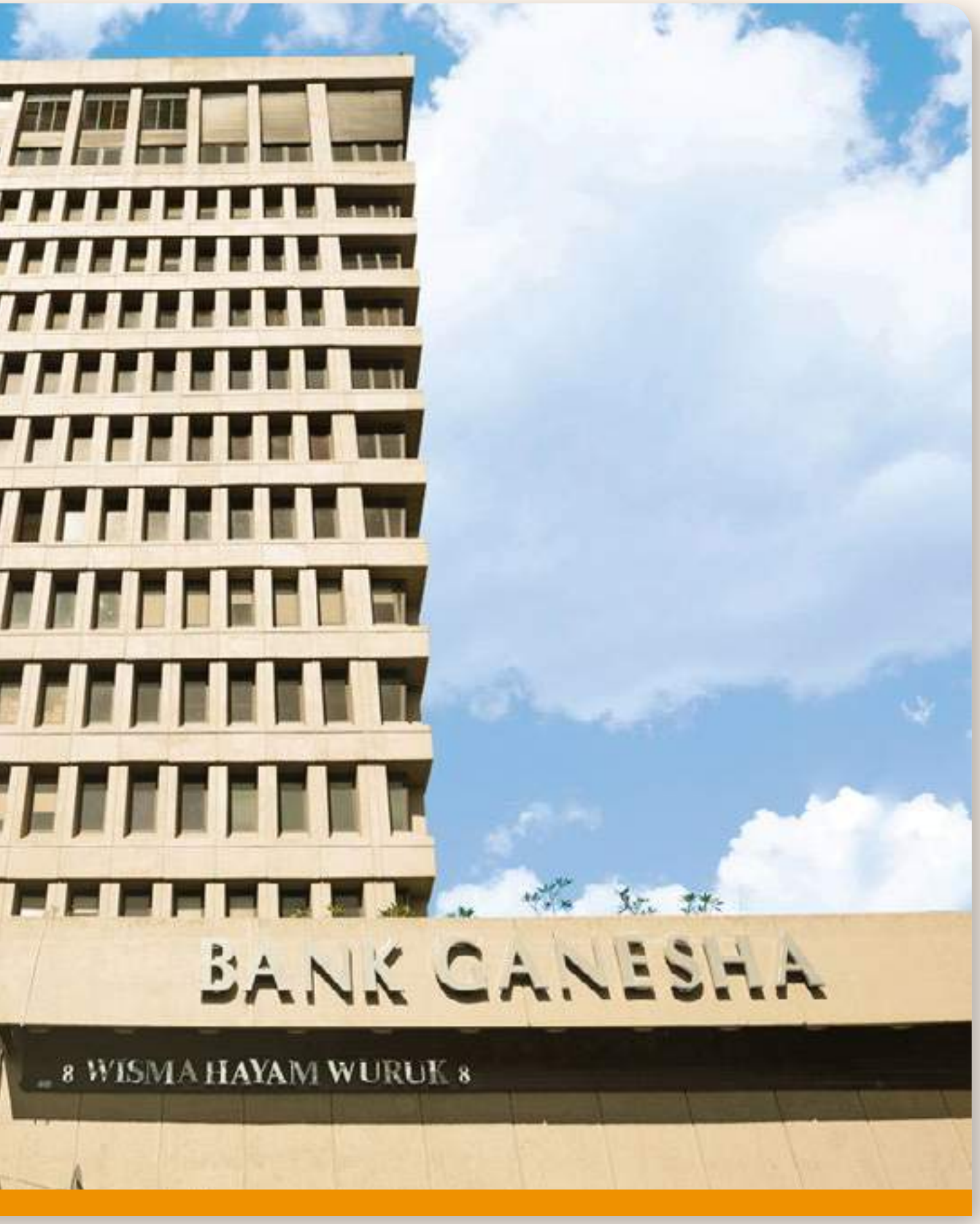
Keterangan / Description:

1. Lenny Sugihat (Presiden Direktur / President Director)
2. Setiawan Kumala (Direktur Komersial / Commercial Director)
3. Agoes Roediyanto (Direktur TI & Operasional / IT & Operation Director)
4. Suroso (Direktur Kepatuhan / Compliance Director)
5. Arif Wicaksono (Direktur Keuangan & *Treasury* / Finance & Treasury Director)



PROFIL PERUSAHAAN

Company Profile


BANK GANESHA
8 WISMA HAYAM WURUK 8

INFORMASI PERUSAHAAN
COMPANY INFORMATION

Nama Perusahaan
Company Name

BANK GANESHA

PT Bank Ganesha Tbk
Alamat Kantor Pusat / Head Office Address
Wisma Hayam Wuruk Lt. 1 dan 2
Jl. Hayam Wuruk No. 8
Jakarta Pusat, 10120

(021) 2910 9900 (*hunting*)
(021) 2910 9992
corpsect@bankganesha.co.id
www.bankganesha.co.id

Bidang Usaha
Line of Business

Bank Devisa / Foreign Exchange Bank

Tanggal Pendirian
Date of Establishment

15 Mei 1990 / May 15, 1990

Dasar Hukum Pendirian
Legal Basis of Establishment

Akta Notaris No. 47 tanggal 15 Mei 1990 yang dibuat di hadapan Notaris Esther Daniar Iskandar, SH dan telah mendapatkan pengesahan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia berdasarkan Surat Keputusan No. C2-4331HT.01.01.Th.91 tanggal 30 Agustus 1991, serta telah diumumkan dalam Berita Negara Republik Indonesia No. 85 tanggal 23 Oktober 1992, Tambahan No. 5296.

Notarial Deed No. 47 dated May 15, 1990, made before Notary Esther Daniar Iskandar, SH and has been approved by the Minister of Law and Human Rights of the Republic of Indonesia based on Decree No. C2-4331HT.01.01.Th.91 dated August 30, 1991, and has been announced in the State Gazette of the Republic of Indonesia No. 85 dated October 23, 1992, Supplement No. 5296.

Modal Dasar
Authorized Capital

Rp4.000.000.000.000,-

Modal Ditempatkan dan Disetor Penuh
Issued and Fully Paid Capital

Rp1.647.100.000.000,-

Kepemilikan Saham
Shareholding

PT Equity Development Investment Tbk	34,78%
Equity Global International Limited	10,01%
UOB Kay Hian Pte Ltd	5,79%
Masyarakat <5% / Public <5%	49,42%

Kode Saham
Ticker Code

BGTG

Lembaga Pencatatan dan Perdagangan Saham
Share Listing and Trading Institution

Bursa Efek Indonesia
Jakarta Stock Exchange Building Tower I
Jl. Jenderal Sudirman Kav. 52-53, Jakarta, 12190

Tanggal Pencatatan Saham
Share Listing Date

12 Mei 2016 / May 12, 2016

Jaringan Kantor
Office Network

1 Kantor Pusat / Head Office
6 Kantor Cabang / Branch Offices
4 Kantor Cabang Pembantu / Sub-Branch Offices

Total Karyawan
Total Employees

Pria / Male	:	182 orang / people
Wanita / Female	:	109 orang / people

Media Sosial
Social Media

Instagram : www.instagram.com/bankganesha
Facebook : www.facebook.com/bankganesha
LinkedIn : www.linkedin.com/company/bankganesha
Youtube : www.youtube.com/c/bankganeshaofficial

Catatan / Note :
Bank Ganesha tidak pernah melakukan perubahan nama. / Bank Ganesha has never changed its name.

RIWAYAT SINGKAT
BRIEF HISTORY

PT Bank Ganesha Tbk didirikan berdasarkan Akta Notaris No. 47 tanggal 15 Mei 1990 yang dibuat di hadapan Notaris Esther Daniar Iskandar, SH dan telah mendapatkan pengesahan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia berdasarkan Surat Keputusan No. C2-4331HT.01.01.Th.91 tanggal 30 Agustus 1991, serta telah diumumkan dalam Berita Negara Republik Indonesia No. 85 tanggal 23 Oktober 1992, Tambahan No. 5296.

PT Bank Ganesha Tbk was established based on Notarial Deed No. 47 dated May 15, 1990, made before Notary Esther Daniar Iskandar, SH and has been approved by the Minister of Law and Human Rights of the Republic of Indonesia based on Decree No. C2-4331HT.01.01. Th.91 dated August 30, 1991, and has been announced in the State Gazette of the Republic of Indonesia No. 85 dated October 23, 1992, Supplement No. 5296.

Bank mulai beroperasi secara komersial pada tanggal 30 April 1992, sesuai dengan izin usaha yang diberikan oleh Menteri Keuangan Republik Indonesia dalam Surat Keputusan No. 393/KMK-013/1992 tanggal 14 April 1992. Selanjutnya, pada tahun 1995, Bank Ganesha secara resmi telah menjadi bank devisa setelah memperoleh persetujuan dari Bank Indonesia berdasarkan Surat Keputusan No. 26/66/KEP/DIR tanggal 12 September 1995.

The Bank started its commercial operations on April 30, 1992, in accordance with the business license granted by the Minister of Finance of the Republic of Indonesia in Decree No. 393/KMK-013/1992 dated April 14, 1992. Subsequently, in 1995, Bank Ganesha officially became a foreign exchange bank after obtaining approval from Bank Indonesia based on Decree No. 26/66/KEP/DIR dated September 12, 1995.

Guna memperkuat permodalan yang diperlukan dalam ekspansi usaha, Perseroan melakukan penawaran umum perdana saham dan mencatatkan saham di Bursa Efek Indonesia pada tanggal 12 Mei 2016 dengan kode saham: BGTG. Bank Ganesha melakukan penawaran umum perdana saham kepada masyarakat sebanyak 5.372.320.000 saham dengan nilai nominal Rp100,- per saham dengan harga penawaran sebesar Rp100,- per saham. Langkah ini mengubah status Perseroan menjadi perusahaan terbuka.

In order to strengthen the capital required for business expansion, the Company conducted an initial public offering of shares and listing shares on the Indonesia Stock Exchange on May 12, 2016, with ticker code: BGTG. Bank Ganesha made an initial public offering to the public as many as 5,372,320,000 shares with a nominal value of Rp100 per share with an offering price of Rp100 per share. This step changed the status of the Company to become a public company.

Bank Ganesha memiliki berbagai produk dan layanan perbankan yang komprehensif, yaitu produk simpanan dan pinjaman, layanan keuangan, *e-channel*, dan *bancassurance*. Untuk menyempurnakan produk dan layanan, Bank Ganesha juga telah meluncurkan sebuah aplikasi *mobile banking* bernama "BANGGA" dan layanan *internet banking* Bank Ganesha (G-online). Sejak tahun 2019, kartu ATM Ganesha juga telah dapat melayani transaksi non tunai DEBIT di seluruh *Electronic Data Capture* (EDC) *merchant* berlogo Gerbang Pembayaran Nasional (GPN) dan *Quick Response Code Indonesian Standard* (QRIS).

Bank Ganesha has a comprehensive range of banking products and services, namely savings and loan products, financial services, e-channel, and bancassurance. To improve products and services, Bank Ganesha also launched a mobile banking application named "BANGGA" and an internet banking Bank Ganesha (G-online). Since 2019, Ganesha ATM card has been able to serve non-cash DEBIT transactions through Electronic Data Capture (EDC) in all merchants with the National Payment Gateway (GPN) and Quick Response Code Indonesian Standard (QRIS) logos.

Dalam rangka memberikan pelayanan terbaik bagi nasabah, Bank Ganesha memiliki jaringan kantor yang berada di Jakarta, Tangerang, dan Surabaya yang terdiri dari 1 kantor pusat, 6 kantor cabang, dan 4 kantor cabang pembantu. Bank Ganesha juga memiliki jaringan mesin ATM yang terintegrasi dengan jaringan ATM Bersama dan ATM *Link* serta tersebar di berbagai lokasi di Indonesia.

In order to provide the best service for customers, Bank Ganesha has a network of offices located in Jakarta, Tangerang, and Surabaya consisting of 1 head office, 6 branch offices, and 4 sub-branch offices. Bank Ganesha also has a network of ATMs that are integrated with ATM Bersama and ATM Link networks and spread in various locations in Indonesia.

JEJAK LANGKAH
MILESTONES

1990

Didirikan di Jakarta dengan nama PT Bank Ganesha pada tanggal 15 Mei 1990.
Established in Jakarta under the name PT Bank Ganesha on 15 May 1990.

1992

Bank Ganesha mulai beroperasi secara komersial pada tanggal 30 April 1992, sesuai dengan izin usaha yang diberikan oleh Menteri Keuangan Republik Indonesia dalam Surat Keputusan No. 393/KMK-013/1992 tanggal 14 April 1992.
Bank Ganesha started its commercial operations on April 30, 1992, according to the business license granted by the Minister of Finance of the Republic of Indonesia in Decree No. 393/KMK-013/1992 dated April 14, 1992.

1995

Sesuai dengan Surat Keputusan Bank Indonesia No. 28/66/KEP/DIR tanggal 12 September 1995, Bank Ganesha berubah menjadi Bank Devisa.
In accordance with Bank Indonesia Decree No. 28/66/KEP/DIR dated September 12, 1995, Bank Ganesha changed to a Foreign Exchange Bank.

2005

Bank Ganesha meluncurkan layanan mesin ATM yang terkoneksi dengan jaringan ATM Bersama.
Bank Ganesha launched an ATM machine service that is connected to ATM Bersama network.

2011

Sesuai dengan Akta No. 86 tanggal 21 Oktober 2011, jumlah modal disetor Bank Ganesha meningkat menjadi Rp351.609.000.000,-.
In accordance with Deed No. 86 dated October 21, 2011, the total paid-up capital of Bank Ganesha increased to Rp351,609,000,000.

2015

RUPS Luar Biasa pada tanggal 26 November 2015, menyetujui perubahan status dari perusahaan tertutup menjadi perusahaan terbuka, serta peningkatan modal dasar menjadi Rp1.400.000.000.000,-.
Extraordinary GMS on November 26, 2015, approved the change in status from a private company to a public company, as well as an increase in authorized capital to Rp1,400,000,000,000.

2016

- Bank Ganesha resmi mencatatkan perdana saham di Bursa Efek Indonesia pada tanggal 12 Mei 2016.
- Kantor Pusat Bank Ganesha menempati lokasi baru di Wisma Hayam Wuruk, Jl. Hayam Wuruk No. 8, Jakarta Pusat.
- Bank Ganesha memecahkan rekor Museum Rekor Indonesia (MURI) sebagai Lembaga Perbankan yang Menyalurkan Kredit Tanpa Agunan Terbanyak Secara Serentak.
- Bank Ganesha officially registered its initial shares on Indonesian Stock Exchange on May 12, 2016.
- Bank Ganesha's Head Office occupied a new location at Wisma Hayam Wuruk, Jl. Hayam Wuruk No. 8, Central Jakarta.
- Bank Ganesha broke the Indonesian Record Museum (MURI) record as the Banking Institution that Distributes the Most Unsecured Loans Simultaneously.

2018

- Bank Ganesha meluncurkan *platform Internet Banking* dan *Mobile Banking* dalam aplikasi "BANGGA".
- Bank Ganesha menerima Sertifikasi Standar ISO 9001:2015.
- Bank Ganesha launched Internet Banking and Mobile Banking platform in "BANGGA" application.
- Bank Ganesha received ISO 9001:2015 Standard Certification.

2019

Bank Ganesha turut serta mengampanyekan gerakan nasional non tunai dalam program Gerbang Pembayaran Nasional (GPN) melalui layanan Kartu ATM Debit GPN.
Bank Ganesha participated in campaigning non-cash national movement in the National Payment Gateway (GPN) program through ATM Debit Card GPN.

2020

Penerapan keuangan berkelanjutan dengan mengintegrasikan aspek lingkungan hidup, sosial, dan tata kelola ke dalam proses bisnis, kebijakan, program, dan produk.
Implemented sustainable finance by integrating environmental, social, and governance aspects into business processes, policies, programs, and products.

2021

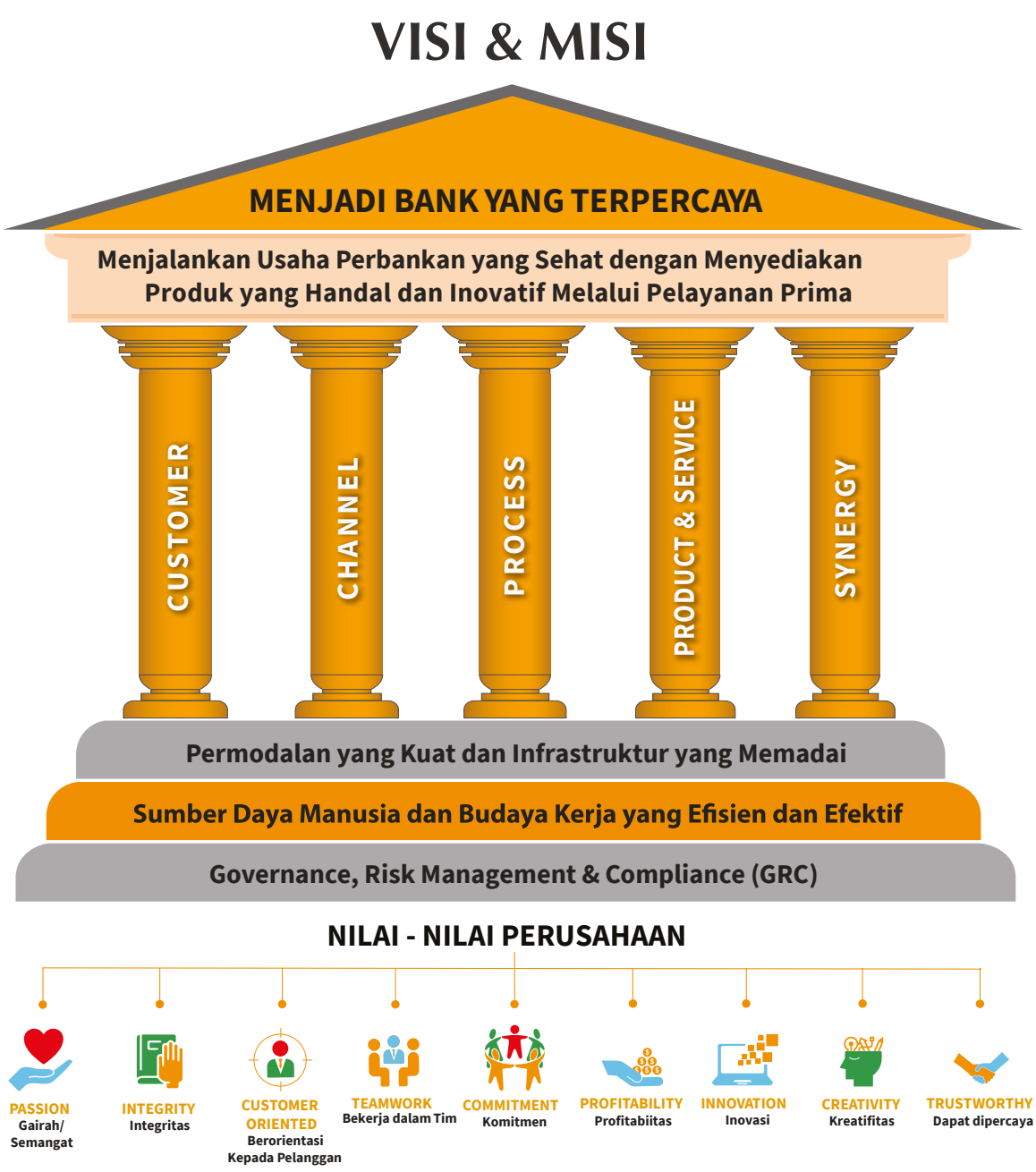
- Di bulan Desember 2021, Bank Ganesha kembali menghadirkan inovasi layanan untuk nasabah dengan menghadirkan layanan digital baru yang dapat diakses dalam aplikasi *mobile banking* BANGGA, yaitu layanan pembayaran QRIS.
- RUPS Luar Biasa pada tanggal 22 Desember 2021, menyetujui peningkatan modal dasar menjadi Rp4.000.000.000.000,- dan penerbitan saham baru melalui Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu (PMHMETD).
- Extraordinary GMS on December 22, 2021, approved an increase in authorized capital to Rp4,000,000,000,000 and the issuance of new shares through Capital Increase with Pre-emptive Rights (PMHMETD).
- In December 2021, Bank Ganesha presented another service innovation for customers by presenting a new digital service that can be accessed in BANGGA mobile banking application, namely QRIS payment service.

2022

- **Bank Ganesha memenuhi ketentuan modal inti minimum Rp3 triliun.**
- **Perseroan melakukan PMHMETD I dan PMHMETD II dengan total penambahan saham sebanyak 12,79 miliar lembar saham.**
- **Bank Ganesha menjadi salah satu Bank peserta layanan pembayaran BI-FAST dari Bank Indonesia.**
- **Bank Ganesha fulfills the minimum core capital requirement of Rp3 trillion.**
- **The Company conducted PMHMETD I and PMHMETD II with a total of 12.79 billion additional shares.**
- **Bank Ganesha became one of the participating banks for BI-FAST payment service from Bank Indonesia.**

VISI, MISI DAN NILAI-NILAI PERUSAHAAN

COMPANY VISION, MISSION AND VALUES





VISI Vision

“Menjadi Bank yang Terpercaya”

“Becoming the Most Trusted Bank”

Perseroan fokus dalam melayani nasabah dengan memberikan pelayanan terbaik, solusi keuangan sesuai kebutuhan, yang pada gilirannya memberikan nilai tambah bagi seluruh stakeholders.”

The Company focuses on serving customers by providing the best service, financial solutions as needed, which in turn provides added value for all stakeholders.



MISI Mission

“Menjalankan Usaha Perbankan yang Sehat dengan Menyediakan Produk yang Handal dan Inovatif melalui Pelayanan Prima”

“Running a Healthy Banking Business by Providing Reliable and Innovative Products through Excellent Service”

ARAH KEBIJAKAN Policy Direction

Beberapa hal yang menjadi arah kebijakan dan strategi pengembangan usaha yang akan dilakukan Bank, antara lain:
Some of the directions of the business development policies and strategies that will be carried out by the Bank among others:

1. Memperkuat permodalan dan infrastruktur yang memadai;	1. Strengthening adequate capital and infrastructure;
2. Pengembangan bisnis melalui penguatan 5 pilar utama: *Customer, Channel, Process, Product and Service*, dan *Synergy*;	2. Business development by strengthening the 5 main pillars: Customer, Channel, Process, Product and Service, and Synergy;
3. Penyaluran dana melalui peningkatan kerja sama dengan lembaga jasa keuangan dan financial technology;	3. Distribution of funds through increased cooperation with financial service institutions and financial technology;
4. Mengembangkan produk dan layanan perbankan digital, seiring dengan perubahan perilaku pasar dan perkembangan teknologi digital dengan manajemen risiko yang memadai;	4. Development of digital banking products and services, in line with changes in market behavior and developments in digital technology with adequate risk management;
5. Pengembangan sumber daya manusia dan meningkatkan budaya kerja yang efektif dan efisien; serta	5. Development of human resources and enhancement of an effective and efficient work culture; and
6. Penerapan tata kelola perusahaan yang baik, pengelolaan risiko yang efektif, dan kepatuhan terhadap ketentuan yang berlaku.	6. Implementation of good corporate governance, effective risk management, and compliance with applicable regulations.

PILAR STRATEGI Strategy Pillars

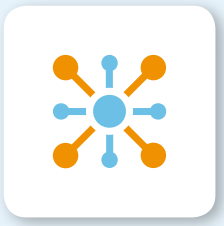


C

CUSTOMER

Akuisisi nasabah baru dengan tetap mengoptimalkan nasabah existing serta meningkatkan pelayanan yang optimal.

Acquisition of new customers by continuing to optimize existing customers and improve optimal service.

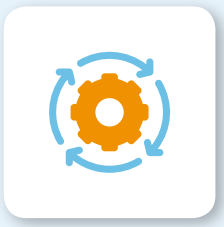


C

CHANNEL

Optimalisasi jaringan kantor yang ada dengan pengembangan channel elektronik untuk memberikan akses pelayanan yang mudah, cepat, akurat, efisien, dan informatif.

Optimization of the existing office network with electronical channel development to provide easy, fast, accurate, efficient, and informative service access.



P

PROCESS

Penyempurnaan proses operasional yang efisien dan produktif, demi tercapainya kemudahan, kelancaran, dan efisiensi pelayanan kepada nasabah.

Improving efficient and productive operational processes, in order to achieve ease, smoothness, and efficiency of service to customers.



P

PRODUCT & SERVICE

Penyediaan produk dan layanan sesuai kebutuhan nasabah yang akan terus dikembangkan, baik produk bersifat konvensional, maupun produk berbasis *digital banking.*

Provision of products and services according to customer needs which will continue to be developed, both conventional products and digital banking products.



S

SYNERGY

Menjalin dan meningkatkan kerja sama dengan mitra strategis dengan memanfaatkan *value chain management*.

Establishing and improving cooperation with strategic partners by utilizing value chain management.

NILAI-NILAI PERUSAHAAN Corporate Values



GAIRAH/SEMANGAT
PASSION

Memiliki semangat dan keinginan untuk maju dan berkembang.
Have passion and desire to progress and develop.



INTEGRITAS
INTEGRITY

Menjunjung tinggi etika, jujur, dan memegang teguh komitmen.
Uphold ethics, honesty, and upholding commitments.



BERORIENTASI KEPADA PELANGGAN
CUSTOMER ORIENTED

Senantiasa menjadikan pelanggan sebagai mitra utama yang saling menguntungkan untuk tumbuh secara berkesinambungan.
Constantly put customers as the main partners that are mutually beneficial for sustainable growth.



BEKERJA DALAM TIM
TEAMWORK

Menghargai perbedaan antar tim dan memacu kinerja melalui kerja sama tim yang solid.
Appreciate the differences between teams and drive performance through solid teamwork.



KOMITMEN
COMMITMENT

Memiliki komitmen yang tinggi untuk mencapai suatu tujuan.
Have a high commitment to achieve a goal.



PROFITABILITAS
PROFITABILITY

Berorientasi pada kinerja yang positif untuk pencapaian *profit*.
Oriented to positive performance to achieve profit.



INOVASI
INNOVATION

Berpandangan jauh ke depan dan tanggap terhadap perubahan untuk memunculkan inovasi terbaru.
Foresighted and responsive to changes to bring out the latest innovations.



KREATIFITAS
CREATIVITY

Memiliki kreativitas, ide, dan gagasan baru untuk pengembangan bisnis perusahaan.
Have creativity, ideas, and new ideas for the company's business development.



DAPAT DIPERCAYA
TRUSTWORTHY

Bertanggungjawab dan dapat dipercaya.
Responsible and trustworthy.

KEGIATAN USAHA
BUSINESS ACTIVITIES

Berdasarkan Pasal 3 Anggaran Dasar terakhir, ruang lingkup kegiatan usaha Bank Ganesha adalah menjalankan usaha sebagai bank umum sesuai dengan ketentuan peraturan perundang-undangan yang berlaku. Bank dapat menjalankan ruang lingkup kegiatan usaha utama dan penunjang sebagai berikut:

Based on Article 3 of the latest Articles of Association, the scope of business activities of Bank Ganesha is to carry out business as a commercial bank in accordance with the provisions of the applicable laws and regulations. The Bank may carry out the scope of main and supporting business activities as follows:

Kegiatan Usaha Menurut Anggaran Dasar Terakhir **Business Activities According to the Latest Articles of Association**	**Kegiatan Usaha yang Dijalankan 2022** **Business Activities Conducted in 2022**	
	Sudah **Done**	**Belum** **Not Done**
Kegiatan Usaha Utama **Main Business Activities**		
Bank Umum Swasta Devisa, yang mencakup kegiatan bank yang dimiliki oleh swasta yang memperoleh surat penunjukan dari Bank Indonesia untuk dapat melakukan kegiatan usaha perbankan dalam valuta asing dan atau melakukan transaksi perbankan dengan pihak luar negeri, yang dilakukan untuk merealisasikan usaha pokok yaitu sebagai berikut: Foreign Exchange Private Commercial Banks, which include bank activities owned by the private sector that obtain an appointment letter from Bank Indonesia to be able to carry out banking business activities in foreign currency and/or conduct banking transactions with foreign parties, which are carried out to realize the main business, as follows:		
1. Menghimpun dana dari masyarakat dalam bentuk simpanan berupa giro, deposito berjangka, sertifikat deposito, tabungan, dan/atau bentuk lainnya yang dipersamakan dengan itu baik dalam mata uang Rupiah maupun mata uang asing. Collecting funds from the public in the form of deposits in the form of demand deposits, time deposits, certificates of deposit, savings, and/or other equivalent forms both in Rupiah and foreign currencies.	√	
2. Memberi kredit pinjaman, baik jangka panjang, jangka menengah, atau jangka pendek dan pinjaman dalam bentuk lainnya yang lazim diberikan dalam dunia perbankan dengan tetap memperhatikan ketentuan perundang-undangan yang berlaku. Providing long-term, medium-term, or short-term loans and loans in other forms commonly provided in the banking world while complying with the provisions of applicable laws and regulations.	√	
3. Memindahkan uang, baik untuk kepentingan sendiri maupun untuk kepentingan nasabah. Transferring money, both for own interests and for the benefit of customers.	√	
4. Menempatkan dana pada, meminjam dana dari, atau meminjamkan dana kepada bank lain, baik dengan menggunakan surat, sarana telekomunikasi, maupun dengan wesel unjuk, cek, atau sarana lainnya. Placing funds at, borrowing funds from, or lending funds to other banks, either by using letters, telecommunications facilities, or by money orders, checks, or other means.	√	
5. Melakukan kegiatan dalam valuta asing, dengan memenuhi ketentuan yang ditetapkan oleh Otoritas Jasa Keuangan dan Bank Indonesia. Carrying out activities in foreign currencies, by complying with the provisions stipulated by the Financial Services Authority and Bank Indonesia.	√	
Kegiatan Usaha Penunjang **Supporting Business Activities**		
Menerbitkan instrumen surat berharga, seperti *promissory note*, *medium term note* obligasi, dan obligasi subordinasi. Issuing securities instruments, such as promissory note, medium term note bonds, and subordinated bonds.		√
Membeli, menjual atau menjamin, atas risiko sendiri maupun untuk kepentingan dan atas perintah nasabahnya, meliputi: Buying, selling, or guaranteeing, at its own risk or for the benefit of and upon instruction of its customers, including:		
1. Surat-surat wesel, termasuk wesel yang diakseptasi oleh Perseroan, yang masa berlakunya tidak lebih lama dari pada kebiasaan dalam perdagangan surat-surat dimaksud; Bills of exchange, including money orders accepted by the Company, whose validity period is no longer than the custom in trading the said letters;		√
2. Surat pengakuan hutang dan kertas dagang lainnya, yang masa berlakunya tidak lebih lama dari kebiasaan dalam perdagangan surat-surat dimaksud; Letters of acknowledgment of debt and other trade papers, the validity period of which is no longer than the custom in trading the said papers;		√



Kegiatan Usaha Menurut Anggaran Dasar Terakhir Business Activities According to the Latest Articles of Association	Kegiatan Usaha yang Dijalankan 2022 Business Activities Conducted in 2022	
	Sudah Done	Belum Not Done
3. Kertas perbendaharaan negara dan surat jaminan pemerintah; State treasury papers and government guarantee letters;	√	
4. Sertifikat Bank Indonesia; Bank Indonesia Certificate;	√	
5. Obligasi; serta Bond; and	√	
6. Instrumen surat berharga lain dengan memenuhi ketentuan yang ditetapkan oleh Otoritas Jasa Keuangan dan Bank Indonesia. Other securities instruments that comply with the provisions stipulated by the Financial Services Authority and Bank Indonesia.	√	
Menerima pembayaran dari tagihan atas surat berharga dan melakukan perhitungan antar pihak ketiga. Receiving payments from bills on securities and performing calculations between third parties.	√	
Menyediakan tempat untuk menyimpan barang atau surat berharga. Providing a place to store goods or securities.	√	
Melakukan kegiatan penitipan untuk kepentingan pihak lain berdasarkan suatu kontrak. Carrying out custodial activities for the benefit of other parties based on a contract		√
Melakukan tindakan dalam rangka penyelamatan kredit, antara lain membeli agunan, baik seluruhnya maupun sebagian, melalui pelelangan atau cara-cara lainnya, dalam hal debitur tidak memenuhi kewajiban kepada Perseroan, dengan ketentuan agunan yang dibeli tersebut wajib dicairkan secepatnya. Taking action in order to save loans, including buying collateral, either in whole or in part, through auctions or other means, in the event that the debtor does not fulfill obligations to the Company, provided that the collateral purchased must be disbursed as soon as possible.	√	
Melakukan kegiatan anjak piutang, usaha kartu kredit, dan kegiatan wali amanat. Performing factoring activities, credit card business, and trusteeship activities.	√	
Melakukan kegiatan penyertaan modal pada bank atau perusahaan lain di bidang keuangan, seperti sewa guna usaha, modal ventura, usaha kartu kredit, pembiayaan konsumen, perusahaan efek, asuransi serta lembaga kliring dan penjamin, serta lembaga penyelesaian dan penyimpanan, dengan memenuhi ketentuan yang ditetapkan oleh Otoritas Jasa Keuangan dan Bank Indonesia. Carrying out investment activities in banks or other companies in the financial sector, such as leasing, venture capital, credit card business, consumer financing, securities companies, insurance as well as clearing and guarantee institutions, as well as settlement and deposit institutions, by complying with the provisions stipulated by Financial Services Authority and Bank Indonesia.		√
Melakukan kegiatan usaha penyertaan modal sementara untuk mengatasi akibat kegagalan kredit, dengan memenuhi ketentuan yang ditetapkan oleh Otoritas Jasa Keuangan dan otoritas yang berwenang. Carrying out business activities of temporary equity participation to overcome the consequences of credit failure, by complying with the conditions set by the Financial Services Authority and the competent authorities.		√
Bertindak sebagai pendiri dana pensiun dan pengurus dana pensiun, sesuai dengan ketentuan dalam peraturan perundang-undangan dana pensiun yang berlaku. Acting as the founder of the pension fund and administrator of the pension fund, in accordance with the provisions of the applicable laws and regulations on pension fund.		√
Melakukan kegiatan lain yang lazim dilakukan di dunia perbankan. Carrying out other activities commonly carried out in the banking world.	√	

PRODUK DAN JASA

PRODUCTS AND SERVICES

Kegiatan usaha Bank Ganesha meliputi produk simpanan, produk pinjaman, serta berbagai layanan lainnya. Berikut uraian produk dan jasa yang dijalankan tahun 2022:

Bank Ganesha's business activities include savings products, loan products, and various other services. The following is a description of the products and services offered in 2022:



Produk Simpanan

1. **Tabungan Ganesha MAPCLUB**
   Tabungan yang memberikan kebutuhan gaya hidup dengan keuntungan gratis poin MAPCLUB setiap bulan yang dapat dipergunakan untuk belanja *online* di www.mapclub.com dan belanja *offline* di MAP *stores* seperti Starbucks, SOGO, dan lain-lain.
2. **Tabungan Ganesha Optima**
   Tabungan yang memberikan keuntungan menabung yang optimal dengan suku bunga progresif harian, serta bebas biaya administrasi bulanan.
3. **Tabungan Ganesha Investasi**
   Tabungan untuk mempersiapkan rencana jangka panjang nasabah dengan keuntungan suku bunga majemuk (bunga berbunga) dan bebas biaya administrasi bulanan.

Savings Products

1. **Ganesha MAPCLUB Savings**
   Savings account that provides lifestyle needs with the benefit of free MAPCLUB points every month which can be used for online shopping at www.mapclub.com and offline shopping in MAP outlets such as Starbucks, SOGO, etc.
2. **Ganesha Optima Savings**
   Savings account that provides optimal savings benefits with a progressive daily interest rate and free monthly administration fees.
3. **Ganesha Investasi Savings**
   Savings account to prepare long-term plans for customers with the advantage of compound interest rates and free monthly administration fees.

4. **Tabungan Ganesha Savingplus**
   Tabungan yang memberikan hadiah-hadiah sesuai pilihan nasabah. Saldo tabungan akan diblokir sebagian dalam jangka waktu tertentu sesuai dengan hadiah yang diambil.
5. **Tabungan Ganesha**
   Tabungan dengan bunga yang kompetitif, dilengkapi layanan tarik tunai dan transfer di ribuan jaringan ATM Bersama dan *Link*. Tabungan ini memberikan banyak kemudahan untuk bertransaksi dan bebas biaya administrasi bulanan.
6. **Tabungan Ganesha Payroll**
   Tabungan yang dirancang khusus untuk pembayaran gaji karyawan perusahaan yang telah bekerja sama dengan Bank Ganesha. Tabungan ini memberi banyak kemudahan, seperti tanpa setoran awal, bebas biaya administrasi bulanan, dan *cashback* biaya transaksi ATM. Tabungan ini memiliki 2 jenis produk, yaitu *Pass Book* dan *Monthly Statement*.
7. **Tabungan Ganesha Pelajar**
   Tabungan yang membantu nasabah mewujudkan cita-cita dan impian buah hatinya.
8. **TabunganKu**
   TabunganKu diterbitkan secara bersama oleh bank-bank di Indonesia untuk menumbuhkan budaya menabung demi kesejahteraan masa depan.
9. **Deposito Ganesha**
   Deposito Ganesha memberikan suku bunga kompetitif, sehingga investasi nasabah menjadi maksimal.
10. **Ganesha Dollar**
    Simpanan untuk memenuhi kebutuhan nasabah dalam bertransaksi dengan mata uang asing (USD), baik untuk berinvestasi maupun keperluan bisnis perjalanan.
11. **Giro Ganesha**
    Giro Ganesha membantu pembayaran transaksi bisnis, sehingga transaksi menjadi lebih mudah, aman, dan cepat, dalam mata uang Rupiah maupun USD.
12. **Giro Active Ganesha**
    Giro Active Ganesha mendukung setiap aktivitas bisnis nasabah dengan memberikan keuntungan untuk setiap aktifitas pencapaian saldo rata-rata bulanan Anda.

Produk Pinjaman

1. **Kredit Penghasilan Tetap**
   Kredit pembiayaan bagi karyawan aktif perusahaan yang bermitra dengan Bank Ganesha, untuk memenuhi segala kebutuhan, seperti pernikahan, sekolah, kuliah, *traveling*, wisata rohani, rawat inap rumah sakit, melahirkan, dan khitanan.
2. **Kredit Pemilikan Mobil**
   Kredit pemilikan mobil Bank Ganesha membantu nasabah untuk memiliki mobil idaman, baik tipe *passenger* maupun niaga dengan angsuran yang fleksibel.

4. **Ganesha Savingplus**
   Savings account that provides prizes according to the customer's choice. The savings balance will be partially blocked within a certain period of time according to the prizes taken.
5. **Ganesha Savings**
   Savings account with competitive interest, equipped with cash withdrawal and transfer services at thousands of ATM Bersama and ATM Link networks. This savings account provides many conveniences for transactions and is free of monthly administration fees.
6. **Ganesha Payroll Savings**
   Savings account specifically designed for the payment of employees' salaries of companies who have collaborated with Bank Ganesha. This savings account provides many conveniences, such as no initial deposit, free monthly administration fees, and cashback of ATM transaction fees. This savings account has 2 types of products, namely Pass Book and Monthly Statement.
7. **Ganesha Pelajar Savings**
   Savings account that helps customers realize their children's goals and dreams.
8. **TabunganKu**
   Savings is issued jointly by banks in Indonesia to foster a culture of savings for future prosperity.
9. **Ganesha Time Deposits**
   Ganesha time deposits provide competitive interest rates, so that customers' investments can be maximized.
10. **Ganesha Dollar**
    Account to meet customer needs in making transactions with foreign currencies (USD), both for investment and travel business needs.
11. **Ganesha Demand Deposits**
    Ganesha Demand Deposits help business transactions, making transactions easier, safer, and faster, in Rupiah and USD.
12. **Ganesha Giro Active**
    Ganesha Giro Active support every customer's business activity by providing benefits for each activity to achieve your monthly average balance.

Loan Products

1. **Fixed Income Loans**
   Financing loans for active employees of companies partnering with Bank Ganesha, to meet all needs, such as wedding, school, college, traveling, spiritual tourism, hospitalization, maternity, and circumcision.
2. **Car Ownership Loan**
   Bank Ganesha's car ownership loan helps customers to have their dream car, both passenger type and commercial type with flexible instalments.



3. **Kredit Pemilikan Rumah**
   Kredit pemilikan rumah Bank Ganesha membantu pembiayaan atau pendanaan untuk pembelian properti, atau renovasi rumah/apartemen/ruko/rukan dengan angsuran yang fleksibel.
4. **Kredit Pinjaman Perorangan**
   Kredit pinjaman perorangan Bank Ganesha membantu pembiayaan atau pendanaan untuk tujuan multiguna dengan jaminan sertifikat rumah atau buku pemilik kendaraan bermotor (BPKB) mobil.
5. **Kredit Modal Kerja**
   Kredit pembiayaan untuk melayani kebutuhan nasabah yang beragam, di mana Bank Ganesha membantu kelancaran usaha dan bisnis nasabah dengan menyediakan kredit modal kerja untuk segmen *corporate, commercial,* dan *small medium enterprise* (SME).
6. **Kredit Investasi**
   Kredit jangka menengah atau panjang yang diberikan kepada (calon) debitur untuk membiayai barang-barang modal (aktiva tetap) dalam rangka rehabilitasi, modernisasi, perluasan, atau pun pendirian proyek baru, seperti pembelian mesin-mesin, bangunan dan tanah dalam jangka waktu di atas 1 tahun.
7. ***Letter of Credit* / SKBDN**
   Fasilitas pembukaan *Letter of Credit* / surat kredit berdokumen dalam negeri (SKBDN) untuk menunjang kelancaran aktivitas ekspor dan impor dalam dan luar negeri usaha debitur.
8. **Bank Garansi**
   Fasilitas pinjaman tidak langsung berupa jaminan tertulis dalam bentuk warkat kepada penerima jaminan (pihak ketiga) yang diterbitkan oleh Bank Ganesha. Jaminan ini mengakibatkan kewajiban membayar terhadap pihak yang menerima garansi apabila pihak yang dijamin cedera janji (wanprestasi).

3. **Housing Loan**
   Bank Ganesha housing loans help finance or fund the purchase of property, or renovation of houses/apartments/shop-house/office-house with flexible installments.
4. **Personal Loan**
   Bank Ganesha's personal loan helps finance or fund for multipurpose loan with the guarantee of a house certificate or a car ownerhip book (BPKB).
5. **Working Capital Loan**
   Financing loans to serve diverse customer needs, in which Bank Ganesha assists customers' business course by providing working capital loans for corporate, commercial, and small medium enterprise (SME).
6. **Investment Loan**
   Medium or long-term loans given to (prospective) debtors to finance capital goods (fixed assets) in the context of rehabilitation, modernization, expansion, or establishment of new projects, such as purchasing machinery, buildings, and land for a period of more than 1 year.
7. **Letter of Credit / SKBDN**
   Facility for opening Letter of Credit / domestic document credit (SKBDN) to support the smooth running of export and import activities at home and abroad for the debtor's business.
8. **Bank Guarantee**
   Indirect loan facility in the form of written guarantee in the form of script to the guarantee recipient (third party) issued by Bank Ganesha. This guarantee results in an obligation to pay the party receiving the guarantee if the guaranteed party defaults.



Layanan

1. **Kartu ATM DEBIT Ganesha GPN**
   Fasilitas yang memberikan kemudahan, akses yang cepat dan aman selama 24 jam bagi nasabah untuk melakukan transaksi tarik tunai, setor, pindah buku, transfer antar bank, dan informasi saldo melalui jaringan ATM Ganesha serta ribuan ATM di jaringan ATM Bersama dan *Link*. Kartu ATM Ganesha telah menggunakan teknologi *chip* dan sudah bisa melayani transaksi Debit di mesin EDC berlogo Gerbang Pembayaran Nasional (GPN).
2. **BANGGA *(Mobile Banking)***
   Aplikasi *mobile banking* yang dapat digunakan untuk berbagai transaksi seperti deposito *online*, pembayaran QRIS, tarik tunai tanpa kartu (*cardless*), transfer dana, bayar tagihan (kartu kredit dan tiket kereta api), isi ulang (pulsa dan e-wallet), tagihan air, televisi berlangganan, tagihan pascabayar, cek saldo, cek mutasi, dan *live chat*.
3. **G-online (*Internet Banking*)**
   Fitur *internet banking* dari Bank Ganesha yang membuat transaksi perbankan lebih cepat, nyaman, dan aman.

Services

1. **Ganesha ATM DEBIT Card GPN**
   A facility that provides convenience, fast, and secure 24-hour access for customers to make cash withdrawals, deposits, book transfers, interbank transfers, and balance check through Ganesha ATM network and thousands of ATMs in ATM Bersama and Link networks. Ganesha ATM card has used chip technology and can serve Debit transactions on EDC machine with the National Payment Gate (GPN) logo.
2. **BANGGA (Mobile Banking)**
   Mobile banking application which can be used for various transactions such as online deposits, QRIS payment, cardless cash withdrawal, transfer funds, pay bills (credit cards and train tickets), top up (phone credit and e-wallet), water bills, television subscription, postpaid bills, balance check, transfer check, and live chat.
3. **G-online (Internet Banking)**
   Internet banking feature from Bank Ganesha which makes banking transactions faster, more comfortable, and safer.



4. **G-corporate**
   Layanan *online banking* berbasis internet *(web based)* bagi nasabah institusional mulai dari nasabah usaha kecil dan menengah (UKM), komersial, hingga korporasi untuk melakukan berbagai transaksi perbankan secara mudah, cepat, aman, dan lebih efisien, di mana pun nasabah berada.
5. **G-money**
   Dompet elektronik yang dilengkapi dengan fitur uang elektronik atau *cash wallet* dan *link* kartu kredit. Nasabah dapat menggunakan G-money untuk berbelanja *online* maupun *offline* di *merchant-merchant* yang telah tergabung di G-money.
6. **Safe Deposit Box**
   Bank Ganesha menyediakan tempat penyimpanan barang-barang dan/atau surat berharga dengan jaminan keamanan dan privasi.
7. **Pengiriman Mata Uang Asing**
   Layanan pengiriman dana dalam mata uang asing, baik ke bank dalam atau luar negeri dengan biaya yang kompetitif. Mata uang yang dapat ditransaksikan adalah USD, SGD, EUR, JPY, dan AUD.
8. **Pembayaran**
   a. Pembayaran Tagihan Listrik
      Pembayaran tagihan listrik untuk nasabah dan non nasabah secara *online* dengan tepat waktu dan dapat dilakukan melalui *counter teller* (tunai dan debet rekening) atau *autodebet*.
   b. Pembayaran Tagihan Telepon
      Pembayaran tagihan telepon untuk nasabah dan non nasabah melalui *counter teller* (tunai dan debet rekening) atau *autodebet* (praktis, aman, dan mudah).
   c. Pembayaran Pajak
      Layanan pembayaran kewajiban pajak yang meliputi pajak penghasilan (PPh), pajak pertambahan nilai (PPN), dan jenis pajak lainnya, seperti pajak impor, ekspor, dan cukai. Saat ini dapat dilakukan melalui *teller* atau ATM, Bank Ganesha telah mengimplementasikan Modul Penerimaan Negara Generasi 3 (MPN G3) yang memberikan kemudahan bagi wajib pajak atau wajib bayar atau wajib setor dalam melakukan pembayaran atau penyetoran pajak ke negara.
9. **E-statement Ganesha**
   Sebuah versi elektronik dari laporan rekening bulanan (*monthly account statement*) dalam format *Adobe Acrobat* (PDF) yang dikirimkan melalui *e-mail* dan dapat juga dikirimkan dalam bentuk kertas dengan pengenaan biaya.
10. **Ekspor dan Impor**
    Fasilitas L/C / SKBDN dan *trade finance* memudahkan nasabah dalam melakukan perdagangan dengan mitra usaha di luar negeri maupun dalam negeri secara cepat, aman, dan lancar.

4. **G-corporate**
   Web-based online banking for institutional customers starting from small business and medium (SMEs), commercial, to corporate customers to carry out various banking transactions easily, quickly, safely, and more efficiently, from wherever the customer is.
5. **G-money**
   Electronic wallet equipped with an electronic money feature or cash wallet and credit card link. Customers can use G-money for online or offline shopping in merchants who have joined G-money.
6. **Safe Deposit Box**
   Bank Ganesha provides a storage area for goods and/or securities with guaranteed security and privacy.
7. **Foreign Currency Remittance**
   Fund transfer services in foreign currencies, both to domestic and foreign banks with competitive fees. The currencies that can be traded are USD, SGD, EUR, JPY and AUD.
8. **Payment**
   a. Electricity Bill Payment
      Payment of electricity bills for customers and non-customers online, on time, and can be done through counter teller (cash and debit accounts) or auto debit.
   b. Phone Bill Payment
      Payment of telephone bills for customers and non-customers via counter teller (cash and debit accounts) or auto debit (practical, safe, and easy).
   c. Tax Payment
      Tax payment services that include income tax (PPh), value added tax (VAT), and other types of taxes, such as import, export and excise taxes. Currently can be done through teller or ATMs, Bank Ganesha has implemented the Generation 3 State Revenue Module (MPN G3) which provides convenience for taxpayers or taxpayers or depositors in making payments or depositing taxes to the state.
9. **E-statement Ganesha**
   An electronic version of the monthly account statement in the form of Adobe Acrobat (PDF) sent via e-mail and can also be sent in paper form for a fee.
10. **Export and Import**
    L/C / SKBDN and trade finance facilities make it easier for customers to trade with business partners overseas and domestically quickly, safely, and smoothly.

11. Transfer Dana

Layanan bagi nasabah Bank Ganesha untuk memindahkan dana, baik ke rekening lain di Bank Ganesha ataupun di bank lain. Layanan ini dapat dilakukan melalui *teller*, ATM (ATM Bersama dan ATM *Link*), *internet banking,* dan *mobile banking.* Bank Ganesha juga sudah memiliki layanan transaksi BI-FAST di counter teller dan jaringan mesin ATM Ganesha.

11. Fund Transfers

A service for Bank Ganesha customers to transfer funds, either to other accounts at Bank Ganesha or at other banks. This service can be done via teller, ATM (ATM Bersama and ATM Link), internet banking, and mobile banking. Bank Ganesha also has a BI-FAST transaction service at teller counters and Ganesha ATM machine network.



Bancassurance

Bank Ganesha bekerja sama dengan PT Equity Life Indonesia untuk memasarkan 2 pilihan produk *Bancassurance* yaitu:

1. Pro Whole Life
   Produk asuransi tradisional yang memberikan perlindungan jiwa hingga usia 100 tahun dengan kepastian manfaat nilai tunai. Memiliki beberapa manfaat yaitu:
   a. Jika tertanggung meninggal dunia dalam masa asuransi, ahli waris akan mendapatkan santunan meninggal dunia sebesar 100% uang pertanggungan.
   b. Jika tertanggung hidup hingga akhir masa asuransi, maka penanggung akan memberikan dana sebesar 100% uang pertanggungan.
   c. Jika polis dibatalkan, diberikan nilai tunai yang tersedia pada saat pembatalan polis, sesuai tabel yang tertera di dalam polis asuransi.
2. Flexi Safe Link
   Produk asuransi unit link yang menawarkan perlindungan jiwa sekaligus investasi dengan masa asuransi hingga usia 80 tahun yaitu:
   a. Jika tertanggung meninggal dunia dalam masa asuransi, maka akan diberikan santunan sebesar 100% uang pertanggungan ditambah dengan nilai tunai sebesar hasil investasi yang terbentuk.
   b. Jika tertanggung hidup hingga akhir masa asuransi, maka penanggung akan memberikan total saldo investasi yang tersedia.
   c. Jika polis dibatalkan, maka penanggung akan memberikan total saldo investasi yang tersedia.

Bancassurance

Bank Ganesha cooperates with PT Equity Life Indonesia to market 2 Bancassurance products as follows:

1. Pro Whole Life
   A traditional insurance product that provides life protection up to the age of 100 years with certainty of cash value benefits. It has several benefits as follows:
   a. If the insured dies during the insurance period, the heirs will receive a death benefit of 100% of the sum insured.
   b. If the insured lives until the end of the insurance period, the insurer will provide 100% of the sum insured.
   c. If the policy is cancelled, the cash value available at the time of policy cancellation is given, according to the table stated in the insurance policy.
2. Flexi Safe Link
   Unit link insurance products that offer life protection as well as investment with an insurance period of up to the age of 80, as follows:
   a. If the insured dies during the insurance period, a compensation of 100% of the sum insured will be given plus a cash value equal to the investment yield formed.
   b. If the insured lives until the end of the insurance period, the insurer will provide the total available investment balance.
   c. If the policy is cancelled, the insurer will provide the total available investment balance.

Reksa Dana

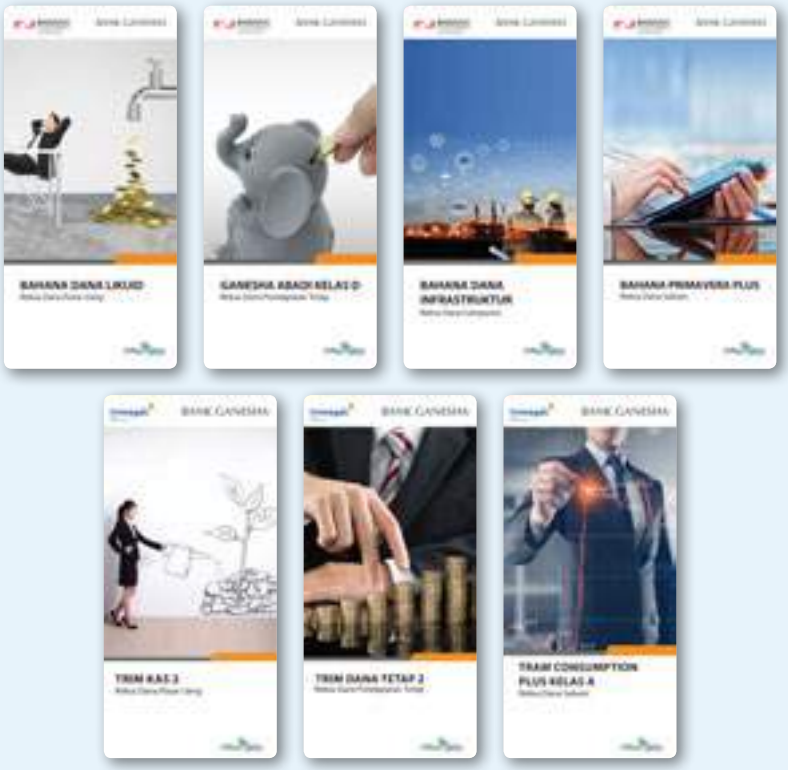
Bank Ganesha bekerja sama dengan PT Bahana TCW Investment Management untuk memasarkan 4 pilihan produk Reksa Dana, yaitu:

1. **Bahana Dana Likuid**
   Reksa dana pasar uang yang memberikan solusi manajemen likuiditas jangka pendek dengan tetap memberikan imbal hasil yang optimal melalui penempatan pada instrumen pasar uang, seperti deposito.
2. **Ganesha Abadi Kelas D**
   Reksa dana pendapatan tetap yang bertujuan untuk menghasilkan pendapatan yang optimal, yang berasal dari kenaikan harga dan kupon *underlying* berupa obligasi pemerintah dan obligasi korporasi.
3. **Bahana Dana Infrastruktur**
   Reksa dana campuran fokus berinvestasi pada sektor infrastruktur dan konstruksi untuk mempertahankan nilai modal disamping tetap mendapatkan tingkat keuntungan yang optimal dalam jangka panjang.
4. **Bahana Primavera Plus**
   Reksa dana saham yang berisikan sejumlah saham *bigcap* yang terkonsentrasi untuk mencapai risiko setara dengan risiko pasar untuk menghasilkan imbal hasil di atas pasar.

Mutual Funds

Bank Ganesha cooperates with PT Bahana TCW Investment Management to market 4 choices of Mutual Funds products, which are:

1. **Bahana Dana Likuid**
   Money market mutual funds that provide short-term liquidity management solutions while still providing optimal returns through placements in money market instruments, such as time deposits.
2. **Ganesha Abadi Kelas D**
   Fixed income mutual fund that aims to generate optimal income, which comes from rising prices and underlying coupons in the form of government bonds and corporate bonds.
3. **Bahana Dana Infrastruktur**
   Balanced mutual funds focus on investing in the infrastructure and construction sectors to maintain capital value while still obtaining optimal profit levels in the long term.
4. **Bahana Primavera Plus**
   Equity mutual funds that invest in a number of big cap shares concentrated to achieve market risk equivalent in order to yield above market returns.



Bank Ganesha bekerja sama dengan PT Trimegah Asset Management untuk memasarkan 3 pilihan produk Reksa Dana, yaitu:

1. **TRIM Kas 2**
   Reksa dana pasar uang yang bertujuan untuk memperoleh pendapatan yang optimal berupa pertumbuhan nilai investasi dengan berusaha tetap mempertahankan nilai investasi awal dan memberikan tingkat likuiditas yang tinggi.
2. **TRIM Dana Tetap 2**
   Reksa dana pendapatan tetap bertujuan untuk mempertahankan investasi awal dan untuk memperoleh pendapatan yang optimal berupa kupon bunga dan apresiasi nilai pokok dari Efek bersifat utang.
3. **TRAM Consumption Plus Kelas A**
   Reksa Dana Saham bertujuan untuk memperoleh peningkatan nilai investasi yang maksimal dalam jangka panjang berupa *capital gain* dan dividen melalui investasi pada efek bersifat ekuitas.

Bank Ganesha in cooperation with PT Trimegah Asset Management to market 3 Mutual Fund products as follows:

1. **TRIM Kas 2**
   Money market mutual funds that aim to obtain optimal income in the form of investment value growth by trying to maintain the initial investment value and provide a high level of liquidity.
2. **TRIM Dana Tetap 2**
   Fixed income mutual funds aim to maintain the initial investment and to obtain optimal income in the form of interest coupons and appreciation of the principal value of debt securities.
3. **TRAM Consumption Plus Kelas A**
   Equity Mutual Funds aim to obtain a maximum increase in investment value in the long term in the form of capital gain and dividends through investments in equity securities.



Surat Berharga Negara

1. **Sukuk Negara Ritel (SR)**
   Bank Ganesha bekerja sama dengan Trimegah Sekuritas selaku Mitra Distribusi untuk produk SR, yaitu produk investasi Syariah yang ditawarkan oleh Pemerintah kepada individu Warga Negara Indonesia, sebagai instrumen investasi yang aman, mudah, terjangkau, dan menguntungkan, serta memfasilitasi masyarakat berpartisipasi langsung dalam pembangunan Indonesia.
2. **Obligasi Ritel Indonesia (ORI)**
   Bank Ganesha bekerja sama dengan Trimegah Sekuritas selaku Mitra Distribusi untuk produk ORI, yaitu salah satu Instrumen Surat Berharga Negara (SBN) yang ditawarkan kepada individu Warga Negara Indonesia di Pasar Perdana, sebagai alternatif investasi yang aman, mudah, terjangkau dan menguntungkan, serta memfasilitasi masyarakat berpartisipasi langsung dalam pembangunan Indonesia.

State Securities

1. **Sukuk Negara Ritel**
   Bank Ganesha cooperates with Trimegah Sekuritas as a Distribution Partner for SR products, namely Sharia investment products offered by the Government to individual Indonesian Citizens, as investment instruments that are safe, easy, affordable, and profitable, as well as facilitating the public to participate directly in Indonesia's development.
2. **Obligasi Ritel Indonesia (ORI)**
   Bank Ganesha cooperates with Trimegah Sekuritas as a Distribution Partner for ORI products, which is one of the State Securities Instruments (SBN) offered to individual Indonesian Citizens in the Primary Market, as an investment alternative that is safe, easy, affordable, and profitable, as well as facilitating the public to participate directly in Indonesia's development.

Kerja Sama Strategis

1. **Kerja Sama *Channeling* Akulaku**
   Bank Ganesha bekerja sama dengan PT Akulaku Finance Indonesia dalam memberikan pembiayaan *channeling* kredit konsumsi kepada konsumen yang melakukan transaksi pembelian barang melalui platform Akulaku.
2. **Kerja Sama *Channeling* Amartha**
   Bank Ganesha bekerja sama dengan PT Amartha Mikro Fintek dalam memberikan pembiayaan *channeling* kepada pelaku usaha mikro, kecil dan menengah (UMKM) binaan Amartha di seluruh Indonesia.
3. **Kerja Sama *Channeling* Esta Dana Ventura**
   Bank Ganesha bekerja sama dengan Esta Dana Ventura dalam penerusan pemberian fasilitas pinjaman (*channeling*) yang bertujuan untuk menciptakan dampak sosial yang positif dengan menyalurkan pendanaan usaha kepada mitra Esta Dana Ventura yang merupakan perempuan pengusaha mikro dan pengusaha UMKM.
4. **Kerja Sama *Joint Financing* Equity Finance Indonesia**
   Bank Ganesha bekerja sama dengan PT Equity Finance Indonesia dalam memberikan penyaluran pembiayaan bersama *(joint financing)* yang bertujuan memberikan dampak positif untuk pembiayaan kepada sektor produktif dan multiguna terutama segmen UMKM.
5. **Kerja Sama *Joint Financing* Gadai Mas**
   Bank Ganesha bekerja sama dengan Gadai Mas dalam pembiayaan bersama *(joint financing)* untuk beberapa wilayah antara lain: PT Gadai Mas Jatim, PT Gadai Mas NTB, PT Gadai Mas Sulsel, PT Gadai Mas DKI, PT Gadai Mas Bali, dan PT Gadai Mas Kaltim. Bank Ganesha menunjuk Gadai Mas sebagai manajer pinjaman dalam menyalurkan pinjaman secara bersama-sama kepada para debitur UMKM yang menggadaikan emasnya di *outlet-outlet* Gadai Mas untuk kebutuhan usahanya.
6. **Kerja Sama *Channeling* Batumbu**
   Bank Ganesha bekerja sama dengan PT Berdayakan Usaha Indonesia (Batumbu) dalam penerusan pemberian fasilitas pinjaman (*channeling*) untuk memperluas jangkauan penyaluran kredit Bank Ganesha kepada masyarakat, khususnya segmentasi UMKM dengan skema pembiayaan berdasarkan tagihan (*invoice financing*).
7. **Kerja Sama *Channeling Restock***
   Bank Ganesha bekerja sama dengan PT Cerita Teknologi Indonesia (Restock) dalam penerusan pemberian fasilitas pinjaman (*channeling*) untuk memperluas jangkauan penyaluran kredit Bank Ganesha kepada masyarakat khususnya segmentasi UMKM dengan skema pembiayaan berdasarkan persediaan barang (*inventory financing*).

Strategic Partnership

1. **Akulaku Channelling Partnership**
   Bank Ganesha cooperates with PT Akulaku Finance Indonesia in providing consumer credit channelling financing to consumers who purchase goods through Akulaku platform.
2. **Amartha Channelling Partnership**
   Bank Ganesha cooperates with PT Amartha Mikro Fintek in providing channelling financing to Amartha-assisted micro, small, and medium enterprises (MSMEs) throughout Indonesia.
3. **Esta Dana Ventura Channelling Partnership**
   Bank Ganesha cooperates with Esta Dana Ventura in continuing to provide loan facilities (channelling) which aims to create a positive social impact by channelling business funding to Esta Dana Ventura partners who are women micro entrepreneurs and MSME entrepreneurs.
4. **Equity Finance Indonesia Joint Financing Partnership**
   Bank Ganesha cooperates with PT Equity Finance Indonesia in providing joint financing distribution which is intended to give positive impact for financing the productive and multipurpose sector especially the MSME segment.
5. **Gadai Mas Joint Financing Partnership**
   Bank Ganesha cooperates with Gadai Mas in joint financing for several areas, including: PT Gadai Mas Jatim, PT Gadai Mas NTB, PT Gadai Mas Sulsel, PT Gadai Mas DKI, PT Gadai Mas Bali, and PT Gadai Mas Kaltim. Bank Ganesha appointed Gadai Mas as the loan manager in jointly disbursing loans to MSME debtors who pawned their gold in Gadai Mas outlets for business needs.
6. **Channeling Partnership with Batumbu**
   Bank Ganesha cooperates with PT Berdayakan Usaha Indonesia (Batumbu) in continuing to provide loan facilities (channelling) to expand the reach of Bank Ganesha's loan distribution to the public, especially the MSME segmentation with bill-based financing schemes (invoice financing).
7. **Channeling Partnership Restock**
   Bank Ganesha cooperates with PT Cerita Teknologi Indonesia (Restock) in continuing to provide loan facilities (channelling) to expand the reach of Bank Ganesha's loan distribution to the public, especially the MSME segmentation with a financing scheme based on inventory (inventory financing).

8. **Kerja Sama *Joint Financing* MNC Guna Usaha Indonesia**
   Bank Ganesha bekerja sama dengan PT MNC Guna Usaha Indonesia (MNC GUI) dalam memberikan penyaluran pembiayaan bersama (*joint financing*) untuk kebutuhan investasi para pelaku usaha mikro, kecil, dan menengah (UMKM) dengan jaminan berupa *invoice* alat berat.
9. **Kerja Sama *Channeling* Rupiah Cepat**
   Bank Ganesha bekerja sama dengan PT Kredit Utama Fintech Indonesia (Rupiah Cepat) dalam penerusan pemberian fasilitas pinjaman (*channeling*) untuk kebutuhan konsumtif melalui platform Rupiah Cepat.
10. **Kerja Sama *Joint Financing* Mega Auto Finance**
    Bank Ganesha bekerja sama dengan PT Mega Auto Finance (MAF) dalam memberikan penyaluran pembiayaan bersama *(joint financing)* untuk memenuhi kebutuhan multiguna masyarakat Indonesia, baik berupa multiguna konsumtif maupun multiguna produktif dengan jaminan berupa Buku Pemilik Kendaraan Bermotor (BPKB) roda dua dan roda empat.
11. **Kerja Sama *Channeling* Danamas**
    Bank Ganesha bekerja sama dengan PT Pasar Dana Pinjaman (Danamas) dalam penerusan pemberian fasilitas pinjaman *(channeling)* untuk memperluas jangkauan penyaluran kredit Bank Ganesha kepada masyarakat, khususnya segmentasi UMKM dengan skema pembiayaan berdasarkan tagihan (*invoice financing*).
12. **Kerja Sama *Joint Financing* True Finance d/h Trihamas Finance**
    Bank Ganesha bekerja sama dengan PT Tirta Rindang Unggul Ekatama Financedalam memberikan penyaluran pembiayaan bersama *(joint financing)* untuk memenuhi kebutuhan masyarakat Indonesia, baik berupa investasi, multiguna konsumtif, maupun multiguna produktif dengan jaminan berupa BPKB roda empat.
13. **Kerja Sama *Joint Financing* Multindo Auto Finance**

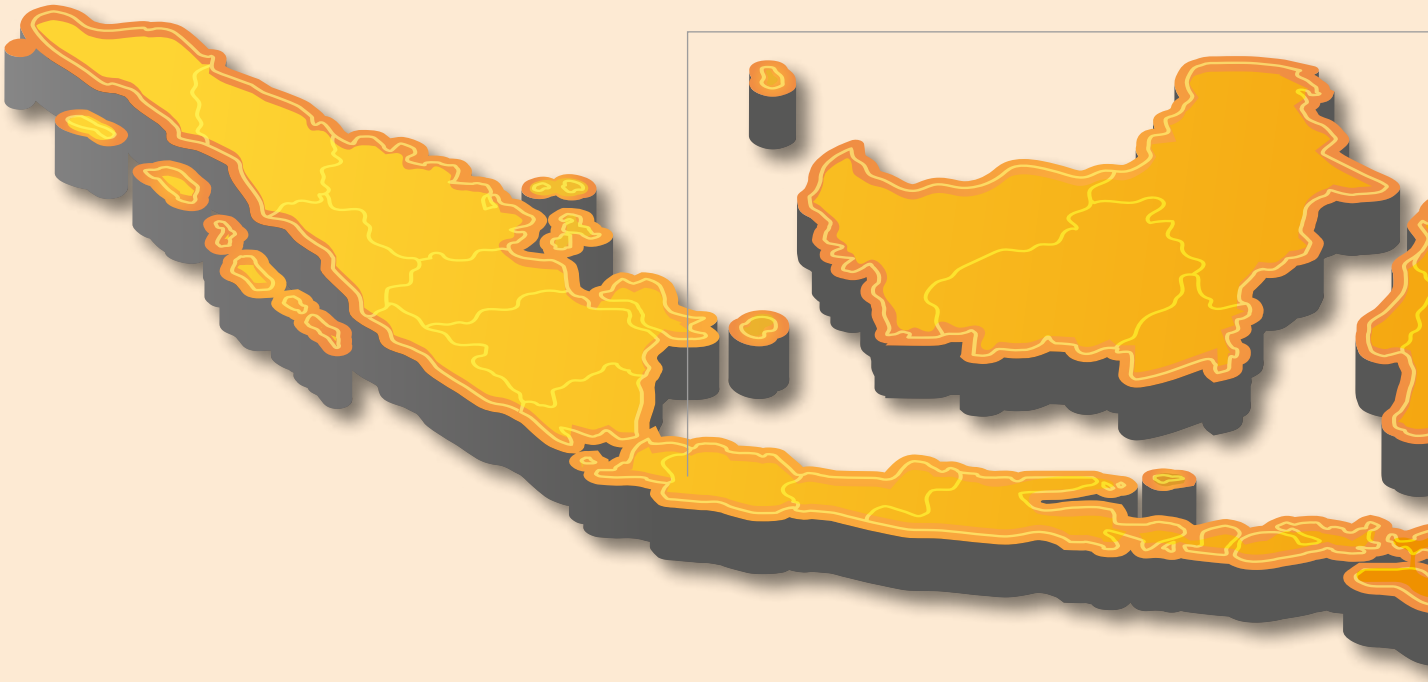
    Bank Ganesha bekerja sama dengan PT Multindo Auto Finance dalam memberikan penyaluran pembiayaan bersama *(joint financing)* untuk memenuhi kebutuhan masyarakat Indonesia untuk investasi dengan jaminan berupa BPKB roda empat.

8. **Joint Financing Partnership with MNC Guna Usaha Indonesia**
   Bank Ganesha cooperates with PT MNC Guna Usaha Indonesia (MNC GUI) in providing joint financing distribution for the investment needs of micro, small, and medium enterprises (MSMEs) with collateral in the form of heavy equipment invoice.
9. **Channeling Partnership with Rupiah Cepat**
   Bank Ganesha cooperates with PT Kredit Utama Fintech Indonesia (Rupiah Cepat) in continuing to provide loan facilities (channelling) for consumer needs through Rupiah Cepat platform.
10. **Joint Financing Partnership with Mega Auto Finance**
    Bank Ganesha cooperates with PT Mega Auto Finance (MAF) in providing joint financing distribution to meet the multipurpose needs of Indonesian people, both consumptive and productive multipurpose, with collateral in the form of a two-wheeled and four-wheeled Vehicle Ownership Book (BPKB).

11. **Channeling Partnership with Danamas**
    Bank Ganesha cooperates with PT Pasar Dana Pinjaman (Danamas) in continuing to provide loan facilities (channelling) to expand the reach of Bank Ganesha's loan distribution to the public, especially the MSME segmentation with bill-based financing schemes (invoice financing).
12. **Joint Financing Partnership with True Finance d/h Trihamas Finance**
    Bank Ganesha cooperates with PT Tirta Rindang Unggul Ekatama Finance in providing joint financing distribution to meet the needs of Indonesian people, for investment, consumptive, and productive multipurpose, with collateral in the form of a four-wheeled BPKB (vehicle ownership book).
13. **Joint Financing Partnership with Multindo Auto Finance**
    Bank Ganesha cooperates with PT Multindo Auto Finance in providing joint financing distribution to meet the needs of Indonesian people for investment with collateral in the form of a four-wheeled BPKB (vehicle ownership book).

WILAYAH OPERASIONAL BANK

BANK OPERATIONAL AREA



KANTOR CABANG
Branch Offices

KCU Hayam Wuruk
Wisma Hayam Wuruk Lt.1 dan 2
Jl. Hayam Wuruk No. 8
Jakarta Pusat, 10120
Tel. : (021) 2910 9900
Fax : (021) 2910 9992

KC Mangga Dua
Wisma Eka Jiwa Kav. 19
Jl. Mangga Dua Raya
Jakarta Pusat, 10730
Tel. : (021) 3000 7901
Fax : (021) 625 7485

KC Kelapa Gading
Kelapa Gading Permai
Jl. Raya Boulevard Barat Blok LC 6 No. 49-50
Jakarta Utara, 14240
Tel. : (021) 450 4961
Fax : (021) 450 4782

KC Mega Kuningan
The East Tower Lt. 2
Jl. DR Ide Anak Agung
Gde Agung Kav. E3.2 No. 1
Jakarta Selatan, 12950
Tel. : (021) 2902 7236
Fax : (021) 2902 7241

KC Sastra Plaza
Ruko Sastra Plaza Blok B-57
Jl. Gatot Subroto KM 5,4 No. 21
Tangerang, 15134
Tel. : (021) 5930 8885
Fax : (021) 591 3268

KC Kertajaya
Jl. Kertajaya No. 194-196
Surabaya, 60282
Tel. : (031) 503 2060
Fax : (031) 503 2784

KANTOR PUSAT
Head Office



Wisma Hayam Wuruk Lt. 1 dan 2
Jl. Hayam Wuruk No. 8, Jakarta Pusat, 10120
Tel: (021) 2910 9900
Fax: (021) 2910 9992

KANTOR CABANG PEMBANTU
Sub-Branch Offices

KCP Sunter
Sunter Mall Lt. Dasar
Jl. Danau Sunter Utara
Blok G-7 Kav. II
Jakarta Utara, 14350
Tel. : (021) 2669 0182,
(021) 2265 1624
Fax : (021) 6583 2399

KCP Pantai Indah Kapuk
Rukan Emerald Park No. 25
Jl. Pantai Indah Kapuk
Jakarta Utara, 14470
Tel. : (021) 2903 1706
Fax : (021) 2903 3734

KCP Sudirman
Sahid Sudirman Center Lt. 37
Jl. Jenderal Sudirman Kav. 86
Jakarta Pusat, 10220
Tel. : (021) 2788 9156,
(021) 2788 9157
Fax : (021) 2788 9158

KCP Gajah Tunggal
Jl. Raya Gajah Tunggal No. 8-9
Pasir Jaya, Jati Uwung
Tangerang, 15135
Tel. : (021) 592 2298
Fax : (021) 592 2495

SAFE DEPOSIT BOX

SDB Hayam Wuruk
Wisma Hayam Wuruk Lt. 1
Jl. Hayam Wuruk No. 8
Jakarta Pusat, 10120
Tel. : (021) 2910 9900 (*hunting*)
Fax : (021) 2910 9992

SDB Kelapa Gading
Jl. Raya Boulevard Barat Blok LC 6 No. 49-50
Kelapa Gading Permai
Jakarta Utara, 14240
Tel. : (021) 450 4961 (*hunting*)
Fax : (021) 450 4782

ATM

ATM Hayam Wuruk
Wisma Hayam Wuruk Lt. 1
Jl. Hayam Wuruk No. 8
Jakarta

ATM Mangga Dua
Wisma Eka Jiwa Kav. 19
Jl. Mangga Dua Raya
Jakarta

ATM Sahid Sudirman
Gedung Sahid Sudirman Center Lt. 37
Jl. Jenderal Sudirman Kav. 86
Jakarta

ATM Sudirman
Indonesia Prima Property
Gedung Abdullah Lt. 1
Jl. Jenderal Sudirman Kav. 34
Jakarta

ATM Sunter
Sunter Mall Lt. Dasar
Jl. Danau Sunter Utara Blok G-7 Kav. II
Jakarta

ATM Kelapa Gading
Kelapa Gading Permai
Jl. Raya Boulevard Barat
Blok LC 6 No. 49-50
Jakarta

ATM Mall Kelapa Gading
The Food Hall Mall Kelapa Gading Lt. G
Jl. Bulevard Kelapa Gading Blok M
Jakarta

ATM Pantai Indah Kapuk
Rukan Emerald Park No. 25
Jl. Pantai Indah Kapuk
Jakarta

ATM Emporium Pluit
SOGO Emporium Pluit Mall
Kawasan CBD Pluit
Jl. Pluit Selatan Raya
Jakarta

ATM Mega Kuningan
The East Tower Lt. 2
Jl. DR Ide Anak Agung Gde Agung
Kav. E3.2 No. 1
Jakarta

ATM Senayan City
The Food Hall Senayan City Lt. LG
Jl. Asia Afrika Lot. 19
Jakarta

ATM Blok M
Mall Blok M Lt. Dasar
Jl. Sultan Hasanuddin, Melawai
Kebayoran Baru, Jakarta
Jakarta

ATM Puri Casablanca
Apartemen Puri Casablanca Lt. 1
Jl. Puri Casablanca No. 1
Jakarta

ATM Kota Kasablanka
SOGO Kota Kasablanka Lt. Ground
Jl. Casablanca Raya Kav. 88
Menteng Dalam, Tebet
Jakarta

ATM Pondok Indah
SOGO Pondok Indah Mall 2 Lt. 2
Jl. Metro Pondok Indah, Pondok Pinang,
Kebayoran Lama
Jakarta

ATM Central Park
SOGO Central Park Lt. 2
Jl. Letjen. S. Parman Kav. 28
Jakarta

ATM Letjen S. Parman
Hotel Grand Tropic
Jl. Letjen S. Parman Kav. 3
Jakarta

ATM Cakung
Kabel Metal Indonesia
Jl. Raya Bekasi KM 23,1 Cakung
Jakarta

ATM Tangerang
Ruko Sastra Plaza Blok B-57
Jl. Gatot Subroto KM 5,4 No. 21
Tangerang

ATM Gajah Tunggal
Ruko Gajah Tunggal
Jl. Gajah Tunggal No. 1-2
Tangerang

ATM Pabrik Gajah Tunggal
Pabrik Gajah Tunggal
Jl. Gatot Subroto KM 7, Desa Pasir Jaya,
Jatiuwung, Tangerang

ATM Inoac
Pabrik Inoac Polytechno Indonesia
Kawasan Bintang Puspita Dwi Karya
Desa Wanasari, Teluk Jambe Barat,
Karawang

ATM Kertajaya
Jl. Kertajaya No. 194-196
Surabaya

ATM Tunjungan Plaza
SOGO Tunjungan Plaza Lt. LG
Jl. Embong Malang No. 7-21
Surabaya

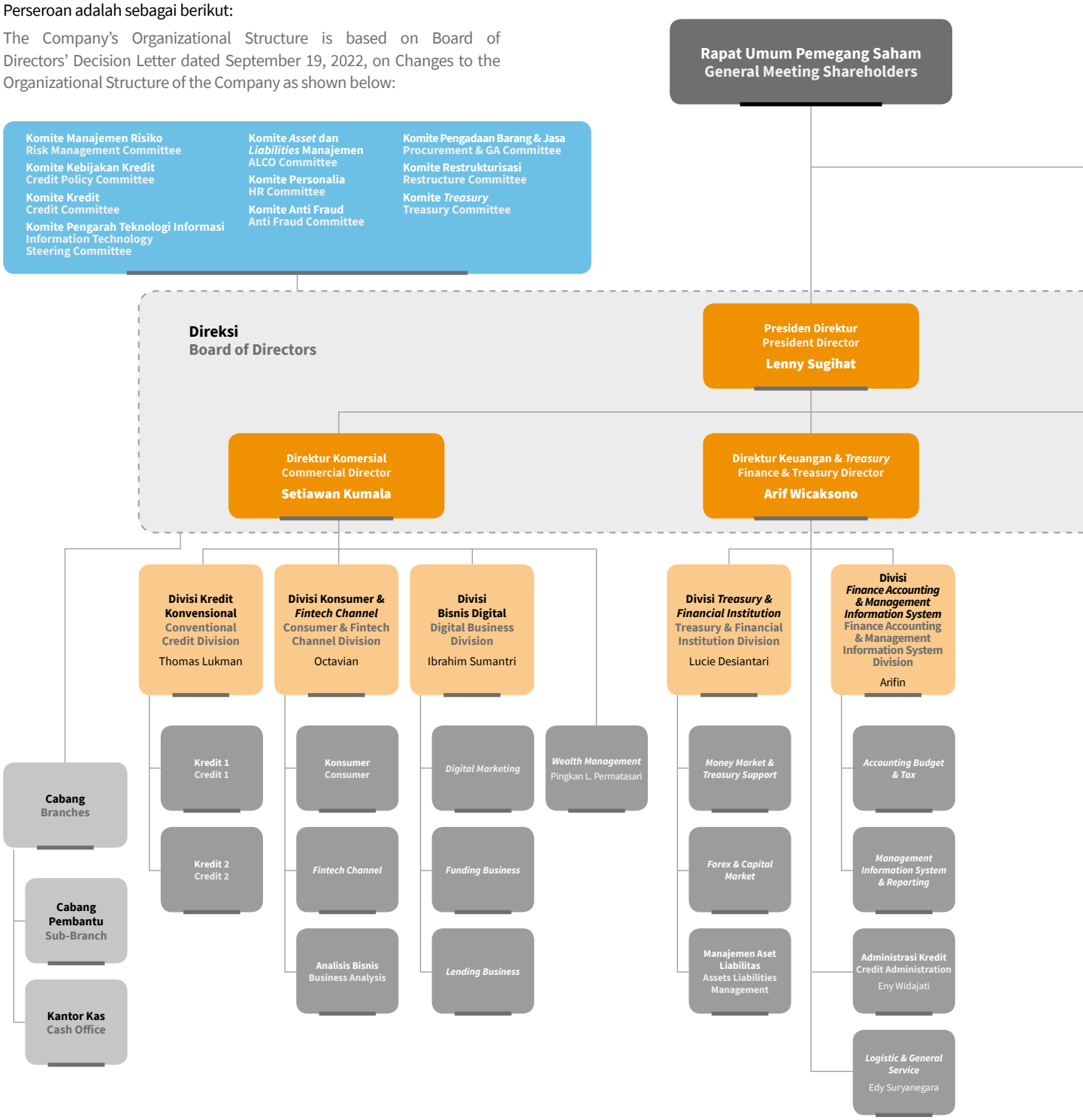

Galeri GANESHA

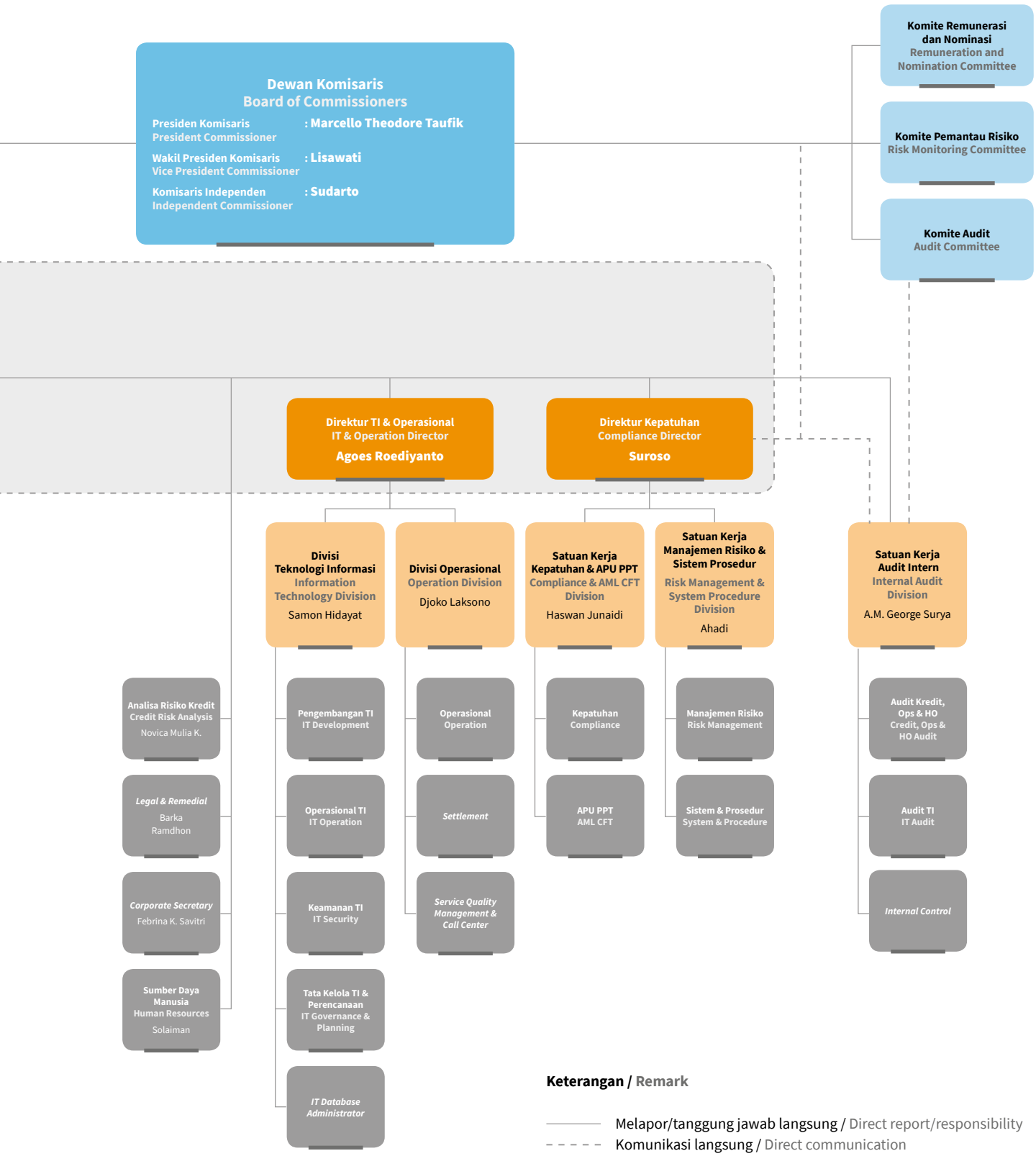
STRUKTUR ORGANISASI

ORGANIZATIONAL STRUCTURE

Struktur Organisasi Perseroan berdasarkan Surat Keputusan Direksi tanggal 19 September 2022 tentang Perubahan Struktur Organisasi Perseroan adalah sebagai berikut:

The Company's Organizational Structure is based on Board of Directors' Decision Letter dated September 19, 2022, on Changes to the Organizational Structure of the Company as shown below:





Keterangan / Remark

Melapor/tanggung jawab langsung / Direct report/responsibility
Komunikasi langsung / Direct communication

DAFTAR KEANGGOTAAN ASOSIASI

LIST OF ASSOCIATION MEMBERSHIP

Hingga akhir tahun 2022, Bank Ganesha tergabung dalam keanggotaan asosiasi sebagai berikut:
Until the end of 2022, Bank Ganesha is incorporated into the following association memberships:

Nama Asosiasi Association Name	Skala Asosiasi Association Scale	Posisi Perseroan Company Position
Bank Peserta Lembaga Penjamin Simpanan **Participating Banks of Indonesia Deposit Insurance Corporation (IDIC)**	Nasional National	Anggota Member
Emiten Publik yang tercatat di Bursa Efek Indonesia **Public Issuer listed on Indonesia Stock Exchange**	Nasional National	Emiten Tercatat Listed Issuer
Perhimpunan Bank Nasional **Association of National Banks**	Nasional National	Anggota Member
Indonesia Corporate Secretary Association	Nasional National	Anggota Member
Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan (LAPS SJK) **Indonesian Alternative Agencies for Dispute Resolution in Financial Services Sector**	Nasional National	Anggota Member
Kamar Dagang dan Industri Indonesia **Indonesian Chamber of Commerce and Industry**	Nasional National	Anggota Member
Asosiasi Sistem Pembayaran Indonesia **Indonesian Payment System Association**	Nasional National	Anggota Member
Asosiasi Bank Agen Penjual Efek Reksadana Indonesia **Association of Banks Selling Agents for Indonesian Mutual Funds**	Nasional National	Anggota Member
Forum Komunikasi Direktur Kepatuhan **Compliance Director Communication Forum**	Nasional National	Anggota Member
Indonesia *Contact Center Association*	Nasional National	Anggota Member
Ikatan Bankir Indonesia **Indonesian Bankers Association**	Nasional National	Anggota Member
Asosiasi Swift Indonesia **Indonesian Swift Association**	Nasional National	Anggota Member
Financial Market Association Indonesia	Nasional National	Anggota Member
Masyarakat Profesi Penilai Indonesia **Indonesian Appraisal Professional Society**	Nasional National	Anggota Member

PROFIL DEWAN KOMISARIS

BOARD OF COMMISSIONERS' PROFILE



Marcello Theodore Taufik

Presiden Komisaris
President Commissioner

Warga Negara Indonesia, lahir pada tahun 1958. Menjabat sebagai Presiden Komisaris periode 2022-2024 berdasarkan Akta Pernyataan Keputusan Rapat No. 189 tanggal 19 Desember 2022. Sebelumnya, menjabat sebagai Komisaris periode 2017-2022. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris lainnya, anggota Direksi, serta Pemegang Saham Utama dan Pengendali. Mendapatkan gelar Sarjana Ekonomi dari Universitas Indonesia, *Master of Science* dari New Hampshire College, Amerika Serikat, dan *Master of Business Administration* dari Southern New Hampshire University, Amerika Serikat. Memiliki pengalaman karier sebagai *Product Development Manager* Bank Dagang Nasional Indonesia (1995-1998), Peneliti Kebijakan Keuangan Publik *Centre for Financial Policy Study* (1998-1999), *General Manager Treasury and International* Bank Ganesha (1999-2000), *Manager Investor Relation and Corporate Communication* PT Prima Tunas Investama (2001-2004), *Executive Vice President* PT Gajah Tunggal Tbk (2004-2008), *General Manager Legal and Finance* PT Prima Tunas Investama (2008-2013), Direktur Keuangan dan Akuntansi PT Bali Turtle Island Development (2013-2018), Presiden Komisaris Bank Ganesha (2015-2017), serta Komisaris Bank Ganesha (2018-2022). Sejak 19 Desember 2022 sampai dengan saat ini menempati posisi sebagai Presiden Komisaris Bank Banesha. Selain itu, beliau juga menjabat sebagai Presiden Direktur PT KMI Wire and Cable Tbk (sejak 2021) serta Komisaris PT Equity Development Investment Tbk (sejak Juni 2022).

Indonesian citizen, born in 1958. Serving as the President Commissioner for 2022-2024 based on the Deed of Meeting Resolutions No. 189 dated December 19, 2022. Previously, served as Commissioner for 2017-2021. He has no financial, management, and family relationships with other members of the Board of Commissioners, members of the Board of Directors, as well as Major and Controlling Shareholders. Obtained Bachelor of Economics from Universitas Indonesia, Master of Science from New Hampshire College, USA, and Master of Business Administration from Southern New Hampshire University, USA. Having a career experience as Product Development Manager of Bank Dagang Nasional Indonesia (1995-1998), Public Finance Policy Researcher at the Centre for Financial Policy Study (1998-1999), General Manager Treasury and International of Bank Ganesha (1999-2000), Investor Relation and Corporate Communication Manager of PT Prima Tunas Investama (2001-2004), Executive Vice President of PT Gajah Tunggal Tbk (2004-2008), General Manager Legal and Finance of PT Prima Tunas Investama (2008-2013), Director of Finance and Accounting of PT Bali Turtle Island Development (2013-2018), President Commissioner of Bank Ganesha (2015-2017), and Commissioner of Bank Ganesha (2018-2022). Since December 19, 2022, until now, he serves as the President Commissioner of Bank Ganesha. In addition, he also serves as President Director of PT KMI Wire and Cable Tbk (since 2021) and Commissioner of PT Equity Development Investment Tbk (since June 2022).



Lisawati

Wakil Presiden Komisaris
Vice President Commissioner

Warga Negara Indonesia, lahir pada tahun 1954. Menjabat sebagai Wakil Presiden Komisaris periode 2022-2024 berdasarkan Akta Pernyataan Keputusan Rapat No. 189 tanggal 19 Desember 2022. Sebelumnya, menjabat sebagai Presiden Direktur periode 2018-2022. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris lainnya, anggota Direksi, serta Pemegang Saham Utama dan Pengendali. Mendapatkan gelar Sarjana Ekonomi, Magister Manajemen bidang Keuangan, dan *Master of Business Administration* dari salah satu universitas di Surabaya. Mengawali karier di bidang perbankan sebagai Staf Bagian Kredit Bank Sumber Ekonomi Asia (1973-1975). Bekerja di berbagai perusahaan lainnya (1975-1984) dan bergabung di Bank Swadesi (1984-2009) dengan jabatan terakhir sebagai Direktur Utama. Selanjutnya, beliau menjabat sebagai Wakil Presiden Direktur Bank Jasa Jakarta (2009-2018), serta Presiden Direktur Bank Ganesha (2018-2022). Sejak 19 Desember 2022 sampai dengan saat ini menempati posisi sebagai Wakil Presiden Komisaris Bank Ganesha. Selain itu beliau tidak memiliki rangkap jabatan.

Indonesian citizen, born in 1954. Serves as Vice President Commissioner for 2022-2024 based on the Deed of Meeting Resolutions No. 189 dated December 19, 2022. Previously, served as President Director for 2018-2022. She has no financial, management, and family relationships with other members of the Board of Commissioners, members of the Board of Directors, as well as Major and Controlling Shareholders. Obtained Bachelor of Economics, Master of Management in Finance, and Master of Business Administration from a university in Surabaya. Began her career in the banking sector as Credit Department Staff at Bank Sumber Ekonomi Asia (1973-1975). Worked in various other companies (1975-1984) and joined Bank Swadesi (1984-2009) with her last position as President Director. Subsequently, she served as Vice President Director of Bank Jasa Jakarta (2009-2018), and President Director of Bank Ganesha (2018-2022). Since December 19, 2022, until now, she has held the position of Vice President Commissioner of Bank Ganesha. She has no concurrent positions.



Sudarto

Komisaris Independen
Independent Commissioner

Warga Negara Indonesia, lahir pada tahun 1951. Menjabat sebagai Komisaris Independen periode 2022-2024 berdasarkan Akta Pernyataan Keputusan Rapat No. 189 tanggal 19 Desember 2022. Sebelumnya, menjabat sebagai Wakil Presiden Komisaris Independen periode 2010-2022. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris lainnya, anggota Direksi, serta Pemegang Saham Utama dan Pengendali. Mendapatkan gelar Sarjana Ekonomi dari Universitas Terbuka. Memiliki pengalaman karier sebagai Investigator Eksekutif Bank Indonesia (1971-2006), Direktur Kepatuhan Bank INA Perdana (2007-2008), Komite Audit Asuransi Binagriya (2008-2009), Komite Audit PT Pemeringkat Efek Indonesia (Pefindo) (2008-2010), Komisaris Independen Bank Ganesha (2009-2010), serta Wakil Presiden Komisaris Independen Bank Ganesha (2010-2022). Sejak 19 Desember 2022 sampai dengan saat ini menempati posisi sebagai Komisaris Independen Bank Ganesha. Selain itu beliau tidak memiliki rangkap jabatan.

Indonesian citizen, born in 1951. Serves as Independent Commissioner for 2022-2024 based on the Deed of Meeting Resolutions No. 189 dated December 19, 2022. Previously, served as Independent Vice President Commissioner for 2010-2022. He has no financial, management, and family relationships with other members of the Board of Commissioners, members of the Board of Directors, as well as Major and Controlling Shareholders. Obtained Bachelor of Economics from the Open University. Has career experience as Executive Investigator of Bank Indonesia (1971-2006), Compliance Director of Bank INA Perdana (2007-2008), Audit Committee of Binagriya Insurance (2008-2009), Audit Committee of PT Pemeringkat Efek Indonesia (Pefindo) (2008-2010), Independent Commissioner of Bank Ganesha (2009-2010), and Independent Vice President Commissioner of Bank Ganesha (2010-2022). Since December 19 2022, until now, he has held the position of Independent Commissioner of Bank Ganesha. He has no concurrent positions.

Pernyataan Independensi

Beliau telah menjabat selama 5 periode dan telah menyatakan dirinya tetap independen kepada RUPS.

Statement of Independency

He has served for 5 terms and has declared himself to remain independent at the GMS.

PROFIL DIREKSI

BOARD OF DIRECTORS PROFILE



Lenny Sugihat
Presiden Direktur
President Director

Warga Negara Indonesia, lahir pada tahun 1956. Menjabat sebagai Presiden Direktur periode 2022-2024 berdasarkan Akta Pernyataan Keputusan Rapat No. 189 tanggal 19 Desember 2022. Sebelumnya, menjabat sebagai Presiden Komisaris Independen periode 2017-2022. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris, anggota Direksi lainnya, serta Pemegang Saham Utama dan Pengendali. Mendapatkan gelar Insinyur dari Institut Pertanian Bogor dan *Master of Business Administration* dari University of Houston, Texas, Amerika Serikat. Memiliki pengalaman karier sebagai *Managing Director* Bank Rakyat Indonesia (2006-2014), Direktur Utama Perum BULOG (2015), serta Presiden Komisaris Independen Bank Ganesha (2017-2022). Sejak 19 Desember 2022 sampai dengan saat ini menempati posisi sebagai Presiden Direktur Bank Ganesha. Selain itu beliau tidak memiliki rangkap jabatan.

Indonesian citizen, born in 1956. Serves as President Director for 2022-2024 based on the Deed of Meeting Resolutions No. 189 dated December 19, 2022. Previously, served as Independent President Commissioner for 2017-2022. She has no financial, management, and family relationships with members of the Board of Commissioners, other members of the Board of Directors, as well as Major and Controlling Shareholders. Obtained an Engineer degree from Bogor Agricultural Institute and Master of Business Administration from University of Houston, Texas, United States of America. Has career experience as Managing Director of Bank Rakyat Indonesia (2006-2014), President Director of Perum BULOG (2015), and Independent President Commissioner of Bank Ganesha (2017-2022). Since December 19, 2022, until now, she has held the position of President Director of Bank Ganesha. She has no concurrent position.



Setiawan Kumala

Direktur Komersial
Commercial Director

Warga Negara Indonesia, lahir pada tahun 1975. Menjabat sebagai Direktur Bisnis periode 2018-2021 berdasarkan Akta Keputusan RUPS Tahunan No. 15 tanggal 6 Juli 2018. Diangkat kembali untuk periode 2021-2024 berdasarkan Akta Keputusan RUPS Tahunan No. 72 tanggal 19 Mei 2021. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris, anggota Direksi lainnya, serta Pemegang Saham Utama dan Pengendali. Menyelesaikan pendidikan di Canning College, Perth, Western Australia. Memiliki pengalaman karier sebagai *Business Development Manager* Citibank (1999-2004), *Regional Sales Head Privilege* Bank Danamon Indonesia (2004-2008), *Deposit, Investment and Insurance National Sales* Bank UOB Indonesia (2008-2010), *Retail Banking Head* Bank ICBC Indonesia (2010-2015), dan Direktur *Consumer Banking* Bank Ganesha (2015-2018). Sejak tahun 2018 sampai dengan saat ini menempati posisi sebagai Direktur Komersial Bank Ganesha. Selain itu beliau tidak memiliki rangkap jabatan.

Indonesian citizen, born in 1975. Appointed as Business Director for 2018-2021 based on the Deed of Annual GMS Resolutions No. 15 dated July 6, 2018. Re-appointed for 2021-2024 based on the Deed of Annual GMS Resolutions No. 72 dated May 19, 2021. He has no financial, management, and family relationships with members of the Board of Commissioners, other members of the Board of Directors, as well as Major and Controlling Shareholders. Completed his education at Canning College, Perth, Western Australia. Has career experience as Business Development Manager of Citibank (1999-2004), Regional Sales Head Privilege of Bank Danamon Indonesia (2004-2008), Deposit, Investment, and Insurance National Sales of Bank UOB Indonesia (2008-2010), Retail Banking Head of Bank ICBC Indonesia (2010-2015), and Director of Consumer Banking of Bank Ganesha (2015-2018). Since 2018 until now, he has held the position of Commercial Director of Bank Ganesha. He has no concurrent position.



Agoes Roediyanto

Direktur TI & Operasional
IT & Operation Director

Warga Negara Indonesia, lahir pada tahun 1958. Menjabat sebagai Direktur TI & Operasional periode 2022-2024 berdasarkan Akta Pernyataan Keputusan Rapat No. 295 tanggal 27 Oktober 2022. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris, anggota Direksi lainnya, serta Pemegang Saham Utama dan Pengendali. Memperoleh gelar Insinyur dari Institut Pertanian Bogor pada tahun 1982 dan memperoleh gelar *Master of Business Administration* dari MIS University of Miami, Amerika Serikat pada tahun 1992. Memiliki pengalaman karier di bidang perbankan sejak tahun 1984 di berbagai posisi di PT Bank Rakyat Indonesia Tbk dengan posisi terakhir sebagai Pemimpin Wilayah BRI Jayapura (1984). Selanjutnya menjabat sebagai Direktur Utama PT Bringin Gigantara (2012-2019) dan Direktur Utama PT Bringin Inti Teknologi (2019-2020). Sejak 20 Oktober 2022 sampai dengan saat ini menempati posisi sebagai Direktur TI & Operasional Bank Ganesha. Selain itu beliau tidak memiliki rangkap jabatan.

Indonesian citizen, born in 1958. Appointed as IT & Operation Director for 2022-2024 based on the Deed of Meeting Resolutions No. 295 dated October 27, 2022. He has no financial, management, and family relationships with members of the Board of Commissioners, other members of the Board of Directors, as well as Major and Controlling Shareholders. Obtained an Engineer degree from Bogor Agricultural Institute in 1982 and Master of Business Administration from MIS University of Miami, USA, in 1992. Has career experience in banking since 1984 in various positions at PT Bank Rakyat Indonesia Tbk with last position as Regional Leader of BRI Jayapura (1984). Subsequently served as President Director of PT Bringin Gigantara (2012-2019) and President Director of PT Bringin Inti Teknologi (2019-2020). Since October 20, 2022, until now, he has held the position of IT & Operation Director of Bank Ganesha. He has no concurrent positions.



Suroso

Direktur Kepatuhan
Compliance Director

Warga Negara Indonesia, lahir pada tahun 1968. Menjabat sebagai Direktur Kepatuhan periode 2022-2024 berdasarkan Akta Pernyataan Keputusan Rapat No. 189 tanggal 19 Desember 2022. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris, anggota Direksi lainnya, serta Pemegang Saham Utama dan Pengendali. Memperoleh gelar Sarjana Ekonomi dari STIE Perbanas Surabaya pada tahun 1992, Sarjana Hukum dari Universitas Airlangga Surabaya pada tahun 1992, serta Magister Akuntansi dari Universitas Indonesia Jakarta (pada tahun 2007. Memulai karier di Bank of India Indonesia (d/h Bank Swadesi) sejak tahun 1993 dengan menduduki berbagai posisi dan jabatan mulai dari Staf Operasional, Auditor, Kepala Bagian Penelitian dan Pengembangan (Litbang), Kepala Biro Direksi, *Corporate Secretary,* hingga Direktur Kepatuhan. Selanjutnya, menjabat sebagai Kepala Divisi Penunjang Operasional Bank Jasa Jakarta (2009-2014) dan sebagai Direktur Kepatuhan Bank Jasa Jakarta (2014-2022). Sejak 19 Desember 2022 sampai dengan saat ini menempati posisi sebagai Direktur Kepatuhan Bank Ganesha. Selain itu beliau tidak memiliki rangkap jabatan.

Indonesian citizen, born in 1968. Appointed as Compliance Director for 2022-2024 based on the Deed of Meeting Resolutions No. 189 dated December 19, 2022. He has no financial, management, and family relationships with members of the Board of Commissioners, other members of the Board of Directors, as well as Major and Controlling Shareholders. Obtained Bachelor of Economics from STIE Perbanas Surabaya in 1992, Bachelor of Law from Airlangga University Surabaya in 1992, and Master in Accounting from University of Indonesia Jakarta in 2007. He started his career at Bank of India Indonesia (formerly Bank Swadesi) isince 1993 by holding various positions and titles ranging from Operational Staff, Auditor, Head of Research and Development (R&D), Head of Bureau of Directors, Corporate Secretary, to Compliance Director. Subsequently, served as Head of Operational Support Division of Bank Jasa Jakarta (2009-2014) and Compliance Director of Bank Jasa Jakarta (2014-2022).Since December 19, 2022, until now, he has held the position of Compliance Director of Bank Ganesha. He has no concurrent position.



Warga Negara Indonesia, lahir pada tahun 1965. Menjabat sebagai Direktur Keuangan & *Treasury* periode 2022-2024 berdasarkan Akta Pernyataan Keputusan Rapat No. 189 tanggal 19 Desember 2022. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris, anggota Direksi lainnya, serta Pemegang Saham Utama dan Pengendali. Memperoleh gelar Sarjana Ekonomi dari Universitas Brawijaya, Malang pada tahun 1989, Magister Manajemen dari Universitas Gadjah Mada, Yogyakarta, serta Adger University College, Norwegia pada tahun 1999. Memiliki pengalaman karier di bidang perbankan sejak tahun 1990 di berbagai posisi pada PT Bank Rakyat Indonesia Tbk hingga terakhir menjabat sebagai Kepala Divisi *Retail Payment* pada tahun 2020. Kemudian, menjabat sebagai Direktur Keuangan dan Operasional PT Bank Raya Indonesia Tbk (2020-2022). Sejak 19 Desember 2022 sampai dengan saat ini menempati posisi sebagai Direktur Keuangan & *Treasury* Bank Ganesha. Selain itu beliau tidak memiliki rangkap jabatan.

Indonesian citizen, born in 1965. Appointed as Finance & Treasury Director for 2022-2024 based on the Deed of Meeting Resolutions No. 189 dated December 19, 2022. He has no financial, management, and family relationships with members of the Board of Commissioners, other members of the Board of Directors, as well as Major and Controlling Shareholders. Obtained Bachelor of Economics from Brawijaya University, Malang, in 1989, Master of Management from Gadjah Mada University, Yogyakarta, and Adger University College, Norway, in 1999. Has career experience in banking since 1990 in various positions at PT Bank Rakyat Indonesia Tbk until his last position as Head of Retail Payment Division in 2020. Then, served as Finance and Operations Director of PT Bank Raya Indonesia Tbk (2020-2022). Since December 19, 2022, until now, he has served as Finance & Treasury Director of Bank Ganesha. He has no concurrent position.

Pengubahan Susunan Anggota Dewan Komisaris dan Direksi

Pada tanggal 14 Maret 2023, Perseroan telah melaksanakan RUPS Luar Biasa dengan agenda pengubahan Susunan Para Anggota Dewan Komisaris dan Direksi untuk memenuhi ketentuan yang disyaratkan oleh Otoritas Jasa Keuangan sebagaimana termaktub dalam Surat Otoritas Jasa Keuangan No. SR-287/PB.12/2022 tanggal 16 Desember 2022 dan untuk memenuhi ketentuan Anggaran Dasar Perseroan mengenai jumlah Komisaris Independen Perseroan serta perlu diadakannya penambahan anggota Direksi Perseroan.

Changes to the Composition of Board of Commissioners and Board of Directors

On March 14, 2023, the Company held an Extraordinary GMS with the agenda of changes to the Composition of Board of Commissioners and Board of Directors to comply with the provisions required by the Financial Services Authority as set out in the Financial Services Authority Letter No. SR-287/PB.12/2022 dated December 16, 2022, and to comply with the provisions of the Company's Articles of Association regarding the number of the Company's Independent Commissioners and the need for additional members of the Company's Board of Directors.

Trisna Chandra

Komisaris Independen
Independent Commissioner

Warga Negara Indonesia, lahir pada tahun 1960. Menjabat sebagai Komisaris Independen periode 2023-2024 berdasarkan Akta Pernyataan Keputusan Rapat No. 133 tanggal 14 April 2023, yang pengangkatannya baru efektif setelah memenuhi persyaratan yang berlaku. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris lainnya, anggota Direksi, serta Pemegang Saham Utama dan Pengendali. Mendapatkan gelar Insinyur dari Institut Pertanian Bogor dan Magister Manajemen dari STIM Prasteya Mulya. Memiliki pengalaman karier sebagai Relationship Manager PT Bank Dagang Negara (Persero) (1986-1999) dan berbagai jabatan di PT Bank Mandiri (Persero) Tbk dengan jabatan terakhir sebagai PJ Regional Wholesale Head IV Jakarta (1999-2016). Selain itu, beliau juga menjabat sebagai Direktur Dana Pensiun Bank Mandiri Dua (2016-2023).

Indonesian citizen, born in 1960. Serving as Independent Commissioner for 2023-2024 based on the Deed of Meeting Resolutions No. 133 dated April 14, 2023, his appointment is effective after fulfilling the applicable requirements. He has no financial, management, and family relationships with other members of the Board of Commissioners, members of the Board of Directors, as well as Major and Controlling Shareholders. Received an Engineer degree from Bogor Agricultural Institute and Master in Management from STIM Prasteya Mulya. Has career experience as a Relationship Manager at PT Bank Dagang Negara (Persero) (1986-1999) and various positions at PT Bank Mandiri (Persero) Tbk with his last position as Acting Regional Wholesale Head IV Jakarta (1999-2016). In addition, he also serves as Director of Pension Fund of Bank Mandiri Dua (2016-2023).

Mahesh Ajit Ranade*

Wakil Presiden Direktur
Vice President Director

Warga Negara India, lahir pada tahun 1972. Diangkat sebagai Wakil Presiden Direktur periode 2023-2024 sesuai keputusan Rapat Umum Pemegang Saham Luar Biasa tanggal 14 Maret 2023. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris lainnya, anggota Direksi, serta Pemegang Saham Utama dan Pengendali. Mendapatkan gelar *Bachelor of Engineer* dan *Master of Business Administration* dari University of Mubai, India. Memiliki pengalaman kerja sejak tahun 1994 di berbagai bidang antara lain perusahaan konsultan, teknologi dan perbankan, baik di dalam maupun luar negeri. Menjabat sebagai Group Head IT Bank Mandiri (2012-2015), Managing Director CIMB Bank Berhad Malaysia (2017-2019), dan sejak tahun 2020 hingga Februari 2023 menjabat sebagai *Chief Information Officer* di PT Bank Danamon Indonesia Tbk.

Indian citizen, born in 1972. Appointed as Vice President Director for 2023-2024 based on the Extraordinary General Meeting of Shareholders Resolutions dated March 14, 2023. He has no financial, management, and family relationships with members of the Board of Commissioners, other members of the Board of Directors, as well as Major and Controlling Shareholders. Obtained Bachelor of Engineer and Master of Business Administration from University of Mubai, India. Has work experience since 1994 in various fields including consulting, technology, and banking companies, both at home and abroad. Served as IT Group Head of Bank Mandiri (2012-2015), Managing Director of CIMB Bank Berhad Malaysia (2017-2019), and from 2020 to February 2023 served as Chief Information Officer at PT Bank Danamon Indonesia Tbk.

* Efektif menjabat setelah mendapat persetujuan Otoritas Jasa Keuangan dan instansi terkait lainnya.
* Effectively serving after obtaining approval from the Financial Services Authority and other related agencies.

PEJABAT EKSEKUTIF

EXECUTIVE OFFICER



INFORMASI PEJABAT EKSEKUTIF

EXECUTIVE OFFICER INFORMATION

Nama Name	Jabatan Position
Haswan Junaidi	**Kepala Satuan Kerja Kepatuhan & APU PPT** Head of Compliance & AML CFT Division
Ahadi	**Kepala Satuan Kerja Manajemen Risiko & Sistem Prosedur** Head of Risk Management & System Procedure Division
A.M. George Surya	**Kepala Satuan Kerja Audit Intern** Head of Internal Audit Division
Thomas Lukman	**Kepala Divisi Kredit Konvensional** Head of Conventional Credit Division
Octavian	**Kepala Divisi Konsumer & *Fintech Channel*** Head of Consumer & Fintech Channel Division
Ibrahim Sumantri	**Kepala Divisi Bisnis Digital** Head of Digital Business Division
Lucie Desiantari	**Kepala Divisi *Treasury & Financial Institution*** Head of Treasury & Financial Institution Division
Arifin	**Kepala Divisi *Finance Accounting & Management Information System*** Head of Finance Accounting & Management Information System Division
Samon Hidayat	**Kepala Divisi Teknologi Informasi** Head of Information Technology Division
Djoko Laksono	**Kepala Divisi Operasional** Head of Operational Division
Pingkan L. Permatasari	**Kepala Bagian *Wealth Management*** Head of Wealth Management
Eny Widajati	**Kepala Bagian Administrasi Kredit** Head of Credit Administration
Edy Suryanegara	**Kepala Bagian *Logistic & General Service*** Head of Logistic & General Service
Novica Mulia K.	**Kepala Bagian Analisa Risiko Kredit** Head of Credit Risk Analysis
Barka Ramdhon	**Kepala Bagian Legal & Remedial** Head of Legal & Remedial
Febrina K. Savitri	**Kepala Bagian *Corporate Secretary*** Head of Corporate Secretary
Solaiman	**Kepala Bagian Sumber Daya Manusia** Head of Human Resources
Bobby Santoso	**Pimpinan Kantor Cabang Utama Hayam Wuruk - Jakarta** Head of Hayam Wuruk Main Branch Office - Jakarta
Sebastian Yogi	**Pimpinan Kantor Cabang Kelapa Gading - Jakarta** Head of Kelapa Gading Branch Office - Jakarta
Eleonora Diah Tejawati	**Pimpinan Kantor Cabang Mangga Dua - Jakarta** Head of Mangga Dua Branch Office - Jakarta
Esther Gunawan	**Pimpinan Kantor Cabang Mega Kuningan - Jakarta** Head of Mega Kuningan Branch Office - Jakarta
Puji Peni Winahyu	**Pimpinan Kantor Cabang Tangerang** Head of Tangerang Branch Office - Jakarta
Tjong Indrihartini	**Pimpinan Kantor Cabang Kertajaya - Surabaya** Head of Surabaya Branch Office - Jakarta

INFORMASI PEMEGANG SAHAM

SHAREHOLDERS INFORMATION

Komposisi Pemegang Saham

Komposisi kepemilikan saham Perseroan, termasuk kepemilikan saham 5% atau lebih dan/atau kepemilikan di bawah 5%, per 1 Januari dan 31 Desember 2022 sebagai berikut:

Composition of Shareholders

The composition of the Company's share ownership, including share ownership of 5% or more and/or ownership below 5%, as of January 1, and December 31, 2022, is as follows:

Pemegang Saham Shareholder	31 Desember 2022 December 31, 2022		1 Januari 2022 January 1, 2022	
	Jumlah Saham (Lembar Saham) Total Shares (Shares)	Kepemilikan Saham Shareholding (%)	Jumlah Saham (Lembar Saham) Total Shares (Shares)	Kepemilikan Saham Shareholding (%)
PT Equity Development Investment Tbk	8.336.410.000	34,78	**3.336.410.000**	**29,86**
Equity Global International Limited	2.400.000.000	10,01	-	-
UOB Kay Hian Pte Ltd	1.388.305.300	5,79	**1.388.305.300**	**12,42**
Masyarakat <5% Public <5%	11.846.281.803	49,42	**6.450.344.700**	**57,72**
Total	**23.970.997.103**	**100,00**	**11.175.060.000**	**100,00**

Komposisi Kepemilikan Saham Dewan Komisaris dan Direksi

Composition of Share Ownership of the Board of Commissioners and Board of Directors

Uraian Description	Jabatan Position	31 Desember 2022 December 31, 2022		1 Januari 2022 January 1, 2022	
		Jumlah Saham (Lembar Saham) Total Shares (Shares)	Kepemilikan Saham Shareholding (%)	Jumlah Saham (Lembar Saham) Total Shares (Shares)	Kepemilikan Saham Shareholding (%)
Dewan Komisaris **Board of Commissioners**					
Marcello Theodore Taufik	Presiden Komisaris President Commissioner	-	-	-	-
Lisawati	Wakil Presiden Komisaris Vice President Commissioner	-	-	-	-
Sudarto	Komisaris Independen Independent Commissioner	-	-	-	-
Direksi **Board of Directors**					
Lenny Sugihat	Presiden Direktur President Director	-	-	-	-
Setiawan Kumala	Direktur Komersial Commercial Director	-	-	-	-
Agoes Roediyanto	Direktur TI & Operasional IT & Operation Director	-	-	-	-
Suroso	Direktur Kepatuhan Compliance Director	-	-	-	-
Arif Wicaksono	Direktur Keuangan & *Treasury* Finance & Treasury Director	-	-	-	-

Pada tahun 2022, tidak terdapat perubahan kepemilikan saham Dewan Komisaris dan Direksi.

In 2022, there was no change in the share ownership of the Board of Commissioners and Board of Directors.

Kepemilikan Tidak Langsung atas Saham Perseroan oleh Dewan Komisaris dan Direksi

Dewan Komisaris dan Direksi tidak memiliki saham tidak langsung atas saham Perseroan pada awal dan akhir tahun 2022.

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

The Board of Commissioners and Board of Directors did not own indirect shares of the Company's shares at the beginning and end of 2022.

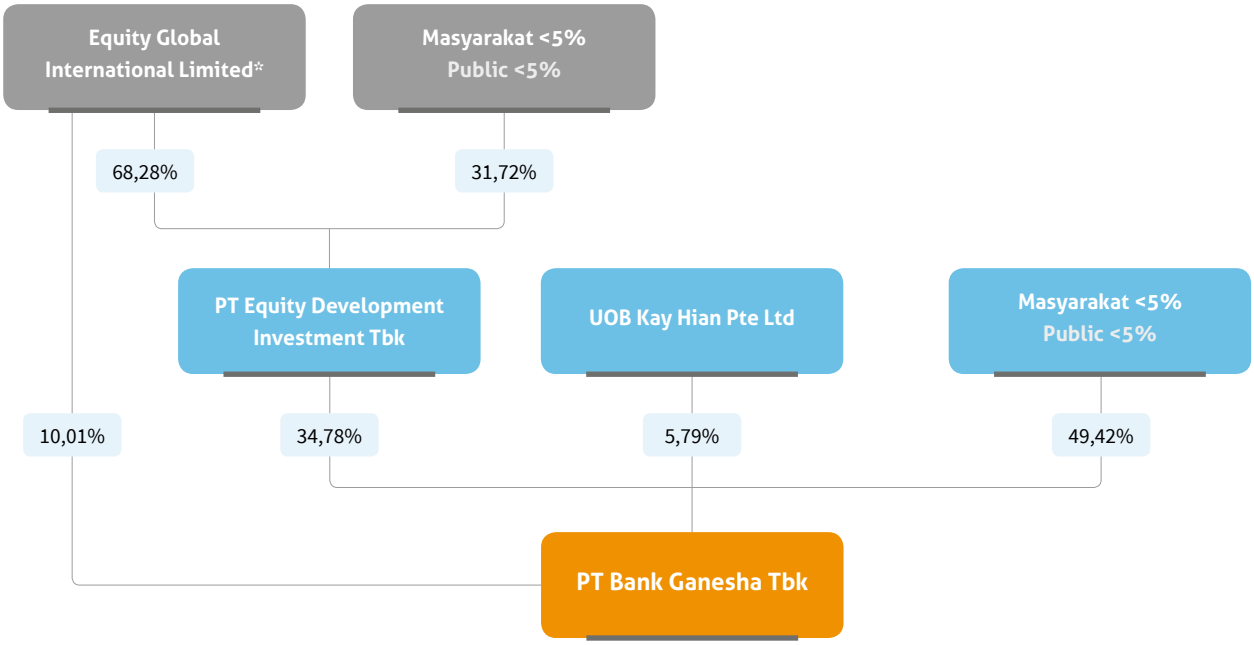
Komposisi Pemegang Saham berdasarkan Status Kepemilikan

Composition of Shareholders based on Ownership Status

Uraian	31 Desember 2022 December 31, 2022			1 Januari 2022 January 1, 2022			Description
	Jumlah Saham (Lembar Saham) Total Shares (Shares)	Jumlah Nilai Nominal Total Nominal Value	Kepemilikan Saham Shareholding (%)	Jumlah Saham (Lembar Saham) Total Shares (Shares)	Jumlah Nilai Nominal Total Nominal Value	Kepemilikan Saham Shareholding (%)	
Pemodal Nasional							**National Investor**
Perorangan Indonesia	21.077	2.523.225.397	10,53	**18.917**	**2.127.335.970**	**19,04**	Indonesian Individual
Yayasan	1	2.764.600	0,01	**1**	**904.600**	**0,00**	Foundation
Asuransi	-	-	-	**1**	**341.155.300**	**3,05**	Insurance
Perseroan Terbatas	30	16.651.950.142	69,47	**26**	**6.155.934.907**	**55,09**	Limited Liability Company
Pemodal Asing							**Foreign Investor**
Perorangan Asing	15	788.923	0,00	**10**	**1.143.023**	**0,01**	Foreign Individual
Badan Usaha Asing	21	4.792.268.041	19,99	**15**	**2.548.586.200**	**22,81**	Foreign Enterprise
Total	**21.144**	**23.970.997.103**	**100,00**	**18.970**	**11.175.060.000**	**100,00**	**Total**

Struktur Pemegang Saham Utama dan Pengendali

Structure of Major and Controlling Shareholders



* Entitas induk terakhir Perseroan tersebut telah mendapat persetujuan melalui *fit and proper test* dari Otoritas Jasa Keuangan sesuai dengan Peraturan Otoritas Jasa Keuangan No. 27/POJK/2016 dengan No. KEP-127/D.03/2019 pada tanggal 18 Juli 2019.
* The ultimate parent entity of the Company has received approval throught fit and proper test from the Financial Services Authority in accordance with the Financial Services Authority Regulation No. 27/POJK/2016 with No. KEP-127/D.03/2019 on July 18, 2019.

Berdasarkan struktur tersebut, maka Pemegang Saham Pengendali (PSP) Perseroan yaitu PT Equity Development Investment Tbk, sedangkan penerima manfaat akhir adalah Equity Global International Limited.

Based on this structure, the Company's Controlling Shareholder (PSP) is PT Equity Development Investment Tbk, while the ultimate beneficiary is Equity Global International Limited.

INFORMASI ENTITAS ANAK, PERUSAHAAN ASOSIASI, DAN VENTURA BERSAMA

INFORMATION ON SUBSIDIARIES, ASSOCIATED COMPANIES, AND JOINT VENTURES

Hingga akhir tahun 2022, Bank Ganesha tidak memiliki Entitas Anak, Perusahaan Asosiasi, dan Ventura Bersama, sehingga tidak terdapat pembahasan mengenai struktur korporasi yang dapat disampaikan pada Laporan Tahunan ini.

Until the end of 2022, Bank Ganesha did not have Subsidiaries, Associated Companies, and Joint Ventures, so there is no discussion regarding the corporate structure that can be presented in this Annual Report.

KRONOLOGI PENCATATAN SAHAM

CHRONOLOGY OF SHARE LISTING

Kronologi pencatatan saham Perseroan dimulai sejak pelaksanaan penawaran umum perdana saham efektif sejak 4 Mei 2016 dengan kode saham BGTG. Informasi terkait pencatatan saham Perseroan yang telah diterbitkan di Bursa Efek Indonesia diuraikan sebagai berikut.

The chronology of the Company's share listing began with the initial public offering effective as of May 4, 2016, with the ticker code BGTG. Information regarding the Company's share listing issued on Indonesia Stock Exchange is described as follows:

Uraian Description	**Tanggal Pelaksanaan** Implementation Date	**Jumlah Saham yang Diterbitkan (Lembar Saham)** Total Shares Issued (Shares)	**Harga Nominal** Nominal Value (Rp)	**Harga Penawaran** Offering Price (Rp)	**Jumlah Saham Beredar (Lembar Saham)** Total Outstanding Shares (Shares)
Penawaran Umum Perdana Saham Initial Public Offering	4 Mei 2016 May 4, 2016	5.372.320.000	100	100	5.372.320.000
Pencatatan Saham Perdana Initial Share Listing	12 Mei 2016 May 12, 2016	5.802.740.000	100	103	11.175.060.000
Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu I Capital Increase with Pre-emptive Rights I	1 Maret 2022 March 1, 2022	5.295.937.103	100	200	16.470.997.103
Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu II Capital Increase with Pre-emptive Rights II	14 Desember 2022 December 14, 2022	7.500.000.000	100	120	23.970.997.103

KRONOLOGI PENCATATAN EFEK LAINNYA

CHRONOLOGY OF OTHER SECURITIES LISTING

Hingga akhir tahun 2022, Bank Ganesha tidak melakukan pencatatan obligasi dan efek lainnya selain saham, sehingga informasi mengenai kronologi pencatatan obligasi dan efek lainnya tidak disajikan dalam laporan tahunan ini.

Until the end of 2022, Bank Ganesha did not record bonds and other securities other than shares, so information regarding the chronology of listing bonds and other securities is not presented in this annual report.

INFORMASI PENGGUNAAN JASA AKUNTAN PUBLIK (AP) DAN KANTOR AKUNTAN PUBLIK (KAP)

INFORMATION ON THE USE OF PUBLIC ACCOUNTANT (AP) AND PUBLIC ACCOUNTING FIRM (KAP)

Kantor Akuntan Publik
Public Accounting Firm
Purwantoro, Sungkoro & Surja (jaringan Ernst & Young)

Akuntan Publik
Public Accountant
Christophorus Alvin Kossim

Alamat / Address
Indonesia Stock Exchange Building Tower 2, Lt. 7
Jl. Jenderal Sudirman Kav. 52-53
Jakarta Selatan, 12190
Tel. : (021) 5289 5000
Fax : (021) 5289 4100

Jasa yang Diberikan / Services Provided
Jasa Audit / Audit Services
Memberikan jasa audit laporan keuangan.
Providing independent audit services of financial statements.
Jasa Non-Audit / Non-Audit Services
Tidak ada / None

Periode Penugasan / Assignment Period
2022

Biaya / Fee
Jasa Audit / Audit Services
Rp1.250.000.000,-
Jasa Non-Audit / Non-Audit Services
Tidak ada / None

LEMBAGA PENUNJANG PASAR MODAL

CAPITAL MARKET SUPPORTING INSTITUTIONS

Biro Administrasi Efek Share Registrar Bureau PT Datindo Entrycom	Pencatatan Efek Share Listing PT Bursa Efek Indonesia
Alamat / Address Jl. Hayam Wuruk No. 28 Jakarta, 10120 Tel. : (021) 3508 077 (hunting) Fax : (021) 3508 078 *Email* : corporatesecretary@datindo.com *Website* : www.datindo.com	**Alamat** / Address Gedung Bursa Efek Indonesia Tower 1 Jl. Jenderal Sudirman Kav. 52-53 Jakarta Selatan, 12190 Tel. : (021) 515 0515 Fax : (021) 515 4153 *Email* : listing@idx.co.id *Website* : www.idx.co.id
Periode Penugasan / Assignment Period 2022	**Periode Penugasan** / Assignment Period 2022
Jasa yang Diberikan / Services Provided Mengelola administrasi saham dan pencatatan daftar Pemegang Saham Perseroan. Managing share administration and recording list of Company Shareholders.	**Jasa yang Diberikan** / Services Provided Pencatatan dan perdagangan saham. Listing and trading of shares.
Biaya Jasa / Fee Rp44.000.000,-	**Biaya Jasa** / Fee Rp275.000.000,-

Kustodian Sentral Efek Central Securities Depository PT Kustodian Sentral Efek Indonesia
Alamat / Address Gedung Bursa Efek Indonesia Tower 1 Lt. 5 Jl. Jenderal Sudirman Kav. 52-53 Jakarta Selatan, 12190 Tel. : (021) 515 2855 Fax : (021) 5299 1199 *Email* : helpdesk@ksei.co.id *Website* : www.ksei.co.id
Periode Penugasan / Assignment Period 2022
Jasa yang Diberikan / Services Provided Mengelola administrasi rekening dan penyelesaian transaksi saham. Managing account administration and stock transaction settlement.
Biaya Jasa / Fee Rp11.000.000,-

AKSES INFORMASI DAN DATA PERUSAHAAN

ACCESS TO COMPANY INFORMATION AND DATA

Untuk memperoleh informasi secara cepat, tepat, akurat, dan lengkap sesuai dengan peraturan dan perundang-undangan, Perseroan telah menyediakan akses informasi seluas-luasnya bagi Pemegang Saham, nasabah, dan masyarakat, serta seluruh pemangku kepentingan melalui:

Sekretaris Perusahaan

Wisma Hayam Wuruk Lt. 2
Jl. Hayam Wuruk No. 8
Jakarta Pusat, 10120
Tel. : (021) 2910 9900 (*hunting*)
Fax : (021) 2910 9992
Email : corpsect@bankganesha.co.id
Website : www.bankganesha.co.id

Adapun media sosial sebagai media komunikasi terbuka bagi publik dalam bentuk informasi yang singkat, cepat, dan padat, adalah sebagai berikut:
Instagram : www.instagram.com/bankganesha
Facebook : www.facebook.com/bankganesha
LinkedIn : www.linkedin.com/company/bankganesha
Youtube : www.youtube.com/c/bankganeshaofficial

Selain itu, Perseroan juga telah menyajikan fitur Call Ganesha 1500169 dan G-livechat untuk mendapatkan informasi tentang produk dan layanan Bank Ganesha.

To obtain information quickly, precisely, accurately, and completely in accordance with laws and regulations, the Company has provided the widest possible access to information for Shareholders, customers, and the public, as well as all stakeholders through:

Corporate Secretary

Wisma Hayam Wuruk Lt. 2
Jl. Hayam Wuruk No. 8
Central Jakarta, 10120
Tel. : (021) 2910 9900 (hunting)
Fax : (021) 2910 9992
Email : corpsect@bankganesha.co.id
Website : www.bankganesha.co.id

As for social media as an open communication medium for the public in the form of brief, fast, and concise information, is as follows:
Instagram : www.instagram.com/bankganesha
Facebook : www.facebook.com/bankganesha
LinkedIn : www.linkedin.com/company/bankganesha
Youtube : www.youtube.com/c/bankganeshaofficial

In addition, the Company has also presented the Call Ganesha 1500169 feature and G-livechat to obtain information about Bank Ganesha's products and services.

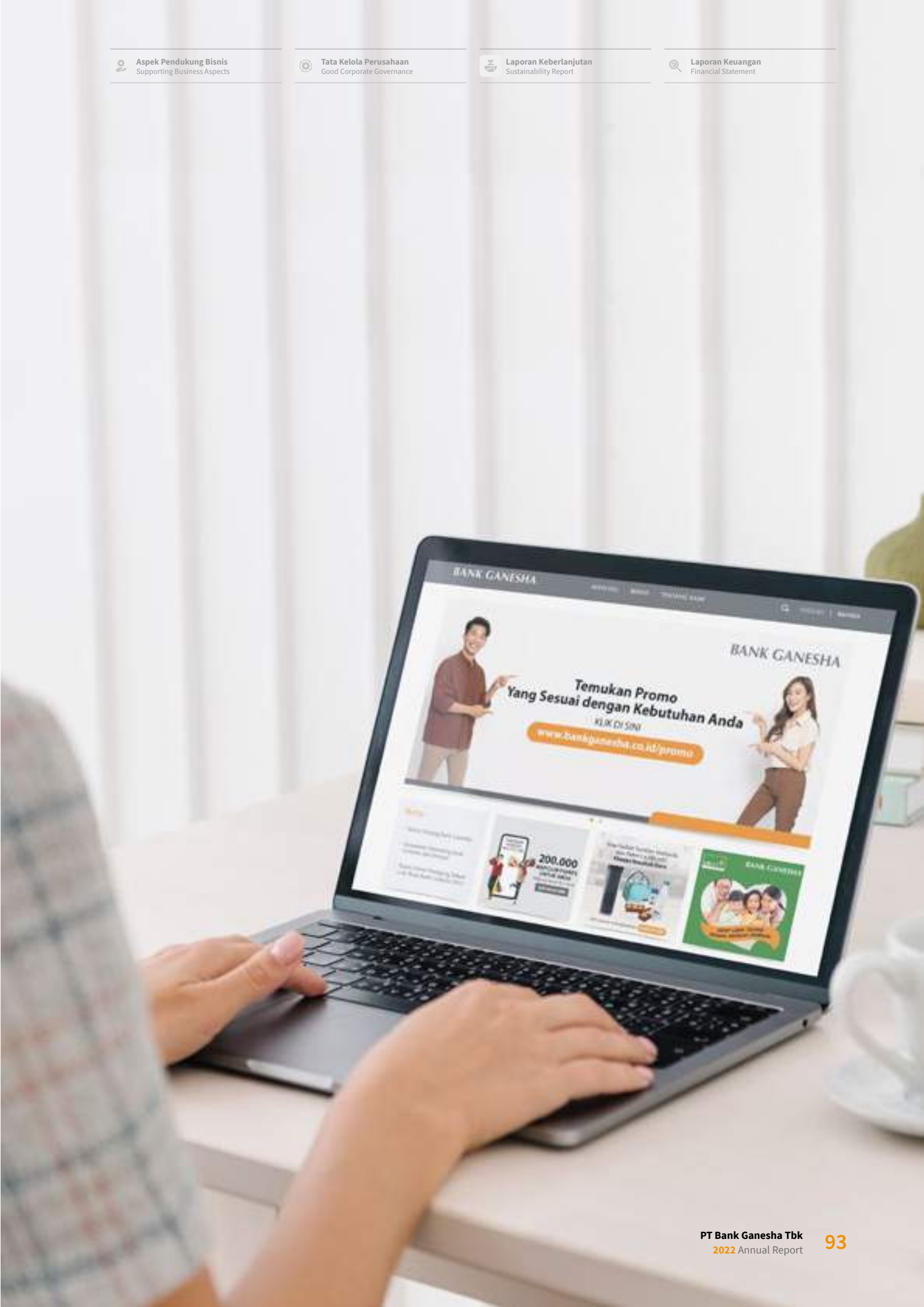
INFORMASI PADA SITUS WEB PERUSAHAAN

INFORMATION ON THE COMPANY WEBSITE

Sebagai upaya dalam memenuhi ketentuan Peraturan Otoritas Jasa Keuangan No. 8/POJK.04/2015 tentang Situs Web Emiten atau Perusahaan Publik dalam rangka transparansi informasi, Perseroan telah memiliki situs web resmi www.bankganesha.co.id. Situs web Perseroan disajikan dalam 2 bahasa yaitu, Bahasa Indonesia dan Bahasa Inggris.

As an effort to comply with the provisions of the Financial Services Authority Regulation No. 8/POJK.04/2015 on Websites of Issuer or Public Company in the context of information transparency, the Company already has an official website www.bankganesha.co.id. The Company's website is presented in 2 languages, Indonesian and English.

Cakupan Informasi	Ketersediaan di Situs Web Bank Ganesha Availability on Bank Ganesha Website	Information Coverage
Informasi Umum	√	General Information
Informasi bagi Pemodal atau Investor	√	Information for Investors
Tata Kelola Perusahaan	√	Corporate Governance
Tanggung Jawab Sosial Perusahaan	√	Corporate Social Responsibility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ANALISIS DAN PEMBAHASAN MANAJEMEN

Management Discussion and Analysis





TINJAUAN EKONOMI DAN INDUSTRI

ECONOMIC AND INDUSTRIAL OVERVIEW

Perekonomian Global

Peningkatan inflasi secara global yang terjadi di banyak negara, perang Rusia dan Ukraina, serta munculnya kembali COVID-19 di berbagai negara menyebabkan perlambatan ekonomi global di tahun 2022 hingga mencapai 3,4%. Hal ini menyebabkan memburuknya gangguan mata rantai dan ketidakpastian pasar keuangan secara global, sehingga memperlemah aspek penawaran dan pengetatan kebijakan moneter yang agresif di beberapa negara maju sehingga melemahkan aspek permintaan.

Ketidakseimbangan pemulihan sisi permintaan dan penawaran selama pandemi COVID-19, mengetatnya pasar tenaga kerja di sejumlah negara, serta terganggunya suplai energi dan pangan akibat perang Rusia dan Ukraina mendorong kenaikan harga dengan tingkat inflasi terbesar mencapai 10,0% pada triwulan III dan menjadi 9,1% pada akhir tahun 2022. Merespons peningkatan inflasi, penerapan kebijakan moneter secara ketat dilakukan the Fed dengan beberapa kali menaikkan *fed funds rate* (FFR) yang dimulai pada Maret 2022 dengan 25 bps menjadi 425 bps pada bulan Desember 2022. Kebijakan ini dilakukan the Fed sebagai langkah pengendalian inflasi secara cepat walau disertai risiko perlambatan ekonomi yang mengarah kepada resesi.

Seiring dengan peningkatan suku bunga FFR, mata uang Dolar AS semakin menguat hingga mencapai level tertinggi yaitu 114,1 pada 27 September 2022 terhadap mata uang dunia (DXY). Namun begitu, sejak November 2022, indeks Dolar AS menurun secara bertahap seiring dengan ekspektasi penurunan besaran kenaikan FFR (*pivoting*) ke depan serta penyesuaian bertahap pada kebijakan *Zero Covid Policy* Tiongkok. Penguatan ini berdampak pada banyaknya mata uang yang mengalami depresiasi tajam yang berisiko mengganggu stabilitas perekonomian, sehingga mendorong bank sentral termasuk di negara berkembang Asia melakukan intervensi di pasar valuta asing untuk menjaga stabilitas mata uangnya.

Mengantisipasi tantangan global yang muncul di tahun 2022, lembaga-lembaga international seperti IMF, World Bank, BIS, FSB, dan lain-lain melalukan inisiatif kerja sama internasional yang bertujuan untuk pemulihan dan memperkuat daya tahan ekonomi global dalam rangka menjaga stabilitas ekonomi dan sistem keuangan global. Kebijakan yang ditempuh antara lain meliputi *Global Policy Agenda* serta *Act Now* dan *Act Together*.

Global Economy

Increasing global inflation that occurred in many countries, the wars between Russia and Ukraine, and the re-emergence of COVID-19 in various countries led to worsening chain disruptions and global financial market uncertainty, thus, weakening the supply aspect and aggressive monetary policy tightening in several developed countries thereby weakening the demand aspect.

The imbalance in the recovery on the demand and supply sides during the COVID-19 pandemic, the tightening labour market in a number of countries, and the disruption in energy and food supplies due to the war in Russia and Ukraine, pushed up prices with the highest inflation rate of 10.0% in the third quarter and to 9. 1% at the end of 2022. In response to the rising inflation, the Fed implemented a tight monetary policy by increasing the fed funds rate (FFR) several times, starting in March 2022 by 25 bps to 425 bps in December 2022. This policy was carried out by the Fed as a measure to control inflation quickly despite the risks of economic slowdown, leading to recession.

In line with the increase in FFR interest rate, the US Dollar currency strengthened to reach its highest level of 114.1 on September 27, 2022, against world currencies (DXY). However, since November 2022, the US Dollar index has gradually declined in line with expectations of a reduction in the magnitude of future FFR increases (pivoting) as well as gradual adjustments to China's Zero Covid Policy. This strengthening resulted in many currencies experiencing sharp depreciation which risked disrupting economic stability, requiring central banks, including those in developing Asian countries, to intervene in the foreign exchange market to maintain currency stability.

Anticipating global challenges that will arise in 2022, international institutions such as the IMF, World Bank, BIS, FSB, and others carry out international cooperation initiatives aimed at recovery and strengthening global economic resilience in order to maintain economic and financial system stability global. The policies pursued include the Global Policy Agenda as well as Act Now and Act Together.

Sumber:
1. Bank Indonesia, "Laporan Perekonomian Indonesia Tahun 2022", 30 Januari 2023; serta
2. International Monetary Fund, "*World Economic Outlook Update*", 30 Januari 2023.

Perekonomian Nasional

Di tengah ketidakpastian global, perekonomian nasional di tahun 2022 tumbuh impresif sebesar 5,31%. Pertumbuhan ini merupakan hasil dari bauran kebijakan yang dilakukan Bank Indonesia bersama Pemerintah dan Komite Stabilitas Sistem Keuangan (KSSK), yang terus disinergikan dengan arah kebijakan nasional untuk mendorong akselerasi pemulihan ekonomi sekaligus menjaga stabilitas.

Di tengah menguatnya Dolar AS dan meningkatnya ketidakpastian pasar keuangan global, Bank Indonesia memperkuat kebijakan stabilisasi nilai tukar Rupiah melalui intervensi di pasar valuta asing serta transaksi SBN di pasar sekunder. Penguatan kebijakan ini dilakukan sebagai upaya untuk stabilisasi kenaikan harga-harga impor, sehingga mendukung upaya pengendalian inflasi dan agar stabilitas moneter, sistem keuangan, serta stabilitas makro ekonomi terjaga walaupun nilai tukar Rupiah terdepresiasi 8,45% dibandingkan pada tahun 2021.

Pemulihan ini didukung oleh seluruh lapangan usaha, peningkatan konsumsi masyakakat serta peningkatan kunjungan wisatawan mancanegara dan nusantara yang menghasilkan pertumbuhan PDB dengan tren positif. Dari sisi lapangan usaha, pertumbuhan tertinggi diperoleh sektor transportasi dan perdagangan dengan 16,99%, disusul oleh sektor akomodasi & makan minum sebesar 13,81%, serta jasa lainnya sebesar 11,14%.

Dari sisi konsumsi, seluruh komponen kecuali konsumsi Pemerintah, mengalami pertumbuhan dengan kontribusi terbesar dari komponen ekspor dan impor masing-masing sebesar 14,93% dan 6,25%. Komponen ekspor didukung oleh *windfall* komoditas unggulan dan komponen impor didukung oleh belanja barang modal dan bahan baku.

Sumber:
1. Bank Indonesia, "Laporan Perekonomian Indonesia Tahun 2022", 30 Januari 2023; serta
2. Badan Pusat Statistik, "Berita Resmi Statistik", 6 Februari 2023.

Source:
1. Bank Indonesia, "Indonesian Economic Report 2022", January 30, 2023; and
2. International Monetary Fund, "World Economic Outlook Update", January 30, 2023.

National Economy

Despite the global uncertainty, the national economy in 2022 grew impressively by 5.31%. This growth is the result of a policy mix implemented by Bank Indonesia together with the Government and the Financial System Stability Committee (KSSK), which continues to be synergized with national policy directions to accelerate economic recovery while maintaining stability.

Amid the strength of the US Dollar and increasing uncertainty on global financial markets, Bank Indonesia strengthened its Rupiah exchange rate stabilization policy through interventions on the foreign exchange market and SBN transactions on the secondary market. This policy strengthening was carried out in an effort to stabilize increases in import prices, and thereby supporting efforts to control inflation and to stabilize monetary, financial system, and macroeconomic stability, although the Rupiah exchange rate was depreciated by 8.45% compared to that of 2021.

This recovery was supported by all business fields, increased public consumption, and increased visits by foreign and domestic tourists which resulted in GDP growth with a positive trend. In terms of business sector, the highest growth was obtained by the transportation and trade sector with 16.99%, followed by the accommodation & food and beverage sector with 13.81%, and other services with 11.14%.

Based on consumption, all components except government consumption experienced growth with the largest contribution from the export and import components, respectively 14.93% and 6.25%. Export components supported by windfall of leading commodities and imported components are supported by capital goods and raw materials.

Source:
1. Bank Indonesia, "Indonesian Economic Report 2022", January 30, 2023; and
2. Statistics Indonesia, "Official Statistical News", February 6, 2023.

Tinjauan Pasar Keuangan dan Industri Perbankan

Selama tahun 2022, kinerja industri perbankan tetap terjaga baik dan tumbuh positif serta mampu menahan tekanan perekonomian global melalui pengawasan dan pengaturan yang dilakukan Otoritas Jasa Keuangan serta dukungan kebijakan fiskal maupun moneter dalam menjaga stabilitas sistem keuangan.

Penyaluran kredit di tahun 2022 ditopang oleh peningkatan pada seluruh jenis kredit dan seluruh sektor ekonomi dengan pertumbuhan sebesar 11,35%. Intermediasi pada Bank Syariah dan kredit UMKM juga mengalami tren positif masing-masing sebesar 20,15% dan 10,47% yang didukung oleh perbaikan dari sisi permintaan dan penawaran.

Ketersediaan dana bagi perbankan untuk penyaluran kredit/pembiayaan bagi dunia usaha, serta longgarnya likuiditas dan relatif stabil suku bunga kredit perbankan ditunjukkan melalui tetap tingginya rasio alat likuid terhadap dana pihak ketiga (AL/DPK) yang mencapai 31,2% serta tetap kuatnya rasio kecukupan permodalan (CAR) sebesar 25,45% pada November 2022.

Industri perbankan secara umum dan pada KBMI 1 mencatat pencapaian kinerja dengan tren positif di tahun 2022 dibandingkan tahun sebelumnya. Pertumbuhan ini tercermin dari meningkatnya aset, DPK, kredit, dan rasio-rasio keuangan sebagai berikut.

Overview of Financial Market and Banking Industry

In 2022, the banking industry's performance was well-maintained, grew positively, and was able to withstand global economic pressures through supervision and regulation carried out by the Financial Services Authority as well as fiscal and monetary policy support in maintaining financial system stability.

Loan distribution in 2022 was supported by an increase in all types of loans and all economic sectors with a growth of 11.35%. Intermediation in Sharia Banks and MSME loans also experienced a positive trend of 20.15% and 10.47%, respectively, which was supported by improvements on the demand and supply sides.

The availability of funds for banks to extend credit/financing for the business world, the loose liquidity and the relatively stable bank lending rates is demonstrated by the continued high ratio of liquid assets to third party funds (AL/DPK), which reached 31.2% and capital adequacy ratio (CAR) that remained strong at 25.45% in November 2022.

The banking industry in general and at KBMI 1 recorded performance achievements with a positive trend in 2022 compared to that of previous year. This growth is reflected in the increase in assets, TPF, loans, and financial ratios as follows.

Uraian	Industri Perbankan Banking Industry		KBMI 1		Description
	2022	2021	2022	2021	
Kinerja Keuangan (dalam miliar Rupiah)					**Financial Performance** (dalam miliar Rupiah)
Aset	**11.113.321**	10.112.304	**1.436.185**	1.348.864	Assets
DPK	**8.153.590**	7.479.463	**989.871**	970.137	TPF
Kredit	**6.497.620**	5.820.636	**772.695**	698.332	Loans
Rasio Keuangan					**Financial Ratios**
Net Interest Margin (NIM)	**4,71**	4,51	**4,46**	3,70	Net Interest Margin (NIM)
Return on Assets (ROA)	**2,43**	1,84	**0,77**	0,60	Return on Assets (ROA)
Loan to Deposits Ratio (LDR)	**78,78**	77,13	**77,69**	71,51	Loan to Deposits Ratio (LDR)
Capital Adequacy Ratio (CAR)	**25,66**	25,67	**30,93**	29,11	Capital Adequacy Ratio (CAR)
Beban Operasional Pendapatan Operasional (BOPO)	**78,65**	83,58	**92,60**	95,91	Operating Expenses Operating Income (BOPO)

Aset

Aset industri perbankan mengalami peningkatan sebesar 9,90% dari Rp10.112,30 triliun pada 2021 menjadi Rp11.113,32 triliun pada tahun 2022. Sementara itu, aset KBMI 1 mengalami peningkatan sebesar 6,47% dari Rp1.348,86 triliun pada 2021 menjadi Rp1.436,19 triliun pada tahun 2022.

Dana Pihak Ketiga (DPK)

Pada tahun 2022, DPK industri perbankan mengalami peningkatan sebesar 9,01% dari Rp7.479,46 triliun pada 2021 menjadi Rp8.153,59 triliun pada tahun 2022. Sementara itu, DPK KBMI 1 mengalami peningkatan sebesar 2,03% dari Rp970,14 miliar pada 2021 menjadi Rp989,87 triliun pada tahun 2022.

Kredit yang Diberikan

Penyaluran kredit pada industri perbankan mengalami peningkatan sebesar 11,63% dari Rp5.820,64 triliun pada 2021 menjadi Rp6.497,62 triliun pada tahun 2022. Sementara itu, penyaluran kredit KBMI 1 mengalami peningkatan sebesar 10,65% dari Rp698,33 miliar pada 2021 menjadi Rp772,70 triliun pada tahun 2022 dengan kontribusi tertinggi berasal dari kepada pihak ketiga dengan pertumbuhan sebesar Rp75,30 millar.

Sumber:

1. Bank Indonesia, “Laporan Perekonomian Indonesia Tahun 2022”, 30 Januari 2023;
2. Otoritas Jasa Keuangan, “Siaran Pers: Kinerja Perbankan yang Kuat dan Stabil Dorong Optimisme di Tengah Gejolak Global”, 10 Januari 2023; serta
3. Otoritas Jasa Keuangan, “Statistik Perbankan Indonesia Desember 2022”, 10 Maret 2023.

Assets

Banking industry assets increased by 9.90% from Rp10,112.30 trillion in 2021 to Rp11,113.32 trillion in 2022. Meanwhile, KBMI 1 assets increased by 6.47% from Rp1,348.86 trillion in 2021 to Rp1,436.19 trillion in 2022.

Third-Party Funds (TPF)

In 2022, the banking industry’s TPF increased by 9.01% from Rp7,479.46 trillion in 2021 to Rp8,153.59 trillion in 2022. Meanwhile, TPF of KBMI 1 increased by 2.03% from Rp970.14 billion in 2021 to Rp989.87 trillion in 2022.

Loans

Loan disbursement in the banking industry increased by 11.63% from Rp5,820.64 trillion in 2021 to Rp6,497.62 trillion in 2022. Meanwhile, KBMI 1 lending increased by 10.65% from Rp698.33 billion in 2021 to Rp772.70 trillion in 2022 with the highest contribution coming from third parties with a growth of Rp75.30 billion.

Source:

1. Bank Indonesia, “Indonesian Economic Report 2022”, January 30, 2023;
2. Financial Services Authority, “Press Release: Strong and Stable Banking Performance Drives Optimism Amid Global Turmoil”, January 10, 2023; and
3. Financial Services Authority, “Indonesian Banking Statistics December 2022”, March 10, 2023.

TINJAUAN OPERASIONAL
OPERATIONAL OVERVIEW

Perseroan menjalankan usaha di bidang perbankan melalui penghimpunan dana masyarakat yang kemudian disalurkan kembali dalam bentuk pemberian kredit kepada perorangan, korporasi, maupun pembiayaan lainnya, serta memberikan layanan jasa perbankan lainnya.

The Company runs a business in the banking sector through collecting public funds which are then channelled back in the form of lending to individuals, corporations, and other financing, as well as providing other banking services.

Strategi Pengembangan Layanan dan Jaringan

Perseroan berkomitmen untuk memberikan layanan terbaik kepada nasabah, baik melalui *online* maupun *offline*. Adapun strategi yang dilakukan Perseroan dalam pengembangan layanan dan jaringan di tahun 2022 meliputi:

1. Melakukan evaluasi terhadap kantor cabang dan mengembangkan kanal elektronik untuk memberikan akses pelayanan kepada nasabah yang mudah, cepat, akurat, dan aman; serta
2. Mengembangkan produk digital, termasuk *funding, lending*, dan *fee-based.*

Service and Network Development Strategy

The Company is committed to providing the best service to customers, either online or offline. The strategies carried out by the Company in developing services and networks in 2022 included:

1. Evaluating branch offices and developing electronic channels to provide easy, fast, accurate, and safe access to services for customers; and
2. Developing digital products, including funding, lending, and fee-based.

Aspek Pemasaran

Bank telah menerapkan berbagai strategi pemasaran dalam rangka meningkatkan upaya Bank dalam penyaluran dan penghimpunan dana serta *fee based income*. Adapun strategi yang diterapkan yaitu:

1. **Strategi Penyaluran Dana**
   a. Menjaga portofolio kredit konvensional yang sehat dan meningkatkan pelayanan kepada nasabah secara digital;
   b. Meningkatkan kerja sama penyaluran kredit kepada *financial technology & financial company,* melalui pengembangan teknologi informasi dan layanan perbankan digital; serta
   c. Mengembangkan bisnis melalui pelayanan digital dengan peningkatan kerja sama dengan mitra strategis;
2. **Strategi Penghimpunan Dana**
   Mengoptimalkan produk eksisting dan pengembangan fitur layanan Bank yang berbasis digital sesuai dengan kebutuhan nasabah.
3. **Strategi *Fee Based Income***
   a. Meningkatkan transaksi melalui aplikasi BANGGA, *biller activities, payroll system, remittance, trading,* valas, surat berharga, ekspor impor, *virtual account,* QRIS, debit, BI-FAST, dan transaksi lainnya dengan tetap memperhatikan *risk appetite* dan *risk tolerance* yang ditetapkan; serta
   b. Menyediakan produk-produk *wealth management*.

Marketing Aspect

Bank has implemented various marketing strategies in order to increase the Bank's efforts in channelling and raising funds as well as fee-based income. The strategies implemented are:

1. **Fund Distribution Strategy**
   a. Maintaining a healthy conventional credit portfolio and improving services to customers digitally;
   b. Increasing cooperation in lending to financial technology & financial company, through the development of information technology and digital banking services; and
   c. Developing business through digital services by increasing cooperation with strategic partners;
2. **Fundraising Strategy**
   Optimizing existing products and developing digital-based Bank service features according to customer needs.
3. **Fee-Based Income Strategy**
   a. Increasing transactions through BANGGA application, biller activities, payroll system, remittance, trading, foreign exchange, securities, export import, virtual account, QRIS, debit, BI-FAST, and other transactions while observing the established risk appetite and risk tolerance; and
   b. Providing wealth management products.

Pangsa Pasar

Sesuai dengan Peraturan Otoritas Jasa Keuangan No. 12/POJK.03/2021, Perseroan berada dalam Kelompok Bank berdasarkan Modal Inti/KBMI 1 (modal inti sampai dengan Rp6 triliun). Persaingan usaha yang dialami Bank dalam industri perbankan nasional dan KBMI 1 dalam 2 tahun terakhir diungkapkan sebagai berikut:

Market Share

In accordance with Financial Services Authority Regulation No. 12/POJK.03/2021, the Company is in the Bank Group based on Core Capital/KBMI 1 (core capital up to Rp6 trillion). This means that Bank is competing in the national banking industry and KBMI 1 in the last 2 years as disclosed below:

(dalam miliar Rupiah / in billion Rupiah)

Uraian	2022			2021			Description
	Aset Assets	Kredit Loans	Dana Pihak Ketiga Third-Party Funds	Aset Assets	Kredit Loans	Dana Pihak Ketiga Third-Party Funds	
Perbankan Nasional (BUK)	**11.113.321**	**6.497.620**	**8.153.590**	10.112.304	5.820.636	7.479.463	National Banking (BUK
KBMI 1	**1.436.185**	**772.695**	**989.871**	1.348.864	698.332	970.137	KBMI 1
Bank Ganesha	**8.968**	**2.913**	**5.623**	8.576	2.528	6.318	Bank Ganesha
Pangsa Pasar terhadap BUK (%)	**0,08**	**0,04**	**0,07**	0,08	0,04	0,08	Market Share to BUK (%)
Pangsa Pasar terhadap KBMI 1 (%)	**0,62**	**0,38**	**0,57**	**0,64**	**0,36**	**0,65**	Market Share of KBMI 1 (%)

Suku Bunga Dasar Bank

Penetapan suku bunga dasar Bank mengacu kepada suku bunga acuan Bank sentral. Adapun tingkat suku bunga penghimpunan dana rata-rata setahun dalam 2 tahun terakhir diuraikan sebagai berikut:

Prime Lending Rate

The prime lending rate is determined by referring to central bank's reference rate. The average annual interest rate for funding in the last 2 years is described as follows:

Tingkat Suku Bunga Penghimpunan Dana Rata-Rata Setahun
Annual Average Interest Rate of Funding

(dalam % / in %)

Uraian	2022	2021	Description
Giro			**Demand Deposits**
Rupiah	**1,33**	1,77	Rupiah
Dolar Amerika Serikat	**0,50**	0,11	United States Dollar
Tabungan			**Savings**
Rupiah	**1,70**	2,41	Rupiah
Dolar Amerika Serikat	**-**	-	United States Dollar
Deposito Berjangka			**Time Deposits**
Rupiah	**3,87**	4,89	Rupiah
Dolar Amerika Serikat	**0,93**	0,37	United States Dollar

Sesuai Peraturan Otoritas Jasa Keuangan No. 37/POJK.03/2019 tentang Transparansi dan Publikasi Laporan Bank dan diatur lebih rinci dalam Surat Edaran Otoritas Jasa Keuangan No. 9/SEOJK.03/2020 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional terhadap transparansi informasi produk bank dan penggunaan data pribadi nasabah, Bank memublikasikan Suku Bunga Dasar Kredit (SBDK) dalam mata uang Rupiah. Informasi SBDK yang berlaku dapat dilihat pada publikasi di setiap kantor Bank dan/atau situs web Bank.

SBDK digunakan sebagai dasar penetapan suku bunga kredit yang akan dikenakan kepada nasabah, namun belum memperhitungkan komponen estimasi premi risiko yang besarnya tergantung dari penilaian Bank terhadap risiko masing-masing debitur atau kelompok debitur. Bank senantiasa meninjau ulang dan memperbarui SBDK sesuai dengan pergerakan suku bunga acuan BI 7-day (*Reverse*) *Repo Rate*.

Adapun tingkat SBDK Bank diuraikan sebagai berikut:

In accordance Financial Services Authority Regulation No. 37/POJK.03/2019 on Transparency and Publication of Bank Reports and is regulated in more detail in Financial Services Authority Circular No. 9/SEOJK.03/2020 on Transparency and Publication of Conventional Commercial Bank Reports on the transparency of bank product information and the use of customer personal data, Bank publishes the Prime Lending Rate (SBDK) in Rupiah. Information on applicable prime lending rates can be seen in publications at each Bank office and/or Bank website.

SBDK is used as the basis for determining the loan interest rate that will be charged to customers but does not consider the estimated risk premium component, the amount of which depends on the Bank's assessment of the risk of each debtor or group of debtors. The Bank constantly reviews and updates the prime lending rate according to movements in the benchmark interest rate BI 7-day (Reverse) Repo Rate.

Bank SBDK rate is described as follows:

Tingkat Suku Bunga Dasar Kredit Rupiah
Rupiah Prime Lending Rate per year

(dalam % / in %)

Keterangan	Kredit Korporasi Corporate Credit	Kredit Ritel Retail Credit	Kredit Mikro Micro Credit	Kredit Konsumsi Consumer Credit		Description
				KPR	Non-KPR	
Tahun 2022	8,73	9,70	13,86	8,19	7,5	Year 2022
Tahun 2021	11,00	13,00	15,00	12,00	13,50	Year 2021

Tingkat Suku Bunga Pinjaman Rata-Rata Setahun
Annual Average Interest Rate of Lending

Uraian	2022	2021	Description
Rupiah	**10,28**	10,46	Rupiah
Dolar Amerika Serikat	**2,20**	3,82	United States Dollar

Kinerja Operasional

Produk Simpanan

Produk simpanan yang disediakan Bank terdiri dari beberapa jenis yang disesuaikan dengan kebutuhan nasabah, baik itu nasabah perorangan maupun institusi. Produk-produk tersebut memiliki fitur dan keunggulan berbeda.

Penjelasan mengenai kinerja produk simpanan baik dari sisi jumlah rekening maupun Rupiah diuraikan sebagai berikut:

Operational Performance

Savings Products

Savings products provided by Bank consist of several types that are tailored to the needs of customers, both individual and institutional customers. These products have different features and advantages.

An explanation of the performance of savings products, both in terms of the number of accounts and Rupiah, is described as follows:

Jumlah Rekening Produk Simpanan
Number of Savings Product Accounts

Uraian	2022		2021		Pertumbuhan Increase (%)	Description
	Unit	%	Unit	%		
Giro	**749**	**2,10**	796	2,19	(5,90)	Demand Deposits
Tabungan	**31.825**	**89,32**	32.171	88,47	(1,08)	Savings
Deposito Berjangka	**3.055**	**8,57**	3.396	9,34	(10,04)	Time Deposits
Total	**35.629**	**100,00**	**36.363**	**100,00**	(2,02)	**Total**

Jumlah rekening produk simpanan Bank menurun 2,02% dari 36.363 rekening di tahun 2021 menjadi 35.629 unit rekening di tahun 2022. Rekening simpanan Bank didominasi oleh rekening produk tabungan sebanyak 31.825 rekening.

The number of Bank's Savings product accounts decreased by 2.02% from 36,363 account in 2021 to 35,629 account units in 2022. Bank's Savings account is dominated by savings product accounts with a total of 31,825 accounts.

Jumlah Dana Pihak Ketiga
Amount of Third-Party Funds

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless stated otherwise)

Uraian	2022		2021		Pertumbuhan Growth (%)	Description
	Rp	%	Rp	%		
Giro	**2.317.459**	**41,21**	3.411.772	54,00	(32,07)	Demand Deposits
Tabungan	**463.752**	**8,25**	721.908	11,43	(35,76)	Savings
Deposito Berjangka	**2.841.740**	**50,54**	2.184.108	34,75	30,11	Time Deposits
Total	**5.622.951**	**100,00**	6.317.788	100,00	(11,00)	Total
CASA	**2.781.211**	**49,46**	**4.133.680**	**65,43**	**(32,72)**	**CASA**

Sepanjang tahun 2022, jumlah dana pihak ketiga tertinggi yang diterima Bank yaitu produk deposito berjangka yang tercatat sebesar Rp2,84 triliun, meningkat 30,11% dari tahun sebelumnya sebesar Rp2,18 triliun.

Throughout 2022, the highest amount of third-party funds received by Bank was a time deposit product which was recorded at IDR 2.84 trillion, an increase of 30.11% from the previous year of IDR 2.18 trillion.

Produk Pinjaman

Produk pinjaman merupakan pemberian kredit atau pembiayaan kepada pihak ketiga, baik perorangan maupun perusahaan yang terbagi atas jenis kredit dan sektor ekonomi.

Loan Products

Loan products are the provision of credit or financing to third parties, both individuals and companies, which are divided into loans by type and loans by economic sectors.

Pinjaman Berdasarkan Jenis Kredit
Loan by Type of Credit

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless stated otherwise)

Uraian	2022		2021		Pertumbuhan Growth (%)	Description
	Unit	%	Unit	%		
Kredit Modal Kerja	**2.057.740**	**70,64**	1.594.985	63,10	29,01	Working Capital Loans
Kredit Investasi	**594.959**	**20,43**	586.376	23,20	1,46	Investment Loans
Kredit Konsumsi	**260.094**	**8,93**	346.434	13,70	(24,92)	Consumer Loans
Total	**2.912.793**	**100,00**	**2.527.795**	**100,00**	**15,23**	**Total**

Produk pinjaman berdasarkan jenis kredit dengan penyaluran kredit tertinggi yaitu kredit modal kerja sebesar Rp2,06 triliun, mengalami peningkatan sebesar 29,01% dari tahun sebelumnya sebesar Rp1,59 triliun.

Loan products by type with the highest disbursement was working capital loans of Rp2.06 trillion, an increase of 29.01% from that of previous year of Rp1.59 trillion.

Pinjaman berdasarkan Sektor Ekonomi
Loans Based on the Economic Sector

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless stated otherwise)

Uraian	2022		2021		Pertumbuhan Growth (%)	Description
	Unit	%	Unit	%		
Industri Pengolahan	**667.916**	**22,93**	652.528	25,81	2,36	Manufacturing
Perdagangan Besar dan Eceran	**477.456**	**16,39**	320.965	12,70	48,76	Wholesale and Retail
Real-Estate, Usaha Persewaan, dan Jasa Perusahaan	**424.278**	**14,57**	480.837	19,02	(11,76)	Real-Estate, Rental, and Service Manufacturing
Perantara Keuangan	**395.565**	**13,58**	340.703	13,48	16,10	Financial Institutions
Pertambangan dan Penggalian	**368.575**	**12,65**	99.773	3,95	269,41	Mining and Quarrying
Rumah Tangga	**260.093**	**8,93**	346.435	13,71	(24,92)	Household
Pertanian, Perburuan, dan Kehutanan	**123.457**	**4,24**	30.424	1,20	305,79	Agriculture, Hunting, and Forestry
Penyediaan Akomodasi dan Penyediaan Makan Minum	**100.472**	**3,45**	112.185	4,44	(10,44)	Accommodation, Food and Beverage
Transportasi, Pergudangan, dan Komunikasi	**46.513**	**1,60**	111.926	4,43	(58,44)	Transportation, Warehousing, and Communication
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya	**19.176**	**0,66**	6.146	0,24	212,01	Community, Cultural, Leisure, and Other Personal Services
Konstruksi	**13.965**	**0,48**	20.288	0,80	(31,17)	Construction
Jasa Kesehatan dan Kegiatan Sosial	**6.767**	**0,23**	986	0,04	586,31	Health Services and Social Activities
Perikanan	**6.737**	**0,23**	3.767	0,15	78,84	Fishery
Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib	**841**	**0,03**	320	0,01	162,81	Government Bureau, Defense, and Mandatory Social Security
Jasa Pendidikan	**521**	**0,02**	307	0,01	69,71	Education Services
Kegiatan yang Belum Jelas Batasannya	**209**	**0,01**	81	0,00	158,02	Activities with Unclear Boundaries
Listrik, Gas, dan Air	**134**	**0,00**	29	0,00	362,07	Electricity, Gas, and Water
Jasa Perorangan yang Melayani Rumah Tangga	**118**	**0,00**	95	0,00	24,21	Personal Service
Total	**2.912.793**	**100,00**	**2.527.795**	**100,00**	**15,23**	**Total**

Penyaluran kredit tertinggi berdasarkan sektor ekonomi di tahun 2022 yaitu sektor industri pengolahan sebesar Rp667,92 miliar, mengalami peningkatan sebesar 2,36% dari tahun sebelumnya sebesar Rp652,53 miliar.

The highest disbursement in loans by economic sector in 2022 was the manufacturing industry sector of Rp667.92 billion, an increase of 2.36% from that of previous year of Rp652.53 billion.

Layanan

Bank juga memberikan berbagai layanan perbankan untuk memperoleh *fee based income*. Penjelasan mengenai kinerja layanan Bank diuraikan sebagai berikut:

Services

The Bank also provides a variety of banking services to obtain fee-based income. An explanation of the services performance of Bank is described as follows:

Uraian	2022		2021		Pertumbuhan Growth (%)	Description
	Unit	%	Unit	%		
L/C dan Bank Garansi	**19.187**	**67,78**	12.179	59,58	57,54	L/C and Bank Guarantee
ATM	**3.652**	**12,90**	3.233	15,82	12,96	ATM
Kliring	**727**	**2,57**	870	4,26	(16,44)	Clearing
Pemberitahuan Impor Barang	**659**	**2,33**	581	2,84	13,43	Import Declarations
Safe Deposit Box	**870**	**3,07**	899	4,40	(3,23)	Safe Deposit Box
Pembayaran Telkom	**63**	**0,22**	62	0,30	1,61	Telephone Bills (Telkom Payments)
Pembayaran Listrik PLN Praqtis	**20**	**0,07**	18	0,09	11,11	Electricity Bills (PLN Praqtis)
Bancassurance	**106**	**0,37**	122	0,60	(13,11)	Bancassurance
Keagenan Surat Berharga	**1.428**	**5,04**	1.059	5,18	34,84	Securities Agency
Internet Banking	**1.596**	**5,64**	1.417	6,93	12,63	Internet Banking
Total	**28.308**	**100,00**	**20.440**	**100,00**	**38,49**	**Total**

Sepanjang tahun 2022, kinerja layanan Bank sebesar Rp28,31 miliar, mengalami peningkatan sebesar 38,49% dari tahun sebelumnya sebesar Rp20,44 miliar. Layanan yang berkontribusi paling banyak yaitu L/C dan Bank Garansi sebesar 67,78%.

Throughout 2022, Bank's services performance was Rp28.31 billion, an increase of 38.49% from that of previous year of Rp20.44 billion. Services that contributed the most were L/C and Bank Guarantees of 67.78%.

Tinjauan Operasi per Segmen Usaha

Berdasarkan Pernyataan Standar Akuntansi Keuangan 5 tentang Segmen Operasi, produk dan jasa yang ditawarkan Bank dikategorikan sebagai berikut:

1. Perbankan
   Produk dan jasa atas transaksi dengan bank lain.
2. Konsumer
   Produk dan jasa atas transaksi dengan nasabah.
3. *Treasury*
   Produk dan jasa atas transaksi yang dilakukan pada divisi *treasury*, selain transaksi yang dilakukan dengan bank lain dan nasabah.
4. Lainnya
   Merupakan transaksi yang tidak dapat dikelompokkan dalam kategori perbankan, konsumer, dan *treasury*.

Operational Overview per Business Segment

Based on Statement of Financial Accounting Standards 5 regarding Operating Segments, the products and services offered by Bank are categorized as follows:

1. Banking
   Products and services for transactions with other banks.
2. Consumer
   Products and services for transactions with customers.
3. Treasury
   Products and services for transactions made at the treasury division, apart from transactions made with other banks and customers.
4. Others
   These are transactions that cannot be categorized into banking, consumer, and treasury.

Segmen Operasi
Operating Segments

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless stated otherwise)

Uraian	Bank Banking	Konsumer Consumer	*Treasury* Treasury	Lainnya Others	Total	Description
2022						
Pendapatan						**Revenues**
Pendapatan Bunga	**40.925**	**261.028**	**131.460**	**-**	**433.413**	Interest Revenues
Pendapatan Operasional Lainnya	**-**	**21.703**	**10.260**	**11.259**	**43.222**	Other Operating Revenues
Total	**40.925**	**282.731**	**141.720**	**11.259**	**476.635**	**Total**
Beban						Expenses
Beban Bunga	**71**	**111.609**	**11**	**16.131**	**127.822**	Interest Expenses
Beban Operasional	**-**	**120.120**	**-**	**165.020**	**285.140**	Operating Expenses
Total	**71**	**231.729**	**11**	**181.151**	**412.962**	**Total**
Pendapatan/(Beban) Non Operasional	**-**	**-**	**50**	**(6.299)**	**(6.249)**	Non-Operating Income/ (Expenses)
Laba Sebelum Pajak	**40.854**	**51.002**	**141.759**	**(176.191)**	**57.424**	Profit Before Tax
2021						
Pendapatan						Revenues
Pendapatan Bunga	11.533	237.350	68.345	-	317.228	Interest Revenues
Pendapatan Operasional Lainnya	-	14.460	13.567	13.633	41.660	Other Operating Revenues
Total	**11.533**	**251.810**	**81.912**	**13.633**	**358.888**	**Total**
Beban						Expenses
Beban Bunga	**115**	135.588	2	10.249	**145.954**	Interest Expenses
Beban Operasional	**-**	54.423	-	139.883	**194.306**	Operating Expenses
Total	**115**	**190.011**	**2**	**150.132**	**340.260**	**Total**
Pendapatan/(Beban) Non Operasional	**-**	-	0	(3.977)	**(3.977)**	Non-Operating Income/ (Expenses)
Laba Sebelum Pajak	**11.418**	61.799	81.910	(140.476)	**14.651**	Profit Before Tax
Pertumbuhan Increase (%)						
Pendapatan						Revenues
Pendapatan Bunga	**254,85**	9,98	92,35	0,00	**36,63**	Interest Revenues
Pendapatan Operasional Lainnya	**0,00**	50,09	(24,38)	(17,41)	**3,75**	Other Operating Revenues
Total	**254,85**	12,28	73,01	(17,41)	**32,81**	**Total**
Beban						Expenses
Beban Bunga	**(38,26)**	(17,69)	450,00	57,39	**(12,42)**	Interest Expenses
Beban Operasional	**0,00**	120,72	0,00	17,97	**46,75**	Operating Expenses
Total	**(38,26)**	21,96	450,00	20,66	**21,37**	**Total**
Pendapatan/(Beban) Non Operasional	**0,00**	0,00	0,00	58,39	**57,13**	Non-Operating Income/ (Expenses)
Laba Sebelum Pajak	**257,80**	(17,47)	73,07	25,42	**291,95**	Profit Before Tax

Pada tahun 2022, pendapatan segmen operasi Bank tercatat sebesar Rp476,64 miliar, meningkat 32,81% dari tahun sebelumnya sebesar Rp358,89 miliar. Pencapaian pendapatan tertinggi diraih oleh segmen konsumer sebesar Rp282,73 miliar. Sedangkan pendapatan terendah pada segmen lainnya sebesar Rp11,26 miliar.

In 2022, Bank's operating segment revenue was recorded at Rp476.64 billion, an increase of 32.81% from that previous year of Rp358.89 billion. The highest revenue achievement was achieved by the consumer segment of Rp282.73 billion. While, the lowest revenue was in others segment of Rp11.26 billion.

TINJAUAN KEUANGAN
FINANCIAL OVERVIEW

Tinjauan keuangan membahas informasi terkait analisis dan pembahasan manajemen dengan mengacu pada Laporan Keuangan Bank yang disajikan sesuai dengan prinsip-prinsip akuntansi keuangan yang berlaku umum di Indonesia untuk tahun yang berakhir pada 31 Desember 2022. Laporan Keuangan Bank telah diaudit oleh Purwantono, Sungkoro & Surja, dengan opini Wajar Tanpa Pengecualian.

The financial overview discusses information related to management's discussion and analysis with reference to the Financial Statements of Bank which are presented in accordance with the generally accepted financial accounting principles in Indonesia for the year ending December 31, 2022. The Bank's Financial Statements have been audited by Purwantono, Sungkoro & Surja, with Unqualified Opinion.

Laporan Posisi Keuangan
Statements of Financial Position

Aset
Assets

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless stated otherwise)

Uraian	2022	2021*	Pertumbuhan (Penurunan) Increase (Decrease)		Description
			Rp	%	
Aset Keuangan	**8.709.139**	8.303.654	405.485	4,88	Financial Assets
Aset Non Keuangan	**258.993**	272.296	(13.303)	(4,89)	Non-Financial Assets
Total Aset	**8.968.132**	**8.575.950**	**392.182**	**4,57**	**Total Assets**

* Setelah reklasifikasi / After reclassification

Pada tahun 2022, total aset Bank sebesar Rp8,97 triliun, meningkat 4,57% dari tahun sebelumnya sebesar Rp8,58 triliun. Peningkatan ini terutama disebabkan oleh meningkatnya aset keuangan sebesar Rp405,49 miliar.

In 2022, the total assets of Bank amounted to Rp8.97 trillion, an increase of 4.57% from that of previous year of Rp8.58 trillion. This increase was mainly due to an increase in financial assets of Rp405.49 billion.

Aset Keuangan
Financial Assets

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless stated otherwise)

Uraian	2022	2021*	Pertumbuhan (Penurunan) Increase (Decrease)		Description
			Rp	%	
Kas	**61.990**	49.497	12.493	25,24	Cash
Giro pada Bank Indonesia	**720.307**	222.783	497.524	223,32	Current Accounts with Bank Indonesia
Giro pada Bank Lain - Pihak Ketiga	**1.471.582**	2.195.254	(723.672)	(32,97)	Current Accounts with Other Banks - Third Parties
Penempatan pada Bank Indonesia dan Bank Lain - Pihak Ketiga	**1.174.733**	1.204.764	(30.031)	(2,49)	Current Accounts with Other Banks - Third Parties
Efek-Efek Neto - Pihak Ketiga	**1.651.080**	314.127	1.336.953	425,61	Net Securities - Third Parties
Efek-Efek yang Dibeli dengan Janji Dijual Kembali - Pihak Ketiga	**766.672**	1.895.241	(1.128.569)	(59,55)	Securities Purchased under Agreement to Resell - Third Parties
Kredit - Neto					Loans - Net
Pihak Berelasi	**43.083**	35.609	7.474	20,99	Related Parties
Pihak Ketiga	**2.869.710**	2.492.186	427.524	15,15	Third Parties
Cadangan Kerugian Penurunan Nilai	**(62.231)**	(111.995)	(49.764)	(44,43)	Allowance for Impairment Losses
Tagihan Akseptasi	**12.213**	6.188	6.025	97,37	Acceptance Receivables
Total Aset Keuangan	**8.709.139**	**8.303.654**	**405.485**	**4,88**	**Total Financial Assets**

* Setelah reklasifikasi / After reclassification

Total aset keuangan Bank di tahun 2022 sebesar Rp8,71 triliun, meningkat sebesar 4,88% dari tahun sebelumnya sebesar Rp8,30 triliun. Peningkatan ini terutama disebabkan oleh bertambahnya efek-efek neto – pihak ketiga sebesar Rp1,34 triliun.

The total financial assets of Bank in 2022 amounted to Rp8.71 trillion, an increase of 4.88% from that of previous year of Rp8.30 trillion. This increase was mainly due to an increase in net securities – third parties of Rp1.34 trillion.

Aset Non Keuangan
Non-Financial Assets

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless stated otherwise)

Uraian	2022	2021*	Pertumbuhan (Penurunan) Increase (Decrease)		Description
			Rp	%	
Aset Tetap – Neto	**60.389**	61.582	(1.193)	(1,94)	Fixed Assets – Net
Aset Hak Guna – Neto	**22.354**	28.430	(6.076)	(21,37)	Right-of-Use Assets – Net
Aset Tak Berwujud - Neto	**11.674**	2.127	9.547	448,85	Intangible Assets - Net
Aset Pajak Tangguhan	**57.102**	42.805	14.297	33,40	Deferred Tax Assets
Aset Lain-Lain – Neto	**107.474**	137.352	(29.878)	(21,75)	Other Assets – Net
Total Aset Non Keuangan	**258.993**	**272.296**	**(13.303)**	**(4,89)**	**Total Non-Financial Assets**

* Setelah reklasifikasi / After reclassification

Pada tahun 2022, total aset non keuangan Bank sebesar Rp258,99 miliar, menurun sebesar 4,89% dari tahun sebelumnya sebesar Rp272,30 miliar. Hal ini terutama disebabkan oleh menurunnya akun aset lain-lain – neto sebesar Rp29,88 miliar.

In 2022, Bank's total non-financial assets amounted to Rp258.99 billion, a decrease of 4.89% from that of previous year of Rp272.30 billion. This was mainly due to a decrease in other assets - net of Rp29.88 billion.

Liabilitas
Liabilities

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless stated otherwise)

Uraian	2022	2021*	Pertumbuhan (Penurunan) Increase (Decrease)		Description
			Rp	%	
Liabilitas Keuangan	**5.790.018**	6.375.858	(585.840)	(9,19)	Financial Liabilities
Liabilitas Non Keuangan	**39.352**	51.203	(11.851)	(23,15)	Non-Financial Liabilities
Total Liabilitas	**5.829.370**	**6.427.061**	**(597.691)**	**(9,30)**	**Total Liabilities**

* Setelah reklasifikasi / After reclassification

Pada tahun 2022, total liabilitas Bank tercatat sebesar Rp5,83 triliun, mengalami penurunan sebesar 9,30% dari tahun sebelumnya sebesar Rp6,43 triliun. Hal ini terutama disebabkan oleh menurunnya akun liabilitas keuangan dan liabilitas non keuangan.

In 2022, Bank's total liabilities amounted to Rp5.83 trillion, a decrease of 9.30% from that of previous year of Rp6.43 trillion. This was mainly due to a decrease in financial and non-financial liabilities.

Liabilitas Keuangan
Financial Liabilities

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless stated otherwise)

Uraian	2022	2021*	Pertumbuhan (Penurunan) Increase (Decrease)		Description
			Rp	%	
Liabilitas Segera	**111.586**	5.736	105.850	1.845,36	Liabilities Due Immediately
Simpanan					Deposits
Pihak Berelasi	**104.834**	236.828	(131.994)	(55,73)	Related Parties
Pihak Ketiga	**5.518.117**	6.080.960	(562.843)	(9,26)	Third Parties

Uraian	2022	2021*	Pertumbuhan (Penurunan) Increase (Decrease)		Description
			Rp	%	
Simpanan dari Bank Lain - Pihak Ketiga	**2.425**	2.482	(57)	(2,30)	Deposits from Other Bank – Third Parties
Kewajiban Akseptasi	**12.215**	6.190	6.025	97,33	Acceptance Liabilities
Liabilitas Lain-Lain	**40.841**	43.662	(2.821)	(6,46)	Other Liabilities
Total Liabilitas Keuangan	**5.790.018**	**6.375.858**	**(585.840)**	**(9,19)**	**Total Financial Liabilities**

* Setelah reklasifikasi / After reclassification

Pada tahun 2022, total liabilitas keuangan Bank tercatat sebesar Rp5,79 triliun, mengalami penurunan sebesar 9,19% dari tahun sebelumnya sebesar Rp6,38 triliun. Hal ini terutama disebabkan oleh menurunnya simpanan pihak ketiga sebesar Rp694,84 miliar.

In 2022, Bank's total financial liabilities amounted to Rp5.79 trillion, a decrease of 9.19% from that of previous year of Rp6.38 trillion. This was mainly due to a decrease in third party deposits of Rp694.84 billion.

Liabilitas Non Keuangan
Non-Financial Liabilities

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless stated otherwise)

Uraian	2022	2021*	Pertumbuhan (Penurunan) Increase (Decrease)		Description
			Rp	%	
Utang Pajak	**16.226**	24.405	(8.179)	(33,51)	Taxes Payable
Liabilitas Imbalan Pasca Kerja	**23.126**	26.798	(3.672)	(13,70)	Post-Employment Benefits Obligation
Total Liabilitas Non Keuangan	**39.352**	**51.203**	**(11.851)**	**(23,15)**	**Total Non-Financial Liabilities**

* Setelah reklasifikasi / After reclassification

Pada tahun 2022, total liabilitas non keuangan Bank tercatat sebesar Rp39,35 miliar, mengalami penurunan sebesar 23,15% dari tahun sebelumnya sebesar Rp51,20 miliar. Hal ini terutama disebabkan oleh menurunnya akun utang pajak dan liabilitas imbalan pasca kerja yang masing-masing sebesar Rp8,18 miliar dan Rp3,67 miliar.

In 2022, Bank's total non-financial liabilities amounted to Rp39.35 billion, a decrease of 23.15% from that of previous year of Rp51.20 billion. This was mainly due to a decrease in taxes payable and post-employment benefits obligation, which amounted to Rp8.18 billion and Rp3.67 billion, respectively.

Ekuitas
Equity

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless stated otherwise)

Uraian	2022	2021*	Pertumbuhan (Penurunan) Increase (Decrease)		Description
			Rp	%	
Modal Saham	**1.647.100**	1.117.506	529.594	47,39	Share Capital
Tambahan Modal Disetor	**542.110**	17.703	524.407	2.962,25	Additional Paid-In Capital
Dana Setoran Modal	**900.000**	1.000.000	(100.000)	(10,00)	Capital Deposit Funds
Penghasilan Komprehensif Lain	**25.549**	35.238	(9.689)	(27,50)	Other Comprehensive Income
Saldo Laba (Defisit)					Retained Earnings (Deficit)
Dicadangkan	**100**	100	-	-	Allocated
Belum Dicadangkan	**23.903**	(21.658)	45.561	(210,37)	Unallocated
Total Ekuitas	**3.138.762**	**2.148.889**	**989.873**	**46,06**	**Total Equity**

* Setelah reklasifikasi / After reclassification

Pada tahun 2022, total ekuitas Bank tercatat sebesar Rp3,14 triliun, mengalami peningkatan sebesar 46,06% dari tahun sebelumnya sebesar Rp2,15 triliun. Hal ini terutama disebabkan oleh meningkatnya modal saham sebesar Rp529,59 miliar dan tambahan modal disetor sebesar Rp524,41 miliar.

In 2022, Bank's total equity was recorded at Rp3.14 trillion, an increase of 46.06% from that of previous year of Rp2.15 trillion. This was mainly due to an increase in share capital of Rp529.59 billion and additional paid-in capital of Rp524.41 billion.

Laporan Laba Rugi dan Penghasilan Komprehensif Lain

Statements of Profit or Loss and Other Comprehensive Income

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless stated otherwise)

Uraian	2022	2021*	Pertumbuhan (Penurunan) Increase (Decrease)		Description
			Rp	%	
Pendapatan Bunga	**433.413**	317.228	116.185	36,63	Interest Income
Beban Bunga - Neto	**127.822**	145.954	(18.132)	(12,42)	Interest Expenses - Net
Pendapatan Bunga - Neto	**305.591**	**171.274**	**134.317**	**78,42**	**Interest Income - Net**
Pendapatan Operasional Lainnya	**43.222**	41.660	1.562	3,75	Other Operating Income
Beban Kerugian Penurunan Nilai	**119.183**	53.255	65.928	123,80	Provision for Impairment Losses
Beban Operasional Lainnya	**165.957**	**141.051**	**24.906**	**17,66**	**Other Operating Expenses**
Beban Operasional Lainnya - Neto	**241.918**	152.646	89.272	58,48	Other Operating Expenses - Net
Laba Operasional	**63.673**	**18.628**	**45.045**	**241,81**	**Income from Operations**
Beban Non Operasional - Neto	**6.249**	3.977	2.272	57,13	Non-Operating Expenses - Net
Laba Sebelum Pajak Penghasilan	**57.424**	**14.651**	**42.773**	**291,95**	**Profit Before Income Tax**
Beban Pajak	**11.381**	3.785	7.596	200,69	Tax Expense
Laba Bersih Tahun Berjalan yang Diatribusikan kepada:	**46.043**	**10.866**	**35.177**	**323,73**	**Net Profit for the Year Attributable to:**
Pemilik Entitas Induk	**46.043**	10.866	35.177	323,73	Owner of the Entity
Kepentingan Non Pengendali	**-**	-	-	-	Non-Controlling Interests
Penghasilan Komprehensif Lain Tahun Berjalan - Neto	**(10.171)**	(1.102)	9.069	822,96	Other Comprehensive Loss for the Year - Net
Jumlah Laba Komprehensif Tahun Berjalan yang Diatribusikan kepada:	**35.872**	**9.764**	**26.108**	**267,39**	**Atributable to:**
Pemilik Entitas Induk	**35.872**	9.764	26.108	267,39	Owner of the Entity
Kepentingan Non Pengendali	**-**	-	-	-	Non-Controlling Interests
Laba per Saham Dasar/Dilusian (dalam Rupiah penuh)	**2,83**	**0,97**	**1,86**	**191,75**	**Basic/Diluted Earnings per Share (in full Rupiah)**

* Setelah reklasifikasi / After reclassification

Pendapatan dan Beban Operasional

Pendapatan bunga – neto yang dibukukan Bank pada tahun 2022 sebesar Rp305,59 miliar, meningkat sebesar 78,42% dari tahun sebelumnya sebesar Rp171,27 miliar. Peningkatan ini terutama disebabkan oleh meningkatnya pendapatan bunga sebesar Rp116,19 miliar.

Income and Expenses from Operations

Interest income - net recorded by the Bank in 2022 amounted to Rp305.59 billion, an increase of 78.42% from that of previous year of Rp171.27 billion. This increase was mainly due to an increase in interest income of Rp116.19 billion.

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless stated otherwise)

Uraian	2022	2021*	Pertumbuhan (Penurunan) Increase (Decrease)		Description
			Rp	%	
Pendapatan Bunga	**433.413**	**317.228**	**116.185**	**36,63**	**Interest Income**
Rupiah	**378.456**	302.863	75.593	24,96	Rupiah
Valuta Asing	**54.957**	14.365	40.592	282,58	Foreign Currency
Beban Bunga – Neto	**127.822**	**145.954**	**(18.132)**	**(12,42)**	**Interest Expenses - Net**
Bunga	**111.692**	135.705	(24.013)	(17,70)	Interest
Premi Program Penjaminan Simpanan	**16.130**	10.249	5.881	57,38	Premium on Deposit Guarantee Program
Total Pendapatan Bunga - Neto	**305.591**	**171.274**	**134.317**	**78,42**	**Total Interest Income - Net**

* Setelah reklasifikasi / After reclassification

Pendapatan Bunga

Pada tahun 2022, pendapatan bunga meningkat 36,63%, menjadi Rp433,41 miliar dari semula Rp317,23 miliar. Hal ini terutama disebabkan oleh meningkatnya akun rupiah dan valuta asing yang masing-masing sebesar Rp75,59 miliar dan Rp40,59 miliar.

Interest Income

In 2022, interest income increased by 36.63% to Rp433.41 billion from previously Rp317.23 billion. This was mainly due to an increase in rupiah and foreign currency accounts, which amounted to Rp75.59 billion and Rp40.59 billion, respectively.

Beban Bunga - Neto

Pada tahun 2022, beban bunga - neto menurun 12,42%, menjadi Rp127,82 miliar dari semula Rp145,95 miliar. Hal ini terutama disebabkan oleh berkurangnya beban bunga sebesar Rp24,01 miliar.

Interest Expenses - Net

In 2022, interest expense - net decreased by 12.42%, to Rp127.82 billion from previously Rp145.95 billion. This was mainly due to a decrease in interest expenses of Rp24.01 billion.

Pendapatan Operasional Lainnya
Other Operating Income

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless stated otherwise)

Uraian	2022	2021*	Pertumbuhan (Penurunan) Increase (Decrease)		Description
			Rp	%	
Provisi dan Komisi selain Kredit – Neto	**26.336**	19.231	7.105	36,95	Commissions and Fees from Transactions Other than Loans - Net
Pendapatan Jasa Administrasi dan Penalti	**2.402**	3.581	(1.179)	(32,92)	Administration Fees and Penalties
Keuntungan Transaksi Valuta Asing – Neto	**5.810**	5.416	394	7,27	Gain on Foreign Exchange Transactions - Net
Keuntungan Neto Penjualan Efek	**4.447**	6.845	(2.398)	(35,03)	Net Gain on Sale of Securities
Lain-Lain	**4.227**	6.587	(2.360)	(35,83)	Others
Total Pendapatan Operasional Lainnya	**43.222**	**41.660**	**1.562**	**3,75**	Total Other Operating Income

* Setelah reklasifikasi / After reclassification

Pendapatan operasional lainnya yang tercatat di akhir tahun 2022 sebesar Rp43,22 miliar, mengalami peningkatan sebesar 3,75% dibandingkan tahun sebelumnya sebesar Rp41,66 miliar. Hal ini terutama dipengaruhi oleh provisi dan komisi selain kredit – neto sebesar Rp7,11 miliar.

Other operating income was recorded at the end of 2022 amounting to Rp43.22 billion, an increase of 3.75% compared to that of previous year of Rp41.66 billion. This was mainly influenced by commissions and fees from transactions other than loans - net of Rp7.11 billion.

Beban Kerugian Penurunan Nilai
Provision for Impairment Losses

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless stated otherwise)

Uraian	2022	2021*	Pertumbuhan (Penurunan) Increase (Decrease)		Description
			Rp	%	
Aset Keuangan	**(114.048)**	(51.852)	62.196	119,95	Financial Assets
Aset Non Keuangan	**(5.135)**	(1.403)	3.732	266,00	Non-Financial Assets
Total Beban Kerugian Penurunan Nilai	**(119.183)**	**(53.255)**	**65.928**	**123,80**	**Total Provision for Impairment Loss**

* Setelah reklasifikasi / After reclassification

Pada tahun 2022, beban kerugian penurunan nilai tercatat sebesar Rp119,18 miliar, mengalami peningkatan sebesar 123,80% dibandingkan tahun sebelumnya sebesar Rp53,26 miliar. Peningkatan tersebut diakibatkan oleh

In 2022, provision for impairment losses was recorded at Rp119.18 billion, an increase of 123.80% compared to that of previous year of Rp53.26 billion. This increase was caused by an increase in the allowances

meningkatnya beban kerugian penurunan nilai aset keuangan dan aset non keuangan yang masing-masing sebesar Rp62,20 miliar dan Rp3,73 miliar.

of impairment losses on financial assets and non-financial assets, which amounted to Rp62.20 billion and Rp3.73 billion, respectively.

Uraian	2022	2021*	Pertumbuhan (Penurunan) Increase (Decrease)		Description
			Rp	%	
Umum dan Administrasi	**56.817**	47.649	9.168	19,24	General and Administrative
Tenaga Kerja	**104.630**	89.829	14.801	16,48	Personnel
Lain-Lain	**4.510**	3.573	937	26,22	Others
Total Beban Operasional Lainnya	**165.957**	**141.051**	**24.906**	**17,66**	**Total Other Operating Expenses**
Beban Operasional Lainnya - Neto	**241.918**	**152.646**	**89.272**	**58,48**	**Other Operating Expenses - Net**
Laba Operasional	**63.673**	**18.628**	**45.045**	**241,81**	**Income from Operations**

* Setelah reklasifikasi / After reclassification

Beban operasional lainnya di tahun 2022 tercatat sebesar Rp165,96 miliar, mengalami peningkatan sebesar 17,66% dibandingkan tahun sebelumnya sebesar Rp141,05 miliar. Peningkatan tersebut diakibatkan oleh meningkatnya beban tenaga kerja serta beban umum dan administrasi.

Other operating expenses in 2022 amounted to Rp165.96 billion, an increase of 17.66% compared to that of previous year of Rp141.05 billion. This increase was due to an increase in personnel expenses as well as general and administrative expenses.

Laba Operasional

Laba operasional Bank mengalami peningkatan sebesar 241,81% dari sebelumnya Rp18,63 miliar menjadi Rp63,67 miliar di tahun 2022.

Income from Operations

Bank's income from operations increased by 241.81% from previously Rp18.63 billion to Rp63.67 billion in 2022.

Beban Non Operasional - Neto
Non-Operating Expenses - Ne

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless stated otherwise)

Uraian	2022	2021*	Pertumbuhan (Penurunan) Increase (Decrease)		Description
			Rp	%	
Keuntungan Pelepasan Aset Tetap – Neto	**149**	536	(387)	(72,20)	Gain on Disposals of Fixed Assets – Net
Beban Administrasi Agunan yang Diambil Alih	**630**	1.315	(685)	(52,09)	Administrative Expenses of Foreclosed Properties
Lain-Lain - Neto	**5.768**	3.198	2.570	80,36	Others - Net
Total Beban Non Operasional - Neto	**6.249**	**3.977**	**2.272**	**57,13**	**Total Non-Operating Expenses - Net**
Laba sebelum Pajak Penghasilan	**57.424**	**14.651**	**42.773**	**291,95**	**Profit Before Income Tax**

* Setelah reklasifikasi / After reclassification

Pada tahun 2022, Bank mencatat beban non operasional – neto sebesar Rp6,25 miliar, meningkat 57,13% dibandingkan tahun sebelumnya sebesar Rp3,98 miliar. Peningkatan beban non operasional neto terutama bersumber dari akun lain-lain – neto sebesar Rp2,57 miliar.

In 2022, Bank recorded non-operating expenses - net of Rp6.25 billion, an increase of 57.13% compared to that of previous year of Rp3.98 billion. The increase in net non-operating expenses mainly came from others - net of Rp2.57 billion.

Laba sebelum Pajak Penghasilan

Laba sebelum pajak penghasilan Perseroan pada tahun 2022 tercatat sebesar Rp57,42 miliar, mengalami peningkatan sebesar 291,95% apabila dibandingkan dengan tahun 2021 yang sebesar Rp14,65 miliar.

Profit Before Income Tax

The Company's profit before income tax in 2022 was recorded at Rp57.42 billion, an increase of 291.95% when compared to that of 2021 which amounted to Rp14.65 billion.

Beban Pajak
Tax Expense

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless stated otherwise)

Uraian	2022	2021*	Pertumbuhan (Penurunan) Increase (Decrease)		Description
			Rp	%	
Pajak Kini	**23.293**	24.397	(1.104)	(4,53)	Current Tax
Pajak Tangguhan	**(11.912)**	(20.612)	(8.700)	(42,21)	Deferred Income Tax
Total Beban Pajak	**11.381**	**3.785**	**7.596**	**200,69**	**Total Tax Expense**
Laba Bersih Tahun Berjalan	**46.043**	**10.866**	**35.177**	**323,73**	**Net Profit for the Year**

* Setelah reklasifikasi / After reclassification

Beban pajak pada tahun 2022 dan 2021 masing-masing sebesar Rp11,38 miliar dan Rp3,79 miliar, meningkat sebesar 200,69%. Hal ini didorong oleh berkurangnya pajak tangguhan sebesar Rp8,70 miliar.

Tax expense in 2022 and 2021 amounted to Rp11.38 billion and Rp3.79 billion, respectively, an increase of 200.69%. This was driven by a reduction in deferred income tax of Rp8.70 billion.

Laba Bersih Tahun Berjalan

Laba bersih tahun berjalan mengalami peningkatan sebesar 323,73% dari Rp10,87 miliar di tahun 2021 menjadi Rp46,04 miliar di tahun 2022. Hal ini terjadi seiring dengan meningkatnya pendapatan bunga di tahun 2022.

Net Profit for the Year

Net profit for the year increased by 323.73% from Rp10.87 billion in 2021 to Rp46.04 billion in 2022. This was in line with the increase in interest income in 2022.

Penghasilan Komprehensif Lain
Other Comprehensive Income

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless stated otherwise)

Uraian	2022	2021*	Pertumbuhan (Penurunan) Increase (Decrease)		Description
			Rp	%	
Pos-pos yang Tidak Akan Direklasifikasi ke Laba Rugi:					Items not to be Reclassified to Profit or Loss:
Surplus Revaluasi Aset Tetap	**0**	798	(798)	(100,00)	Gain on Revaluation of Fixed Asset
Pengukuran Kembali atas Kewajiban Imbalan Pasti	**(595)**	2.481	(3.076)	(123,98)	Remeasurement of Defined Benefit Obligation
Pajak Penghasilan Terkait	**113**	(622)	735	(118,17)	Related Income Tax
Sub Total	**(482)**	**2.657**	**(3.139)**	**(118,14)**	**Sub Total**
Pos yang akan Direklasifikasi ke Laba Rugi:					Items to be Reclassified to Profit or Loss:
(Kerugian) Bersih atas Efek-efek yang Diukur pada Nilai Wajar melalui Penghasilan Komprehensif Lain	**(11.961)**	(4.641)	7.320	157,72	Net (Losses) on Changes in Fair Value of Securities Fair-Value through Other Comprehensive Income
Pajak Penghasilan Terkait	**2.272**	882	1.390	157,60	Related Income Tax
Sub Total	**(9.689)**	**(3.759)**	**(5.930)**	**157,75**	**Sub Total**
Kerugian Komprehensif Lain Tahun Berjalan - Neto	**(10.171)**	**(1.102)**	**(9.069)**	**822,96**	**Other Comprehensive Loss for the Year - Net**
Total Laba Komprehensif Tahun Berjalan	**35.872**	**9.764**	**26.108**	**267,39**	**Total Comprehensive Income for the Year**
Laba per Saham Dasar/Dilusian (dalam Rupiah penuh)	**2,83**	0,97	1,86	191,75	Basic/Diluted Earnings per Share (in full Rupiah)

* Setelah reklasifikasi / After reclassification

Perseroan mencatat kerugian komprehensif lain di tahun 2022 sebesar Rp10,17 miliar, mengalami peningkatan sebesar 822,96% jika dibandingkan tahun sebelumnya sebesar Rp1,10 miliar.

The Company recorded another comprehensive loss in 2022 of Rp10.17 billion, an increase of 822.96% compared to that of previous year of Rp1.10 billion.

Jumlah Laba Komprehensif Tahun Berjalan

Jumlah laba komprehensif Bank di tahun 2022 tercatat sebesar Rp35,87 miliar, mengalami peningkatan sebesar 267,39% jika dibandingkan tahun sebelumnya yang tercatat sebesar Rp9,76 miliar.

Total Comprehensive Income for the Year

Bank's total comprehensive income in 2022 was recorded at Rp35.87 billion, an increase of 267.39% compared to that of previous year which was recorded at Rp9.76 billion.

Laba per Saham Dasar/Dilusian

Pada tahun 2022, laba per saham dasar/dilusian Bank mencapai Rp2,83, meningkat 191,75% dibandingkan dengan tahun 2021 sebesar Rp0,97.

Basic/Diluted Earnings per Share

In 2022, Bank's basic/diluted earnings per share reached Rp2.83, an increase of 191.75% compared to that of 2021 of Rp0.97.

Laporan Arus Kas

Statements of Cash Flows

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless stated otherwise)

Uraian	2022	2021*	Pertumbuhan (Penurunan) Increase (Decrease)		Increase (Decrease)
			Rp	%	
Arus Kas dari (untuk) Aktivitas Operasi	**(1.118.735)**	1.715.739	(2.834.474)	(165,20)	Cash Flows from (for) Operating Activities
Arus Kas untuk Aktivitas Investasi	**(71.690)**	(5.152)	66.538	1.291,50	Cash Flows for Investing Activities
Arus Kas dari Aktivitas Pendanaan	**946.095**	991.950	(45.855)	(4,62)	Cash Flow from Financing Activities
Kenaikan (Penurunan) Neto Kas dan Setara Kas	**(244.330)**	2.702.537	(2.946.867)	(109,04)	Net (Decrease) in Cash and Cash Equivalents
Kas dan Setara Kas Awal Tahun	**3.673.736**	971.199	2.702.537	278,27	Cash and Cash Equivalents at Beginning of Year
Kas dan Setara Kas Akhir Tahun	**3.429.406**	3.673.736	(244.330)	(6,65)	Cash and Cash Equivalents at End of Year

* Setelah reklasifikasi / After reclassification

Arus Kas dari Aktivitas Operasi

Pada tahun 2022, Bank menggunakan arus kas bersih untuk aktivitas operasi sebesar Rp1,12 triliun. Sedangkan, tahun 2021 menggunakan arus kas bersih dari aktivitas operasi sebesar Rp1,72 triliun. Hal ini khususnya berasal dari penurunan simpanan dalam liabilitas operasi dan kredit dalam kenaikan aset operasi.

Cash Flows from Operating Activities

In 2022, Bank's used net cash flows for operating activities of Rp1.12 trillion. While in 2021, net cash flows from operating activities were used of Rp1.72 trillion. This was particularly due to a decrease in operating liabilities and loans in the increase in operating assets.

Arus Kas dari Aktivitas Investasi

Selama tahun 2022, arus kas yang dipergunakan untuk aktivitas investasi Bank sebesar Rp71,69 miliar, meningkat 1.291,50% dibandingkan tahun 2021 sebesar Rp5,15 miliar. Investasi di tahun 2022 dipergunakan untuk meningkatkan penempatan efek yang hingga jatuh tempo dan perolehan aset tak berwujud.

Cash Flow from Investing Activities

During 2022, cash flows used for the Bank's investing activities amounted to Rp71.69 billion, an increase of 1,291.50% compared to that of 2021 of Rp5.15 billion. Investments in 2022 were used to increase the placement of held-to-maturity securities and acquisition of intangible assets.

Arus Kas dari Aktivitas Pendanaan

Per 31 Desember 2022, Bank membukukan kas bersih yang diperoleh dari aktivitas pendanaan sebesar Rp946,10 miliar, menurun 4,62% dibandingkan dengan tahun 2021 sebesar Rp991,95 miliar. Penurunan ini disebabkan oleh penerbitan saham baru tahun 2022 yang lebih kecil dari tahun 2021.

Cash Flow from Financing Activities

As of December 31, 2022, Bank's recorded net cash obtained from financing activities of Rp946.10 billion, a decrease of 4.62% compared to that of 2021 of Rp991.95 billion. This decrease was due to the issuance of new shares in 2022 which was smaller than in 2021.

Rasio Keuangan

Financial Ratios

(dalam % / in %)

Uraian	2022	2021*	Description
Rasio Kinerja			**Performance Ratio**
Rasio Permodalan			**Rasio Permodalan**
Capital Adequacy Ratio (CAR) dengan Memperhitungkan Risiko Kredit dan Risiko Operasional	**106,41**	67,78	Capital Adequacy Ratio (CAR) dengan Memperhitungkan Risiko Kredit dan Risiko Operasional
Capital Adequacy Ratio (CAR) dengan Memperhitungkan Risiko Kredit, Risiko Pasar, dan Risiko Operasional	**106,10**	67,15	Capital Adequacy Ratio (CAR) by Calculating Credit Risk and Operational Risk
Rasio Aset Produktif			**Earning Assets Ratio**
Aset Produktif Bermasalah dan Aset Non Produktif Bermasalah terhadap Total Aset Produktif dan Aset Non Produktif	**1,45**	2,49	Non-Performing Earning Assets and Non-Performing Non-Earning Assets to Total Earning Assets and Non-Earning
Aset Produktif Bermasalah terhadap Total Aset Produktif	**0,86**	1,87	Non-Performing Earning Assets to Total Earning Assets
Cadangan Kerugian Penurunan Nilai (CKPN) Aset Keuangan terhadap Aset Produktif	**0,92**	1,62	Allowance for Impairment Losses (CKPN) of Financial Assets to Earning Assets
Non-Performing Loans (NPL) – Neto*	**0,68**	0,87	Non-Performing Loans (NPL) – Net*
Non-Performing Loans (NPL) – Bruto*	**2,01**	5,13	Non-Performing Loans (NPL) – Gross*
Rasio Kepatuhan			**Compliance Ratio**
Persentase Pelanggaran BMPK			**Percentage of Legal Lending Limit Violation**
Pihak Terkait	**0,00**	0,00	Related Parties
Pihak Tidak Terkait	**0,00**	0,00	Non-Related Parties
Persentase Pelampauan BMPK			**Statutory Reserve Requirement (GWM)**
Pihak Terkait	**0,00**	0,00	Related Parties
Pihak Tidak Terkait	**0,00**	0,00	Non-Related Parties
Giro Wajib Minimum			**Statutory Reserve Requirement (GWM)**
Primer - Rupiah	**25,17**	11,10	Primary – Rupiah
Sekunder - Rupiah	**46,87**	62,89	Secondary – Rupiah
Valuta Asing	**4,01**	4,13	Valuta Asing
Posisi Devisa Neto	**0,38**	0,38	Net Open Position

* Sesuai dengan Surat Edaran Bank Indonesia No. 13/30/DPNP tanggal 16 Desember 2011, perhitungan NPL tidak termasuk kredit kepada bank lain.
* As per Bank Indonesia Circular No. 13/30/DPNP dated December 16, 2011, NPL calculation does not include loans to other banks.

Rasio Permodalan

Rasio kewajiban penyediaan modal minimum (KPMM) atau CAR dengan memperhitungkan risiko kredit, risiko pasar, dan risiko operasional tercatat sebesar 106,10% pada tahun 2022, meningkat dari tahun 2021 yang sebesar 67,15%. Rasio ini menunjukkan kemampuan permodalan Perseroan yang masih cukup solid dalam melakukan seluruh kegiatan operasionalnya.

Rasio Aset Produktif

Pada tahun 2022, rasio aset produktif bermasalah dan aset non produktif bermasalah terhadap total aset produktif dan aset non produktif mencapai 1,45%, aset produktif bermasalah terhadap total aset produktif mencapai 0,86%, dan CKPN aset keuangan terhadap aset produktif mencapai 0,92%.

Sementara itu, NPL neto pada tahun 2022 yang sebesar 0,68% lebih baik dibandingkan NPL neto tahun 2021 yang sebesar 0,87%. Sedangkan, NPL bruto sebesar 2,01%, menurun di banding tahun 2021 yang sebesar 5,13%.

Capital Ratio

The minimum capital adequacy ratio (KPMM) by calculating credit risk, market risk, and operational risk was recorded at 106.10% in 2022, an increase from that of 2021 which amounted to 67.15%. This ratio shows that the Company's capital capacity is still quite solid in carrying out all its operational activities.

Earning Assets Ratio

In 2022, the ratio of non-performing earning assets and non-performing non-earning assets to total earning assets and non-earning assets reached 1.45%, non-performing earning assets to total earning assets reached 0.86%, and CKPN on financial assets to earning assets reached 0. 92%.

Meanwhile, net NPL in 2022, which was 0.68%, was better than net NPL in 2021, which was 0.87%. While, gross NPL was 2.01%, a decrease compared to that of 2021 which was 5.13%.

Rasio Kepatuhan

Pada tahun 2022, rasio GWM primer sebesar 25,17% dan sekunder sebesar 46,87% untuk mata uang Rupiah dan 4,01% untuk valuta asing. Hal ini menunjukkan bahwa Perseroan telah memenuhi ketentuan Bank Indonesia dan telah berada di atas ketentuan Bank Indonesia.

Rasio posisi devisa neto (PDN) Bank pada tahun 2022 sebesar 0,38%, sama dengan tahun 2021. PDN tersebut masih jauh di bawah jumlah maksimum yang ditetapkan oleh Bank Indonesia berdasarkan ketentuan yang tercantum dalam Peraturan Bank Indonesia mengenai PDN sebagaimana telah direvisi melalui Peraturan Bank Indonesia No. 6/20/PBI/2004 pada tanggal 15 Juli 2004, yang terakhir diperbarui dengan Peraturan Bank Indonesia No. 17/5/PBI/2015 tanggal 29 Mei 2015, PDN Perseroan setinggi-tingginya adalah 20,00% dari modal.

Compliance Ratio

In 2022, the primary GWM ratio was 25.17% and 46.87% for secondary in Rupiah, and 4.01% for foreign currency. This shows that the Bank has complied with Bank Indonesia regulations and is above Bank Indonesia regulations.

The Bank's net open position (NOP) in 2022 was 0.38%, the same as in 2021. The NOP is still far below the maximum amount set by Bank Indonesia based on the provisions contained in Bank Indonesia Regulation on NOP, as revised by Bank Indonesia Regulation No. 6/20/PBI/2004 dated July 15, 2004, which was last updated by Bank Indonesia Regulation No. 17/5/PBI/2015 dated May 29, 2015, the maximum NOP of the Company is 20.00% of capital.

Kemampuan Membayar Utang

Perseroan menggunakan rasio likuiditas, rasio solvabilitas, serta rasio rentabilitas untuk mengukur kemampuannya dalam memenuhi seluruh kewajiban, baik kewajiban jangka panjang maupun jangka pendek.

Debt Service Ability

The Company uses liquidity ratio, solvency ratio, and profitability ratio to measure its ability to fulfil all obligations, both long-term and short-term obligations.

(dalam % / in %)

Uraian	2022	2021	Description
Rasio Likuiditas			**Description**
Loan to Deposit Ratio (LDR)	**51,80**	40,01	Loan to Deposit Ratio (LDR)
Rasio Aktiva Keuangan terhadap Liabilitas Keuangan	**150,42**	130,25	Financial Assets to Financial Liabilities Ratio
Rasio Solvabilitas			**Solvency Ratio**
Rasio Liabilitas terhadap Total Aset	**65,00**	74,94	Liability to Total Assets Ratio
Rasio Liabilitas terhadap Total Ekuitas	**185,72**	299,09	Liability to Total Equity Ratio
Rasio Liabilitas terhadap Aset Tetap	**9.653,03**	12.028,04	Liability to Fixed Assets Ratio
Rasio Aktiva Tetap terhadap Modal	**1,92**	2,87	Fixed Assets to Capital Ratio
Rasio Rentabilitas			**Profitability Ratio**
Return on Assets (ROA)	**0,60**	0,23	Return on Assets (ROA)
Return on Equity (ROE)	**2,09**	0,95	Return on Equity (ROE)
Beban Operasional terhadap Pendapatan Operasional (BOPO)	**86,63**	94,81	Operating Expenses to Operating Income (BOPO)
Net Interest Margin (NIM)	**3,65**	3,02	Net Interest Margin (NIM)

Secara umum, kemampuan Perseroan dalam membayar utang jangka panjang maupun jangka pendek masih stabil. Rasio solvabilitas digunakan untuk mengetahui kemampuan Perseroan dalam melunasi utang jangka panjang. Pada tahun 2022, Perseroan masih mampu untuk melunasi utang jangka panjang dengan menggunakan aset dan ekuitas yang dimiliki. Sedangkan untuk mengukur kemampuan Perseroan dalam menyalurkan kredit, digunakan rasio likuiditas (LDR). Pada tahun 2022, nilai LDR sebesar 51,80% meningkat dibandingkan tahun sebelumnya sebesar 40,01%.

In general, the Company's ability to pay long-term and short-term debt is still stable. The solvency ratio is used to determine the Company's ability to pay off long-term debt. In 2022, the Company was able to pay off its long-term debt using its assets and equity. Meanwhile, to measure the Company's ability to extend loans, the liquidity ratio (LDR) is used. In 2022, the LDR value was 51.80%, an increase compared to 40.01% in the previous year.

Tingkat Kolektibilitas Piutang

Sesuai dengan peraturan Bank Indonesia, pengklasifikasian pinjaman yang dikelola Bank diuraikan sebagi berikut:

Receivables Turnover Ratio

In accordance with Bank Indonesia regulations, the classification of loans managed by the Bank is described as follows:

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless stated otherwise)

Uraian	2022		2021		Pertumbuhan Growth (%)	Description
	Rp	%	Rp	%		
Lancar	**2.710.086**	**93,04**	2.236.331	88,47	21,18	Current
Dalam Perhatian Khusus	**144.070**	**4,95**	161.864	6,40	(10,99)	Special Mention
Kurang Lancar	**5.245**	**0,18**	429	0,02	1.122,61	Sub-Standard
Diragukan	**45.366**	**1,56**	430	0,02	10.450,23	Doubtful
Macet	**8.026**	**0,28**	128.741	5,09	(93,77)	Loss
Total	**2.912.793**	**100,00**	**2.527.795**	**100,00**	**15,23**	**Total**

Sepanjang tahun 2022, pertumbuhan klasifikasi kolektibilitas lancar mengalami peningkatan sebesar 21,18%, sedangkan kolektibilitas macet mengalami penurunan sebesar 93,77%. Bank terus berupaya untuk meningkatkan efektivitas manajemen risiko kredit untuk menjaga dan meningkatkan kualitas asetnya melalui pembentukan cadangan kerugian yang cukup atas kualitas kredit debitur yang menurun.

Throughout 2022, loans under current collectability increased by 21.18%, while loans under loss collectability decreased by 93.77%. Bank's continues to increase the effectiveness of credit risk management to maintain and improve the quality of its assets through the adequate allowance for losses on debtor's declining loan quality.

Struktur Modal dan Kebijakan Struktur Modal

Kebijakan Manajemen atas Struktur Modal dan Dasar Pemilihannya

Sesuai dengan Peraturan Otoritas Jasa Keuangan No. 12/POJK.03/2020 tentang Konsolidasi Bank Umum, Bank telah mematuhi ketentuan untuk pemenuhan modal inti minimum dengan paling sedikit Rp3.000.000.000.000,- pada akhir tahun 2022 melalui *right issue*.

Berdasarkan profil risiko, pada tahun 2022 dan 2021, Bank berada pada peringkat 2, maka KPMM minimum per 31 Desember 2022 dan 31 Desember 2021 ditetapkan masing-masing sebesar 9,00% - 10,00%.

Rincian Struktur Modal

Berdasarkan ketentuan Bank Indonesia yang berlaku, modal yang dimiliki diklasifikasikan dalam 2 Tier, yaitu Modal Inti (Tier 1) dan Modal Pelengkap (Tier 2). Kewajiban penyediaan modal Bank ditentukan dengan memperhitungkan risiko kredit, risiko operasional, dan risiko pasar. Rincian struktur modal Bank disajikan dalam tabel berikut:

Capital Structure and Capital Structure Policy

Management Policy on Capital Structure and Basis for Selection

As per Financial Services Authority Regulation No. 12/POJK.03/2020 on Consolidation of Commercial Banks, Bank's has complied with the provisions for fulfilling a minimum core capital of at least Rp3,000,000,000,000 at the end of 2022 through right issue.

Based on the Bank's risk profile, which is level 2, respectively in 2022 and 2021, the minimum CAR as of December 31, 2022, and December 31, 2021, was set to 9.00%-10.00%,.

Capital Structure Details

Based on the applicable Bank Indonesia regulations, owned capital is classified into 2 Tiers, namely Core Capital (Tier 1) and Supplementary Capital (Tier 2). The Bank's capital adequacy is determined by considering credit risk, operational risk, and market risk. Details of Bank's capital structure are presented in the following table:

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless stated otherwise)

Uraian	2022	2021	Description
Modal Inti (Tier 1)			**Core Capital (Tier 1)**
Modal Inti Utama *(CET 1)*	3.068.532	2.072.676	Prime Core Capital (CET 1)
Modal Inti Tambahan (AT-1)	-	-	Additional Core Capital (AT 1)
Total Modal Inti (Tier 1)	3.068.532	2.072.676	Total Core Capital (Tier 1)
Modal Pelengkap (Tier 2)	31.389	33.492	Supplementary Capital (Tier 2)
Total Modal	**3.099.921**	**2.106.168**	Total Capital
Aset Tertimbang Menurut Risiko (ATMR)			**Risk Weighted Assets (RWA)**
ATMR untuk Risiko Kredit*	2.511.090	2.679.327	RWA for Credit Risk*
ATMR untuk Risiko Pasar**	8.463	28.725	RWA for Market Risk**
ATMR untuk Risiko Operasional***	402.041	428.228	RWA for Operational Risk***
Total ATMR	**2.921.594**	**3.136.280**	Total RWA
Rasio KPMM (%)			**CAR Ratio (%)**
Rasio CET 1	105,03	66,09	CET 1 Ratio
Rasio Tier 1	105,03	66,09	Tier 1 Ratio
Rasio Tier 2	1,07	1,06	Tier 2 Ratio
Total Rasio Tier (%)	**106,10**	**67,15**	Total Tier Ratio (%)
Rasio Minimum Tier 1	6,00	6,00	Tier 1 Minimum Ratio
Rasio Minimum CET 1	4,50	4,50	CET 1 Minimum Ratio
KPMM berdasarkan Profil Risiko	9,00% - < 10,00%	9,00% - < 10,00%	Minimum CAR based on Risk Profile

* Rasio ATMR untuk risiko kredit dihitung berdasarkan Surat Edaran Otoritas Jasa Keuangan No. 42/SEOJK.03/2016 tanggal 29 September 2016.
** Rasio ATMR untuk risiko pasar dihitung berdasarkan Surat Edaran Otoritas Jasa Keuangan No. 38/SEOJK.03/2016 tanggal 8 September 2016.
*** Rasio ATMR untuk risiko operasional dihitung berdasarkan Surat Edaran Otoritas Jasa Keuangan No. 24/SEOJK.03/2016 tanggal 14 Juli 2016.

* RWA ratio for credit risk is calculated based on Financial Services Authority Circular No. 42/SEOJK.03/2016 dated September 29, 2016.
** RWA ratio for market risk is calculated based on Financial Services Authority Circular No. 38/SEOJK.03/2016 dated September 8, 2016.
*** RWA ratio for operational risk is calculated based on Financial Services Authority Circular No. 24/SEOJK.03/2016 dated July 14, 2016.

Kontribusi kepada Negara

Bank berkomitmen untuk turut serta membangun bangsa melalui pemenuhan kewajiban Bank dalam pembayaran pajak. Pengelolaan hak dan kewajiban perpajakan telah dilakukan Bank secara transparan dan akuntabel serta telah sesuai dengan peraturan yang berlaku. Pembayaran pajak Bank dalam 2 tahun terakhir diuraikan sebagai berikut:

Contribution to the State

Bank's is committed to participating in building the nation through fulfilling the Bank's obligations in paying taxes. The management of taxation rights and obligations has been carried out by the Bank in a transparent and accountable manner and complies with applicable regulations. The Bank's tax payments in the last 2 years are described as follows:

Uraian	2022	2021	Description
PPh Pasal 23	**666**	389	Income Tax Article 23
PPh Pasal 4 Ayat 2 (Dana Pihak Ketiga)	**21.999**	29.254	Income Tax Article 4 Paragraph 2 (Third-Party Funds)
PPh Pasal 26	**154**	218	Income Tax Article 26
PPh Pasal 21	**9.999**	11.161	Income Tax Article 21
PPN	**247**	241	VAT
Pajak Badan	**23.293**	24.397	Corporate Tax
Total	**56.357**	**65.660**	**Total**

Komitmen dan Kontingensi

Komitmen dan kontingensi Bank selama 2 tahun buku terakhir dinyatakan dalam nilai kontrak sebagai berikut:

Commitment and Contingency

Bank's commitments and contingencies for the last 2 financial years is stated in the contract value as follows:

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless stated otherwise)

Uraian	2022	2021	Description
Komitmen			**Commitments**
Tagihan Komitmen			**Commitment Receivables**
Posisi Pembelian Spot yang Masih Berjalan	-	-	Position of Outstanding Spot Purchased
Total Tagihan Komitmen	-	-	**Total Commitment Receivables**
Liabilitas Komitmen			**Commitment Liabilities**
Fasilitas Kredit kepada Nasabah yang Belum Digunakan	**259.012**	181.532	Unused Facilities
L/C yang Irrecoverable dan Masih Berjalan dalam Rangka Ekspor dan Impor	**273**	21.382	Outstanding Irrecoverable Letter of Credit (L/C) for Export and Import
Posisi Penjualan Spot yang Masih Berjalan	-	-	Position of Outstanding Spot Sold
Total Liabilitas Komitmen	**259.285**	**202.914**	**Total Commitment Liabilities**
Total Liabilitas Komitmen - Neto	**259.285**	**202.914**	**Total Commitment Liabilities – Net**
Kontinjensi			**Contingencies**
Tagihan Kontinjensi			**Contingenies Receivables**
Pendapatan Bunga dalam Penyelesaian	**34.038**	27.809	Past Due Interest Revenues
Tagihan Kontinjensi Lainnya	-	-	Other Contingent Liabilities
Total Tagihan Kontinjensi	**34.038**	**27.809**	**Other Contingent Liabilities**
Liabilitas Kontinjensi			**Total Contingenies Receivables**
Bank Garansi	**30.928**	41.672	Bank Guarantee
Liabilitas Kontinjensi Lainnya	**4.291**	5.128	Other Contingent Liabilities
Total Liabilitas Kontinjensi	**35.219**	**46.800**	**Total Contingent Liabilities**
Total Liabilitas Kontinjensi - Neto	**(1.181)**	**(18.991)**	**Total Contingent Liabilities – Net**
Lainnya			**Others**
Kredit Hapus Buku	**314.973**	192.662	Loan Written-Off

Ikatan Material terkait Investasi Barang Modal

Bank tidak memiliki ikatan material terkait investasi barang modal pada tahun 2022.

Material Commitment related to Capital Goods Investment

Bank's did not have material commitments related to capital goods investment in 2022.

Investasi Barang Modal yang Direalisasikan pada Tahun Buku Terakhir

Sepanjang tahun 2022, Bank telah melakukan investasi barang modal yang bertujuan untuk mendukung dan menunjang aktivitas operasional kegiatan Bank.

Capital Goods Investment Realized in the Last Fiscal Year

Throughout 2022, Bank's invested in capital goods aimed at supporting and supporting the Bank's operational activities.

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless stated otherwise)

Uraian	2022	2021	Description
Bangunan	**272**	1.846	Buildings
Kendaraan Bermotor	**1.229**	2.330	Motor Vehicles
Perlengkapan dan Peralatan Kantor	**1.482**	1.752	Office Furniture and Equipment
Perangkat Lunak	**10.654**	20	Software
Total	**13.637**	**5.948**	**Total**

Derivatif dan Fasilitas Lindung Nilai

Bank tidak memiliki transaksi keuangan derivatif dan fasilitas lindung nilai dalam 2 tahun terakhir.

Derivatives and Hedging Facilities

Bank's does not have derivative financial transactions and hedging facilities in the last 2 years.

Dampak Perubahan Tingkat Suku Bunga terhadap Kinerja Bank Tahun 2022

Sepanjang tahun 2022, tingkat suku bunga kebijakan BI 7-Day *Reverse Repo Rate* (BI7DRR) berubah sebanyak 6 kali, dengan tingkat suku bunga pada awal tahun sebesar 3,50% hingga menjadi 5,50% di akhir tahun 2022. Dampak perubahan tingkat suku bunga terhadap kinerja Bank Ganesha di tahun 2022 berdampak positif, dikarenakan:

1. Posisi *excess liquidity*, sehingga *money market* dapat ditempatkan pada suku bunga lebih tinggi; serta
2. Surat berharga repo yang meningkat, namun dapat dikelola dan disesuaikan dengan kebutuhan likuiditas dan penyaluran kredit.

Impact of Interest Rate Changes on Bank Performance in 2022

Throughout 2022, the interest rate of BI 7-Day Reverse Repo Rate (BI7DRR) policy changed 6 times, at 3.50% in the beginning of year to 5.50% at the end of 2022. The impact of the interest rate changes on Bank Ganesha's performance in 2022 was positive, because:

1. The position of excess liquidity, so that money market can be placed at a higher interest rate; and
2. Increased repo securities, but can be managed and adjusted to the needs of liquidity and lending.

Perbandingan Target dan Realisasi

Informasi terkait pencapaian target Bank pada tahun 2022 diungkapkan dalam tabel berikut:

Comparison of Target and Realization

Information regarding achievement of the Bank's targets in 2022 is disclosed in the following table:

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless stated otherwise)

Uraian	Rencana Bisnis Bank 2022 Bank Business Plan 2022	Realisasi 2022* 2022 Realization*	Pencapaian Achievement (%)	Description
Kinerja Keuangan				**Financial Performance**
Total Aset	8.638.465	**8.968.132**	103,82	Total Assets
Total Liabilitas	5.283.520	**5.829.370**	110,33	Total Liabilities
Total Ekuitas	3.354.945	**3.138.762**	93,56	Total Equity
Pendapatan Bunga	354.020	**433.413**	122,43	Interest Income
Beban Bunga – Neto	(114.455)	**(127.822)**	111,68	Interest Expense - Net
Pendapatan Bunga Neto	239.565	**305.591**	127,56	Net Interest Income
Pendapatan Operasional Lainnya	42.200	**43.222**	102,42	Other Operating Income
Beban Operasional Lainnya - Neto	(224.397)	**(241.918)**	107,81	Other Operating Expenses - Net
Laba Operasional	15.168	**63.673**	419,79	Income from Operations
Beban Non Operasional	(4.517)	**(6.249)**	138,34	Non-Operating Income
Laba Sebelum Pajak Penghasilan	10.651	**57.424**	539,14	Profit Before Income Tax
Laba Bersih Tahun Berjalan	8.628	**46.043**	533,65	Net Profit for the Year
Struktur Modal				**Capital Structure**
KPMM untuk Risiko Kredit, Risiko Operasional, dan Risiko Pasar (%)	90,27	**106,10**	117,54	CAR for Credit Risk, Operational Risk, and Market Risk (%)

* Setelah reklasifikasi / After reclassification

Proyeksi Tahun 2023

Bank telah menyusun proyeksi tahun 2023 sebagai berikut:

Projections for 2023

Bank's has prepared projections for 2023 as follows:

(dalam jutaan Rupiah, kecuali dinyatakan lain / in millions of Rupiah, unless stated otherwise)

Uraian	Realisasi 2022* 2022 Realization*	Proyeksi 2023 2023 Projections	Description
Kinerja Keuangan			**Financial Performance**
Total Aset	**8.968.132**	9.991.587	Total Assets
Total Liabilitas	**5.829.370**	6.784.824	Total Liabilities
Total Ekuitas	**3.138.762**	3.206.762	Total Equity
Pendapatan Bunga	**433.413**	530.969	Interest Income
Beban Bunga – Neto	**(127.822)**	(143.785)	Interest Expense - Net
Pendapatan Bunga Neto	**305.591**	387.185	Net Interest Income
Pendapatan Operasional Lainnya	**43.222**	49.836	Other Operating Income
Laba Operasional	**63.673**	93,957	Income from Operations
Beban Non Operasional	**(6.249)**	(4,997)	Non-Operating Income
Laba Sebelum Pajak Penghasilan	**57.424**	88,959	Profit Before Income Tax
Laba Bersih Tahun Berjalan	**46.043**	72,057	Net Profit for the Year
Struktur Modal			**Capital Structure**
KPMM untuk Risiko Kredit, Risiko Operasional, dan Risiko Pasar (%)	**106,10**	96,94	CAR for Credit Risk, Operational Risk, and Market Risk (%)
Kebijakan Dividen			**Dividend Policy**
Pembagian Dividen	-	-	Dividend Distribution

* Setelah reklasifikasi / After reclassification

Informasi Material mengenai Penyertaan Saham, Ekspansi, Divestasi, Merger/ Konsolidasi Bisnis, Akuisisi atau Restrukturisasi Utang/Modal

Sepanjang tahun 2022, Bank tidak melakukan investasi, ekspansi, divestasi, merger/konsolidasi bisnis, akuisisi atau restrukturisasi utang/modal. Pada tahun 2022, Bank hanya melakukan aksi korporasi berupa Penambahan Modal dengan Hak Memberikan Efek Terlebih Dahulu (PMHMETD) pada bulan Maret 2022 dan Desember 2022 guna memenuhi ketentuan modal minimum sesuai Peraturan Otoritas Jasa Keuangan No. 12/POJK.03/2020 tentang Konsolidasi Bank Umum.

Material Information regarding Share Investment, Expansion, Divestment, Business Merger/Consolidation, Acquisition or Debt/ Capital Restructuring

Throughout 2022, Bank's did not conduct investment, expansion, divestment, business merger/consolidation, acquisition, or debt/capital restructuring. In 2022, Bank's only carried out corporate actions in the form of Capital Increase with Pre-emptive Rights (PMHMETD) in March 2022 and December 2022 to meet the minimum capital requirements according to Financial Services Authority Regulation No. 12/POJK.03/2020 on Consolidation of Commercial Banks.

Larangan, Batasan, dan/atau Hambatan Signifikan untuk Melakukan Transfer Dana antara Bank dan Entitas Lain dalam Satu Kelompok Usaha

Prosedur operasional terkait transfer dana nasabah Bank tidak memiliki batasan, baik dalam bentuk transfer masuk maupun transfer keluar antara Bank dan entitas lain dalam satu kelompok usaha. Dalam menyalurkan pinjaman kepada pihak ketiga dan entitas lainnya dalam satu kelompok usaha, Bank mengacu pada peraturan dan ketentuan yang berlaku.

Prohibitions, Restrictions, and/or Significant Barriers to Transfer Funds between Banks and Other Entities in One Business Group

Operational procedures related to the transfer of Bank's customer funds have no restrictions, both in the form of incoming and outgoing transfers between the Bank and other entities in one business group. In channelling loans to third parties and other entities in one business group, Bank's refers to the applicable regulations and provisions.

Informasi Material yang Terjadi setelah Tanggal Laporan Akuntan

Pada tanggal 14 Maret 2023, sesuai dengan Berita Acara Rapat No. 138 yang dibuat oleh Notaris Hannywati Gunawan, SH, Bank telah menyelenggarakan Rapat Umum Pemegang Saham Luar Biasa yang menyetujui pengangkatan Trisna Chandra dan Mahesh Ajit Ranade masing-masing sebagai Komisaris Independen dan Wakil Presiden Direktur Bank, serta membatalkan pengangkatan Gunawan Taslim sebagai Komisaris Independen, sehingga susunan Dewan Komisaris dan Direksi menjadi sebagai berikut:

Material Information that Occurs after the Accountant's Reporting Date

On March 14, 2023, in accordance with the Minutes of Meeting No. 138 made by Notary Hannywati Gunawan, SH, the Bank held an Extraordinary General Meeting of Shareholders, which approved the appointment of Trisna Chandra and Mahesh Ajit Ranade, respectively, as Independent Commissioner and Vice President Director of the Bank, and canceled the appointment of Gunawan Taslim as Independent Commissioner, and therefore, the composition of the Board of Commissioners and Board of Directors is as follows:

Nama Name	Jabatan Position
Dewan Komisaris **Board of Commissioners**	
Marcello Theodore Taufik	Presiden Komisaris / President Commissioner
Lisawati	Wakil Presiden Komisaris / Vice President Commissioner
Sudarto	Komisaris Independen / Independent Commissioner
Trisna Chandra*	Komisaris Independen / Independent Commissioner
Direksi **Board of Directors**	
Lenny Sugihat	Presiden Direktur / President Director
Mahesh Ajit Ranade**	Wakil Presiden Direktur / Vice President Director
Setiawan Kumala	Direktur / Director
Agoes Roediyanto	Direktur / Director
Suroso	Direktur / Director
Arif Wicaksono	Direktur / Director

* Pengangkatan baru efektif setelah memenuhi persyaratan yang berlaku.
* Appointment is effective after fulfilling the applicable requirements..
** Efektif sejak mendapatkan persetujuan dari instansi yang terkait, termasuk tetapi tidak terbatas pada persetujuan Otoritas Jasa Keuangan dan Kementerian Ketenagakerjaan Republik Indonesia.
** Effective after obtaining approval from the relevant agencies, including but not limited to the approval from the Financial Services Authority and the Ministry of Manpower of the Republic of Indonesia.

Informasi tersebut tidak berdampak material terhadap Bank.

This information has no material impact on Bank's.

Perubahan Peraturan Perundang-Undangan yang Berpengaruh terhadap Perusahaan

Pada tahun 2022, terdapat sejumlah peraturan perundang-undangan yang mengalami perubahan dan peraturan yang baru disahkan oleh regulator yang berpengaruh terhadap Bank, yaitu:

Amendments to Laws and Regulations that Affect the Company

In 2022, there were a number of laws and regulations amended and new regulations passed by regulators that affect the Bank, as follows:

Peraturan Regulation	Hal yang Diatur Regulated Matters	Dampak terhadap Laporan Keuangan Impact on Financial Statements	Penyesuaian yang Dilakukan Adjustments Made
Peraturan Otoritas Jasa Keuangan No. 12/POJK.03/2020 tentang Konsolidasi Bank Umum Financial Services Authority Regulation No. 12/POJK.03/2020 on Consolidation of Commercial Banks	Modal Inti Minimum Perbankan Banking Minimum Core Capital	Laporan Keuangan posisi 30 Juni 2022 yang diaudit kantor akuntan publik Financial Statements for the position of June 30, 2022, audited by a public accounting firm	Bank Ganesha melakukan Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu (PMHMETD) Bank Ganesha conducted capital increase with pre-emptive rights (PMHMETD)

Kebijakan dan Pembagian Dividen

Kebijakan Dividen

Kebijakan dividen Bank Ganesha telah disesuaikan dengan Undang-Undang No. 40 tahun 2007 tentang Perseroan Terbatas dan diatur dalam Anggaran Dasar Perseroan. Pembagian dividen dapat dilakukan sepanjang memperhatikan kemampuan keuangan Perseroan.

Pembagian Dividen

Berdasarkan hasil RUPS Tahunan tanggal 24 Juni 2022, Bank tidak melakukan pembagian dividen karena laba bersih akan digunakan untuk menutup kerugian dalam tahun-tahun buku sebelumnya. Bank juga tidak melakukan pembagian dividen pada tahun 2021.

Dividend Distribution and Policy

Dividend Policy

Bank Ganesha's dividend policy has been adjusted to Law No. 40 of 2007 on Limited Liability Companies and is regulated in the Company's Articles of Association. Dividend distribution can be done as long as it considers the Company's financial capacity.

Dividend Distribution

Based on the Annual GMS results dated June 24, 2022, the Bank does not distribute dividends due to the net profit will be used to cover losses in the previous financial years. Bank's did not distribute dividends in 2021, either.

Realisasi Penggunaan Dana Hasil Penawaran Umum

Sebagai bentuk kepatuhan terhadap Peraturan Otoritas Jasa Keuangan No. 30/POJK.05/2015 tentang Laporan Realisasi Penggunaan Dana Hasil Penawaran Umum, maka Bank menyampaikan realisasi penggunaan dana hasil penawaran umum dalam rangka Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu (PMHMETD) per 31 Desember 2022.

Realization of Use of Proceeds from Public Offering

As a form of compliance with the Financial Services Authority Regulation No. 30/POJK.05/2015 on Realization Reports on the Use of Proceeds from a Public Offering, the Bank submitted the realization of the use of proceeds from a public offering in the framework of Capital Increase with Pre-emptive Rights (PMHMETD) as of December 31, 2022.

(dalam jutaan Rupiah / in million Rupiah)

Jenis Penawaran Umum	Tanggal Efektif Effective Date	Nilai Realisasi Hasil Penawaran Umum Realized Value of Public Offering Proceeds			Rencana Penggunaan Dana Plan to Use Proceeds		Realisasi Penggunaan Dana Realized Use of Proceeds		Sisa Dana Hasil Penawaran Umum Remaining Amount of Public Offering Proceeds	Type of Public Offering
		Jumlah Hasil Penawaran Umum Amount of Public Offering Proceeds	Biaya Penawaran Umum Public Offering Fee	Hasil Bersih Net Proceeds	Modal Kerja Pengembangan Usaha Perseroan melalui Kredit, termasuk Pemberian Kredit dengan Layanan Digital Business Development Working Capital through Loans, including Loan Provision with Digital Services	Total	Modal Kerja Pengembangan Usaha Perseroan melalui Kredit, termasuk Pemberian Kredit dengan Layanan Digital Business Development Working Capital through Loans, including Loan Provision with Digital Services	Total		
Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu I (PMHMETD)	14 Februari 2022	1,059,187	2,265	1,056,923	1,056,923	1,056,923	1,056,923	1,056,923	-	Capital Increase with Pre-emptive Rights I (PMHMETD)
Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu II (PMHMETD)	30 November 2022	900,000	2,922	897,078	897,078	897,078	-	-	897,078	Capital Increase with Pre-emptive Rights II (PMHMETD)
Jumlah		**1,959,187**	**5,187**	**1,954,000**	**1,954,000**	**1,954,000**	**1,056,923**	**1,056,923**	**897,078**	**Total**

Informasi Transaksi Material yang Mengandung Benturan Kepentingan

Sepanjang tahun 2022, tidak terdapat transaksi yang mengandung benturan kepentingan.

Information on Material Transactions Containing Conflicts of Interest

Throughout 2022, there were no transactions containing conflicts of interest.

Transaksi dengan Pihak Afiliasi

Sepanjang tahun 2022, tidak terdapat transaksi dengan pihak afiliasi.

Transactions with Affiliated Parties

Throughout 2022, there were no transactions with affiliated parties.

Transaksi dengan Pihak Berelasi

Dalam kegiatan usaha, Bank melakukan transaksi tertentu dengan pihak-pihak berelasi. Transaksi dengan pihak-pihak berelasi tersebut dilaksanakan dengan tetap memperhatikan ketentuan yang berlaku. Uraian sifat hubungan dan jenis transaksi dengan pihak berelasi ditunjukkan sebagai berikut:

Transactions with Related Parties

In business activities, the Bank performs certain transactions with related parties. Transactions with related parties are carried out by observing the applicable provisions. A description of the nature of relationship and type of transactions with related parties are shown as follows:

Sifat Hubungan dan Jenis Transaksi Perseroan dengan Pihak Berelasi
Nature of Relationship and Type of Transaction between the Company and Related Parties

Pihak-Pihak Berelasi Related Parties	Sifat dari Hubungan Nature of Relationship	Jenis Transaksi Type of Transaction
PT Asuransi Dayin Mitra Tbk	Pihak berelasi yang Pemegang Saham utamanya sama Related party under common ultimate Shareholder	Asuransi atas kerugian dan penempatan dana Insurance for losses and placement of funds
PT Datindo Entrycom	Pihak berelasi yang Pemegang Saham utamanya sama Related party under common ultimate Shareholder	Simpanan nasabah Deposits from customers
PT Equity Development Investment Tbk	Pemegang Saham Bank Shareholder of the Bank	Simpanan nasabah Deposits from customers
PT Equity Finance Indonesia	Pihak berelasi yang Pemegang Saham utamanya sama Related party under common ultimate Shareholder	Kredit dan simpanan nasabah Loan and deposits from customers
PT Equity Life Indonesia	Pihak berelasi yang Pemegang Saham utamanya sama Related party under common ultimate Shareholder	Asuransi jiwa kredit dan penempatan dana Credit life insurance and placement of funds
PT Equity Sekuritas Indonesia	Pihak berelasi yang Pemegang Saham utamanya sama Related party under common ultimate Shareholder	Penempatan dana Placement of funds
PT Lintas Dunia Travelindo	Pihak berelasi yang Pemegang Saham utamanya sama Related party under common ultimate Shareholder	Simpanan nasabah Deposits from customers
PT Lumbung Sari	Pihak berelasi yang Pemegang Saham utamanya sama Related party under common ultimate Shareholder	Penempatan dana Placement of funds
PT Medicom Prima	Pihak berelasi yang Pemegang Saham utamanya sama Related party under common ultimate Shareholder	Simpanan nasabah Deposits from customers
PT Ventura Investasi Prima	Pihak berelasi yang Pemegang Saham utamanya sama Related party under common ultimate Shareholder	Penempatan dana Placement of funds
PT Ventura Investasi Utama	Pihak berelasi yang Pemegang Saham utamanya sama Related party under common ultimate Shareholder	Kredit dan simpanan nasabah, serta pendapatan bunga yang masih akan diterima Loan and deposits from customers, as well as accrued interest receivable
Dewan Komisaris, Direksi, serta Pejabat Eksekutif yang merupakan Manajemen Kunci Board of Commissioners, Board of Directors, Executive Officers who are the Key Management	Manajemen Bank Bank Management	Kredit dan simpanan nasabah Loan and deposits from customers

Transaksi berelasi telah diungkapkan dan dapat dilihat pada Catatan atas Laporan Keuangan No. 31 tentang Sifat dan Transaksi Pihak Berelasi.

Transaksi dengan Pihak-pihak Berelasi dan Kewajaran Transaksi

Seluruh transaksi dengan pihak berelasi pada tahun 2022 dilakukan secara wajar (*arm's length*) dan sesuai dengan peraturan perundang-undangan. Transaksi dilakukan atas dasar kebutuhan bisnis dan bebas dari konflik kepentingan.

Pemenuhan Peraturan dan Ketentuan Terkait

Bank telah memenuhi peraturan dan ketentuan terkait:

1. Peraturan Otoritas Jasa Keuangan No. 17/POJK.04/2020 tanggal 20 April 2020 tentang Transaksi Material dan Perubahan Kegiatan Usaha; serta
2. Peraturan Otoritas Jasa Keuangan No. 42/POJK/04/2020 tanggal 1 Juli 2020 tentang Transaksi Afiliasi dan Transaksi Benturan Kepentingan.

Pernyataan Direksi, Dewan Komisaris, dan Komite Audit

Direksi menyatakan bahwa transaksi dengan pihak berelasi telah melalui prosedur yang memadai untuk memastikan bahwa transaksi dilaksanakan sesuai dengan praktik bisnis yang berlaku umum antara lain dilakukan dengan memenuhi prinsip transaksi yang wajar (*arms length principle* dan *know your customer/KYC).* Selain itu, Dewan Komisaris dan Komite Audit memastikan bahwa transaksi dengan pihak berelasi telah sesuai dengan ketentuan yang berlaku.

Perubahan Kebijakan Akuntansi yang Diterapkan pada Tahun Buku Terakhir

Penyusunan Laporan Keuangan Bank dilakukan dengan memperhatikan Standar Akuntansi Keuangan (SAK) yang berlaku beserta perubahannya. Amandemen Pernyataan Standar Akuntansi Keuangan (PSAK) dan interpretasi Standar Akuntansi Keuangan (ISAK) yang efektif untuk periode yang dimulai pada atau setelah tanggal 1 Januari 2022 diuraikan sebagai berikut:

Related transactions have been disclosed and can be seen in the Notes to Financial Statements No. 31 on the Nature of Relationship and Transactions with Related Parties.

Transactions with Related Parties and Fairness of Transactions

All transactions with related parties in 2022 were carried out fairly (arm's length) and in accordance with laws and regulations. Transactions were carried out based on the business needs and are free from conflicts of interest.

Fulfilment of Relevant Regulations and Provisions

The Bank has complied with the relevant regulations and provision as follows:

1. Financial Services Authority Regulation No. 17/POJK.04/2020 dated April 20, 2020, on Material Transactions and Changes in Business Activities; and
2. Financial Services Authority Regulation No. 42/POJK/04/2020 dated July 1, 2020, on Affiliated Transactions and Conflict of Interest Transactions.

Statement of the Board of Directors, Board of Commissioners, and Audit Committee

The Board of Directors states that transactions with related parties have gone through adequate procedures to ensure that transactions are carried out in accordance with the generally accepted business practices, among others, carried out by complying with fair transaction principles (arm's length principle and know your customer/KYC). Furthermore, the Board of Commissioners and the Audit Committee ensure that transactions with related parties comply with applicable regulations.

Changes in Accounting Policies Implemented in the Last Fiscal Year

The Bank's Financial Statements are prepared by observing the applicable Financial Accounting Standards (SAK) and their amendments. Amendments to Statement of Financial Accounting Standards (SFAS) and interpretations of Financial Accounting Standards (IFAS) that are effective for the period beginning on or after January 1, 2022, are described as follows:

Perubahan Kebijakan Changes in Policy	**Dampak terhadap Laporan Keuangan** Impact on Financial Statements
Amendemen PSAK No. 22: Kombinasi Bisnis tentang Referensi ke Kerangka Konseptual Amendments to SFAS No. 22: Business Combinations regarding Reference to Conceptual Framework	Tidak berdampak material No material impact
Penyesuaian Tahunan 2020 - PSAK 71, "Instrumen Keuangan - Imbalan dalam pengujian "10 persen" untuk penghentian pengakuan liabilitas keuangan" 2020 Annual Adjustment – SFAS 71, "Financial Instruments – Fee under testing "10 percent" for the derecognition of a financial liability"	Tidak berdampak material No material impact
Penyesuaian Tahunan 2020 - PSAK 73, "Sewa" 2020 Annual Improvements – SFAS 73, "Leases	Tidak berdampak material No material impact

Perubahan Kebijakan Changes in Policy	Dampak terhadap Laporan Keuangan Impact on Financial Statements
Amendemen PSAK 57, "Provisi, Liabilitas Kontijensi, dan Aset Kontijensi" tentang Kontrak Merugi-Biaya Memenuhi Kontrak Amendments to SFAS 57, "Provisions, Contingent Liabilities, and Contingent Assets" – Onerous Contract Fulfilment Costs	Tidak berdampak material No material impact
Siaran Pers atas persyaratan pengatribusian imbalan pada periode jasa sesuai PSAK No. 24 Press Release on requirements of attribution of benefits to periods of service in accordance with SFAS No. 24	Tidak berdampak material No material impact

Alasan Perubahan Kebijakan Akuntansi

Penerapan standar akuntansi keuangan dilakukan untuk mematuhi PSAK yang berlaku dalam tahun berjalan.

Reasons for Changes in Accounting Policies

The financial accounting standards are applied to comply with the SFAS applicable in the current year.

Asumsi dalam Menyusun Proyeksi

Penyusunan rencana bisnis Bank menggunakan asumsi makro dan mikro yang disesuaikan dengan kondisi perekonomian saat ini dan di masa depan yang diperkirakan akan dan masih dipengaruhi oleh kondisi ekonomi keuangan global dan kebijakan ekonomi pemerintah. Asumsi makro dan mikro yang digunakan untuk proyeksi keuangan dalam penyusunan Rencana Bisnis Bank untuk tahun 2022-2024 adalah sebagai berikut:

Assumptions in Preparing Projections

The preparation of the Bank's business plan uses macro and micro assumptions that are adjusted to current and future economic conditions which are expected to be and are still influenced by the global economic and financial conditions and government economic policies. The macro and micro assumptions used for financial projections in preparing the Bank's Business Plan for 2022-2024 are as follows:

(dalam % / in%)

Uraian	Proyeksi Projection		Description
	2022	2023	
Asumsi Makro			**Macro Assumptions**
Pertumbuhan PDB	4,5-5,5	4,5-5,5	GDP growth
Inflasi	3,0-3,1	3,0-3,1	Inflation
Lainnya, Dirinci per Jenis Asumsi			Others, Detailed per Type of Assumption
Kurs IDR/USD	14.600	14.600	IDR/USD exchange rate
BI 7 Days Rate	3,75	3,75	BI 7 Days Rate
Asumsi Mikro			**Micro Assumptions**
Pertumbuhan Kredit	41,87	84,52	Loan Growth
Pertumbuhan Dana Pihak Ketiga	(4,29)	(3,22)	Growth of Third Party Funds
Tingkat Bunga Simpanan - Tabungan	2,85	3,95	Deposits Interest Rate - Savings
Tingkat Bunga Kredit Ritel Komersial	11,17	13,07	Commercial Retail Loan Interest Rate

Prospek Usaha 2023

Perekonomian global di tahun 2023 diperkirakan masih akan terkena imbas dari kenaikan inflasi dan perang Rusia-Ukraina. Hal ini diprediksi akan menyebabkan perlambatan pertumbuhan ekonomi menjadi sebesar 2,9% dan dengan inflasi sebesar 6,6%, sehingga akan meningkatkan risiko munculnya resesi di beberapa negara, termasuk Amerika Serikat dan Eropa.

Meskipun perekonomian global diproyeksikan masih akan terus melambat, namun perekonomian nasional optimis mengalami pertumbuhan ekonomi dengan proyeksi sebesar 4,5%-5,3% yang didukung oleh permintaan domestik dan kinerja ekspor yang tetap kuat di tahun 2023.

Seiring dengan pertumbuhan tersebut, sektor jasa keuangan dan asuransi di tahun 2023 juga diproyeksikan akan mengalami pertumbuhan sebesar 5,7%-6,5%. Bank Indonesia masih akan melanjutkan pelonggaran kebijakan makro prudensial di tahun 2023 dengan tiga sasaran optimalisasi yaitu intermediasi seimbang, stabilitas sistem keuangan terjaga, serta inklusi ekonomi dan keuangan. Hal ini dilakukan untuk meningkatkan kredit/pembiayaan perbankan guna mendukung pemulihan ekonomi nasional dengan tetap turut menjaga stabilitas sistem keuangan.

Sumber:
1. Bank Indonesia, “Laporan Kebijakan Moneter Triwulan IV 2022”, 20 Januari 2023;
2. Bank Indonesia, “Laporan Perekonomian Indonesia Tahun 2022”, 30 Januari 2023; serta
3. International Monetary Fund, “*World Economic Outlook Update*”, 30 Januari 2023.

Business Prospects in 2023

It is estimated that the global economy will still be affected by rising inflation and the Russia-Ukraine war in 2023. This is predicted to cause a slowdown in economic growth to 2.9% and inflation of 6.6%, which will increase the risk of a recession in several countries, including the United States and Europe.

Even though the global economy is projected to continue to slow down, the national economy is optimistic about experiencing economic growth with a projection of 4.5%-5.3%, which is supported by domestic demand and export performance which will remain strong in 2023.

Along with this growth, the financial services and insurance sector in 2023 is also projected to experience growth of 5.7%-6.5%. Bank Indonesia will continue to loosen macro prudential policies in 2023 with three optimization targets, namely balanced intermediation, maintained financial system stability, and economic and financial inclusion. This is done to increase bank credit/financing to support national economic recovery while maintaining financial system stability.

Source:
1. Bank Indonesia, “Monetary Policy Report Quarter IV 2022”, January 20, 2023;
2. Bank Indonesia, “Indonesian Economic Report 2022”, January 30, 2023; and
3. International Monetary Fund, “World Economic Outlook Update”, January 30, 2023.



ASPEK PENDUKUNG BISNIS

Supporting Business Aspects



SUMBER DAYA MANUSIA
HUMAN RESOURCES



Kebersamaan Hari Kemerdekaan Republik Indonesia
Indonesia Independence Day Celebration

Bank Ganesha berkomitmen untuk terus meningkatkan kompetensi sumber daya manusia (SDM). Kompetensi ini meliputi keterampilan, pengetahuan, nilai dan budaya, serta perilaku yang dimiliki setiap karyawan agar dapat melaksanakan tugas dan tanggung jawab secara produktif dan profesional. Melalui peningkatan kompetensi tersebut, Bank Ganesha meyakini bahwa SDM yang andal mampu memberikan kontribusi yang positif bagi kesinambungan kinerja Bank.

Bank Ganesha is committed to continuously improving the competence of its human resources (HR). This competency includes skills, knowledge, values, and culture, as well as the behavior of each employee in order to carry out duties and responsibilities productively and professionally. Through this competency improvement, Bank Ganesha believes that reliable HR makes a positive contribution to the Bank's performance sustainability.

Strategi Pengembangan SDM

Bank menyadari bahwa kinerja karyawan yang baik memiliki hubungan yang erat dalam mancapai kesuksesan. Adapun strategi pengembangan SDM yang dilakukan Bank Ganesha di tahun 2022 diuraikan sebagai berikut:

1. Menyiapkan dan mengembangkan SDM yang mampu berdaptasi terhadap berbagai perubahan, khususnya perubahan ke arah digitalisasi perbankan;
2. Menyiapkan SDM yang terdiri dari *mix-generations employees*;
3. Meningkatkan kompetensi, pengetahuan, dan kode etik perbankan secara berkesinambungan, sesuai budaya kerja, dan tata nilai perusahaan;

HR Development Strategy

The Bank realizes that good employee performance has a close relationship in achieving success.The HR development strategy carried out by Bank Ganesha in 2022 is described as follows:

1. Preparing and developing human resources capable of adapting to various changes, especially changes towards banking digitization;
2. Preparing human resources consisting ofmix-generations employees;
3. Improving competency, knowledge and banking code of ethics on an ongoing basis, according to work culture and corporate values;

4. Meningkatkan kualitas dan kuantitas sertifikasi bagi pengurus dan pejabat Bank, sesuai yang dipersyaratkan oleh regulator;
5. Melaksanakan kegiatan rekrutmen yang fokus pada generasi milenial, namun tetap sesuai kebutuhan;
6. Menyelenggarakan beasiswa pendidikan program Sarjana Strata 1 (S1);
7. Melakukan kerja sama dengan lembaga pendidikan tinggi melalui program *internship*/magang; dan
8. Melakukan evaluasi terhadap kebijakan yang terkait dengan pengembangan SDM.

4. Improving the quality and quantity of certification for the management and officers of the Bank, as required by the regulators;
5. Carrying out recruitment activities that focus on the millennial generation, but still according to needs;
6. Organizing educational scholarships for undergraduate programs (S1);
7. Collaborating with higher education institutions through internship/apprenticeship program; and
8. Evaluating policies related to HR development.

Sepanjang tahun 2022, Bank telah merekrut karyawan untuk menduduki berbagai posisi yang diuraikan sebagai berikut:

Throughout 2022, the Bank recruited employees to occupy various positions described as follows:

Posisi	Pria Male	Wanita Female	Total	Position
Staff	18	8	26	Staff
Teller	-	1	1	Teller
Marketing (Account Officer & Relationship Manager)	1	1	2	Marketing (Account Officer & Relationship Manager)
Pemimpin Cabang	1	-	1	Branch Manager
Total	**20**	**10**	**30**	**Total**

Komposisi Karyawan

Pada tahun 2022, Bank Ganesha memiliki 291 karyawan. Jumlah tersebut mengalami peningkatan sebesar 0,34% dibandingkan jumlah karyawan di tahun 2021 sebanyak 290 karyawan. Peningkatan jumlah karyawan tersebut dilakukan sesuai dengan kebutuhan dan arah bisnis Bank.

Employee Composition

In 2022, Bank Ganesha had 291 employees. This number increased by 0.34% compared to the number of employees in 2021 of 290 employees. The increase in the number of employees was due to the Bank's business needs and direction.

Komposisi Karyawan berdasarkan Status Kepegawaian
Composition of Employees based on Employment Status

Uraian Description	2022				2021				2020			
	Pria Male	Wanita Female	Total	%	Pria Male	Wanita Female	Total	%	Pria Male	Wanita Female	Total	%
Tetap Permanent	**164**	**99**	**263**	**90,38**	157	100	257	88,62	173	103	276	92,93
Kontrak dan Percobaan Contracts and Probation	**18**	**10**	**28**	**9,62**	21	12	33	11,38	12	9	21	7,07
Total	**182**	**109**	**291**	**100,00**	**178**	**112**	**290**	**100,00**	**185**	**112**	**297**	**100,00**

Komposisi Karyawan berdasarkan Rentang Usia
Composition of Employees based on Age Range

Uraian Description	2022				2021				2020			
	Pria Male	Wanita Female	Total	%	Pria Male	Wanita Female	Total	%	Pria Male	Wanita Female	Total	%
>60 Tahun Tahun >60 Years Old	**3**	**-**	**3**	**1,03**	2	0	2	0,69	3	2	5	1,68
50-59 Tahun 50-59 Years Old	**38**	**24**	**62**	**21,31**	35	21	56	19,31	35	21	56	18,86
40-49 Tahun 40-49 Years Old	**54**	**18**	**72**	**24,74**	54	23	77	26,55	61	27	88	29,63
30-39 Tahun 30-39 Years Old	**58**	**33**	**91**	**31,27**	61	31	92	31,72	57	30	87	29,29
<29 Tahun <29 Years Old	**29**	**34**	**63**	**21,65**	26	37	63	21,72	29	32	61	20,54
Total	**182**	**109**	**291**	**100,00**	**178**	**112**	**290**	**100,00**	**185**	**112**	**297**	**100,00**

Komposisi Karyawan berdasarkan Tingkat Pendidikan
Composition of Employees based on Education Level

Uraian Description	2022				2021				2020			
	Pria Male	Wanita Female	Total	%	Pria Male	Wanita Female	Total	%	Pria Male	Wanita Female	Total	%
Pasca Sarjana Postgraduate	**12**	**6**	**18**	**6,19**	12	6	18	6,21	15	9	24	8,08
Sarjana Bachelor	**116**	**74**	**190**	**65,29**	108	80	188	64,83	111	76	187	62,96
Diploma dan Setara Diploma and Equivalent	**24**	**18**	**42**	**14,43**	26	16	42	14,48	27	19	46	15,49
SLTA dan Sederajat High School and equivalent	**29**	**11**	**40**	**13,75**	31	10	41	14,14	31	8	39	13,13
SLTP dan Sederajat Junior high school and equivalent	**1**	**-**	**1**	**0,34**	1	-	1	0,34	1	0	1	0,34
Total	**182**	**109**	**291**	**100,00**	**178**	**112**	**290**	**100,00**	**185**	**112**	**297**	**100,00**

Komposisi Karyawan berdasarkan Level Organisasi
Employee Composition based on Organizational Level

Uraian Description	2022				2021				2020			
	Pria Male	Wanita Female	Total	%	Pria Male	Wanita Female	Total	%	Pria Male	Wanita Female	Total	%
Komisaris Commissioner	**2**	**1**	**3**	**1,00**	2	1	3	1,01	2	1	3	1,01
Direksi Director	**4**	**1**	**5**	**1,67**	2	1	3	1,01	2	1	3	1,01
Kepala Divisi Division Head	**9**	**1**	**10**	**3,34**	4	2	6	2,03	4	2	6	2,02
Kepala Bagian Department Head	**17**	**10**	**27**	**9,03**	15	9	24	8,11	13	10	23	7,74
Pimpinan Cabang Branch Manager	**2**	**4**	**6**	**2,01**	1	6	7	2,36	1	6	6	2,36
Pimpinan Cabang Pembantu Sub-Branch Manager	**1**	**1**	**2**	**0,67**	1	2	3	1,01	1	3	4	1,35
Staf Staff	**153**	**93**	**246**	**82,27**	157	93	250	84,46	162	89	252	84,51
Total	**188**	**111**	**299***	**100,00**	**182**	**114**	**296***	**100,00**	**185**	**112**	**297**	**100,00**

* Total komposisi karyawan termasuk Dewan Komisaris dan Direksi.
* Total employees' composition including Board of Commissioners and Board of Directors.



Kebersamaan Halal Bihalal
Halal Bihalal Gathering

Komposisi Karyawan yang Mengundurkan Diri
Composition of Resigning Employees

Uraian Description	2022				2021				2020			
	Pria Male	Wanita Female	Total	%	Pria Male	Wanita Female	Total	%	Pria Male	Wanita Female	Total	%
Karyawan Pensiun Retired Employee	**5**	**3**	**8**	**25,00**	2	1	3	9,38	3	1	4	9,52
Karyawan Mengundurkan Diri/PHK Employee Resigns/Lay off	**14**	**10**	**24**	**75,00**	17	12	29	90,63	24	14	38	90,48
Total	**19**	**13**	**32**	**100,00**	**19**	**13**	**32**	**100,00**	**27**	**15**	**42**	**100,00**

Penilaian Kinerja SDM

Bank Ganesha melaksanakan penilaian Unit Kerja secara berkala dengan menggunakan sistem *Key Performance Indicator* (KPI) yang telah ditetapkan setiap awal tahun buku, sedangkan pada akhir tahun Bank melakukan evaluasi kinerja bagi masing-masing karyawan sebagai langkah untuk mengevaluasi performa kerja masing-masing karyawan. Hasil penilaian kinerja akan dijadikan sebagai dasar bagi Bank untuk memberikan penghargaan dan pengembangan karier untuk karyawan yang bersangkutan, termasuk pelatihan, rotasi/mutasi, promosi, dan demosi karyawan.

HR Performance Assessment

Bank Ganesha conducts regular assessments on Division by using Key Performance Indicator (KPI) system, which has been determined at the beginning of each financial year. While at the end of year, the Bank evaluates each employee's performance as a step to evaluate each employee's work performance. The performance assessment results will serve as the basis for the Bank to provide awards and career development for the relevant employee, including training, rotation/transfer, promotion, and demotion.

Pengembangan Karier SDM

Pengembangan karier adalah peningkatan kompetensi karyawan yang dilakukan dalam rangka meningkatkan kemampuan dan profesionalisme karyawan yang bersangkutan. Bentuk pengembangan karier dapat dilakukan antara lain melalui:

1. Pendidikan dan pelatihan;
2. Promosi/kenaikan jabatan; dan
3. Mutasi/perubahan jabatan.

HR Career Development

Career development is an increase in employees' competence carried out in order to improve employees' ability and professionalism. Forms of career development can be done, among others, through:

1. Education and training;
2. Promotion/advancement; and
3. Transfer/change of position.



Kebersamaan Hari Raya Imlek
Chinese New Year Celebration



Kebersamaan Bulan Ramadhan
Ramadan Month Celebration

Berikut informasi karyawan Bank Ganesha yang mendapatkan promosi dan rotasi/mutasi ditahun 2022:

The following is information on Bank Ganesha's employees who received promotions and rotations/transfers in 2022:

Uraian	Pria	Wanita	Total	Description
Promosi	9	3	**12**	Promotion
Rotasi/Mutasi	7	12	**19**	Rotation/Transfer
Total	**16**	**15**	**31**	**Total**

Pengembangan Kompetensi SDM

Bank terus berupaya menjaga kualitas SDM, karena Bank yakin bahwa karyawan merupakan aset utama yang harus terus dikembangkan. Dalam rangka meningkatkan produktivitas kerja dan mengembangkan potensi karyawan, Bank mengikutsertakan SDM dalam berbagai program pendidikan dan pelatihan, baik internal maupun eksternal. Bank melakukan cara-cara berikut untuk mengembangkan kompetensi karyawan:

HR Competency Development

The Bank strives to maintain its human resources quality, because the Bank believes that employees are the main asset that must be continuously developed. In order to increase work productivity and develop employee's potential, the Bank enrolls human resources in various education and training programs, both internal and external. The Bank conducts the following ways to develop employee's competencies:

Pelatihan
Training

Merupakan program pengembangan kompetensi karyawan yang sering dilakukan oleh berbagai organisasi, dapat dilakukan melalui pelatihan internal maupun eksternal.
Is an employee competency development program, which is often carried out by various organizations, can be done through internal and external training.

Pendidikan
Education

Merupakan program pengembangan yang dilakukan dengan cara mengikutsertakan karyawan ke dalam jenjang pendidikan yang lebih tinggi.
Is a development program carried out by involving employees in a higher level of education.

On the Job Training

Merupakan salah satu metode pelatihan yang diberikan di tempat kerja, sebelum karyawan yang bersangkutan menduduki suatu jabatan/pekerjaan tertentu.
Is a training method provided at workplace, prior to the relevant employee occupying a certain position/job.

Online Learning

Merupakan program pengembangan karyawan yang dilakukan dengan menggunakan berbagai media elektronik yang ada, seperti: Youtube, Zoom Meeting, dan Google Drive.

Is an employee development program carried out by using various media, such as: Youtube, Zoom Meeting, and Google Drive.

Rotasi/Mutasi dan Promosi
Rotation/Mutation and Promotion

Merupakan salah satu program pengembangan kompetensi karyawan untuk menambah keterampilan karyawan dan memberikan tantangan kerja baru.
Is an employee competency development program to increase employee's skills and provide new work challenges.

Coaching

Merupakan program pengembangan karyawan yang dilakukan oleh atasan karyawan yang bersangkutan dan bertujuan untuk meningkatkan kualitas, kuantitas kerja, transfer pengetahuan, menambah keterampilan kerja bawahan, serta meningkatkan hubungan kerja atasan-bawahan.

Is an employee development program carried out by employee's superior that aims to improve the quality, quantity of work, transfer of knowledge, increase the work skills of subordinates, and improve superior-subordinate work relations.



Kebersamaan Hari Kartini
Kartini's Day Celebration

Bank Ganesha memberikan kesempatan bagi setiap karyawan untuk mengikuti program pengembangan kompetensi yang pelaksanaannya disesuaikan dengan tujuan dan strategi Bank. Melalui program tersebut, karyawan diharapkan dapat meningkatkan produktivitas, keterampilan, kompetensi, serta profesionalisme kerja.

Sepanjang tahun 2022, Bank telah menyelenggarakan program pengembangan kompetensi bagi karyawan, yang dilakukan secara internal maupun eksternal oleh pihak ketiga dengan rincian sebagai berikut:

Bank Ganesha provides an opportunity for every employee to take part in a competency development program whose implementation is tailored to the goals and strategies of the Bank. Through this program, employees are expected to increase their productivity, skills, competence, as well as work professionalism.

Throughout 2022, the Bank implemented competency development programs for employees, which are carried out internally and externally by third parties with the following details:

Jenis Pelatihan	**Jumlah Kegiatan** Number of Activities	**Jumlah Karyawan yang Mengikuti Pelatihan** **Number of Employees Participating in Training**	**Type of Training**
	Soft Skill		
Leadership	1	**1**	Leadership
Negotiation Skill	1	**5**	Negotiation Skill
Lainnya	5	**190**	Other
	Technical Skill		
Manajemen Risiko	24	**102**	Risk Management
Perkreditan/*Treasury*	15	**22**	Credit/Treasury
Audit	7	**57**	Audit
Digital Banking	16	**83**	Digital Banking
Teknologi Informasi	22	**330**	Information Technology
Wealth Management	5	**17**	Wealth Management
Sistem Pembayaran dan Pengelolaan Uang Rupiah	32	**171**	Payment System and Rupiah Money Management
Lainnya	46	**252**	Other
Total	174	**1.230**	Total
Biaya	**Rp1.583.424.765,-**		**Cost**

Keterangan / Remark:
Setiap karyawan dapat mengikuti lebih dari satu program pengembangan kompetensi, termasuk karyawan yang baru bergabung dan/atau telah selesai kontrak.
Each employee can take part in more than one competency development program, including employees who have just joined and/or have completed their contracts.

Rencana Strategi Pengembangan SDM Tahun 2023

Dalam rangka mendukung pertumbuhan bisnis di tahun 2023, Perseroan telah merencanakan strategi pengembangan SDM yang akan dilakukan sebagai berikut:

1. Mengembangkan *man power planning* (rekrutmen, jenjang karier, *grading*, sistem penilaian kinerja, *reward & punishment*, serta perencanaan dan pengembangan SDM) dalam rangka pengembangan kompetensi SDM sesuai kebutuhan bisnis;
2. Meningkatkan kompetensi SDM sesuai dengan tuntutan tugas dan tanggung jawab, melalui pelatihan dan pendidikan yang berkesinambungan;
3. Mengembangkan SDM yang mampu beradaptasi terhadap berbagai perubahan khususnya perubahan ke arah digitalisasi perbankan, antara lain dengan melakukan rekrutmen talenta baru yang memiliki kapabilitas di bidang digital;
4. Mengembangkan digitalisasi proses dan infrastruktur yang mampu mendukung *HR management*; dan
5. Melakukan revitalisasi budaya kerja, dengan mengembangkan budaya digital guna mendukung *digital business* dalam rangka transformasi digital, serta mengembangkan pelatihan dan sosialisasi terkait *digital business*.

HR Development Strategy Plan for 2023

In order to support business growth in 2023, the Company has planned an HR development strategy which will be carried out as follows:

1. Developing manpower planning (recruitment, career path, grading, performance appraisal system, reward & punishment, as well as HR planning and development) in order to develop HR competencies according to business needs;
2. Improving HR competence in accordance with the demands of duties and responsibilities, through continuous training and education;
3. Developing human resources who are able to adapt to various changes, especially changes towards banking digitalization, among others by recruiting new talents who have capabilities in the digital field;
4. Developing digitization of processes and infrastructure capable of supporting HR management; and
5. Revitalizing work culture, by developing digital culture to support digital business in the context of digital transformation, as well as developing training and dissemination related to digital business.

TEKNOLOGI INFORMASI

INFORMATION TECHNOLOGY

Teknologi informasi (TI) merupakan sebuah solusi bagi Bank Ganesha dalam menghadapi pesatnya pertumbuhan usaha dan meningkatnya daya saing di industri perbankan. TI memberikan kemudahan bagi Bank dalam melakukan transaksi perbankan dan sebagai alat untuk mengambil keputusan bisnis serta sebagai pemenuhan terhadap kebutuhan nasabah dalam mendapatkan layanan yang mudah, cepat, dan efisien.

Menyadari hal tersebut, Bank Ganesha menerapkan teknologi yang fokus pada peningkatan efektivitas dan efisiensi kerja, serta yang berorientasi pada nasabah. Hal ini merupakan bagian dari upaya Bank untuk meningkatkan kinerja unit kerja sehingga dapat terus mendukung perkembangan Bank yang pada akhirnya dapat meningkatkan daya saing Bank.

Information technology (IT) is a solution for Bank Ganesha in dealing with rapid business growth and increasing competitiveness in the banking industry. IT provides convenience for Banks in conducting banking transactions and as a tool for making business decisions as well as fulfilling customer needs in obtaining easy, fast, and efficient services.

Realizing this, Bank Ganesha applies technology that focuses on increasing work effectiveness and efficiency, as well as being customer oriented. This is part of the Bank's efforts to improve unit's performance so that it can continue to support the Bank's development which in turn can increase the Bank's competitiveness.

Tata Kelola TI

Guna menjaga kecukupan atas kebutuhan serta ruang lingkup usaha yang dijalankan, Bank Ganesha senantiasa memastikan infrastruktur TI yang dimiliki telah memadai. Untuk itu, manajemen melakukan identifikasi terhadap berbagai faktor, baik internal maupun eksternal. Bank Ganesha juga senantiasa melakukan penyempurnaan dan pengembangan perangkat lunak maupun perangkat keras dalam pengelolaan TI. Hal tersebut dilakukan demi mendukung strategi bisnis Bank dalam memberikan fasilitas dan kemudahan bertransaksi serta meningkatkan kualitas pelayanan.

IT Governance

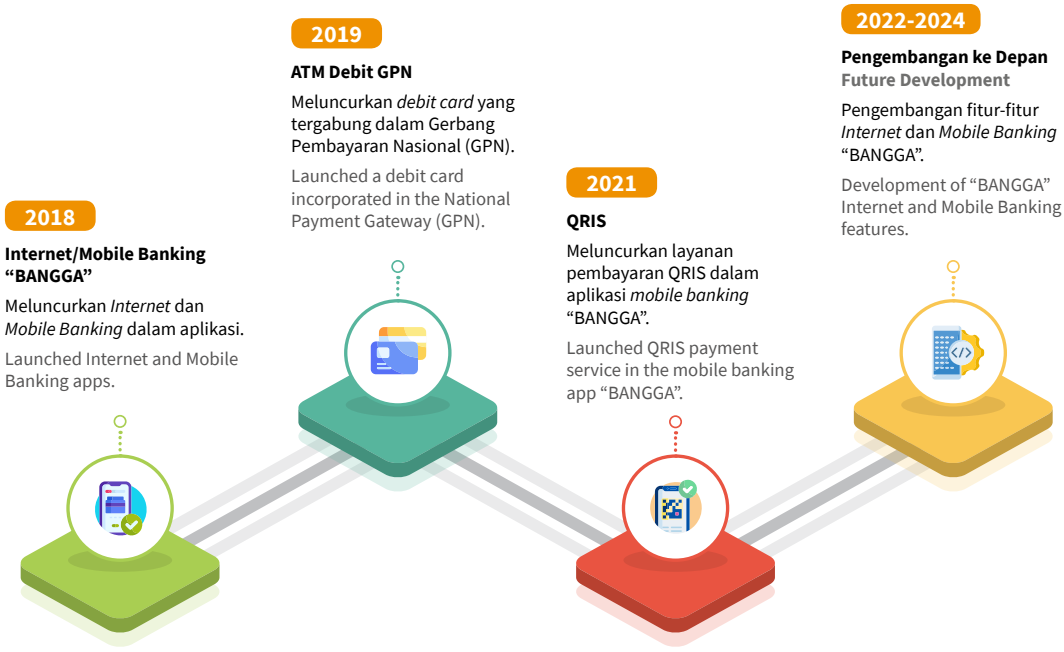
In order to maintain the adequacy of the business needs and scope, Bank Ganesha always ensures that its IT infrastructure is adequate. To that end, management identifies various factors, both internal and external. Bank Ganesha also continuously improves and develops software and hardware in IT management. This is done in order to support the Bank's business strategy in providing facilities and ease of transaction as well as improving service quality.

Roadmap TI

Perseroan telah menyusun *Roadmap* pengembangan TI untuk tahun 2018-2024. Penyusunan tersebut dilakukan sebagai bagian dari pelaksanaan tata kelola TI sesuai arahan Peraturan Otoritas Jasa Keuangan yang menyatakan pentingnya memiliki keselarasan dengan strategi bisnis. Adapun penjabaran *roadmap* pengembangan TI disampaikan sebagai berikut:

IT Roadmap

The Company has compiled Roadmap for IT development for 2018-2024. This was prepared as part of IT governance implementation in line with directions of Financial Services Authority Regulation, which states the importance of having alignment with business strategy. As for the elaboration of roadmap for IT development is delivered as follows:



Pengembangan TI Tahun 2022

Sesuai dengan Rencana Bisnis Bank, maka pengembangan sistem informasi manajemen di tahun 2022 sebagai berikut:

1. Membangun *Digital Core Banking System* guna mendukung produk dan layanan digital;
2. Mengembangkan unit kerja TI dari Bagian menjadi Divisi dan menambah personel TI dalam rangka penguatan organisasi TI sehingga dapat mendukung transformasi digital yang dilakukan oleh Bank;

IT Development in 2022

As per the Bank's Business Plan, the management information system in 2022 was developed as follows:

1. Building Digital Core Banking System to support digital products and services;
2. Developing IT work unit from Department to Division and adding IT personnel in order to strengthen the IT organization and support the digital transformation carried out by the Bank;

3. Menyiapkan *Application Programing Interface* (API) *Management* untuk menjamin keamanan dan kelancaran *monitoring*/konfigurasi API dalam rangka mendukung produk dan layanan perbankan digital Bank;
4. Menjajaki dan menerapkan teknologi *Cloud Computing*;

5. Mengembangkan fitur dan layanan digital seperti *Internet/Mobile Banking* atau layanan digital lainnya untuk meningkatkan *customer experience*;
6. Melakukan pengembangan dan perubahan infrastruktur *Data Center* (DC) dan *Data Recovery Center* (DRC) untuk *hardware, software*, serta kapasitas jaringan komunikasi;

7. Melakukan peninjauan dan peningkatan kemampuan *Core Banking System* dalam rangka perkembangan teknologi dan bisnis digital yang akan datang, antara lain:
   a. Merencanakan kapasitas untuk aplikasi dan *database*;
   b. Keandalan, kemampuan, dan peninjauan kelayakan sistem dan aplikasi pendukung *database*;
   c. Memastikan dukungan vendor untuk *server* (perangkat keras dan sistem operasi);
8. Melakukan peningkatan secara bertahap terhadap keamanan TI, khususnya dalam jaringan seiring dengan peningkatan kompleksitas usaha dan perkembangan keamanan TI berdasarkan praktek terbaik; serta
9. Mendukung rencana kerja dan pengembangan bisnis Bank, serta kebutuhan unit kerja lain, termasuk permintaan pengembangan/perubahan dari regulator.

Realisasi Program Kerja TI Tahun 2022

Berikut realisasi program kerja TI tahun 2022 yang dilakukan Divisi Teknologi Informasi:

1. IT *Functionality Stucture*, dengan adanya penambahan fungsi Divisi TI guna melengkapi struktur yang telah ada sebelumnya, yaitu Bagian IT *Database Administrator*, sehingga Divisi TI menjadi sebagai berikut:
   a. Bagian TI *Development*;
   b. Bagian TI *Operation*;
   c. Bagian TI *Security*;
   d. Bagian TI *Governance & Planning*; dan
   e. Bagian TI *Database Administration*.
2. *Application Architecture*, yaitu rencana penggunaan *Cloud Computing*, pengadaan *Digital Core Banking System*, proses pengembangan Layanan Transfer Antar Bank (BI-FAST) pada *Channel Mobile* dan *Internet Banking* serta pengembangan dan penggunaan mesin *Electronic Data Capture* (EDC);
3. Terus mengembangkan API, yaitu interkoneksi antar aplikasi ke dalam dan/atau keluar *Core Banking System*;

3. Setting up Application Programing Interface (API) Management to ensure safety and smooth running of monitoring/configuration of API in order to support the Bank's digital banking products and services;
4. Exploring and implementing Cloud Computing technology;
5. Developing digital features and services such as Internet/ Mobile Banking or other digital services to upgrade customer experience;
6. Developing and changing infrastructure of Data Center (DC) and Data Recovery Center (DRC) for hardware, software, as well as the communication network capacity;
7. Reviewing and improving Core Banking System's capabilities for the purpose of future digital technology and business developments, among others:
   a. Planning capacity for applications and database;
   b. Reliability, capability, and review of system feasibility and database supporting application;
   c. Ensuring vendor support for server (hardware and operating system);
8. Conducting gradual enhancement towards IT security, especially in networks as business complexity increases and IT security developments based on best practices; and
9. Supporting the Bank's work plan and business development, and needs of other work units, including development/change requests from regulators.

Realization of the 2022 IT Work Program

The following is the realization of the 2022 IT work program carried out by the Information Technology Division:

1. IT Functionality Structure, with the additional functions of IT Division to complement the existing structure, which is IT Database Administrator Department, and therefore, the current IT Division is as follows:
   a. IT Development Department;
   b. IT Operation Department;
   c. IT Security Department;
   d. IT Governance & Planning Department; and
   e. IT Database Administration Department.
2. Application Architecture, which is the plan to use Cloud Computing, procurement of Digital Core Banking System, development of Interbank Transfer Service (BI-FAST) on Mobile and Internet Banking Channel, and the development and use of Electronic Data Capture (EDC) machines;
3. Continue to develop API, which is the interconnection between applications in and/or out of Core Banking System;

4. Fitur layanan baru pada mesin ATM yaitu penarikan tunai tanpa kartu di Mesin ATM Bank Ganesha; serta
5. Memperkuat infrastruktur TI ke arah *Hyper Converged Infrastructure*, di mana nantinya fungsi dari komputer, penyimpanan, dan jaringan akan digabungkan ke dalam satu paket atau diintegrasikan menjadi satu kesatuan dalam sebuah perangkat.

Rencana Pengembangan TI Tahun 2023

Sesuai dengan Rencana Bisnis Bank, maka rencana pengembangan sistem informasi manajemen di tahun 2023 sebagai berikut:

1. Mengimplementasikan *Core Banking System* baru guna mendukung produk dan layanan digital;
2. Menyiapkan/membangun API *Management* untuk menjamin keamanan dan kelancaran *monitoring*/ konfigurasi API dalam rangka mendukung produk dan layanan perbankan digital Bank;
3. Menambahkan pekerja TI dalam rangka penguatan organisasi TI serta meningkatkan kapabilitas dan kompetensi pekerja TI, sehingga dapat mendukung transformasi digital yang dilakukan oleh Bank;
4. Menerapkan teknologi *Cloud Computing*;
5. Mengembangkan fitur dan layanan digital, seperti *Internet/Mobile Banking* atau layanan digital lainnya untuk meningkatkan *customer experience*;
6. Melakukan pengembangan dan perubahan infrastruktur, *hardware*, dan *software* untuk penyimpanan data utama dan data *backup* serta kapasitas jaringan komunikasi;
7. Melakukan penilaian dan peninjauan secara berkala terhadap kemampuan *Core Banking System* untuk menyesuaikan dengan perkembangan teknologi dan bisnis digital yang akan datang, antara lain:
   a. Perencanaan kapasitas untuk aplikasi dan *database*;
   b. Keandalan, kemampuan, dan peninjauan kelayakan *system* dan aplikasi pendukung *database*;
   c. Memastikan dukungan vendor untuk perangkat keras dan sistem operasi;
8. Melakukan peningkatan secara bertahap dan berkesinambungan terhadap keamanan TI Bank, khususnya *cyber security*, seiring dengan peningkatan kompleksitas bisnis Bank dan perkembangan teknologi yang mengacu pada praktik terbaik; dan
9. Mendukung rencana kerja dan pengembangan bisnis Bank, serta kebutuhan unit kerja lain, termasuk permintaan pengembangan/perubahan dari regulator.

4. New service feature on ATM machines, which is cardless cash withdrawals at Bank Ganesha's ATM Machines; and
5. Strengthening IT infrastructure towards Hyper Converged Infrastructure, where the function of computer, storage, and networks will be combined into one package or integrated into one unit in a device.

IT Development Plan for 2023

As per the Bank's Business Plan, the management information system development plan in 2023 is as follows:

1. Implementing new Core Banking System to support digital products and services;
2. Setting up/building API Management to ensure safety and smooth running of monitoring/configuration of API in order to support the Bank's digital banking products and services;
3. Adding IT workers in order to strengthen IT organization and improve the capabilities and competencies of IT workers, to support the Bank's digital transformation;
4. Implementing Cloud Computing technology;
5. Developing digital features and services, such as Internet/Mobile Banking or other digital services to upgrade customer experience;
6. Developing and changing infrastructure, hardware, and software for main data storage and backup data, as well as the communication network capacity;
7. Conducting regular assessments and reviews of Core Banking System's capabilities to adapt to future developments in technology and digital business, among others:
   a. Capacity planning for applications anddatabase;
   b. Reliability, capability, and review of system feasibility and database supporting applications;
   c. Ensuring vendor support for hardware and operating systems;
8. Conducting gradual and continuous improvements to the Bank's IT security, in particular cyber security, in line with the increasing complexity of the Bank's business and technological developments that refer to best practices; and
9. Supporting the Bank's work plan and business development, and needs of other work units, including development/change requests from regulators.



TATA KELOLA PERUSAHAAN

Good Corporate Governance


COMPLIANCE

KOMITMEN PENERAPAN GCG

COMMITMENT TO GCG IMPLEMENTATION

Sebagai upaya dalam mewujudkan visi perusahaan yaitu menjadi bank tepercaya, Perseroan melakukan penerapan prinsip tata kelola perusahaan yang baik (*good corporate governance*/GCG) untuk menjaga konsistensi dan keberlanjutan pertumbuhan bisnis yang berkesinambungan. Dalam setiap aktivitas bisnis yang dilakukan, Perseroan selalu mempertimbangkan prinsip GCG dan peraturan perundang-undangan yang berlaku. Dengan diterapkannya GCG, Bank meyakini bahwa pencapaian kinerja dan prospek bisnis dalam jangka panjang dapat dipertahankan.

As an effort to realize the Company's vision to become a trusted bank, the Company implements the principles of good corporate governance (good corporate governance/GCG) to maintain consistency and sustainability of continuous business growth. In its every business activity, the Company always considers GCG principles and applicable laws and regulations. With GCG implementation, the Bank believes that performance achievement and business prospects in the long-term can be maintained.

PRINSIP GCG

GCG PRINCIPLES

Penerapan GCG di Perseroan berdasarkan pada prinsip-prinsip GCG, yaitu transparansi, akuntabilitas, responsibilitas, independensi, serta kesetaraan dan kewajaran yang diuraikan sebagai berikut:

GCG implementation in the Company is based on GCG principles, namely transparency, accountability, responsibility, independency, as well as equality and fairness which are described as follows:

Prinsip GCG GCG Principles	Uraian Description
Transparansi **Transparency**	Menerapkan keterbukaan dalam mengemukakan informasi yang material dan relevan serta keterbukaan dalam melaksanakan proses pengambilan keputusan. Implement transparency in disclosing material and relevant information as well as transparency in carrying out the decision-making process.
Akuntabilitas **Accountability**	Menerapkan kejelasan fungsi dan pelaksanaan tugas dan tanggung jawab organ yang ada dalam Perseroan, sehingga pengelolaannya berjalan secara efektif. Implement clarity of functions and implementation of duties and responsibilities of the organs within the Company, so that management runs effectively.
Responsibilitas **Responsibility**	Memberikan jaminan bahwa pengelolaan dilakukan dengan tetap berada pada koridor peraturan perundang-undangan yang berlaku dan prinsip-prinsip pengelolaan Perseroan yang sehat. Provide assurance that management is carried out while remaining within the corridors of applicable laws and regulations and the principles of sound corporate management.
Independensi **Independency**	Menjalankan kegiatan usaha secara profesional tanpa pengaruh dan tekanan dari pihak mana pun. Carry out business activities professionally without influence and pressure from any party.
Kesetaraan dan Kewajaran **Equality and Fairness**	Memberikan perlakuan yang adil dan setara dalam memenuhi hak-hak pemangku kepentingan yang timbul berdasarkan perjanjian dan peraturan perundang-undangan. Providing fair and equal treatment in fulfilling stakeholders' rights that arise based on agreements and laws and regulations.

Dasar Penerapan GCG

Berikut panduan Perseroan dalam menerapkan prinsip GCG:

1. Undang-Undang Republik Indonesia No. 10 Tahun 1998 tentang Perubahan atas Undang-Undang No. 7 Tahun 1992 tentang Perbankan;
2. Undang-Undang Republik Indonesia No. 40 Tahun 2007 tentang Perseroan Terbatas;
3. Undang-Undang Republik Indonesia No. 8 tahun 1995 tentang Pasar Modal;
4. Undang-Undang Republik Indonesia No. 27 Tahun 2022 tentang Perlindungan Data Pribadi;
5. Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tentang Penerapan Tata Kelola bagi Bank Umum;
6. Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola Bagi Bank Umum;
7. Peraturan Otoritas Jasa Keuangan No. 21/POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka;
8. Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka;
9. Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik;
10. Peraturan Otoritas Jasa Keuangan No. 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik;
11. Peraturan Otoritas Jasa Keuangan No. 35/POJK.04/2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik;
12. Peraturan Otoritas Jasa Keuangan No. 31/POJK.04/2015 tentang Keterbukaan atas Informasi atau Fakta Material oleh Emiten atau Perusahaan Publik;
13. Peraturan Otoritas Jasa Keuangan No. 55/POJK.04/2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit;
14. Peraturan Otoritas Jasa Keuangan No. 56/POJK.04/2015 tentang Pembentukan dan Pedoman Penyusunan Piagam Unit Audit Internal;
15. Peraturan Otoritas Jasa Keuangan No. 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan;
16. Peraturan Otoritas Jasa Keuangan No. 11/POJK.04/2017 tentang Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka;
17. Peraturan Otoritas Jasa Keuangan No. 13/POJK.03/2017 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan;
18. Surat Edaran Otoritas Jasa Keuangan No. 36/SEOJK.03/2017 tentang Tata Cara Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan;

Basis of GCG Implementation

Following are the Company's guidelines in implementing GCG principles:

1. Law of the Republic of Indonesia No. 10 of 1998 on Amendments to Law No. 7 of 1992 on Banking;
2. Law of the Republic of Indonesia No. 40 of 2007 on Limited Liability Companies;
3. Law of the Republic of Indonesia No. 8 of 1995 on Capital Market;
4. Law of the Republic of Indonesia No. 27 of 2022 on Protection of Personal Data;
5. Financial Services Authority Regulation No. 55/POJK.03/2016 on Implementation of Governance for Commercial Banks;
6. Financial Services Authority Circular No. 13/SEOJK.03/2017 on Implementation of Governance for Commercial Banks;
7. Financial Services Authority Regulation No. 21/POJK.04/2015 on Implementation of Public Company Governance Guidelines;
8. Financial Services Authority Circular No. 32/SEOJK.04/2015 on Governance Guidelines for Public Companies;
9. Financial Services Authority Regulation No. 33/POJK.04/2014 on Board of Directors and Board of Commissioners of Issuers or Public Companies;
10. Financial Services Authority Regulation No. 34/POJK.04/2014 on Nomination and Remuneration Committee of Issuers or Public Companies;
11. Financial Services Authority Regulation No. 35/POJK.04/2014 on Corporate Secretary of Issuers or Public Companies;
12. Financial Services Authority Regulation No. 31/POJK.04/2015 on Disclosure of Information or Material Facts by Issuers or Public Companies;
13. Financial Services Authority Regulation No. 55/POJK.04/2015 on Establishment and Guidelines for Implementation of Audit Committee Work;
14. Financial Services Authority Regulation No. 56/POJK.04/2015 on Establishment and Guidelines for Preparation of Internal Audit Unit Charter;
15. Financial Services Authority Regulation No. 27/POJK.03/2016 on Fit and Proper Test for Main Parties of Financial Services Institutions;
16. Financial Services Authority Regulation No. 11/POJK.04/2017 on Reports of Ownership or Any Changes in Ownership of Public Company Shares;
17. Financial Services Authority Regulation No. 13/POJK.03/2017 on the Use of Services of Public Accountant and Public Accounting Firm in Financial Service Activities;
18. Financial Services Authority Circular No. 36/SEOJK.03/2017 on Procedures for Using Services of Public Accountant and Public Accounting Firm in Financial Services Activities;

19. Peraturan Otoritas Jasa Keuangan No. 37/POJK.03/2019 tentang Transparansi dan Publikasi Laporan Bank;
20. Surat Edaran Otoritas Jasa Keuangan No. 16/SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik;
21. Peraturan Otoritas Jasa Keuangan No./POJK.04/2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka;
22. Peraturan Otoritas Jasa Keuangan No. 16/POJK.04/2020 tentang Pelaksanaan Rapat Umum Pemegang Saham Perusahaan Terbuka secara Elektronik;
23. Peraturan Otoritas Jasa Keuangan No. 8/POJK.04/2015 tentang Situs Web Emiten atau Perusahaan Publik;
24. Peraturan Otoritas Jasa Keuangan No. 4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum;
25. Peraturan Otoritas Jasa Keuangan No. 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum;
26. Peraturan Otoritas Jasa Keuangan No. 1/POJK.03/2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum;
27. Peraturan Otoritas Jasa Keuangan No. 37/POJK.03/2019 tentang Transparansi dan Publikasi Laporan Bank;
28. Peraturan Otoritas Jasa Keuangan No. 12/POJK.03/2021 tentang Bank Umum;
29. Anggaran Dasar Perseroan; dan
30. Pedoman Tata Kelola berdasarkan Keputusan Direksi No. MNJ/026-GCG tanggal 30 Maret 2017.

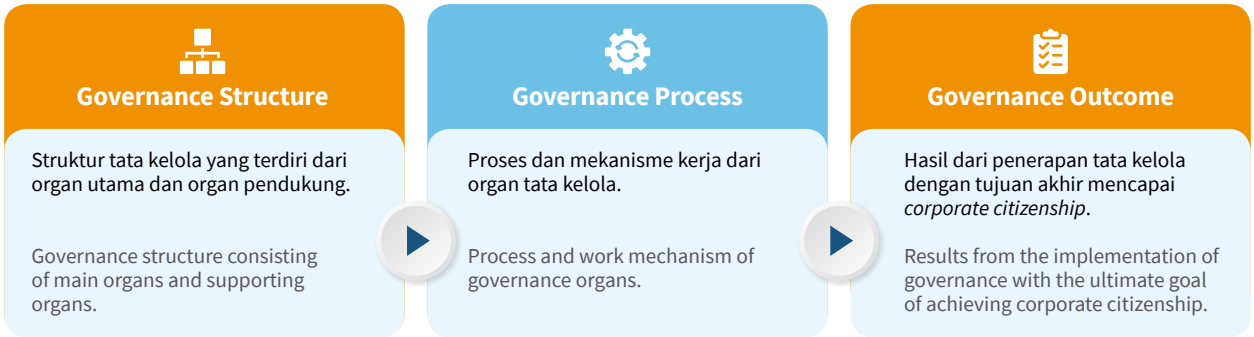
19. Financial Services Authority Regulation No. 37/POJK.03/2019 on Transparency and Publication of Bank Reports;
20. Financial Services Authority Circular No. 16/SEOJK.04/2021 on Form and Content of Annual Reports of Issuers or Public Companies;
21. Financial Services Authority Regulation No./POJK.04/2020 on Planning and Organizing General Meeting of Shareholders of Public Companies;
22. Financial Services Authority Regulation No. 16/POJK.04/2020 on Implementation of Electronic General Meeting of Shareholders of Public Companies;
23. Financial Services Authority Regulation No. 8/POJK.04/2015 on Websites of Issuer or Public Company;
24. Financial Services Authority Regulation No. 4/POJK.03/2016 on Assessment of Soundness Level of Commercial Banks;
25. Financial Services Authority Regulation No. 46/POJK.03/2017 on Implementation of Compliance Function for Commercial Banks;
26. Financial Services Authority Regulation No. 1/POJK.03/2019 on Implementation of Internal Audit Function in Commercial Banks;
27. Financial Services Authority Regulation No. 37/POJK.03/2019 on Transparency and Publication of Bank Reports;
28. Financial Services Authority Regulation No. 12/POJK.03/2021 on Commercial Banks;
29. Company's Articles of Association; and
30. Governance Guidelines based on Board of Directors' Decision No. MNJ/026-GCG dated March 30, 2017.

KERANGKA PENERAPAN GCG

GCG IMPLEMENTATION FRAMEWORK

Perseroan juga telah menyusun kerangka penerapan GCG yang secara umum terbagi menjadi 3 bagian yang diuraikan sebagai berikut:

The Company has also developed a GCG implementation framework which is generally divided into 3 sections as described below:



Governance Structure

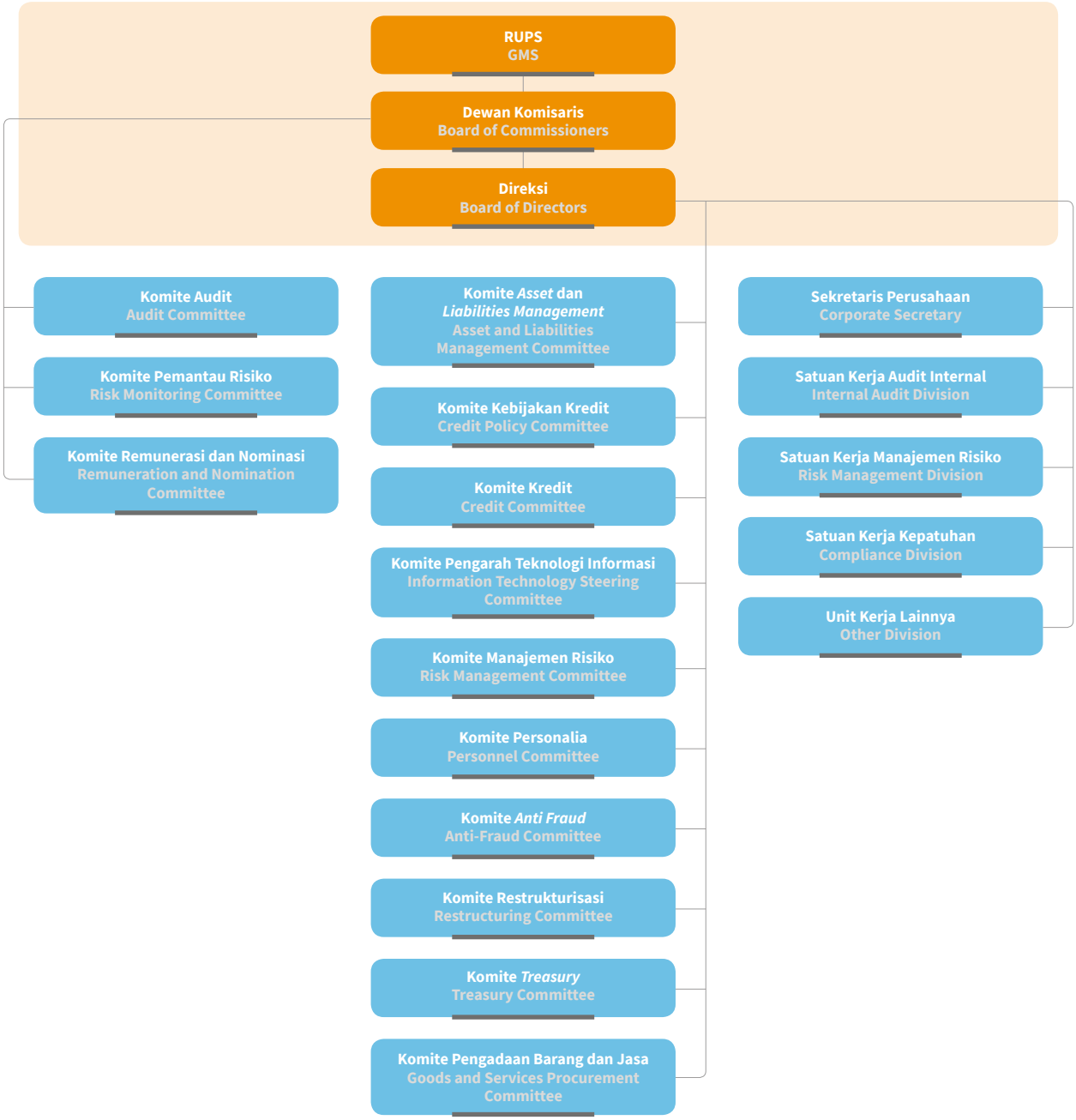
Berdasarkan Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas, Perseroan menetapkan kejelasan fungsi, pembagian tugas dan tanggung jawab, mekanisme, alur pelaksanaan pengambilan keputusan, serta pelaporan organ-organ yang ada di dalam Perseroan. Organ Perseroan terdiri dari Dewan Komisaris, Direksi, dan organ tertinggi adalah Rapat Umum Pemegang Saham (RUPS).

Dewan Komisaris bertindak sebagai pengawas dan pengarah yang dalam menjalankan tugasnya dibantu oleh beberapa organ pendukung. Sementara, Direksi dalam menjalankan tugasnya didukung oleh beberapa komite, serta unit kerja sesuai struktur organisasi yang berlaku. Uraian terkait struktur GCG Perseroan adalah sebagai berikut:

Governance Structure

Based on Law No. 40 of 2007 on Limited Liability Companies, the Company stipulates clarity of functions, division of duties and responsibilities, mechanisms, implementation flow of decision-making, and reporting of the organs within the Company. The Company's organs consist of the Board of Commissioners, Board of Directors, and the highest organ is the General Meeting of Shareholders (GMS).

The Board of Commissioners acts as a supervisor and director who is assisted by several supporting organs in carrying out the duties. Meanwhile, the Board of Directors in carrying out the duties is supported by several committees, as well as assisted by several special work units. The description regarding the Company's GCG structure is as follows:



Setiap organ tata kelola memiliki fungsi, tugas, serta tanggung jawab yang berbeda, oleh karena itu Perseroan memiliki berbagai kebijakan dan pedoman terkait pelaksanaan tugas seluruh organ GCG yang juga mengikat bagi seluruh karyawan Bank.

Governance Process

Governance process mencerminkan efektivitas proses pelaksanaan prinsip GCG yang didukung oleh kecukupan struktur dan infrastruktur tata kelola Bank, sehingga menghasilkan *outcome* yang sesuai dengan harapan pemangku kepentingan Bank. *Governance process* meliputi RUPS dengan kewenangan tertinggi serta pelaksanaan tugas Dewan Komisaris dan Direksi yang dibantu oleh organ pendukung dan unit kerja khusus.

Perseroan juga melakukan audit independen terhadap penyajian laporan keuangan yang dilakukan oleh akuntan publik. Proses ini menjadi penting, di mana laporan keuangan menjadi salah satu informasi fundamental yang mencerminkan kinerja Perseroan selama tahun buku.

Governance Outcome

Melalui penerapan prinsip GCG yang efektif, Perseroan terus mendapatkan kepercayaan pemangku kepentingan, kinerja operasional dan keuangan yang mengalami peningkatan. Hal ini tercermin dari tingkat kesehatan Bank kategori "Sehat" dan profil risiko yang "*low to moderate*".

Each governance organ has different functions, duties, and responsibilities. Therefore, the Company has various policies and guidelines related to the implementation of duties of all GCG organs which are also binding for all Bank employees.

Governance Process

Governance process reflects the effectiveness of the process of implementing GCG principles, supported by adequate governance structure and infrastructure to produce outcome according to stakeholders' expectations. Governance process includes the GMS with the highest authority, and the implementation of duties of the Board of Commissioners and Board of Directors as assisted by supporting organs and special work units.

The Company also conducts independent audits of the presentation of financial statements by public accountant. This process is important, where the financial statements are one of the fundamental information that reflects the Company's performance during the financial year.

Governance Outcome

Through effective implementation of GCG principles, the Company continues to gain stakeholder trust, increase operational and financial persformance. This is reflected in the Bank soundness level under "Healthy" category and the risk profile is "low to moderate".

PENINGKATAN KUALITAS PENERAPAN GCG SECARA BERKELANJUTAN

CONTINUOUS QUALITY IMPROVEMENTS OF GCG IMPLEMENTATION

Assessment GCG Secara Berkelanjutan

Perseroan melakukan *self assessment* penerapan GCG sesuai dengan Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 dan Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum. Hasil *self assessment* penerapan GCG di setiap semester kemudian disampaikan kepada Otoritas Jasa Keuangan. *Self assessment* penerapan GCG meliputi 11 faktor penilaian, yaitu:

1. Pelaksanaan Tugas dan Tanggung Jawab Direksi;
2. Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris;
3. Kelengkapan dan Pelaksanaan Tugas Komite;
4. Penanganan Benturan Kepentingan;
5. Penerapan Fungsi Kepatuhan;
6. Penerapan Fungsi Audit Intern;
7. Penerapan Fungsi Audit Eksternal;
8. Penerapan Manajemen Risiko termasuk Sistem Pengendalian Internal;
9. Penyediaan Dana kepada Pihak Terkait dan Dana Besar;
10. Transparansi Kondisi Keuangan dan Non Keuangan, Laporan Pelaksanaan GCG, dan Pelaporan Internal; dan
11. Rencana Strategis Perseroan.

Pihak yang bertanggung jawab dalam pelaksanaan *self assessment*, yaitu Satuan Kerja Kepatuhan. Selain itu, Dewan Komisaris, Direksi, Pejabat Eksekutif, hingga divisi-divisi/unit kerja yang berkaitan dengan penerapan tata kelola juga turut terlibat dalam penilaian pelaksanaan GCG tersebut.

Pada tahun 2022, hasil *self assessment* GCG Perseroan sebagai berikut:

Continuous GCG Assessment

The Company conducts self assessment of GCG implementation in accordance with Financial Services Authority Regulation No. 55/POJK.03/2016 and Financial Services Authority Circular No. 13/SEOJK.03/2017 on Implementation of Governance for Commercial Banks. The self-assessment results of GCG implementation in each semester is then submitted to the Financial Services Authority. Self-assessment of GCG implementation includes 11 assessment factors as factors:

1. Implementation of Duties and Responsibilities of the Board of Directors;
2. Implementation of Duties and Responsibilities of the Board of Commissioners;
3. Completeness and Implementation of Committees' Duties;
4. Handling of Conflicts of Interest;
5. Implementation of Compliance Function;
6. Implementation of Internal Audit Function;
7. Implementation of External Audit Function;
8. Implementation of Risk Management including Internal Control System;
9. Provision of Funds to Related Parties and Large Exposure;
10. Transparency of Financial and Non-Financial Condition, GCG Implementation Report, and Internal Reporting; and
11. Company's Strategic Plan.

The Compliance Unit is in charge of carrying out the self-assessment. The Board of Commissioners, Board of Directors, Executive Officers, and divisions/ units associated with the governance implementation are also involved in assessing the GCG implementation.

In 2022, the Company's GCG self-assessment results are as follows:

Indikator Indicator	**Peringkat** Rating	**Definisi Peringkat** Rating Definition
Individual	2	Secara keseluruhan, Manajemen Bank telah menerapkan GCG yang secara umum baik, sebagaimana tercermin dari pemenuhan yang memadai dari prinsip-prinsip GCG dan penerapannya, baik *governance structure*, *governance process*, maupun *governance outcome*. Meskipun terdapat kelemahan, namun kelemahan tersebut lebih bersifat administratif, tidak signifikan dan dapat diselesaikan melalui tindakan normal oleh manajemen Bank. Overall, the Bank's Management has generally implemented good GCG, as reflected in the adequate fulfillment of GCG principles and their implementation, in terms of governance structure, governance process, or governance outcome. Although there are weaknesses, these weaknesses are more administrative in nature, insignificant, and can be resolved through normal actions by the Bank's management.

Bank Ganesha telah melakukan *self assessment* secara komprehensif dan terstruktur atas ketiga aspek *governance* yaitu *governance structure, governance process,* dan *governance outcome*, yang disimpulkan sebagai berikut:

Bank Ganesha has conducted self-assessment in a comprehensive and structured manner on the three aspects of governance, namely governance structure, governance process, and governance outcome, which is concluded as follows:

Governance Structure

Aspek *governance structure* tata kelola pada seluruh faktor penilaian penerapan GCG di Perseroan telah dilaksanakan secara memadai dan memenuhi ketentuan yang berlaku. Adapun analisis penilaian diuraikan sebagai berikut:

Governance Structure

The governance structure aspect of all GCG implementation assessment factors in the Company has been carried out adequately and complies with applicable regulations. The assessment analysis is described as follows:

Aspek Aspect	**Nilai** Score	**Analisis** Analysis
Governance Structure	2	1. Bank telah memiliki struktur organisasi berupa Komisaris, Direksi, komite-komite dan satuan kerja yang memadai untuk melaksanakan fungsi dan tugasnya sesuai dengan skala dan kompleksitas usaha Bank; 2. Penunjukan maupun pengangkatan organ/perangkat organisasi telah sesuai dengan ketentuan yang berlaku; 3. Pengurus Bank (Komisaris dan Direksi) memiliki integritas, kompetensi, dan reputasi keuangan yang memadai, tidak melakukan perangkapan jabatan di perusahaan lain, seluruhnya berdomisili di Jakarta dan tidak memiliki hubungan keuangan/kekeluargaan sampai dengan derajat kedua dengan pemilik/Pemegang Saham, kecuali Presiden Komisaris Bank yang juga sekaligus Pemegang Saham Bank melalui kepemilikan saham di perusahaan induk; dan 4. Bank telah menyusun *corporate plan* yang menetapkan arah dan tujuan yang akan dicapai Bank dalam 5 tahun ke depan, dan hal tersebut telah dijabarkan dalam Rencana Bisnis Bank setiap tahunnya. 1. The Bank already has an organizational structure in the form of Commissioners, Directors, committees, and divisions that are sufficient to carry out the functions and duties in accordance with the Bank's business scale and complexity; 2. The designation or appointment of organizational organs/tools is already in accordance with the applicable regulations; 3. Bank management (Commissioners and Directors) have adequate integrity, competence, and financial reputation, do not hold concurrent positions in other companies, are all domiciled in Jakarta and have no financial/family relationship up to the second degree with owners/shareholders, except for the President Commissioner of the Bank who is also the Shareholder of the Bank through share ownership in the holding company; and 4. The Bank has prepared a corporate plan that sets the direction and goals to be achieved by the Bank in the next 5 years, and this has been elaborated in the Bank's Business Plan every year.
Governance Process	2	1. Pengurus Bank dan komite yang dibentuk oleh pengurus Bank telah menjalankan fungsi dan tugasnya sesuai dengan ketentuan yang berlaku; 2. Pengurus Bank, komite, dan satuan kerja yang ada telah melakukan diskusi/rapat dengan mengambil keputusan berdasarkan musyawarah untuk mencapai mufakat, dan hasil rapat telah diadministrasikan dalam suatu risalah rapat dan didokumentasikan dengan baik; 3. Kebijakan dan prosedur terkait Kepatuhan Bank dan Manajemen Risiko telah berjalan dengan baik, Direktur yang membawahi Fungsi Kepatuhan telah melaksanakan fungsinya dengan baik dan dibantu oleh Satuan Kerja Kepatuhan serta Satuan Kerja Manajemen Risiko; 4. Fungsi pengawasan yang dilakukan oleh Satuan Kerja Audit Intern berjalan dengan baik, Satuan Kerja Audit Intern telah bertindak independen dan transparan. Cakupan pemeriksaan yang dilakukan telah sesuai dengan pedoman audit yang telah ditetapkan dan senantiasa ditingkatkan; 5. Secara berkala, Direksi melakukan kajian terhadap kebijakan dan prosedur Bank untuk melakukan penyesuaian, penginian, dan penyempurnaan. 6. Sesuai dengan asas transparansi, Bank telah menyusun laporan GCG yang sesuai dengan ketentuan yang berlaku. 1. Bank management and committees formed by Bank management have carried out their functions and duties in accordance with applicable regulations; 2. The existing Bank management, committees, and divisions have held discussions/meetings by making decisions based on deliberations to reach a consensus, and the meeting results have been administered in minutes of meeting and are properly documented; 3. Policies and procedures related to Bank Compliance and Risk Management have been running well. The Director in charge of Compliance Function has carried out the functions properly and is assisted by the Compliance Division and Risk Management Division; 4. The supervisory function carried out by the Internal Audit Division is running well, the Internal Audit Division has acted independently and transparently. The audit scope is in accordance with the established audit guidelines and is constantly improved; 5. Periodically, the Board of Directors reviews the Bank's policies and procedures to make adjustments, updates, and improvements. 6. In accordance with the transparency principle, the Bank has prepared a GCG report in accordance with the applicable regulations.

Aspek Aspect	Nilai Score	Analisis Analysis
Governance Outcome	2	1. Pelaksanaan fungsi kepatuhan telah dilaksanakan dengan baik, laporan-laporan terkait telah disusun dan dilaporkan tepat waktu kepada otoritas. Bank juga telah menerapkan manajemen risiko secara efektif, yang disesuaikan dengan tujuan, kebijakan usaha, ukuran dan kompleksitas usaha, serta kemampuan Bank; 2. Prinsip transparansi telah diterapkan oleh Bank sebagaimana tercermin dalam berbagai laporan, antara lain laporan keuangan publikasi, laporan suku bunga dasar kredit, laporan tahunan dan laporan audit, serta penyediaan informasi pada situs web Bank; 3. Satuan Kerja Audit Intern dan Unit Internal Kontrol sebagai salah satu bagian dari proses pengendalian intern, telah berjalan dengan baik dan obyektif, terdapat beberapa temuan yang bersifat minor namun dapat segera diselesaikan. Secara umum, seluruh temuan yang ada telah ditindaklanjuti oleh *auditee*; 4. Pengawasan yang dilakukan oleh pihak eksternal (KAP) juga telah berjalan baik, dan telah sesuai dengan standar, prosedur, serta ketentuan yang berlaku; dan 5. Kinerja bank relatif membaik dan tidak terdapat pelanggaran yang signifikan atas ketentuan dari regulator maupun pemerintah, Bank juga telah memenuhi berbagai ketentuan terkait kepatuhan bank terhadap regulator, serta tidak terdapat *fraud* dan aktivitas operasional yang dapat membahayakan kelangsungan operasi Bank. 1. The compliance function has been carried out properly, relevant reports have been prepared and submitted in a timely manner to the authorities. The Bank has also implemented effective risk management, which is adjusted to the goals, business policies, business size and complexity, as well as the Bank's capabilities; 2. The transparency principle is implemented by the Bank as reflected in various reports, including the published financial statements, reports on prime lending rates, annual reports, and audit reports, as well as provision of information on the Bank's website; 3. The Internal Audit Division and Internal Control Unit as part of internal control process have been running well and objectively, there have been a number of minor findings but these can be resolved immediately. In general, all findings have been followed up by the auditee; 4. Supervision carried out by external parties (KAP) has also been running well, and is in accordance with applicable standards, procedures, and regulations; and 5. The Bank's performance has relatively improved and there have been no significant violations of regulations from regulators or the government, the Bank has also complied with various provisions related to bank compliance with regulators, and there is no fraud and operational activities that could endanger the Bank's operational continuity.

RAPAT UMUM PEMEGANG SAHAM

GENERAL MEETING OF SHAREHOLDERS

Rapat Umum Pemegang Saham (RUPS) merupakan organ tertinggi dalam struktur organisasi Perseroan yang memegang kekuasaan tertinggi dalam perusahaan dan memiliki kewenangan tidak didelegasikan kepada Dewan Komisaris dan Direksi. Melalui RUPS, para Pemegang Saham dapat mempergunakan haknya, seperti mengemukakan pendapat dan memberikan suara dalam proses pengambilan keputusan penting yang menyangkut pengembangan Perseroan, secara transparan dan adil.

RUPS memiliki peran penting dalam menentukan arah dan tujuan Perseroan sebagaimana dituangkan dalam Anggaran Dasar Perseroan. Dalam pelaksanaannya, RUPS terdiri atas RUPS Tahunan dan RUPS Luar Biasa.

Pelaksanaan RUPS 2022

Pada tahun 2022, Perseroan telah menyelenggarakan 1 kali RUPS Tahunan pada tanggal 24 Juni 2022 dan 1 kali RUPS Luar Biasa pada tanggal 26 September 2022 yang diuraikan sebagai berikut:

The General Meeting of Shareholders (GMS) is the highest organ in the Company's organizational structure which holds the highest authority that cannot be delegated to the Board of Commissioners and Board of Directors. Through the GMS, Shareholders can exercise their rights, such as expressing opinions and voting in the process of adopting important resolutions regarding the Company's development, in a transparent and fair manner.

The GMS has an important role in determining the Company's directions and objectives as set forth in the Company's Articles of Association. In its implementation, the GMS consists of the Annual GMS and Extraordinary GMS.

Implementation of the 2022 GMS

In 2022, the Company held one Annual GMS on June 24, 2022, and one Extraordinary GMS on September 26, 2022, as described below:

RUPS Tahunan 24 Juni 2022
Annual GMS June 24, 2022

Hari/Tanggal **Date/Time**	Jumat, 24 Juni 2022 Friday, June 24, 2022
Waktu **Time**	10:25 – 11:21 WIB
Tempat **Place**	Hotel Grand Tropic Suites, Sakura Room Jl. Letjen S. Parman Kav. 3
Pemegang Saham **Shareholders**	RUPS dihadiri dan diwakili sebanyak 13.831.693.900 saham dengan hak suara yang sah 83,98% dari jumlah seluruh saham yang telah dikeluarkan oleh Perseroan. The GMS was attended and represented by 13,831,693,900 shares with valid voting rights of 83.98% of the total shares issued by the Company.
Penunjukkan Pihak Independen dalam RUPS Tahunan **Appointment of Independent Party at the Annual GMS**	Perseroan telah menunjuk pihak independen, yaitu Biro Administrasi Efek PT Datindo Entrycom untuk melakukan proses penghitungan suara dan/atau melakukan validasi. The Company appointed independent party, namely Share Registrar Bureau, PT Datindo Entrycom, to carry out the vote counting process and/or carry out validation.

Hasil Keputusan RUPS Tahunan 24 Juni 2022
Annual GMS Resolutions June 24, 2022

Mata Acara Rapat Pertama / Agenda – Item 1

a. Persetujuan atas Laporan Tahunan termasuk pengesahan Laporan Keuangan Tahunan dan Laporan Tugas Pengawasan Dewan Komisaris Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2021; dan
b. Penetapan penggunaan laba bersih Perseroan tahun buku 2021.

a. To approve the Annual Report, including to ratify the Annual Financial Statements and the Board of Commissioners' Supervisory Report for the financial year ending December 31, 2021; and
b. To appropriate the use of the Company's net profit for the 2021 financial year.

Keputusan Rapat **Meeting Resolutions**	· Menyetujui Laporan Tahunan Perseroan untuk tahun buku 2021; · Mengesahkan Laporan Keuangan Tahunan Perseroan untuk tahun buku 2021, yang telah diaudit oleh Kantor Akuntan Publik Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan, di mana Tjiong Eng Pin, CPA, sebagai rekan telah ditunjuk sebagai Akuntan Publik Independen Perseroan, sebagaimana ternyata dalam Laporannya No. 00238/2.1051/AU.1/07/0517-3/1/III/2022 tanggal 28 Maret 2022 dengan pendapat wajar tanpa modifikasian; · Menyetujui Laporan Direksi dan mengesahkan Laporan Tugas Pengawasan Dewan Komisaris Perseroan untuk tahun buku 2021, sebagaimana termaktub dalam Laporan Tahunan Perseroan; · Memberikan pembebasan tanggung jawab sepenuhnya kepada para anggota Direksi Perseroan atas tindakan pengurusan dan kepada para anggota Dewan Komisaris Perseroan atas tindakan pengawasan, yang telah mereka jalankan selama tahun buku 2021, sejauh tindakan-tindakan tersebut tercermin dalam Laporan Tahunan dan Laporan Keuangan Tahunan Perseroan dalam tahun buku 2021, kecuali atas perbuatan penipuan, penggelapan, dan tindak pidana lainnya; dan · Menetapkan bahwa mengingat Perseroan masih menderita kerugian dalam tahun-tahun buku sebelumnya, maka laba bersih Perseroan dalam tahun buku 2021 yaitu sebesar Rp10.866.000.000,- akan digunakan seluruhnya untuk menutup kerugian tersebut, sehingga kepada para Pemegang Saham tidak dibagikan dividen untuk tahun buku 2021. · Approved the Company's Annual Report for the 2021 financial year; · Ratified the Company's Annual Financial Statements for the 2021 financial year, which have been audited by Public Accounting Firm Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Partners, in which Tjiong Eng Pin, CPA, is a partner appointed as the Company's Independent Public Accountant, as evident in its Report No. 00238/2.1051/AU.1/07/0517-3/1/III/2022 dated March 28, 2022, rendering unqualified opinion; · Approved the Board of Directors' Report and ratified the Board of Commissioners' Supervisory Report for the 2021 financial year, as set out in the Company's Annual Report; · Granted full release and discharge to members of the Board of Directors for their management actions and to members of the Board of Commissioners for their supervisory actions, which they carried out during the 2021 financial year, provided that these actions are reflected in the Company's Annual Report and Annual Financial Statements for the 2021 financial year, except for acts of fraud, embezzlement, and other criminal acts; and · Appropriated that considering the Company still suffered losses in the previous financial years, the Company's net profit for the 2021 financial year amounting to Rp10,866,000,000 will be used entirely to cover these losses, and therefore, dividends are not distributed to the Shareholders for the 2021 financial year.
Pengambilan Suara **Voting**	Musyawarah mufakat. Deliberation for consensus.
Realisasi **Realization**	Telah direalisasikan sepenuhnya. Has been fully realized.

Mata Acara Rapat Kedua / Agenda – Item 2

Penunjukan Akuntan Publik lndependen untuk mengaudit Laporan Keuangan Tahunan Perseroan tahun buku 2022.

Keputusan Rapat **Meeting Resolutions**	Memberikan wewenang kepada Dewan Komisaris Perseroan untuk: · Berdasarkan pertimbangan Komite Audit Perseroan, menunjuk Akuntan Publik Independen yang akan mengaudit Laporan Posisi Keuangan, Laporan Laba Rugi dan Penghasilan Komprehensif Lain serta bagian lainnya dari Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2022; dan · Menetapkan besarnya honorarium bagi Akuntan Publik Independen tersebut serta persyaratan lainnya berkenaan dengan penunjukan tersebut. Authorized the Company's Board of Commissioners to conduct the following actions: · Based on the Company's Audit Committee considerations, appointing an Independent Public Accountant who will audit the Statements of Financial Position, Statements of Profit and Loss and Other Comprehensive Income, and other parts of the Company's Financial Statements for the financial year ending December 31, 2022; and · Determining the honorarium amount for the Independent Public Accountant and other requirements regarding the appointment.
Pengambilan Suara **Voting**	Musyawarah mufakat. Deliberation for consensus.
Realisasi **Realization**	Telah direalisasikan sepenuhnya. Has been fully realized.

Mata Acara Rapat Ketiga / Agenda – Item 3

Penetapan besarnya gaji dan tunjangan lainnya bagi para anggota Direksi Perseroan serta penetapan honorarium dan tunjangan lainnya bagi para anggota Dewan Komisaris Perseroan.
To determine the amount of salary and other benefits for members of the Board of Directors and to determine the honorarium and other benefits for members of the Board of Commissioners.

Keputusan Rapat **Meeting Resolutions**	Dengan memperhatikan rekomendasi dari Komite Remunerasi dan Nominasi sesuai dengan ketentuan Pasal 10 Ayat 3 dan Pasal 13 Ayat 4 Anggaran Dasar Perseroan, menyetujui untuk: · Melimpahkan wewenang kepada Dewan Komisaris Perseroan untuk menentukan besarnya gaji dan tunjangan lainnya bagi para anggota Direksi Perseroan; · Memberikan wewenang kepada rapat Dewan Komisaris Perseroan untuk menetapkan honorarium dan tunjangan lainnya bagi para anggota Dewan Komisaris Perseroan; dan · Melimpahkan wewenang kepada rapat Dewan Komisaris Perseroan untuk menentukan pembagian gaji, honorarium dan tunjangan lainnya di antara masing-masing anggota Direksi dan Dewan Komisaris Perseroan. Agreed to conduct the following actions by observing the Remuneration and Nomination Committee's recommendations in accordance with the provisions of Article 10 Paragraph 3 and Article 13 Paragraph 4 of the Company's Articles of Association: · Delegating authority to the Board of Commissioners to determine the amount of salary and other benefits for members of the Board of Directors; · Granting authority to the Board of Commissioners' meeting to determine the honorarium and other benefits for members of the Board of Commissioners; and · Delegating authority to the Board of Commissioners' meeting to determine the distribution of salary, honorarium, and other benefits among each member of the Board of Directors and Board of Commissioners.
Pengambilan Suara **Voting**	Musyawarah mufakat. Deliberation for consensus.
Realisasi **Realization**	Telah direalisasikan sepenuhnya. Has been fully realized.

Mata Acara Rapat Keempat / Agenda – Item 4

Pengubahan susunan para anggota Direksi dan Dewan Komisaris Perseroan.
Changes in the composition of the Board of Directors and the Board of Commissioners of the Company.

Keputusan Rapat **Meeting Resolutions**	1. Dengan memperhatikan rekomendasi dari Komite Remunerasi dan Nominasi serta dari Dewan Komisaris Perseroan: a. Memberhentikan dengan hormat Lenny Sugihat selaku Presiden Komisaris Independen Perseroan, untuk selanjutnya diangkat sebagai Presiden Direktur Perseroan; b. Memberhentikan dengan hormat Marcello Theodore Taufik selaku Komisaris Perseroan, untuk selanjutnya diangkat sebagai Presiden Komisaris Perseroan; c. Memberhentikan dengan hormat Sudarto selaku Wakil Presiden Komisaris Independen Perseroan, untuk selanjutnya diangkat sebagai Koisaris Independen Perseroan sesuai dengan ketentuan pasal 13 ayat 1 Anggaran Dasar Perseroan; d. Memberhentikan dengan hormat Lisawati selaku Presiden Direktur Perseroan, untuk selanjutnya diangkat sebagai Wakil Presiden Komisaris Perseroan; dan e. Mengangkat Agoes Roediyanto selaku Direktur Perseroan. With due regard to recommendations from the Remuneration and Nomination Committee and from the Board of Commissioners: a. Honourably dismissed Lenny Sugihat as Independent President Commissioner, to be subsequently appointed as President Director; b. Honourably dismissed Marcello Theodore Taufik as Commissioner, to be subsequently appointed as President Commissioner; c. Honourably dismissed Sudarto as Independent Vice President Commissioner, to be subsequently appointed as Independent Commissioner in accordance with provisions of Article 13 paragraph 1 of the Company's Articles of Association; d. Honourably dismissed Lisawati as President Director, to be subsequently appointed as Vice President Commissioner; and e. Appointed Agoes Roediyanto as Director of the Company.

Dengan ketentuan bahwa:
a. Pengangkatan Lenny Sugihat selaku Presiden Direktur Perseroan dan pemberhentian dengan hormat selaku Presiden Komisaris Independen Perseroan berlaku terhitung sejak diperolehnya persetujuan Otoritas Jasa Keuangan;
b. Pengangkatan Marcello Theodore Taufik selaku Presiden Komisaris Perseroan dan pemberhentian dengan hormat selaku Komisaris Perseroan berlaku terhitung sejak diperolehnya persetujuan Otoritas Jasa Keuangan;
c. Pengangkatan Sudarto selaku Komisaris Independen Perseroan dan pemberhentiannya dengan hormat selaku Wakil Presiden Komisaris Independen Perseroan berlaku terhitung sejak Lisawati selaku Wakil Presiden Komisari memperoleh persetujuan Otoritas Jasa Keuangan;
d. Pengangkatan Lisawati selaku Wakil Presiden Komisaris Perseroan berlaku terhitung sejak diperolehnya persetujuan Otoritas Jasa Keuangan dan pemberhentiannya dengan hormat selaku Presiden Direktur Perseroan belaku terhitung sejak Lenny Sugihat memperoleh persetujuan Otoritas Jasa Keuangan selaku Presiden Direktur; dan
e. Pengangkatan Agoes Roediyanto selaku Direktur Perseroan berlaku terhitung sejak diperolehnya persetujuan Otoritas Jasa Keuangan.

Provided that:
a. Appointment of Lenny Sugihat as President Director and honourable dismissal as Independent President Commissioner is effective as of obtaining approval from the Financial Services Authority;
b. Appointment of Marcello Theodore Taufik as President Commissioner and honourable dismissal as Commissioner is effective as of obtaining approval from the Financial Services Authority;
c. Appointment of Sudarto as Independent Commissioner and his honourable dismissal as Independent Vice President Commissioner is effective as of Lisawati obtaining approval from the Financial Services Authority as the Vice President Commissioner;
d. Appointment of Lisawati as Vice President Commissioner is effective as of obtaining approval from the Financial Services Authority and honourable dismissal as President Director is effective as of Lenny Sugihat obtaining approval from the Financial Services Authority as President Director; and
e. Appointment of Agoes Roediyanto as Director of the Company is effective as of obtaining approval from the Financial Services Authority.

Sehingga dengan demikian, terhitung sejak diperolehnya persetujuan Otoritas Jasa Keuangan untuk perubahan susunan masing-masing anggota Direksi dan Dewan Komisaris Perseroan sampai dengan sisa masa jabatan anggota Direksi dan Dewan Komisaris Perseroan lainnya yang sedang menjabat yakni sampai dengan penutupan RUPS Tahunan Perseroan yang akan diselenggarakan pada tahun 2024, sussunan para anggota Direksi dan Dewan Komisaris Perseroan selengkapnya adalah sebagai berikut:

Therefore, as of obtaining approval from the Financial Services Authority for changes in the composition of the Board of Directors and the Board of Commissioners of the Company, until the remaining term of office of other members of the Board of Directors and the Board of Commissioners of the Company who are currently serving, which is until the closing of the Company's Annual GMS which will be held in 2024, the complete composition of the Board of Directors and Board of Commissioners of the Company is as follows:

Direksi / Board of Directors

Presiden Direktur / President Director	: Lenny Sugihat
Direktur / Director	: Setiawan Kumala
Direktur / Director	: Sugiarto Surjadi
Direktur / Director	: Agoes Roediyanto

Dewan Komisaris / Board of Commissioners

Presiden Komisaris / President Commissioner	: Marcello Theodore Taufik
Wakil Presiden Komisaris / Vice President Commissioner	: Lisawati
Komisaris Independen / Independent Commissioner	: Sudarto

2. Segera setelah diperolehnya persetujuan Otoritas Jasa Keuangan untuk perubahan susunan masing-masing anggota Direksi dan Dewan Komisaris Perseroan, memberi kuasa kepada Direksi Perseroan dengan hak substitusi, untuk menyatakan kembali keputusan yang telah diambil dalam mata acara rapat keempat dalam suatu akta Notaris dan selanjutnya memberitahukan pada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dan mendaftarkan pada daftar perusahaan serta untuk maksud tersebut melakukan segala tindakan yang disyaratkan oleh peraturan perundang-undangan yang belaku.

   Authorized the Board of Directors of the Company with the substitution right, immediately after obtaining approval from the Financial Services Authority for changes to the composition of the Board of Directors and Board of Commissioners of the Company, to restate the resolutions adopted in the fourth item of the meeting agenda in a Notarial deed, and then to notify the Minister Law and Human Rights of the Republic of Indonesia and register in the Company Register and for this purpose, to perform all actions required by the applicable laws and regulations.

Pengambilan Suara **Voting**	Tidak dilakukan pemungutan suara, karena hanya bersifat laporan. Voting is not necessary due to this item only refers to a report.
Realisasi **Realization**	Telah direalisasikan sepenuhnya. Has been fully realized.

Mata Acara Rapat Kelima / Agenda – Item 5

Laporan Realisasi Penggunaan Dana dalam rangka Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu I (PMHMETD I).
To report the Realization of Use of Proceeds in the framework of Capital Increase with Pre-emptive Rights I (PMHMETD I).

Keputusan Rapat **Meeting Resolutions**	Mata acara rapat kelima hanya bersifat laporan, maka tidak dilakukan pengambilan keputusan. Item 5 of the meeting agenda was only a report, and thus, no resolution was adopted.
Pengambilan Suara **Voting**	Tidak dilakukan pemungutan suara, karena hanya bersifat laporan. Voting is not necessary due to this item only refers to a report.
Realisasi **Realization**	Telah direalisasikan sepenuhnya. Has been fully realized.

RUPS Luar Biasa 26 September 2022
Extraordinary GMS September 26, 2022

Hari/Tanggal **Date/Time**	Senin, 26 September 2022 Monday, September 26, 2022
Waktu **Time**	10:19 – 10:47 WIB
Tempat **Place**	Hotel Grand Tropic Suites, Sakura Room Jl. Letjen S. Parman Kav. 3
Pemegang Saham **Shareholders**	RUPS dihadiri dan diwakili sebanyak 12.106.183.806 saham dengan hak suara yang sah 83,98% dari jumlah seluruh saham yang telah dikeluarkan oleh Perseroan. The GMS was attended and represented by 12,106,183,806 shares with valid voting rights of 83.98% of the total shares issued by the Company.
Penunjukkan Pihak Independen dalam RUPS Tahunan **Appointment of Independent Party at the Extraordinary GMS**	Perseroan telah menunjuk pihak independen, yaitu Biro Administrasi Efek PT Datindo Entrycom untuk melakukan proses penghitungan suara dan/atau melakukan validasi. The Company appointed independent party, namely Share Registrar Bureau, PT Datindo Entrycom, to carry out the vote counting process and/or carry out validation.

Hasil Keputusan RUPS Luar Biasa 26 September 2022
Extraordinary GMS Resolutions June 24, 2022

Mata Acara Rapat Pertama / Agenda – Item 1

Persetujuan atas Rencana Pelaksanaan Penambahan Modal Perseroan Dengan Hak Memesan Efek Terlebih Dahulu (PMHMETD) sesuai dengan ketentuan Peraturan Otoritas Jasa Keuangan No. 32/POJK.04/2015 tentang Penambahan Modal Perusahaan Terbuka Dengan Memberikan Hak Memesan Efek Terlebih Dahulu.
To approve the Implementation Plan for Capital Increase with Pre-emptive Rights (PMHMETD) in accordance with the provisions of Financial Services Authority Regulation No. 32/POJK.04/2015 in Capital Increase for Public Companies by Providing Pre-emptive

Keputusan Rapat **Meeting Resolutions**	• Menyetujui penerbitan saham baru melalui PMHMETD II sebanyak-banyaknya 7.500.000.000 saham dengan nilai nominal Rp100,- per saham sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan No. 32/POJK.04/2015 tentang Penambahan Modal Perusahaan Terbuka Dengan Memberikan Hak Memesan Efek Terlebih Dahulu, sebagaimana diubah dengan Peraturan Otoritas Jasa Keuangan No. 14/POJK.04/2019 tentang Perubahan atas Peraturan Otoritas Jasa Keuangan No. 32/POJK.04/2015 tentang Penambahan Modal Perusahaan Terbuka Dengan Memberikan Hak Memesan Efek Terlebih Dahulu; dan • Memberikan kuasa dan wewenang kepada Direksi Perseroan untuk: a. Menetapkan jumlah saham yang ditawarkan dalam PMHMETD II; b. Menetapkan harga pelaksanaan PMHMETD II; c. Melakukan segala tindakan yang diperlukan dalam pelaksanaan PMHMETD II dengan memperhatikan peraturan perundang-undangan yang berlaku; dan • Melakukan peningkatan modal ditempatkan dan modal disetor setelah pelaksanaan PMHMETD II. • Approved the issuance of new shares through PMHMETD II of a maximum of 7,500,000,000 shares with a nominal value of Rp100 per share as referred to in Financial Services Authority Regulation No. 32/POJK.04/2015 on Capital Increase for Public Companies by Providing Pre-emptive Rights, as amended by Financial Services Authority Regulation No. 14/POJK.04/2019 on Amendments to Financial Services Authority Regulation No. 32/POJK.04/2015 on Capital Increase for Public Companies by Providing Pre-emptive Rights; and • Granted power and authority to the Board of Directors to: a. Determine the number of shares offered in PMHMETD II; b. Set the PMHMETD II execution price; c. Take all necessary actions in executing PMHMETD II with due observance of the applicable laws and regulations; and • Increased the issued and paid-up capital after the execution of PMHMETD II.
Pengambilan Suara **Voting**	Musyawarah mufakat. Deliberation for consensus.
Realisasi **Realization**	Telah direalisasikan sepenuhnya. Has been fully realized.

Mata Acara Rapat Kedua / Agenda – Item 2

Pengubahan susunan anggota Direksi dan Dewan Komisaris Perseroan.
Changes in the composition of the Board of Directors and the Board of Commissioners of the Company.

Keputusan Rapat
Meeting Resolutions

1. a. Memberhentikan dengan hormat Sugiarto Surjadi selaku Direktur Perseroan, dengan tidak lupa menyampaikan terima kasih yang sebesar-besarnya atas jasa jasa yang terlah diberikan kepada Perseroan selama menjabat;
   b. Mengangkat Suroso dan Arif Wicaksono selaku para Direktur Perseroan; dan
   c. Mengangkat Gunawan Taslim, selaku Komisaris Independen Perseroan.

1. a. Honorably dismissed Sugiarto Surjadi as the Director of the Company, by expressing deepest gratitude for the services rendered to the Company during his term of office;
   b. Appointed Suroso and Arif Wicaksono as Directors of the Company; and
   c. Appointed Gunawan Taslim, as the Company's Independent Commissioner.

Dengan ketentuan bahwa:
a. Pemberhentian dengan hormat Sugiarto Surjadi selaku Direktur Perseroan berlaku terhitung sejak pengangkatan Suroso selaku Direktur Perseroan telah memperoleh persetujuan Otoritas Jasa Keuangan; dan
b. Pengangkatan Suroso, Arif Wicaksono, dan Gunawan Taslim, berturut-turut selaku para Direktur Perseroan dan Komisaris Independen Perseroan berlaku terhitung sejak diperolehnya persetujuan Otoritas Jasa Keuangan.

Provided that:
a. The respectful dismissal of Sugiarto Surjadi as Director of the Company is effective as of the appointment of Suroso as Director of the Company with approval from the Financial Services Authority; and
b. The appointment of Suroso, Arif Wicaksono, and Gunawan Taslim, successively as Directors of the Company and Independent Commissioner of the Company is effective as of obtaining approval from the Financial Services Authority.

Sehingga dengan demikian, terhitung sejak diperolehnya persetujuan Otoritas Jasa Keuangan untuk perubahan susunan masing-masing anggota Direksi dan Dewan Komisaris Perseroan yang telah diputuskan dalam RUPS Tahunan Perseroan yang diselenggarakan pada tanggal 24 Juni 2022 dan dalam rapat tersebut sampai dengan sisa masa jabatan anggota Direksi dan Dewan Komisaris Perseroan lainnya yang sedang menjabat yakni sampai dengan penutupan RUPS Tahunan Perseroan yang akan diselenggarakan pada tahun 2024, susunan para anggota Direksi dan Dewan Komisaris Perseroan selengkapnya adalah sebagai berikut:

Therefore, as of the approval from the Financial Services Authority for changes in the composition of the Board of Directors and the Board of Commissioners of the Company, which was resolved at the Company's Annual General Meeting of Shareholders held on June 24, 2022, and until the remaining term of office of other members of the Board of Directors and the Board of Commissioners of the Company who are currently serving, which is until the closing of the Company's Annual GMS which will be held in 2024, the complete composition of the Board of Directors and Board of Commissioners of the Company is as follows:

Direksi / Board of Directors

Presiden Direktur / President Director	: Lenny Sugihat
Direktur / Director	: Setiawan Kumala
Direktur / Director	: Agoes Roediyanto
Direktur / Director	: Suroso
Direktur / Director	: Arif Wicaksono

Dewan Komisaris / Board of Commissioners

Presiden Komisaris / President Commissioner	: Marcello Theodore Taufik
Wakil Presiden Komisaris / Vice President Commissioner	: Lisawati
Komisaris Independen / Independent Commissioner	: Sudarto
Komisaris Independen / Independent Commissioner	: Gunawan Taslim

2. Segera setelah diperolehnya persetujuan Otoritas Jasa Keuangan untuk perubahan susunan masing-masing anggota Direksi dan Dewan Komisaris Perseroan, memberi kuasa kepada Direksi Perseroan dangan hak substitusi, untuk menyatakan kembali keputusan yang telah diambil dalam mata acara rapat kedua dalam suatu akta Notaris dan selanjutnya memberitahukan pada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dan mendaftarkan pada Daftar Perusahan serta untuk maksud tersebut melakukan segala tindakan yang disyaratkan oleh peraturan perundang-ungandan yang berlaku.

2. Authorized the Board of Directors of the Company with the substitution right, immediately after obtaining approval from the Financial Services Authority for changes to the composition of the Board of Directors and Board of Commissioners of the Company, to restate the resolutions adopted in the second item of the meeting agenda in a Notarial deed, and then to notify the Minister Law and Human Rights of the Republic of Indonesia and register in the Company Register and for this purpose, to perform all actions required by the applicable laws and regulations.

Pengambilan Suara
Voting

Musyawarah mufakat.
Deliberation for consensus.

Realisasi
Realization

Keputusan RUPS tersebut telah dilaksanakan sepenuhnya oleh Perseroan di tahun yang sama. Namun, sesuai dengan surat Otoritas Jasa Keuangan No. KEP-73/PB.1/2022 tanggal 14 Desember 2022 pengangkatan Gunawan Taslim sebagai Komisaris Independen Perseroan tidak mendapatkan persetujuan Otoritas Jasa Keuangan.
The GMS resolution was fully realized by the Company in the same year. However, in accordance with OJK letter No. KEP-73/PB.1/2022, dated December 14, 2022, the appointment of Gunawan Taslim as the Company's Independent Commissioner did not obtain OJK's approval.

Keputusan RUPS Tahun Sebelumnya

Pada tahun 2021, Perseroan telah menyelenggarakan RUPS sebanyak 2 kali, yaitu RUPS Tahunan yang diselenggarakan pada tanggal 19 Mei 2021 dan RUPS Luar Biasa yaitu tanggal 22 Desember 2021 di Hotel Grand Tropic Suites, Orchid Room Jl. Letjen S. Parman Kav. 3. Perseroan menunjuk pihak independen untuk RUPS Tahunan dan RUPS Luar Biasa yaitu PT Datindo Entrycom dalam melakukan perhitungan suara dan/atau melakukan validasi.

Hingga akhir Desember 2021, seluruh keputusan RUPS Tahunan dan Luar Biasa 2021 telah selesai direalisasikan. Selanjutnya, hasil keputusan RUPS Tahunan dan Luar Biasa 2021 diuraikan sebagai berikut:

Resolutions of the Previous Year's GMS

In 2021, the Company held two GMS, the Annual GMS on May 19, 2021, and an Extraordinary GMS on December 22, 2021, at Grand Tropic Suites Hotel, Orchid Room Jl. Letjen S. Parman Kav. 3. The Company appointed independent party for the Annual GMS and the Extraordinary GMS, namely PT Datindo Entrycom, to calculate votes and/or conduct validation.

Until the end of December 2021, all resolutions of the 2021 Annual and Extraordinary GMS had been realized. The 2021 Annual and Extraordinary GMS resolutions are described as follows:

Hasil Keputusan RUPS Tahunan 19 Mei 2021
Annual GMS Resolutions May 19, 2021

Mata Acara Rapat Pertama / Agenda – Item 1	
a. Persetujuan atas Laporan Tahunan termasuk pengesahan Laporan Keuangan Tahunan dan Laporan Tugas Pengawasan Dewan Komisaris Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2020. b. Penetapan penggunaan laba bersih Perseroan tahun buku 2020. a. To approve the Annual Report, including to ratify the Annual Financial Statements and the Board of Commissioners' Supervisory Report for the financial year ending December 31, 2020; and b. To appropriate the use of the Company's net profit for the 2020 financial year.	
Keputusan Rapat **Meeting Resolutions**	• Menyetujui Laporan Tahunan Perseroan untuk tahun buku 2020; • Mengesahkan Laporan Keuangan Tahunan Perseroan untuk tahun buku 2020; • Menyetujui Laporan Direksi dan mengesahkan Laporan Tugas Pengawasan Dewan Komisaris Perseroan untuk tahun buku 2020; • Memberikan pembebasan tanggung-jawab sepenuhnya kepada para anggota Direksi Perseroan atas tindakan pengurusan dan kepada para anggota Dewan Komisaris Perseroan atas tindakan pengawasan, yang telah mereka jalankan selama tahun buku 2020, sejauh tindakan-tindakan tersebut tercermin dalam Laporan Tahunan dan Laporan Keuangan Tahunan Perseroan dalam tahun buku 2020, kecuali atas perbuatan penipuan, penggelapan dan tindak pidana lainnya; dan • Menetapkan bahwa mengingat Perseroan masih menderita kerugian dalam tahun-tahun buku sebelumnya, maka laba bersih Perseroan dalam tahun buku 2020 yaitu sebesar Rp3.198.000.000,- akan digunakan seluruhnya untuk menutup kerugian tersebut, sehingga kepada para Pemegang Saham tidak dibagikan dividen untuk tahun buku 2020. • Approved the Company's Annual Report for the 2020 financial year; • Ratified the Company's Annual Financial Statements for the 2020 financial year; • Approved the Board of Directors' Report and ratified the Board of Commissioners' Supervisory Report for the 2020 financial year; • Granted full release and discharge to members of the Board of Directors for their management actions and to members of the Board of Commissioners for their supervisory actions, which they carried out during the 2020 financial year, provided that these actions are reflected in the Company's Annual Report and Annual Financial Statements in the 2020 financial year, except for acts of fraud, embezzlement, and other criminal acts; and • Appropriated that considering the Company still suffered losses in the previous financial years, the Company's net profit in the 2020 financial year amounting to Rp3,198,000,000 will be used entirely to cover these losses, and therefore, dividends are not distributed to the Shareholders for the 2020 financial year.
Pengambilan Suara **Voting**	Musyawarah mufakat. Deliberation for consensus.
Realisasi **Realization**	Telah direalisasikan sepenuhnya. Has been fully realized.
Mata Acara Rapat Kedua / Agenda – Item 2	
Penunjukan Akuntan Publik Independen untuk mengaudit Laporan Keuangan Tahunan Perseroan tahun buku 2021. To appoint an Independent Public Accountant to audit the Company's Annual Financial Statements for the 2021 financial year.	
Keputusan Rapat **Meeting Resolutions**	• Memberikan wewenang kepada Dewan Komisaris Perseroan untuk menunjuk Akuntan Publik Independen yang akan mengaudit Laporan Posisi Keuangan, Laporan Laba Rugi dan Penghasilan Komprehensif Lain, serta bagian lainnya dari Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2021; dan • Menetapkan besarnya honorarium bagi Akuntan Publik Independen tersebut serta persyaratan lainnya berkenaan dengan penunjukan tersebut. • Authorized the Company's Board of Commissioners to appoint an Independent Public Accountant who will audit the Statements of Financial Position, Statements of Profit and Loss and Other Comprehensive Income, and other parts of the Company's Financial Statements for the financial year ending December 31, 2021; and • Determined the honorarium amount for the Independent Public Accountant and other requirements regarding the appointment.
Pengambilan Suara **Voting**	Musyawarah mufakat. Deliberation for consensus.
Realisasi **Realization**	Telah direalisasikan sepenuhnya. Has been fully realized.

Mata Acara Rapat Ketiga / Agenda – Item 3

a. Pengangkatan para anggota Direksi dan Dewan Komisaris Perseroan.
b. Penetapan tugas, wewenang, besarnya gaji dan tunjangan lainnya bagi para anggota Direksi Perseroan serta penetapan honorarium dan tunjangan lainnya bagi para anggota Dewan Komisaris Perseroan.

a. To appoint members of the Board of Directors and Board of Commissioners of the Company.
b. To determine duties, authorities, amount of salary and other benefits for members of the Board of Directors and to determine honorarium and other benefits for members of the Board of Commissioners.

Keputusan Rapat
Meeting Resolutions

- Mengangkat para anggota Direksi dan Dewan Komisaris Perseroan dengan masa jabatan terhitung sejak ditutupnya rapat sampai dengan penutupan RUPS Tahunan Perseroan ketiga yakni pada tahun 2024, dengan susunan sebagai berikut:

  Appointed members of the Board of Directors and Board of Commissioners with a term of office commencing from the closing of the meeting until the closing of the third Annual GMS in 2024, with the following composition:

  Direksi / Board of Directors

Presiden Direktur / President Director	: Lisawati
Direktur / Director	: Sugiarto Surjadi
Direktur / Director	: Setiawan Kumala

  Dewan Komisaris / Board of Commissioners

Presiden Komisaris Independen / Independent President Commissioner	: Lenny Sugihat
Wakil Presiden Komisaris Independen / Vice Independent President Commissioner	: Sudarto
Komisaris / Commissioner	: Marcello Theodore Taufik

- Memberikan kuasa kepada Direksi Perseroan dengan hak substitusi, untuk menyatakan kembali keputusan yang telah diambil dalam mata acara rapat ketiga butir dalam suatu akta Notaris dan selanjutnya memberitahukan dan atau mendaftarkan keputusan tersebut kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dan/atau instansi lain yang berwenang serta melakukan segala tindakan yang diperlukan dengan tidak ada satu tindakan pun yang dikecualikan, sesuai dengan dan sebagaimana disyaratkan oleh ketentuan perundang-undangan;
- Melimpahkan kewenangan kepada Direksi Perseroan melalui rapat Direksi, untuk atas nama RUPS menetapkan pembagian tugas dan wewenang setiap anggota Direksi Perseroan;
- Dengan memperhatikan rekomendasi dari Komite Remunerasi dan Nominasi Perseroan, menyetujui untuk:
  a. Melimpahkan wewenang kepada Dewan Komisaris Perseroan untuk menentukan besarnya gaji dan tunjangan lainnya bagi para anggota Direksi Perseroan;
  b. Memberikan wewenang kepada rapat Dewan Komisaris Perseroan untuk menetapkan honorarium dan tunjangan lainnya bagi para anggota Dewan Komisaris Perseroan; dan
  c. Melimpahkan wewenang kepada rapat Dewan Komisaris Perseroan untuk menentukan pembagian gaji, honorarium dan tunjangan lainnya di antara masing-masing anggota Direksi dan Dewan Komisaris Perseroan.

- Granted power to the Board of Directors with substitution right to restate the resolutions adopted in item 3 of the meeting agenda in a notarial deed, then notify and/or register the resolutions to the Minister of Law and Human Rights of the Republic of Indonesia and/or other authorized agencies, as well as take all necessary actions with no single action being excluded, in accordance with and as required by provisions of laws and regulations;
- Authorized the Board of Directors through the Board of Directors' meeting, on behalf of the GMS, to determine the distribution of duties and authorities for each member of the Board of Directors;
- Agreed to conduct the following actions by observing the Remuneration and Nomination Committee's recommendations:
  a. Delegating authority to the Board of Commissioners to determine the amount of salary and other benefits for members of the Board of Directors;
  b. Granting authority to the Board of Commissioners' meeting to determine the honorarium and other benefits for members of the Board of Commissioners; and
  c. Delegating authority to the Board of Commissioners' meeting to determine the distribution of salary, honorarium, and other benefits among each member of the Board of Directors and Board of Commissioners.

Pengambilan Suara
Voting

Musyawarah mufakat.
Deliberation for consensus.

Realisasi
Realization

Telah direalisasikan sepenuhnya.
Has been fully realized.

Mata Acara Rapat Keempat / Agenda – Item 4

Persetujuan atas penyesuaian Anggaran Dasar Perseroan dengan Peraturan Otoritas Jasa Keuangan No. 15/ POJK.04/2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka.
To approve the amendments to the Company's Articles of Association to comply with Financial Services Authority Regulation No. 15/POJK.04/2020 on Planning and Organizing General Meeting of Shareholders of Public Companies

Keputusan Rapat
Meeting Resolutions

- Menyetujui perubahan seluruh ketentuan Anggaran Dasar Perseroan untuk disesuaikan dengan Peraturan Otoritas Jasa Keuangan No. 15/POJK.04/2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka; dan
- Memberikan kuasa kepada Direksi Perseroan dengan hak substitusi, untuk menyatakan kembali keputusan yang telah diambil dalam mata acara rapat keempat dalam suatu akta notaris dan selanjutnya memohon persetujuan dan atau memberitahukan dan/ atau mendaftarkan keputusan tersebut kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dan atau instansi lain yang berwenang serta melakukan segala tindakan yang diperlukan dengan tidak ada satu tindakanpun yang dikecualikan, sesuai dengan dan sebagaimana disyaratkan oleh ketentuan perundang-undangan.

- Approved amendments to all provisions of the Company's Articles of Association to comply with Financial Services Authority Regulation No. 15/POJK.04/2020 on Planning and Organizing General Meeting of Shareholders of Public Companies; and
- Granted power to the Board of Directors with substitution right, to restate resolutions adopted in item 4 of the meeting agenda in a notarial deed, then request for approval and/or notify and/or register these resolutions to the Minister of Law and Human Rights of the Republic of Indonesia and/or other authorized agencies, and take all necessary actions with no single action being excluded, in accordance with and as required by provisions of laws and regulations.

Pengambilan Suara
Voting

Musyawarah mufakat.
Deliberation for consensus.

Realisasi
Realization

Telah direalisasikan sepenuhnya.
Has been fully realized.

Hasil Keputusan RUPS Luar Biasa 22 Desember 2021
Extraordinary GMS December 22, 2021

Mata Acara Rapat Pertama / Agenda – Item 1

Perubahan ketentuan Pasal 3 Anggaran Dasar Perseroan dalam rangka penyesuaian maksud dan tujuan serta kegiatan usaha dengan ketentuan Klasifikasi Baku Lapangan Usaha Indonesia (KBLI) tahun 2020.
To amend the provisions of Article 3 of the Company's Articles of Association in order to adjust the purposes and objectives and business activities with the provisions of the 2020 Indonesian Business Field Standard Classification (KBLI).

Keputusan Rapat **Meeting Resolutions**	Mengubah ketentuan Pasal 3 Anggaran Dasar Perseroan. Amended the provisions of Article 3 of the Company's Articles of Association.
Pengambilan Suara **Voting**	Musyawarah mufakat. Deliberation for consensus.
Realisasi **Realization**	Telah direalisasikan sepenuhnya. Has been fully realized.

Mata Acara Rapat Kedua / Agenda – Item 2

Perubahan ketentuan Pasal 4 Anggaran Dasar Perseroan dalam rangka meningkatkan modal dasar Perseroan menjadi Rp4.000.000.000.000,- yang terbagi atas 40.000.000.000 saham dengan nilai nominal Rp100,- per saham.
To amend the provisions of Article 4 of the Company's Articles of Association in order to increase the Company's authorized capital to Rp4,000,000,000,000, which is divided into 40,000,000,000 shares with a nominal value of Rp100 per share.

Keputusan Rapat **Meeting Resolutions**	• Meningkatkan modal dasar Perseroan dari sebesar Rp1.400.000.000.000,- menjadi sebesar Rp4.000.000.000.000,-, yang terbagi atas 40.000.000.000 saham dengan nilai nominal sebesar Rp100,- per saham; • Mengubah ketentuan Pasal 4 Ayat 1 Anggaran Dasar Perseroan. • Increased the Company's authorized capital from Rp1,400,000,000,000 to Rp4,000,000,000,000, which is divided into 40,000,000,000 shares with a nominal value of Rp100 per share; • Amended the provisions of Article 4 Paragraph 1 of the Company's Articles of Association.
Pengambilan Suara **Voting**	Musyawarah mufakat. Deliberation for consensus.
Realisasi **Realization**	Telah direalisasikan sepenuhnya. Has been fully realized.

Mata Acara Rapat Ketiga / Agenda – Item 3

Penerbitan saham baru melalui PMHMETD sebanyak-banyaknya 5.587.530.000 saham dengan nilai nominal Rp100,- per saham, sesuai dengan ketentuan Peraturan Otoritas Jasa Keuangan No. 32/POJK.04/2015 jo. Peraturan Otoritas Jasa Keungan No. 14/POJK.04/2019.
issue new shares through PMHMETD of a maximum of 5,587,530,000 shares with a nominal value of Rp100 per share, in accordance with the provisions of Financial Services Authority Regulation No. 32/POJK.04/2015 in conjunction with Financial Services Authority Regulation No. 14/POJK.04/2019.

Keputusan Rapat **Meeting Resolutions**	• Menyetujui penerbitan saham baru melalui PMHMETD sebanyak-banyaknya 5.587.530.000 dengan nilai nominal Rp100,- per saham, sesuai dengan ketentuan Peraturan Otoritas Jasa Keuangan No. 32/POJK.04/2015 tentang Penambahan Modal Perusahaan Terbuka Dengan Memberikan Hak Memesan Efek Terlebih Dahulu, sebagaimana diubah dengan Peraturan Otoritas Jasa Keuangan No. 14/POJK.04/2019 tentang Perubahan atas Peraturan Otoritas Jasa Keuangan No. 32/POJK.04/2015 tentang Penambahan Modal Perusahaan Terbuka Dengan Memberikan Hak Memesan Efek Terlebih Dahulu; dan • Memberikan kuasa dan wewenang kepada Direksi Perseroan untuk: a. Menetapkan jumlah saham yang ditawarkan dalam PMHMETD; b. Menetapkan harga pelaksanaan PMHMETD; c. Melakukan segala tindakan yang diperlukan dalam pelaksanaan PMHMETD dengan memperhatikan peraturan perundang-undangan yang berlaku; dan d. Melakukan peningkatan modal ditempatkan dan modal disetor setelah pelaksanaan PMHMETD. • Approved the issuance of new shares through PMHMETD of a maximum of 5,587,530,000 shares with a nominal value of Rp100 per share as referred to in Financial Services Authority Regulation No. 32/POJK.04/2015 on Capital Increase for Public Companies by Providing Pre-emptive Rights, as amended by Financial Services Authority Regulation No. 14/POJK.04/2019 on Amendments to Financial Services Authority Regulation No. 32/POJK.04/2015 on Capital Increase for Public Companies by Providing Pre-emptive Rights; and • Granted power and authority to the Board of Directors to: a. Determine the number of shares offered in PMHMETD; b. Set the PMHMETD execution price; c. Take all necessary actions in executing PMHETD with due observance of the applicable laws and regulations; and d. Increased the issued and paid-up capital after the execution of PMHETD.
Pengambilan Suara **Voting**	Musyawarah mufakat. Deliberation for consensus.
Realisasi **Realization**	Telah direalisasikan sepenuhnya. Has been fully realized.

DEWAN KOMISARIS
BOARD OF COMMISSIONERS

Dewan Komisaris bertanggung jawab dalam memastikan GCG dalam setiap kegiatan usaha Bank pada seluruh tingkatan serta melakukan evaluasi terhadap kebijakan tata kelola Bank. Pengangkatan dan pemberhentian anggota Dewan Komisaris dilakukan melalui mekanisme RUPS, sehingga Dewan Komisaris mempertangungjawabkan pelaksanaan tugas dan tanggung jawabnya dalam RUPS. Pengangkatan anggota Dewan Komisaris dinyatakan efektif setelah mendapatkan persetujuan dari Otoritas Jasa Keuangan melalui prosedur *fit and proper test*.

The Board of Commissioners is responsible for ensuring GCG in every business activity of the Bank at all levels and evaluating the Bank's governance policies. Members of the Board of Commissioners are appointed and dismissed through the GMS mechanism, and thus, the Board of Commissioners is accountable for carrying out its duties and responsibilities in the GMS. Appointment of members of the Board of Commissioners is declared effective after obtaining approval from the Financial Services Authority through the procedures of fit and proper test.

Pedoman dan Tata Tertib Kerja Dewan Komisaris

Untuk membantu Dewan Komisaris dalam melaksanakan tugas dan tanggung jawabnya, Dewan Komisaris telah memiliki pedoman dan tata tertib yang tertuang dalam Pedoman & Tata Tertib Kerja Dewan Komisaris Perseroan yang telah diperbarui pada tanggal 3 Januari 2023.

Board of Commissioners Charter

To assist the Board of Commissioners in carrying out the duties and responsibilities, the Board of Commissioners already has guidelines and rules set out in Board of Commissioners Charter, which was updated on January 3, 2023.

Kriteria Dewan Komisaris

Seluruh anggota Dewan Komisaris Perseroan telah memenuhi kriteria yang disyaratkan oleh Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik.

Board of Commissioners Criteria

All members of the Board of Commissioners have met the criteria required by the Financial Services Authority Regulation No. 33/POJK.04/2014 on Board of Directors and Board of Commissioners of Issuers or Public Companies.

Penilaian Kemampuan dan Kepatutan Dewan Komisaris

Sesuai dengan Peraturan Otoritas Jasa Keuangan No. 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan, calon anggota Dewan Komisaris wajib memperoleh persetujuan dari Otoritas Jasa Keuangan sebelum menjalankan tindakan, tugas, dan fungsinya sebagai Dewan Komisaris. Berikut informasi pelaksanaan *fit and proper test* Dewan Komisaris Perseroan:

Board of Commissioners' Fit and Proper Test

In accordance with Financial Services Authority Regulation No. 27/POJK.03/2016 on Fit and Proper Test for Main Parties of Financial Services Institutions, candidates for members of the Board of Commissioners must obtain approval from the Financial Services Authority before carrying out their actions, duties, and functions as the Board of Commissioners. The following is information on fit and proper test of the Board of Commissioners:

Nama Name	Jabatan Position	Pelaksana Executor	Hasil Result	Tanggal Persetujuan Otoritas Jasa Keuangan Financial Services Authority Approval Date
Marcello Theodore Taufik	Presiden Komisaris President Commissioner	Otoritas Jasa Keuangan Financial Services Authority	Lulus Passed	22 November 2022 November 22, 2022
Lisawati	Wakil Presiden Komisaris Vice President Commissioner	Otoritas Jasa Keuangan Financial Services Authority	Lulus Passed	22 November 2022 November 22, 2022
Sudarto	Komisaris Independen Independent Commissioner	Otoritas Jasa Keuangan Financial Services Authority	Lulus Passed	28 Januari 2009 January 28, 2009

Catatan / Notes:
Marcello Theodore Taufik, Lisawati, dan Sudarto efektif masing-masing menjabat sebagai Presiden Komisaris, Wakil Presiden Komisaris, dan Komisaris Independen Perseroan sejak tanggal 19 Desember 2022.
Marcello Theodore Taufik, Lisawati, and Sudarto have effectively served as President Commissioner, Vice President Commissioner, and Independent Commissioner of the Company respectively since December 19, 2022.

Sertifikasi Manajemen Risiko Dewan Komisaris

Sesuai dengan Peraturan Bank Indonesia No. 11/19/PBI/2009 tentang Sertifikasi Manajemen Risiko bagi Pengurus dan Pejabat Bank Umum, salah satu syarat umum dan standarisasi kompetensi serta keahlian manajemen Perseroan yaitu dengan dimilikinya sertifikasi manajemen risiko. Kepemilikan sertifikasi manajemen risiko oleh Dewan Komisaris Perseroan diuraikan sebagai berikut:

Board of Commissioners' Risk Management Certification

In accordance with Bank Indonesia Regulation No. 11/19/PBI/2009 on Risk Management Certification for Management and Officers of Commercial Banks, one of the general requirements and standardization of competence and expertise of the Company's management is to have risk management certification. The risk management certification of the Board of Commissioners is described as follows:

Nama Name	Jabatan Position	Level	Masa Berlaku Validity Period	Penyelenggara Organizer
Marcello Theodore Taufik	Presiden Komisaris President Commissioner	Level 1 Komisaris Level 1 Commissioner	2 Juli 2019-12 Desember 2023 2 July 2019-12 December 2023	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institution
Lisawati	Wakil Presiden Komisaris Vice President Commissioner	Level 5	30 Maret 2022-26 April 2024 30 March 2022-26 April 2024	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institution
Sudarto	Komisaris Independen Independent Commissioner	Level 2	13 Juli 2020-30 Juli 2023 13 July 2020-30 July 2023	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institution

Komposisi Dewan Komisaris

Selama tahun 2022, telah terjadi beberapa kali perubahan komposisi Dewan Komisaris Perseroan yang diuraikan sebagai berikut:

Berdasarkan RUPS Tahunan tanggal 24 Juni 2022, komposisi Dewan Komisaris sebagai berikut:

Board of Commissioners Composition

In 2022, there were several changes to the composition of the Board of Commissioners as described below:

Based on the Annual GMS dated June 24, 2022, the Board of Directors' composition is as follows:

Susunan Dewan Komisaris berdasarkan RUPS Tahunan tanggal 19 Mei 2021 **Composition of the Board of Commissioners based on the Annual GMS May 19, 2021**		**Susunan Dewan Komisaris berdasarkan RUPS Tahunan tanggal 24 Juni 2022** **Composition of the Board of Commissioners based on the Annual GMS June 24, 2022**		**Alasan Perubahan** **Reason for Change**
Nama **Name**	**Jabatan** **Position**	**Nama** **Name**	**Jabatan** **Position**	
Lenny Sugihat	Presiden Komisaris Independen Independent President Commissioner	Marcello Theodore Taufik	Presiden Komisaris President Commissioner	Sebagai upaya Perseroan untuk melakukan penyegaran/ *refreshing* untuk mendukung dinamika organisasi dan bisnis yang berubah dengan cepat. As the Company's effort to refresh to support the rapidly changing organizational and business dynamics.
Sudarto	Wakil Presiden Komisaris Independen Independent Vice President Commissioner	Lisawati	Wakil Presiden Komisaris Vice President Commissioner	
Marcello Theodore Taufik	Komisaris Commissioner	Sudarto	Komisaris Independen Independent Commissioner	

Berdasarkan RUPS Luar Biasa tanggal 26 September 2022, komposisi Dewan Komisaris sebagai berikut:

Based on the Extraordinary GMS dated September 26, 2022, the Board of Directors' composition is as follows:

Susunan Dewan Komisaris berdasarkan RUPS Tahunan tanggal 24 Juni 2022 **Composition of the Board of Commissioners based on the Annual GMS June 24, 2022**		**Susunan Dewan Komisaris berdasarkan RUPS Luar Biasa tanggal 26 September 2022** **Composition of the Board of Commissioners based on the Extraordinary GMS September 26, 2021**		**Alasan Perubahan** **Reason for Change**
Nama **Name**	**Jabatan** **Position**	**Nama** **Name**	**Jabatan** **Position**	
Marcello Theodore Taufik	Presiden Komisaris President Commissioner	Marcello Theodore Taufik	Presiden Komisaris President Commissioner	Untuk memenuhi komposisi, kriteria, dan independensi Dewan Komisaris Perseroan sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tanggal 8 Desember 2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik. To fulfill the composition, criteria, and independency of the Company's Board of Commissioners as stipulated in the Financial Services Authority Regulation No. 33/POJK.04/2014 dated December 8, 2014, on Board of Directors and Board of Commissioners of Issuers or Public Companies.
Lisawati	Wakil Presiden Komisaris Vice President Commissioner	Lisawati	Wakil Presiden Komisaris Vice President Commissioner	
Sudarto	Komisaris Independen Independent Commissioner	Sudarto	Komisaris Independen Independent Commissioner	
		Gunawan Taslim	Komisaris Independen Independent Commissioner	

Berdasarkan RUPS Luar Biasa tanggal 14 Maret 2023, komposisi Dewan Komisaris sebagai berikut:

Based on the Extraordinary GMS dated March 14, 2023, the Board of Directors' composition is as follows:

Susunan Dewan Komisaris berdasarkan RUPS Luar Biasa tanggal 26 September 2022 Composition of the Board of Commissioners based on the Extraordinary GMS September 26, 2022		Susunan Dewan Komisaris berdasarkan RUPS Luar Biasa tanggal 14 Maret 2023 Composition of the Board of Commissioners based on the Extraordinary GMS March 14, 2023		Alasan Perubahan Reason for Change
Nama Name	**Jabatan** Position	**Nama** Name	**Jabatan** Position	
Marcello Theodore Taufik	Presiden Komisaris President Commissioner	Marcello Theodore Taufik	Presiden Komisaris President Commissioner	Sesuai dengan surat Otoritas Jasa Keuangan No. KEP-73/PB.1/2022 tanggal 14 Desember 2022 pengangkatan Gunawan Taslim sebagai Komisaris Independen Perseroan tidak mendapatkan persetujuan Otoritas Jasa Keuangan. Selanjutnya Perseroan menyelenggarakan RUPS Luar Biasa pada tanggal 14 Maret 2023 untuk memenuhi ketentuan yang disyaratkan sesuai dalam Surat Otoritas Jasa Keuangan No. SR-287/PB.12/2022 tanggal 16 Desember 2022 untuk memenuhi ketentuan Anggaran Dasar Perseroan. In accordance with OJK letter Number KEP-73/PB.1/2022, dated December 14, 2022, the appointment of Gunawan Taslim as the Company's Independent Commissioner did not obtain OJK's approval Afterwards, the Company held an Extraordinary GMS on March 14, 2023, to fulfill the conditions required in accordance with the Financial Services Authority' Letter No. SR-287/PB.12/2022 dated December 16, 2022, to comply with the provisions of the Company's Articles of Association.
Lisawati	Wakil Presiden Komisaris Vice President Commissioner	Lisawati	Wakil Presiden Komisaris Vice President Commissioner	
Sudarto	Komisaris Independen Independent Commissioner	Sudarto	Komisaris Independen Independent Commissioner	
Gunawan Taslim	Komisaris Independen Independent Commissioner	Trisna Chandra	Komisaris Independen Independent Commissioner	

Independensi Dewan Komisaris

Seluruh anggota Dewan Komisaris Perseroan menjunjung tinggi aspek independensi dan bersikap profesional. Dewan Komisaris bekerja secara objektif untuk memberikan kontribusi bagi kemajuan Perseroan serta berupaya menjauhkan kepentingan pribadi atau benturan kepentingan, khususnya dalam melakukan pengawasan dan pemberian nasihat kepada Direksi.

Board of Commissioners' Independency

All members of the Company's Board of Commissioners uphold the independency aspects and behave professionally. The Board of Commissioners works objectively to contribute to the progress of the Company and seeks to keep personal interests or conflicts of interest at bay, particularly in supervising and providing advice to the Board of Directors.

Tugas dan Tanggung Jawab Dewan Komisaris

Dewan Komisaris memiliki tugas dan tanggung jawab yang tercantum dalam Pedoman & Tata Tertib Kerja Dewan Komisaris yang diuraikan sebagai berikut:

1. Melakukan pengawasan dan bertanggung jawab atas pengawasan terhadap kebijakan pengurusan, jalannya pengurusan pada umumnya, dan memberi nasihat kepada Direksi dan memastikan terselenggaranya prinsip-prinsip GCG dalam setiap kegiatan usaha Bank;
2. Menjalankan fungsi pengawasan sesuai dengan kewenangan dan tanggung jawabnya sebagaimana diatur dalam Anggaran Dasar, keputusan RUPS, dan ketentuan hukum lainnya yang berlaku berdasarkan prinsip kehati-hatian;

Duties and Responsibilities of the Board of Commissioners

The Board of Commissioners has the duties and responsibilities listed in the Board of Commissioners Charter as follows:

1. Supervising and being responsible for supervising management policies, management course in general and providing advice to the Board of Directors and ensuring the implementation of governance principles in every business activity of the Bank;
2. Carrying out the supervisory function in accordance with the authority and responsibility as stipulated in the Articles of Association, GMS resolutions, and other applicable legal provisions based on the principle of prudence;

3. Mengarahkan, memantau, dan mengevaluasi pelaksanaan kebijakan strategis Bank;
4. Dilarang terlibat dalam pengambilan keputusan kegiatan operasional Bank sebagaimana diatur dalam ketentuan Bank Indonesia dan/atau Otoritas Jasa Keuangan dan peraturan perundang-undangan yang berlaku lainnya, kecuali ditetapkan di dalam Anggaran Dasar Perseroan;
5. Memastikan bahwa Direksi telah menindaklanjuti temuan hasil pemeriksaan Satuan Kerja Audit Intern Bank, auditor eksternal, pengawasan Otoritas Jasa Keuangan dan/atau hasil pengawasan otoritas pemerintah lainnya;
6. Memberitahukan kepada Otoritas Jasa Keuangan paling lambat 7 hari kerja sejak ditemukannya :
   a. Pelanggaran peraturan perundang-undangan di bidang keuangan dan perbankan;
   b. Keadaan yang membahayakan kelangsungan usaha Bank;
7. Membentuk komite-komite paling kurang Komite Audit, Komite Pemantau Risiko, dan Komite Remunerasi dan Nominasi. Pengangkatan pihak independen anggota Komite dilakukan oleh Direksi berdasarkan keputusan rapat Dewan Komisaris;
8. Memastikan bahwa Komite yang dibentuk dapat menjalankan tugasnya secara efektif, sesuai dengan regulasi dan kebijakan internal Bank;
9. Memiliki pedoman dan tata tertib kerja yang bersifat mengikat bagi setiap anggota Dewan Komisaris;
10. Memahami jenis-jenis risiko Bank dan memastikan bahwa Direksi telah mengambil langkah-langkah yang diperlukan dalam mengendalikan risiko Bank;
11. Menyetujui kebijakan umum bidang perkreditan, manajemen risiko, kepatuhan, operasional, sistem informasi manajemen, manajemen sumber daya manusia, *treasury*, pengadaan barang dan jasa, anti pencucian uang dan pencegahan pendanaan terorisme (APU PPT), serta kebijakan-kebijakan umum lainnya. Evaluasi kebijakan tersebut dilakukan sekurang-kurangnya satu kali dalam 3 tahun atau frekuensi yang lebih tinggi dalam hal terdapat perubahan faktor-faktor yang memengaruhi kegiatan usaha Bank secara signifikan;
12. Mengesahkan dan mengkaji ulang secara berkala terhadap kebijakan sistem pengendalian internal dan strategi Bank secara menyeluruh. Dewan Komisaris memastikan bahwa Direksi telah memantau efektivitas pelaksanaan sistem pengendalian internal;
13. Dewan Komisaris yang diwakili oleh Presiden Komisaris wajib menandatangani laporan pengangkatan dan penghentian Kepala Satuan Kerja Audit Intern ke Otoritas Jasa Keuangan paling lambat 10 hari kerja setelah tanggal pengangkatan dan penghentian;
14. Memastikan bahwa Laporan Pelaksanaan dan Pokok-Pokok Hasil Audit Intern termasuk informasi hasil audit yang bersifat rahasia yang disampaikan ke Otoritas Jasa Keuangan setiap semester paling lambat 1 bulan setelah akhir laporan;

3. Directing, monitoring, and evaluating the implementation of the Bank's strategic policies;
4. Prohibited from being involved in making decisions on the Bank's operational activities as stipulated in the provisions of Bank Indonesia and/or Financial Services Authority and other applicable laws and regulations, unless stipulated in the Company's Articles of Association;
5. Ensuring that the Board of Directors has followed up on the findings of audit results by the Bank's Internal Audit Unit, external auditor, the supervision results by Financial Services Authority, and/or the supervision results by other government authorities;
6. Notifying the Financial Services Authority, no later than 7 working days after discovering:
   a. Violations of laws and regulations in the field of finance and banking;
   b. Conditions that endanger the Bank's business continuity;
7. Establishing committees, at least the Audit Committee, Risk Monitoring Committee, and Remuneration and Nomination Committee. Independent members of the Committee are appointed by the Board of Directors based on the Board of Commissioners' meeting decisions;
8. Ensuring that the Committees formed can carry out their duties effectively, in accordance with the Bank's internal regulations and policies;
9. Having work guidelines and conduct that are binding for each member of the Board of Commissioners;
10. Understanding the types of Bank risks and ensuring that the Board of Directors has taken the necessary steps to control the Bank's risks;
11. Approving general policies on credit, risk management, compliance, operations, management information system, human resource management, treasury, procurement of goods and services, anti-money laundering and countering financing terrorism (AML CFT), as well as other general policies. Evaluation of this policy is carried out at least once in 3 years or a higher frequency in the event that there are changes in factors that significantly affect the Bank's business activities;
12. Approving and periodically reviewing the internal control system policies and overall strategy of the Bank. The Board of Commissioners ensures that the Board of Directors has monitored the effectiveness of implementation of internal control system;
13. The Board of Commissioners, represented by the President Commissioner, must sign a report on the appointment and termination of the Head of Internal Audit Division to the Financial Services Authority no later than 10 work days after the appointment and termination date;
14. Ensuring that the Implementation Report and Main Results of Internal Audit include information on confidential audit results which are submitted to the Financial Services Authority every semester no later than 1 month after the end of the report;

15. Menyetujui Rencana Strategis dan Rencana Bisnis Bank yang telah disusun Direksi;
16. Melaksanakan pengawasan terhadap pelaksanaan Rencana Bisnis Bank dan menyampaikan Laporan Pengawasan Rencana Bisnis Bank setiap semester ke Otoritas Jasa Keuangan paling lambat 2 bulan setelah akhir semester yang dimaksud;
17. Melaksanakan pengawasan terhadap pelaksanaan penyedia jasa pembayaran dan menyampaikan Laporan Pengawasan Penyedia Jasa Pembayaran setiap tahun ke Bank Indonesia paling lambat 4 bulan setelah tahun buku berakhir; dan
18. Menandatangani Laporan Tahunan yang telah disusun Direksi sesuai ketentuan yang berlaku, untuk diajukan dalam RUPS Tahunan. Jika tidak menandatangani laporan tersebut, maka alasannya harus diberikan secara tertulis.

15. Approving the Bank's Strategic Plan and Business Plan that has been prepared by the Board of Directors;
16. Supervising the implementation of the Bank's Business Plan and submitting a Supervision Report of the Bank's Business Plan every semester to the Financial Services Authority no later than 2 months after the end of the relevant semester;
17. Supervising the implementation of payment service providers and submitting an annual Payment Service Provider Supervision Report to Bank Indonesia no later than 4 months after the end of the financial year; and
18. Signing the Annual Report that has been prepared by the Board of Directors in accordance with applicable regulations, to be submitted at the Annual GMS. If a member does not sign the report, the reasons must be given in writing.

Komisaris Independen

Dewan Komisaris telah memenuhi ketentuan Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tentang Penerapan Tata Kelola bagi Bank Umum dan Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum yang mengatur bahwa paling kurang 50% dari jumlah anggota Dewan Komisaris adalah Komisaris Independen. Pada tahun 2022, Perseroan memiliki 2 Komisaris Independen dari 3 anggota Dewan Komisaris atau setara dengan 66,67%.

Independent Commissioner

The Board of Commissioners has complied with the provisions of Financial Services Authority Regulation No. 55/POJK.03/2016 on Implementation of Governance for Commercial Banks and Financial Services Authority Circular No. 13/SEOJK.03/2017 on Implementation of Governance for Commercial Banks, which stipulate that at least 50% of the total members of the Board of Commissioners are Independent Commissioners. In 2022, the Company had 2 Independent Commissioners from 3 members of the Board of Commissioners or equivalent to 66.67%.

Pernyataan Independensi Masing-Masing Komisaris Independen
Statement of Independency of Each Independent Commissioner

Kriteria Komisaris Independen Independent Commissioner Criteria	Lenny Sugihat*	Sudarto
Bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan, atau mengawasi kegiatan Perseroan dalam waktu 6 bulan terakhir, kecuali untuk pengangkatan kembali sebagai Komisaris Independen Perseroan pada periode berikutnya. Not a person who works or has the authority and responsibility to plan, lead, control, or supervise the Company's activities within the last 6 months, except for reappointment as the Company's Independent Commissioner in the following period.	√	√
Tidak mempunyai saham, baik langsung maupun tidak langsung pada Perseroan. Has no shares, either directly or indirectly, in the Company.	√	√
Tidak mempunyai hubungan afiliasi dengan Perseroan, anggota Dewan Komisaris, anggota Direksi, atau Pemegang Saham Utama Perseroan. Has no affiliation with the Company, members of the Board of Commissioners, members of the Board of Directors, or the Major Shareholders of the Company.	√	√
Tidak mempunyai hubungan usaha, baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Perseroan. Has no business relationship, either directly or indirectly, related to the Company's business activities	√	√

* Efektif berhenti menjabat sebagai Presiden Komisaris Independen Perseroan sejak tanggal 18 Desember 2022.
* Effectively no longer serving as the Company's Independent President Commissioner as of December 18, 2022.

Rapat Dewan Komisaris

Kebijakan dan Pelaksanaan Rapat Dewan Komisaris

Rapat Dewan Komisaris telah dilakukan sesuai Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 dan Tata Tertib Dewan Komisaris. Berdasarkan ketentuan tersebut, Dewan Komisaris wajib mengadakan rapat paling sedikit 1 kali dalam 2 bulan dan mengadakan rapat bersama Direksi paling sedikit 1 kali dalam 4 bulan.

Frekuensi dan Kehadiran Rapat Dewan Komisaris

Tingkat kehadiran Dewan Komisaris dalam rapat-rapat tersebut diuraikan sebagai berikut:

Board of Commissioners' Meeting

Board of Commissioners' Meeting Policy and Implementation

Meetings of the Board of Commissioners have been conducted in accordance with Financial Services Authority Regulation No. 33/POJK.04/2014 and BOC Charter. Based on these provisions, the Board of Commissioners is required to hold a meeting at least 1 time in 2 months and hold a joint meeting with the Board of Directors at least 1 time in 4 months.

Board of Commissioners' Meetings Frequency and Attendance

The attendance level of the Board of Commissioners in these meetings is described as follows:

Nama Name	Jabatan Position	Rapat Dewan Komisaris Board of Commissioners' Meeting			Rapat Gabungan dengan Direksi Joint Meeting with Board of Directors			RUPS Tahunan dan Luar Biasa Annual and Extraordinary GMS		
		Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	%	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	%	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	%
Lenny Sugihat	Presiden Komisaris President Commissioner	6	6	100,00	9	9	100,00	2	2	100,00
Marcello Theodore Taufik	Komisaris Commissioner	6	4	66,67	9	8	88,89	2	2	100,00
	Presiden Komisaris President Commissioner	1	1	100,00	1	1	100,00	2	-	0,00
Lisawati	Wakil Presiden Komisaris Vice President Commissioner	1	1	100,00	1	1	100,00	2	-	0,00
Sudarto	Wakil Presiden Komisaris Vice President Commissioner	6	6	100,00	9	6	66,67	2	2	100,00
	Komisaris Independen Independent Commissioner	1	-	0,00	1	-	0,00	2	-	0,00

Catatan / Notes:
Lenny Sugihat, Marcello Theodore Taufik, Lisawati, dan Sudarto efektif masing-masing menjabat sebagai Presiden Direktur, Presiden Komisaris, Wakil Presiden Komisaris, dan Komisaris Independen sejak tanggal 19 Desember 2022.
Lenny Sugihat, Marcello Theodore Taufik, Lisawati, and Sudarto have effectively served as President Director, President Commissioner, Vice President Commissioner, and Independent Commissioner respectively since December 19, 2022

Program Orientasi bagi Anggota Dewan Komisaris Baru Diangkat dan Program Pelatihan dan/atau Peningkatan Dewan Komisaris

Program Orientasi bagi Anggota Komisaris Baru Diangkat

Perseroan memiliki program orientasi yang wajib diikuti oleh anggota Dewan Komisaris yang baru di angkat. Hal ini bertujuan agar anggota Dewan Komisaris yang baru di angkat dapat mengenal dan memahami dengan baik profil Perseroan termasuk karakteristik dan proses bisnis

Orientation Program for Newly Appointed Members of the Board of Commissioners and Training and/or Development Program for the Board of Commissioners

Orientation Program for Newly Appointed Commissioners

The Company has an orientation program that must be followed by newly appointed members of the Board of Commissioners. This is intended so that the newly appointed members of the Board of Commissioners can properly know and understand the Company profile including the

Perseroan. Program pengenalan ini kemudian disiapkan oleh Sekretaris Perusahaan dengan memberikan materi orientasi yang terdiri dari:
1. Visi misi dan arah kebijakan Bank;
2. Struktur organisasi Bank;
3. Rencana Bisnis Bank dan Rencana Korporasi Bank;
4. Produk, layanan, dan jasa; dan
5. Kinerja Keuangan.

characteristics and business processes. This induction program is prepared by the Corporate Secretary by providing orientation material consisting of:
1. Vision, mission and policy direction of the Bank;
2. The Bank's organizational structure;
3. Bank Business Plan and Bank Corporate Plan;
4. Products and services; and
5. Financial Performance.

Pada tahun 2022, Sekretaris Perusahaan tidak melaksanakan program orientasi bagi Dewan Komisaris.

In 2022, the Corporate Secretary did not carry out an orientation program for the Board of Commissioners.

Pelatihan dan/atau Peningkatan Kompetensi Dewan Komisaris

Pada tahun 2022, Dewan Komisaris telah mengikuti program pengembangan kompetensi sebagai berikut:

Board of Commissioners' Training and/or Competency Development

In 2022, the Board of Commissioners participated in the competency development programs as follows:

Nama Name	Jabatan Position	Materi Topic	Penyelenggara Organizer	Waktu Time	Tempat Place
Lenny Sugihat	Presiden Komisaris President Commissioner	Menghindari dan Mengantisipasi Tren Kejahatan Siber Perbankan di Era Digital Avoiding and Anticipating Banking Cyber Crime Trends in the Digital Age	Ikatan Bankir Indonesia	13 Juli 2022 July 13, 2022	Zoominar
		Pembekalan *Treasury Level Basic* Briefing of Basic Level Treasury	Efektifpro Knowledge Source	23-24 Juli 2022 July 23-24, 2022	Online Class
		Pembekalan *Treasury Level Intermediate* Briefing of Intermediate Level Treasury	Efektifpro Knowledge Source	29-30 Agustus 2022 August 29-30, 2022	Online Class
		Perlindungan Konsumen dalam Era Digitalisasi, Penerapan Pengawasan *Market Conduct*, dan Dampaknya bagi Perbankan. Consumer Protection in the Era of Digitalization, Supervision of Market Conduct, and Its Impact on Banking.	Forum Komunikasi Direktur Kepatuhan Perbankan Banking Compliance Director Communication Forum	31 Agustus 2022 August 31, 2022	Webinar
Marcello Theodore Taufik	Presiden Komisaris President Commissioner	-	-	-	-
Sudarto	Komisaris Independen Independent Commissioner	-	-	-	-

Mekanisme Pengunduran Diri dan Pemberhentian Dewan Komisaris

Mekanisme pengunduran diri dan pemberhentian Dewan Komisaris telah diatur dalam Anggaran Dasar Perseroan. Jabatan anggota Dewan Komisaris berakhir apabila:

1. Mengundurkan diri, dinyatakan pailit atau ditaruh di bawah pengampunan berdasarkan suatu keputusan pengadilan;
2. Masa jabatannya telah berakhir;
3. Tidak lagi memenuhi persyaratan perundang-undangan;
4. Meninggal dunia; dan
5. Diberhentikan berdasarkan keputusan RUPS.

Mechanism of Resignation and Dismissal of the Board of Commissioners

The mechanism for the Board of Directors' resignation and dismissal is regulated in the Company's Articles of Association. The term of office of a member of the Board of Commissioners ends when:
1. Resigned, declared bankrupt, or placed under pardon based on a court decision;
2. The term of office has ended;
3. No longer fulfilling requirements by laws and regulations;
4. Passes away; and
5. Dismissed based on the GMS resolutions.

Pelaksanaan Tugas Dewan Komisaris

Selama tahun 2022, Dewan Komisaris telah melaksanakan tugas dan tanggung jawabnya dalam rangka melakukan pengawasan sebagai berikut:
1. Menunjuk kantor akuntan publik;
2. Mengevaluasi laporan profil risiko;
3. Mengevaluasi pelaksanaan fungsi kepatuhan;
4. Mengevaluasi sistem pengendalian internal;
5. Mengevaluasi atas tindak lanjut pemeriksaaan Otoritas Jasa Keuangan;
6. Mengevaluasi tindak lanjut temuan Satuan Kerja Audit Intern;
7. Mengevaluasi dan penetapan *limit risk appetite* dan *risk tolerance;* serta
8. Memberikan persetujuan atas keputusan operasional yang telah diambil oleh Direksi sebagaimana diatur dalam Anggaran Dasar Perseroan. Persetujuan Dewan Komisaris dalam pengambilan keputusan operasional dimaksud merupakan bagian dari upaya pengawasan dini yang dilakukan oleh Dewan Komisaris dan tidak meniadakan tanggung jawab Direksi atas pelaksanaan pengurusan Perseroan.

Implementation of Board of Commissioners' Duties

In 2022, the Board of Commissioners carried out its duties and responsibilities in order to carry out supervision as follows
1. Appointed a public accounting firm;
2. Evaluated the risk profile report;
3. Evaluated the implementation of compliance function;
4. Evaluated the internal control system;
5. Evaluated the follow-up of the Financial Services Authority audit;
6. Evaluated the follow-up to the findings of Internal Audit Unit;
7. Evaluated and determined risk appetite and risk tolerance limits; and
8. Approving operational decisions taken by the Board of Directors as stipulated in the Company's Articles of Association. The Board of Commissioners' approval in making operational decisions is part of the early monitoring efforts carried out by the Board of Commissioners and does not negate the Board of Directors' responsibility to manage the Company.

Rekomendasi, Evaluasi, dan Persetujuan Dewan Komisaris

Sepanjang tahun 2022, Dewan Komisaris telah mengeluarkan rekomendasi, evaluasi, dan persetujuan sebagai upaya perbaikan kinerja Perseroan, antara lain:
1. Evaluasi Fungsi Kepatuhan Semester 2 Tahun 2021;
2. Kinerja Bank serta Tindak Lanjut Rencana Penggantian *Core Banking System*;
3. Usulan Pencalonan Presiden Komisaris;
4. Usulan Pencalonan Presiden Direktur;
5. Usulan Pencalonan Wakil Presiden Komisaris dan Calon Direktur Operasional;
6. Evaluasi Pelaksanaan Fungsi Kepatuhan;
7. Evaluasi Penerapan Kebijakan Manajemen Risiko;
8. Evaluasi Kinerja Satuan Kerja Audit Intern;
9. Usulan Pencalonan Direktur Keuangan & *Treasury*;
10. Usulan Pencalonan Direktur Kepatuhan;
11. Usulan Pencalonan Komisaris Independen; dan
12. Penunjukan Kantor Akuntan Publik.

Recommendation, Evaluation, and Approval of the Board of Commissioners

Throughout 2022, the Board of Commissioners issued recommendations, evaluations, and approvals as an effort to improve the Company's performance, among others:
1. Evaluation of Compliance Function Semester 2 2021;
2. Bank Performance and Follow-up of Replacement Plans of Core Banking System;
3. Proposed Nomination of President Commissioner;
4. Proposed Nomination of President Director;
5. Proposed Nomination of Vice President Commissioner and Candidate for Director of Operations;
6. Evaluation of Compliance Function Implementation;
7. Evaluation of Risk Management Policy Implementation;
8. Performance Evaluation of Internal Audit Unit;
9. Proposed Nomination of Director of Finance & Treasury;
10. Proposed Nomination of Compliance Director;
11. Proposed Nomination of Independent Commissioner; and
12. Appointment of Public Accounting Firm.

Penilaian Kinerja Dewan Komisaris

Prosedur Pelaksanaan Penilaian dan Pihak yang Melakukan Penilaian Kinerja

Kinerja Dewan Komisaris dinilai oleh Pemegang Saham atas laporan pertanggungjawaban yang disampaikan melalui RUPS Tahunan. Namun, Dewan Komisaris juga melakukan penilaian sendiri *(self assessment)* yang dilakukan 2 kali dalam 1 tahun.

Melalui Kebijakan Penilaian Sendiri *(Self Assessment)* atas Kinerja Dewan Komisaris dan Direksi yang dimiliki Perseroan, telah diputuskan kebijakan penilaian sendiri

Board of Commissioners' Performance Assessment

Procedures and Assessor for Implementing Performance Assessments

The performance of the Board of Commissioners is assessed by the Shareholders on the accountability report submitted at the Annual GMS. However, the Board of Commissioners also conducts its own assessment (self assessment) 2 times in 1 year.

Through Decision Letter on Self-Assessment Policy on the performance of the Board of Commissioners and Board of Directors, a self-assessment policy has been set to assess the

untuk menilai kinerja Dewan Komisaris yang mengacu pada Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum, Anggaran Dasar Bank, dan key performance indicator atau KPI yang diatur tersendiri.

Kriteria Penilaian Kinerja

Adapun kriteria penilaian terhadap kinerja Dewan Komisaris meliputi:

1. Evaluasi kompetensi dan kapabilitas Dewan Komisaris;
2. Efektivitas pelaksanaan tugas dan tanggung jawab Dewan Komisaris;
3. Efektivitas rapat Dewan Komisaris; dan
4. Efektivitas kinerja Komite-Komite di bawah Dewan Komisaris.

Hasil Penilaian Kinerja

Pada tahun 2022, Dewan Komisaris telah melaksanakan tugas dan tanggung jawabnya dengan baik dan maksimal. Hal tersebut terbukti dari kualitas pemberian nasihat, saran, dan rekomendasi yang diberikan Dewan Komisaris kepada Direksi Perseroan, sehingga memberikan pengaruh terhadap pengelolaan Perseroan yang lebih baik.

Penilaian Kinerja Komite di bawah Dewan Komisaris

Prosedur Pelaksanaan Penilaian Kinerja

Dewan Komisaris senantiasa melakukan pengawasan dan evaluasi secara berkala atas kinerja Komite-Komite di bawah Dewan Komisaris yang meliputi Komite Audit, Komite Pemantau Risiko, serta Komite Remunerasi dan Nominasi.

Pihak yang Melakukan Penilaian Kinerja

Pihak yang melakukan penilaian kinerja Komite di bawah Dewan Komisaris yaitu penilaian langsung oleh Dewan Komisaris.

Kriteria Penilaian Kinerja

Adapun kriteria yang digunakan dalam penilaian tersebut antara lain:

1. Pelaksanaan semua tugas dan tanggung jawab pekerjaan sesuai tata tertib kerja komite;
2. Pencapaian program kerja yang telah disampaikan kepada Dewan Komisaris; dan
3. Pelaksanaan rapat komite dan tingkat kehadiran anggota komite.

Hasil Penilaian Kinerja

Pada tahun 2022, Dewan Komisaris menilai bahwa seluruh komite yang berada di bawah Dewan Komisaris telah melaksanakan dan menjalankan tugas dan tanggung jawab dengan baik dan sesuai dengan program kerja yang telah disampaikan kepada Dewan Komisaris.

Board of Commissioners' performance by referring to the Financial Services Authority Circular No 13/SEOJK.03/2017 on Implementation of Governance for Commercial Banks, the Bank's Articles of Association, and key performance indicators or KPIs that are set separately.

Performance Assessment Criteria

The criteria for evaluating the Board of Commissioners' performance include:

1. Evaluation of the Board of Commissioners' competence and capabilities;
2. Effectiveness of the implementation of the Board of Commissioners' duties and responsibilities;
3. Effectiveness of the Board of Commissioners' meetings; and
4. Effectiveness of the performance of Committees under the Board of Commissioners.

Performance Assessment Results

In 2022, the Board of Commissioners carried out its duties and responsibilities properly and maximally. This is evident from the quality of giving advice, suggestions, and recommendations given by the Board of Commissioners to the Board of Directors of the Company, and thereby, influencing the Company for better management.

Performance Assessment of Committees under the Board of Commissioners

Procedures for Implementing Performance Assessment

The Board of Commissioners always conducts periodic monitoring and evaluation of the performance of Committees under the Board of Commissioners, which includes the Audit Committee, the Risk Monitoring Committee, and the Remuneration and Nomination Committee.

Assessors

The party that assesses the performance of Committees under the Board of Commissioners is direct assessment by the Board of Commissioners.

Performance Assessment Criteria

The criteria used in the assessment include:

1. Implementation of all duties and responsibilities according to the committee's work procedures;
2. Achievement of the work program that has been presented to the Board of Commissioners; and
3. Implementation of committee meetings and attendance level of committee members.

Performance Assessment Results

In 2022, the Board of Commissioners considered that all committees under the Board of Commissioners have implemented and carried out their duties and responsibilities properly and in accordance with the work program that has been submitted to the Board of Commissioners.

DIREKSI
BOARD OF DIRECTORS

Direksi adalah organ tata kelola Perseroan yang berperan penting dalam menjalankan pengelolaan usaha Bank. Direksi menjalankan tugas secara bersama dan masing-masing sesuai pembidangannya, dengan tujuan mencapai visi dan misi Bank, serta meningkatkan nilai tambah bagi pemangku kepentingan dan memastikan keberlanjutan usaha.

The Board of Directors is a corporate governance organ that plays an important role in managing the Bank's business. The Board of Directors carries out the duties jointly and individually according to the respective fields, with the aim of achieving the Bank's vision and mission, as well as increasing added value for stakeholders and ensuring business continuity.

Pedoman dan Tata Tertib Kerja Direksi

Perseroan telah memiliki pedoman dan tata tertib kerja Direksi yang mengacu pada Peraturan Otoritas Jasa Keuangan.

Board of Directors Charter

The Company already has Board of Directors Charter, which refers to the Financial Services Authority Regulations.

Kriteria Direksi

Seluruh anggota Direksi Perseroan telah memenuhi kriteria yang disyaratkan oleh Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik.

Board of Directors Criteria

All members of the Company's Board of Directors have met the criteria required by the Financial Services Authority Regulation No. 33/POJK.04/2014 on Board of Directors and Board of Commissioners of Issuers or Public Companies.

Penilaian Kemampuan dan Kepatutan Direksi

Seluruh Direktur Perseroan harus lulus uji kemampuan dan kepatutan serta memperoleh persetujuan dari Otoritas Jasa Keuangan sebelum menjalankan tindakan, tugas, dan fungsinya sebagai Direktur. Hal ini sesuai dengan Peraturan Otoritas Jasa Keuangan No. 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan. Berikut informasi pelaksanaan *fit and proper test* Direksi Perseroan:

Board of Directors' Fit and Proper Test

All Directors of the Company must pass the fit and proper test and obtain approval from the Financial Services Authority before carrying out their actions, duties, and functions as a Director. This is in accordance with the Financial Services Authority Regulation No. 27/POJK.03/2016 on Fit and Proper Test for Main Parties of Financial Services Institutions. The following is information on fit and proper test of the Board of Directors:

Nama Name	Jabatan Position	Pelaksana Executor	Hasil Executor	Tanggal Peretujuan Otoritas Jasa Keuangan Financial Services Authority Approval Date
Lenny Sugihat	Presiden Direktur President Director	Otoritas Jasa Keuangan Financial Services Authority	Lulus Passed	14 Desember 2022 December 14, 2022
Setiawan Kumala	Direktur Komersial Commercial Director	Otoritas Jasa Keuangan Financial Services Authority	Lulus Passed	10 Februari 2016 February 10, 2016
Suroso	Direktur Kepatuhan Compliance Director	Otoritas Jasa Keuangan Financial Services Authority	Lulus Passed	14 Desember 2022 December 14, 2022
Sugiarto Surjadi		Bank Indonesia	Lulus Passed	13 Desember 2010 December 13, 2010

Nama Name	Jabatan Position	Pelaksana Executor	Hasil Executor	Tanggal Peretujuan Otoritas Jasa Keuangan Financial Services Authority Approval Date
Agoes Roediyanto	Direktur TI & Operasional IT & Operation Director	Otoritas Jasa Keuangan Financial Services Authority	Lulus Passed	20 Oktober 2022 October 20, 2022
Arif Wicaksono	Direktur Keuangan & *Treasury* Finance &Treasury Director	Otoritas Jasa Keuangan Financial Services Authority	Lulus Passed	14 Desember 2022 December 14, 2022

Catatan / Notes:
1. Lenny Sugihat, Suroso, dan Arif Wicaksono efektif masing-masing menjabat sebagai Presiden Direktur, Direktur Kepatuhan, dan Direktur Keuangan & *Treasury* sejak tanggal 19 Desember 2022.
2. Agoes Roediyanto efektif mulai menjabat sebagai Direktur TI & Operasional sejak tanggal 20 Oktober 2022.
3. Sugiarto Surjadi efektif berhenti sebagai Direktur Kepatuhan sejak tanggal 19 Desember 2022.
1. Lenny Sugihat, Suroso, and Arif Wicaksono have effectively served as President Director, Compliance Director, and Finance & Treasury Director respectively since December 19, 2022.
2. Agoes Roediyanto has effectively served as Director of IT & Operations since October 20, 2022.
3. Sugiarto Surjadi has effectively resigned as Compliance Director since December 19, 2022.

Sertifikasi Manajemen Risiko Direksi

Sesuai dengan Peraturan Bank Indonesia No. 11/19/PBI/2009 tentang Sertifikasi Manajemen Risiko bagi Pengurus dan Pejabat Bank Umum, salah satu syarat umum dan standarisasi kompetensi serta keahlian manajemen Perseroan yaitu dengan dimilikinya sertifikasi manajemen risiko. Kepemilikan sertifikasi manajemen risiko oleh Direksi Perseroan diuraikan sebagai berikut:

Board of Directors' Risk Management Certification

In accordance with Bank Indonesia Regulation No. 11/19/PBI/2009 on Risk Management Certification for Management and Officers of Commercial Banks, one of the general requirements and standardization of competence and expertise of the Company's management is to have risk management certification. The risk management certification of the Board of Directors is described as follows:

Nama Name	Jabatan Position	Level	Masa Berlaku Validity Period	Penyelenggara Organizer
Lenny Sugihat	Presiden Direktur President Director	Level 5	4 Agustus 2022-15 September 2024 August 4, 2022-September 15, 2024	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institution
Setiawan Kumala	Direktur Komersial Commercial Director	Level 5	16 September 2022-16 September 2024 September 16, 2022-September 16, 2024	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institution
Suroso	Direktur Kepatuhan Compliance Director	Level 5	12 Agustus 2022-28 November 2024 August 12, 2022-November 28, 2024	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institution
Sugiarto Surjadi	Direktur Kepatuhan Compliance Director	Level 5	15 Januari 2021-16 Agustus 2023 January 15, 2021-August 16, 2023	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institution
Agoes Roediyanto	Direktur TI & Operasional IT & Operation Director	Level 5	2 September 2022-2 September 2024 September 2, 2022-September 2, 2024	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institution
Arif Wicaksono	Direktur Keuangan & *Treasury* Finance & Treasury Director	Level 5	20 Juni 2022-29 Mei 2024 June 20, 2022-May 29, 2024	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institution

Komposisi Direksi

Selama tahun 2022, telah terjadi beberapa kali perubahan komposisi Direksi Perseroan yang diuraikan sebagai berikut:

Board of Directors' Composition

In 2022, there were several changes to the composition of the Board of Directors as described below:

Berdasarkan RUPS Tahunan tanggal 24 Juni 2022, komposisi Direksi sebagai berikut:

Based on the Annual GMS dated June 24, 2022, the Board of Directors' composition is as follows:

Susunan Direksi berdasarkan RUPS Tahunan tanggal 19 Mei 2021 Composition of the Board of Directors based on the Annual GMS May 19, 2021		Susunan Direksi berdasarkan RUPS Tahunan tanggal 24 Juni 2022 Composition of the Board of Directors based on the Annual GMS June 24, 2022		Alasan Perubahan Reason for Change
Nama Name	**Jabatan** Position	**Nama** Name	**Jabatan** Position	
Lisawati	Presiden Direktur President Director	Lenny Sugihat	Presiden Direktur President Director	Untuk memperkuat manajemen Perseroan. To strengthen the management of the Company.
Setiawan Kumala	Direktur Bisnis Business Director	Setiawan Kumala	Direktur Komersial Commercial Director	
Sugiarto Surjadi	Direktur Kepatuhan Compliance Director	Sugiarto Surjadi	Direktur Kepatuhan Compliance Director	
		Agoes Roediyanto	Direktur TI & Operasional IT & Operation Director	

Berdasarkan RUPS Luar Biasa tanggal 26 September 2022, komposisi Direksi sebagai berikut:

Based on the Extraordinary GMS dated September 26, 2022, the Board of Directors' composition is as follows:

Susunan Direksi berdasarkan RUPS Tahunan tanggal 24 Juni 2022 Composition of the Board of Directors based on the Annual GMS June 24, 2022		Susunan Direksi berdasarkan RUPS Luar Biasa tanggal 26 September 2022 Composition of the Board of Directors based on the Extraordinary GMS September 26, 2022		Alasan Perubahan Reason for Change
Nama Name	**Jabatan** Position	**Nama** Name	**Jabatan** Position	
Lenny Sugihat	Presiden Direktur President Director	Lenny Sugihat	Presiden Direktur President Director	Untuk memperkuat manajemen Perseroan. To strengthen the management of the Company.
Setiawan Kumala	Direktur Komersial Commercial Director	Setiawan Kumala	Direktur Komersial Commercial Director	
Sugiarto Surjadi	Direktur Kepatuhan Compliance Director	Suroso	Direktur Kepatuhan Compliance Director	
Agoes Roediyanto	Direktur TI & Operasional IT & Operation Director	Agoes Roediyanto	Direktur TI & Operasional IT & Operation Director	
		Arif Wicaksono	Direktur Keuangan & *Treasury* Finance & Treasury Director	

Berdasarkan RUPS Luar Biasa tanggal 14 Maret 2023, komposisi Direksi sebagai berikut:

Based on the Extraordinary GMS dated March 14, 2023, the Board of Directors' composition is as follows:

Susunan Direksi berdasarkan RUPS Tahunan tanggal 26 September 2022 Composition of the Board of Directors based on the Extraordinary GMS September 26, 2022		Susunan Direksi berdasarkan RUPS Luar Biasa tanggal 14 Maret 2023 Composition of the Board of Commissioners based on the Extraordinary GMS March 14, 2023		Alasan Perubahan Reason for Change
Nama Name	**Jabatan** Position	**Nama** Name	**Jabatan** Position	
Lenny Sugihat	Presiden Direktur President Director	Lenny Sugihat	Presiden Direktur President Director	Untuk memperkuat manajemen Perseroan. To strengthen the management of the Company.
Setiawan Kumala	Direktur Komersial Commercial Director	Mahesh Ajit Ranade*	Wakil Presiden Direktur President Director	
Suroso	Direktur Kepatuhan Compliance Director	Setiawan Kumala	Direktur Komersial Commercial Director	

Susunan Direksi berdasarkan RUPS Tahunan tanggal 26 September 2022 Composition of the Board of Directors based on the Extraordinary GMS September 26, 2022		Susunan Direksi berdasarkan RUPS Luar Biasa tanggal 14 Maret 2023 Composition of the Board of Commissioners based on the Extraordinary GMS March 14, 2023		Alasan Perubahan Reason for Change
Nama Name	**Jabatan** Position	**Nama** Name	**Jabatan** Position	
Agoes Roediyanto	Direktur TI & Operasional IT & Operation Director	Suroso	Direktur Kepatuhan Compliance Director	
Arif Wicaksono	Direktur Keuangan & *Treasury* Finance & Treasury Director	Agoes Roediyanto	Direktur TI & Operasional IT & Operation Director	
		Arif Wicaksono	Direktur Keuangan & *Treasury* Finance & Treasury Director	

* Sampai dengan laporan ini disusun, Mahesh Ajit Ranade masih dalam proses persetujuan dari instansi yang terkait, termasuk tetapi tidak terbatas pada, persetujuan Otoritas Jasa Keuangan dan Kementerian Ketenagakerjaan Republik Indonesia.
* Until this report was prepared, Mahesh Ajit Ranade was still in the process of obtaining approval from the relevant agencies, including but not limited to the approval from the Financial Services Authority and the Ministry of Manpower of the Republic of Indonesia.

Independensi Direksi

Seluruh anggota Direksi Perseroan menjunjung tinggi sikap independensi serta berupaya untuk melaksanakan tugas dan tanggung jawab secara profesional dan penuh kehati-hatian, agar mendukung terciptanya perkembangan bisnis yang berkelanjutan.

Board of Directors' Independency

All members of the Company's Board of Directors uphold the independency attitude and strive to carry out their duties and responsibilities in a professional and prudent manner, in order to support the creation of sustainable business development.

Tugas dan Tanggung Jawab Direksi

Berdasarkan Surat Keputusan Direksi tanggal 30 Desember 2022 tentang Pembidangan Tugas dan Tanggung Jawab Direksi Perseroan, masing-masing anggota Direksi menjalankan tugas dan tanggung jawab sebagai berikut:

Duties and Responsibilities of the Board of Directors

Based on the Board of Directors' Decision dated December 30, 2022 on Division of Duties and Responsibilities of the Board of Directors, each member of the Board of Directors carries out the following duties and responsibilities:

Nama Name	Jabatan Position	Bidang Tugas Field of Duties
Lenny Sugihat	Presiden Direktur President Director	• Melakukan seluruh tugas dan tanggung jawab yang dibebankan oleh Pemegang Saham dari suatu periode ke periode lainnya, termasuk di dalamnya penerapan strategi Perseroan; • Mengoordinasikan dan memonitor pencapaian strategi, rencana kerja, dan anggaran Perseroan yang telah disetujui oleh Dewan Komisaris; • Mengoordinasikan dan memonitor pelaksanaan tugas dan pekerjaan anggota Direksi sesuai bidang tugas masing-masing; • Memonitor, mengarahkan, dan memastikan bahwa fungsi dan kegiatan pengawasan serta pengendalian internal telah dilaksanakan sesuai dengan sistem, prosedur, dan ketentuan yang berlaku, termasuk mengoordinasikan dan memonitor kelancaran kegiatan operasional, baik kantor pusat, kantor cabang, maupun kantor cabang pembantu; • Memonitor bahwa kegiatan operasional dan non-operasional pada seluruh unit kerja telah dijalankan sesuai dengan strategi, kebijakan, dan prosedur yang berlaku; • Memonitor dan mengelola transaksi usaha dan keuangan Perseroan dan memastikan kepatuhan terhadap peraturan/ketentuan dan prosedur kegiatan transaksi operasional yang telah ditetapkan, termasuk menyusun garis kebijakan mengenai wewenang limit operasional di lingkungan kantor pusat atau cabang; • Memonitor: > Pelaksanaan audit atas pelaksanaan ketentuan internal dan eksternal pada kegiatan operasional Bank; > Audit atas kegiatan operasional Sistem Kliring Nasional, *Real Time Gross Statement*, dan Satuan Kerja Manajemen Risiko yang perlu dilaporkan secara berkala kepada otoritas; > Evaluasi sadar risiko dan kemampuan identifikasi risiko oleh setiap unit kerja; > Pelaksanaan fungsi strategi *Anti Fraud* dalam Bank, termasuk sistem pengendalian *fraud* yang meliputi: pencegahan; deteksi; investigasi, pelaporan, dan sanksi; serta pemantauan, evaluasi, dan tindak lanjut. • Memonitor pelaksanaan proses analisa kredit telah dijalankan sesuai dengan ketentuan yang berlaku sebagai dasar pertimbangan keputusan kredit oleh Komite Kredit; • Memonitor tingkat kolektibilitas kredit dan usaha penyelesaian kredit bermasalah pada kantor pusat atau cabang;

Nama Name	Jabatan Position	Bidang Tugas Field of Duties
		• Menyusun strategi penyelesaian kredit bermasalah termasuk pertimbangan dalam negosiasi jumlah penyelesaian dengan debitur, usulan proses yuridis dan restrukturisasi kredit sesuai kemampuan nasabah; • Menandatangani seluruh surat-surat berharga, data atau dokumen penting perusahaan, surat-surat keputusan Direksi, laporan kepada instansi terkait, penunjukkan kuasa dan surat/laporan/data/dokumen lainnya sesuai dengan ketentuan yang berlaku; • Mengoordinasikan penyelenggaraan fungsi Sekretaris Perusahaan, termasuk dalam hal ini semua kegiatan korespondensi (surat menyurat), hubungan masyarakat, kegiatan promosi, persiapan/pelaksanaan RUPS Tahunan atau RUPS Luar Biasa, paparan publik, dan aksi korporasi; • Membawa misi pengenalan perusahaan dan membina hubungan yang baik dengan nasabah, calon nasabah, dan instansi terkait untuk menciptakan hubungan yang harmonis; • Merumuskan arah dan kebijaksanaan serta pola pembinaan dan pengembangan sumber daya manusia untuk menciptakan jumlah karyawan yang efisien bagi Bank, termasuk di dalamnya upaya-upaya pengembangan internal maupun eksternal; • Merumuskan pola dan kebijakan penilaian karyawan (*performance appraisal*) dan mengoordinasikan implementasi penilaian tersebut pada sistem remunerasi karyawan; • Merancang dan mengevaluasi sistem perencanaan karyawan dan *carrier path*, termasuk namun tidak terbatas pada pola rekrutmen karyawan; dan • Melaksanakan tugas-tugas lain yang diatur oleh Anggaran Dasar dan peraturan atau ketentuan perundang-undangan yang berlaku sepanjang masih dalam ruang lingkup tugas dan fungsi Presiden Direktur. • Performing all duties and responsibilities determined by the GMS from one period to another, including the implementation of the Company's strategy; • Coordinating and monitoring the achievement of the Company's strategy, work plan, and budget that have been approved by the Board of Commissioners; • Coordinating and monitoring the implementation of duties and work of members of the Board of Directors according to their respective duties; • Monitoring, directing, and ensuring that the supervisory and internal control functions and activities have been carried out in accordance with the applicable system, procedure, and regulation, including coordinating and monitoring the smooth running of operational activities, at head office, branch offices, and sub-branch offices; • Monitoring that operational and non-operational activities in all work units have been carried out in accordance with the applicable strategies, policies, and procedures; • Supervising and managing the Company's business and financial transactions and ensuring compliance with regulations or provisions and procedures for operational transaction activities that have been stipulated, including drawing up policy lines regarding operational limit authorities at head office and branch offices; • Monitoring: > Audit on internal and external regulations carried out on the Bank's operational activities; > Audit on operational activities of National Clearing System, Real Time Gross Statement, and Risk Management Division, which need to be reported periodically to the authorities; > Evaluation of risk awareness and risk identification capability by each unit; > Implementation of Anti-Fraud strategy function within the Bank, including the fraud control system: prevention; detection; investigation, reporting, and sanctions; as well as monitoring, evaluation, and follow-up. • Monitoring the implementation of credit analysis process in accordance with applicable regulations as a basis for considering credit decisions by the Credit Committee; • Monitoring the level of credit collectibility and settlement of non-performing loans at the head office or branches; • Developing a strategy for settlement of non-performing loans including consideration in negotiating the settlement amount with the debtor, proposing a juridical process and credit restructuring according to customer's ability; • Sign all securities, important company data or documents, Board of Directors' decision letters, reports to relevant agencies, appointment of powers of attorney and other letters/reports/data/documents in accordance with applicable regulations; • Coordinating the implementation of Corporate Secretary' functions, including in this case all correspondence activities, public relations, promotional activities, preparation/implementation of the Annual GMS or Extraordinary GMS, public expose, and corporate actions; • Carrying out the mission of introducing the Company and fostering good relations with customers, prospective customers, and related agencies to create harmonious relationships; • Formulating directions and policies as well as patterns of guidance and development of human resources to create an efficient number of employees for the Bank, including internal and external development efforts; • Formulating employees' performance appraisal and coordinating the implementation of these assessments in the employee remuneration system; • Designing and evaluating employee planning system and career path, including but not limited to employee recruitment patterns; and • Performing other duties stipulated by the Articles of Association and applicable laws and regulations, as long as they are within the scope of duties and functions of the President Director.

Nama Name	Jabatan Position	Bidang Tugas Field of Duties
Setiawan Kumala	Direktur Komersial Commercial Director	• Merancang dan menetapkan kebijakan yang menyangkut bidang perkreditan serta melakukan tindak lanjut atas koordinasi pelaksanaan dari pada kebijakan kredit yang telah ditetapkan; • Merumuskan strategi kredit dan marketing yang efisien dan efektif, serta mensosialisasikannya kepada pejabat atau unit kerja terkait, serta melakukan evaluasi secara berkala atas pelaksanaan strategi dimaksud; • Menyusun garis-garis kebijaksanan perkreditan yang jelas berupa: *Target Market, Account Management, Solicitation/ Account Plan, Risk Asset Monitoring* dan *Market Environment Analysis;* • Merancang dan menetapkan sistem dan prosedur kredit, monitoring kredit, serta administratif kredit yang efektif; • Melakukan koordinasi seluruh kegiatan Bank yang berkaitan dengan marketing dan perkreditan, baik pada kantor pusat maupun kantor cabang meliputi kegiatan marketing, perkreditan, termasuk pemasaran produk lainnya seperti deposito, tabungan, dan giro; • Memberikan pengarahan terhadap pelaksanaan koordinasi antara *Account Officer* dalam rangka pemberian kredit; • Memimpin dan mengarahkan kebijakan dan strategi bisnis digital sejalan dengan arahan strategis Bank; • Memonitor kebijakan dan strategi serta pengelolaan bisnis digital agar sejalan dengan arah strategis Bank, sesuai rencana kerja dan anggaran Bank, serta memenuhi kaidah-kaidah manajemen risiko yang bijaksana dan dengan prinsip kehatian-hatian; • Memastikan kinerja tim produk, pengembangan bisnis, dan marketing sesuai dengan sasaran bisnis masing-masing, serta memastikan mitigasi terhadap kinerja bisnis yang tidak sesuai dengan sasaran; • Memastikan perencanaan strategis, mengembangkan, dan mengelola mitra bisnis (*ecosystem partnership*) untuk fokus memberikan manfaat maksimal bagi kedua belah pihak; • Menganalisis, menegosiasikan, dan menyelesaikan kesepakatan kemitraan sesuai dengan pedoman dan kebijakan perusahaan; • Mengoordinasikan penyelenggaraan kegiatan *Wealth Management*, termasuk *cross selling* kepada deposan; • Mengevaluasi tingkat daya saing produk dan jasa Bank terhadap produk dan jasa pesaing serta mencari peluang-peluang untuk pengembangannya. • Memonitor hubungan baik dengan nasabah, calon nasabah, dan instansi atau pejabat terkait; dan • Melaksanakan tugas-tugas lainnya yang diberikan oleh Presiden Direktur dan yang diatur oleh Anggaran Dasar sepanjang masih dalam ruang lingkup tugas dan fungsi Direktur Komersial. • Designing and establishing policies relating to the credit sector and following up on coordination of the implementation of the established credit policies; • Formulating an efficient and effective credit and marketing strategy, and disseminating it to officials or related work units, as well as periodically evaluating the implementation of the intended strategy; • Developing clear credit policy lines in the form of: Target Market, Account Management, Solicitation/Account Plan, Risk Asset Monitoring, and Market Environment Analysis; • Designing and establishing effective credit systems and procedures, credit monitoring, and credit administration; • Coordinating all Bank activities related to marketing and credit, both at the head office and branch offices covering marketing, credit activities, including the marketing of other products such as time deposits, savings deposits, and demand deposits; • Providing direction on the coordination among Account Officers in the context of granting credit; • Leading and directing digital business policies and strategies in line with the Bank's strategic direction; • Monitoring policies, strategies, and digital business management to be in line with the Bank's strategic direction, according to the Bank's work plan and budget, and complying with prudent risk management principles; • Ensuring that the performance of product, business development, and marketing teams is in accordance with their respective business goals, and ensuring mitigation of business performance that is not in line with targets; • Ensuring strategic planning, developing and managing business partners (ecosystem partnership) to focus on providing maximum benefits for both parties; • Analyzing, negotiating, and finalizing partnership agreements in accordance with company guidelines and policies; • Coordinating the implementation of Wealth Management activities, including cross selling to depositors; • Evaluating competitiveness level of the Bank's products and services against competitors' products and services and looking for opportunities for development. • Monitoring good relationship with customers, prospective customers, and related agencies or officials; and • Performing other duties given by the President Director and those regulated by the Articles of Association as long as they are within the scope of the Commercial Director's duties and functions.

Nama Name	Jabatan Position	Bidang Tugas Field of Duties
Suroso Sugiarto Surjadi	Direktur Kepatuhan Compliance Director	• Menetapkan langkah-langkah yang diperlukan untuk memastikan Bank telah memenuhi seluruh peraturan otoritas dan peraturan perundang-undangan lain yang berlaku dalam rangka pelaksanaan prinsip kehati-hatian; • Memantau dan menjaga agar kegiatan usaha Bank tidak melanggar dari ketentuan yang berlaku; • Memantau dan menjaga kepatuhan Bank terhadap seluruh perjanjian dan komitmen yang dibuat oleh Bank kepada otoritas atau instansi terkait; • Mencegah agar Direksi Bank tidak menempuh kebijakan dan/atau menetapkan keputusan yang menyimpang dari peraturan otoritas dan peraturan lain yang berlaku; • Bertanggung jawab atas tahap penyusunan dan pengujian terhadap setiap bentuk kebijakan, sistem, prosedur, dan produk atau aktivitas baru yang diterapkan di Bank; • Bertanggung jawab terhadap penerapan prinsip mengenal nasabah (*know your customer*), termasuk di antaranya penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme berdasarkan konsep *Risk Based Approach*, pelaporan Laporan Transaksi Keuangan Mencurigakan, Laporan Transaksi Keuangan Tunai, Transaksi Keuangan Transfer Dana Dari dan Ke Luar Negeri (ke Pusat Pelaporan dan Analisis Transaksi Keuangan; • Memastikan penerapan GCG telah dijalankan dengan baik dan benar di Bank; • Memastikan kelengkapan setiap kebijakan dan sistem yang dikembangkan berikut dengan dokumentasi yang baik dan sempurna termasuk di dalamnya buku-buku pedoman operasional kontrol, audit, dan hal lain yang dianggap perlu; • Bertanggung jawab terhadap pelaksanaan atau penerapan manajemen risiko di Bank dari mulai proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko; • Mengevaluasi kebijakan manajemen risiko serta perubahannya termasuk strategi manajemen risiko dan *contingency plan* apabila kondisi eksternal tidak normal; • Mengoordinasikan penerapan *risk management* sesuai dengan Basel *Accord* II dan Basel III di Bank, termasuk penyediaan sumber daya manusia serta sarana dan prasarana penunjang; • Bertanggung jawab terhadap penyusunan profil risiko Bank secara berkala dan melaporkan serta mempresentasikan ke otoritas, termasuk namun tidak terbatas pada koordinasi penilaian dan penyampaian tingkat kesehatan bank berdasarkan risiko (*risk based bank rating*). • Mengoordinasikan perhitungan kebutuhan modal sesuai profil risiko, termasuk namun tidak terbatas pada penyusunan pedoman *Internal Capital Adequacy Assessment Process* (ICAAP) dan perhitungan kewajiban penyediaan modal minimum sesuai profil risiko (ICAAP) secara berkala (per semester); • Memberikan rekomendasi atas hal-hal yang terkait dengan keputusan-keputusan bisnis yang menyimpang dari prosedur normal berdasarkan analisa profil risiko, antara lain keputusan pelampauan ekspansi usaha yang signifikan dibandingkan dengan rencana bisnis Bank atau pengambilan posisi atua eksposur risiko yang melampaui limit yang ditetapkan (*risk appetite* dan *risk tolerance*); • Melakukan evaluasi, analisa, pengembangan, serta penciptaan sistem dan prosedur di lingkungan Bank; • Mengoordinasikan dan memonitor tahap penyusunan dan pengujian terhadap setiap bentuk sistem dan prosedur baru maupun yang disempurnakan dari sistem lama dengan mengajukan kepada tim atau Direksi untuk didiskusikan; dan • Melaksanakan tugas-tugas lainnya yang diberikan oleh Presiden Direktur dan yang diatur oleh Anggaran Dasar sepanjang masih dalam ruang lingkup tugas dan fungsi Direktur yang membawahi Fungsi Kepatuhan. • Determining the necessary steps to ensure that the Bank has complied with all regulatory authorities and other applicable laws and regulations in the context of implementing the prudential principle; • Monitoring and maintaining so that the Bank's business activities do not violate the applicable regulations; • Monitoring and maintaining the Bank's compliance with all agreements and commitments made by the Bank to the relevant authorities or agencies; • Preventing the Bank's Board of Directors from adopting policies and/or making decisions that deviate from regulatory authorities and other applicable regulations; • Being responsible for the stages of preparation and testing of all forms of policies, systems, procedures, and new products or activities implemented at the Bank; • Being responsible for the implementation of know your customer principle, including the implementation of Anti-Money Laundering and Countering Financing Terrorism based on the Risk-Based Approach concept, reporting of Suspicious Financial Transaction Reports, Reports of Cash Financial Transactions, Financial Transactions of Transfer of Funds from and to Outside State (to the Center for Financial Transaction Reports and Analysis; • Ensuring that the implementation of GCG has been carried out properly and correctly in the Bank; • Ensuring the completeness of each policy and system developed along with good and perfect documentation including manuals for operational controls, audits, and other matters deemed necessary; • Being responsible for the implementation or application of risk management at the Bank starting from the process of identifying, measuring, monitoring, and controlling risks; • Evaluating risk management policies and their changes including risk management strategies and contingency plans if external conditions are not normal; • Coordinating the implementation of risk management in accordance with Basel Accord II and Basel III at the Bank, including the provision of human resources and supporting facilities and infrastructure; • Being responsible for preparing the Bank's risk profile on a regular basis and reporting and presenting it to the authorities, including but not limited to coordinating assessments and submitting the risk-based bank ratings. • Coordinating the calculation of capital requirements according to the risk profile, including but not limited to preparing the Internal Capital Adequacy Assessment Process (ICAAP) guidelines and calculating the minimum capital adequacy requirement according to the risk profile (ICAAP) periodically (per semester); • Providing recommendations on matters related to business decisions that deviate from normal procedures based on risk profile analysis, including decisions to exceed business expansions that are significant compared to the Bank's business plan or take positions or risk exposures that exceed established limits (risk appetite and risk tolerance); • Conducting evaluation, analysis, development, as well as creation of systems and procedures within the Bank; • Coordinating and monitoring the preparation and testing stages of each new system and procedures as well as improvements from the old system by submitting it to the team or the Board of Directors for discussion; and • Performing other tasks given by the President Director and those regulated by the Articles of Association as long as they are within the scope of duties and functions of the Director in charge of Compliance Function.

Nama Name	Jabatan Position	Bidang Tugas Field of Duties
Agoes Roediyanto	Direktur TI & Operasional IT & Operation Director	• Mengoordinasikan dan memonitor kelancaran kegiatan operasional baik kantor pusat maupun kantor cabang; • Merumuskan garis-garis kebijakan dan strategi kegiatan operasional; • Mengevaluasi dan memonitor keberhasilan operasional kantor pusat dan kantor cabang; • Mengoordinasikan, mengarahkan, membina, dan mengawasi segala kegiatan atau transaksi operasional dari seluruh kantor pusat atau cabang yang meliputi transfer, kliring, dan lainnya. • Merumuskan dan merencanakan target pasar dan sasaran transaksi operasional sesuai dengan kemampuan internal bank dan kemampuan atau peluang yang terbuka di pasar; • Mengoordinasikan pelaksanaan kebijakan dan strategi serta pengembangan di bidang teknologi sistem informasi dalam mendukung kegiatan operasional perbankan, termasuk namun tidak terbatas pada *core banking system*, *hardware, software*, dan aplikasi pendukung lainnya. • Memonitor tersedianya: > Arsitektur teknologi Bank dalam rangka transformasi digital Bank, termasuk layanan aplikasi, infrastruktur, serta keamanan siber yang sesuai dengan kebutuhan bisnis dan memenuhi ketentuan peraturan yang berlaku; > Tata kelola manajemen teknologi informasi sesuai dengan peraturan serta standar keamanan teknologi; • Mengawasi dan mengelola tim untuk melakukan dan melacak aktivitas dukungan produksi aplikasi sesuai *service level agreement* yang telah ditentukan, melakukan pengendalian, pemantauan, dan peningkatan lingkungan produksi, serta pemecahan masalah, analisis akar masalah, proposal solusi, dan manajemen bisnis; • Memastikan teknologi memenuhi persyaratan keamanan termasuk kebijakan bank, pedoman eksternal, ekspektasi peraturan, dan kontrol yang sesuai dalam keamanan informasi, desain aman, dan keamanan siber; • Mengelola proses identifikasi dan mitigasi risiko keamanan sistem dan informasi dengan menilai keadaan saat ini, memprioritaskan perbaikan, dan melakukan penilaian keamanan secara teratur untuk mengurangi risiko dan meningkatkan kepatuhan terhadap peraturan perundang-undangan dan ketentuan yang berlaku; • Menetapkan kerangka kerja dukungan operasi sistem dalam hal manajemen perubahan, manajemen ketersediaan, manajemen kapasitas, manajemen aset, dan manajemen konfigurasi di seluruh lingkungan Bank; • Menetapkan kerangka kerja manajemen operasi dan layanan serta standar, kebijakan, prosedur, dan praktik terbaik di Bank; • Memastikan solusi infrastruktur dan operasi memenuhi persyaratan fungsional dan teknis dengan desain, perencanaan pemeliharaan, biaya, skalabilitas kinerja, dan kepatuhan; • Memastikan terselenggaranya layanan operasional sesuai dengan standar tingkat layanan *service level agreement* serta memenuhi kaidah-kaidah perlindungan data, perlindungan nasabah, serta standar kepatuhan; dan • Melaksanakan tugas-tugas lainnya yang diberikan oleh Presiden Direktur dan yang diatur oleh Anggaran Dasar sepanjang masih dalam ruang lingkup tugas dan fungsi Direktur TI & Operasional. • Coordinating and monitoring the smooth operation of the head office and branch offices; • Formulating policy lines and operational activity strategies; • Evaluating and monitoring the operational success of the head office and branch offices; • Coordinating, directing, fostering, and supervising all operational activities or transactions from all head offices or branches which include transfers, clearing and others; • Formulating and planning the target market and target operational transactions in accordance with the Bank's internal capabilities and the capabilities or opportunities that are open in the market; • Coordinating the implementation of policies and strategies as well as development in the field of information system technology to support banking operational activities, including but not limited to the core banking system, hardware, software and other supporting applications; • Monitoring the availability of: > The Bank's technology architecture for the Bank's digital transformation, including application services, infrastructure and cyber security that are in accordance with business needs as well as comply with applicable regulatory requirements; > Information technology management governance in accordance with regulations and technology security standards; • Supervising and managing the team to carry out and track application production support activities according to predetermined service level agreements, controlling, monitoring, and improving the production environment, as well as problem solving, root cause analysis, solution proposals and business management; • Ensuring that the technology meets the security requirements including bank policies, external guidelines, regulatory expectations, and appropriate controls on information security, secure design, and cybersecurity; • Managing the process of identifying as well as mitigating system and information security risks by assessing the current situation, prioritizing improvements, as well as conducting regular security assessments to reduce risk and improve compliance with applicable laws and regulations; • Establishing a system operation support framework in terms of change management, availability management, capacity management, asset management, and configuration management throughout the Bank; • Establishing operational and service management frameworks as well as standards, policies, procedures, and best practices in the Bank; • Ensuring infrastructure and operations solutions meet functional and technical requirements by design, maintenance planning, cost, performance scalability, and compliance; • Ensuring the implementation of operational services in accordance with service level agreement standards and meeting data protection, customer protection and compliance standards; and • Performing other tasks given by the President Director and those regulated by the Articles of Association as long as they are within the scope of duties and functions of the Director of IT & Operation.

Nama Name	Jabatan Position	Bidang Tugas Field of Duties
Arif Wicaksono	Direktur Keuangan & *Treasury* Finance & Treasury Director	• Mengawasi pengelolaan likuiditas Bank terutama dalam memantau saldo giro wajib minimum (GWM), baik Rupiah maupun valuta asing, termasuk saldo GWM sekunder agar selalu terjaga kecukupannya; • Bertanggung jawab atas keseimbangan likuiditas, baik rupiah maupun valuta asing sehubungan dengan kegiatan *money market* atau aktivitas hubungan bank koresponden; • Bertanggung jawab terhadap pengelolaan dana (*Asset Liability Management*/ALCO) yang efektif dan efisien, termasuk namun tidak terbatas pada pemeliharaan *primary reserve*, pemeliharaan se*condary reserve,* serta optimalisasi penanaman dana, sehingga memberi kontribusi pendapatan yang berarti bagi Bank dengan tetap memelihara kondisi keuangan yang likuid; • Menyusun garis-garis kebijaksanaan dalam masalah pendanaan baik Rupiah atau valuta asing dalam rangka Pendanaan yang efektif dan murah, keseimbangan likuiditas, profitabilitas, harga produk dan jasa bank, dan kesenjangan; • Bertanggung jawab dan mengoordinasikan pengelolaan serta pengaturan pemberian dan permohonan *credit line* (*money market*) secara timbal balik (resiprokal) dengan bank koresponden; • Mengoordinasikan, mengarahkan, membina, dan mengawasi segala kegiatan transaksi devisa dari kantor pusat atau cabang yang meliputi transfer, perdagangan valuta asing, dan lainnya; • Bertanggung jawab atas penyusunan garis-garis kebijakan Perseroan di bidang administrasi keuangan dan akuntansi, memonitor, dan mengevaluasi laporan pengendalian biaya operasional, perubahan, dan perkembangan pendapatan unit kerja yang terkait dengan biaya operasional; • Merancang, menetapkan, serta mengevaluasi sistem akuntansi dan *management information system* dalam upaya menciptakan pelaksanaan Bank manajemen yang efektif, *reporting financial system* untuk memenuhi pelaporan pihak eksternal dan internal, dan rencana pengembangan produk Bank dengan berdasarkan *feasibility study* yang mencakup *cost* dan *benefit analysis*; • Memonitor dan mengelola transaksi keuangan Bank serta memastikan kepatuhan terhadap peraturan/ketentuan dan prosedur yang telah ditetapkan, termasuk merumuskan garis kebijakan mengenai wewenang limit transaksi keuangan di lingkungan kantor pusat atau cabang; • Mengoordinasikan dan memonitor penyusunan *financial statement* (neraca dan rugi laba) yang disampaikan ke regulator maupun yang dipublikasikan pada media cetak/elektronik; • Merancang dan mengoordinasikan pengelolaan keuangan termasuk pelaporan keuangan, manajemen kinerja, dan memastikan *management information system* dilaksanakan sesuai dengan peraturan yang berlaku, termasuk namun tidak terbatas pada standar akuntansi, Bank Indonesia, Otoritas Jasa Keuangan, perpajakan, dan otoritas lainnya seperti Lembaga Penjamin Simpanan dan lainnya; • Memonitor dan mengevaluasi laporan pengendalian biaya operasional, perubahan, dan perkembangan pendapatan unit kerja atau cabang yang terkait dengan biaya operasional; • Mengoordinasikan dan memonitor: > Penyusunan Rencana Bisnis Bank agar sesuai dengan ketentuan, kebijakan, dan prosedur yang berlaku; > Penyusunan rencana anggaran tahunan agar selaras dengan Rencana Bisnis Bank; • Mengoordinasikan dan memonitor kegiatan yang terkait dengan bagian logistik dan umum, antara lain: > Kegiatan pengembangan jaringan kantor sebagai bagian dari strategi pengembangan usaha Bank, sesuai dengan kebijakan investasi dan bisnis yang ditetapkan oleh Bank; > Pengelolaan barang cetakan dan alat tulis kantor untuk mendukung kegiatan operasional, administrasi kantor, serta pelayanan; > Kegiatan pengadaan, pemeliharaan, pembayaran atas pembelian aktiva tetap dan inventaris, batas kapitalisasi, penyusutan, penghapusan, penomoran serta mutasi inventaris milik Bank. > Pelaksanaan penunjukan rekanan atau vendor dan proses evaluasinya untuk menunjang kegiatan operasional Bank. > Kegiatan-kegiatan lain berkaitan dengan fungsi dan tugas bagian umum, termasuk namun tidak terbatas pada kegiatan pengadaan, pemeliharaan (renovasi atua perbaikan), kebersihan dan keamanan kantor, asuransi atas aktiva tetap/ inventaris/transaksi operasional, penyediaan sarana/prasarana komunikasi, dan lainnya; > Mengoordinasikan dan memonitor kegiatan administrasi kredit dalam mendukung kelancaran proses kredit, sesuai dengan kebijakan, sistem dan prosedur yang telah ditetapkan, termasuk namun tidak terbatas pada pelaksanaan *management information system*, dan pelaporan terkait kredit baik internal maupun kepada pihak regulator; dan • Melaksanakan tugas-tugas lainnya yang diberikan oleh Presiden Direktur yang diatur dalam Anggaran Dasar sepanjang masih dalam ruang lingkup tugas dan fungsi Direktur Keuangan & *Treasury*. • Supervising the Bank's liquidity management, especially in monitoring the minimum reserve requirement balance (GWM), both in Rupiah and foreign currency, including the balance of the secondary reserve requirement so that its adequacy is always maintained; • Being responsible for the liquidity balance, both Rupiah and foreign currencies in connection with money market activities or correspondent bank relationship activities; • Being responsible for effective and efficient fund management (Asset Liability Management/ALCO), including but not limited to maintenance of primary reserves, maintenance of secondary reserves, and optimizing investment of funds, so as to provide a significant income contribution for the Bank while maintaining sound liquid financial conditions; • Drawing up policy lines on funding issues, both in Rupiah and foreign currency, in the framework of effective and inexpensive funding, balance of liquidity, profitability, prices of bank products as well as services, and gaps; • Being responsible for and coordinating the management and regulation of granting and requesting reciprocal credit lines (money market) with correspondent banks; • Coordinating, directing, fostering, and supervising all foreign exchange transaction activities from the head office or branches which include transfers, foreign exchange trading, and others; • Being responsible for preparing the Company's policy lines in the field of financial administration and accounting, monitoring, and evaluating reports on operational cost control, changes and developments in work unit's income related to operational costs; • Designing, establishing, and evaluating the accounting system and management information system in an effort to create an effective implementation of the Bank's management, a reporting financial system to meet external and internal party reporting, as well as a plan for developing Bank products based on a feasibility study that includes cost and benefit analysis;

Nama Name	Jabatan Position	Bidang Tugas Field of Duties
		• Monitoring and managing the Bank's financial transactions and ensuring compliance with established rules/regulations and procedures, including formulating policy lines regarding the authority to limit financial transactions within the head office or branch; 1• Coordinating and monitoring the preparation of financial statements (balance sheet and profit and loss) to be submitted to regulators as well as those published in print/electronic media; • Designing and coordinating financial management including financial reporting, performance management, and ensuring the management information system is implemented in accordance with applicable regulations, including but not limited to accounting standards, Bank Indonesia, the Financial Services Authority, taxation, as well as other authorities such as the Deposit Insurance Corporation and others; • Monitoring and evaluating reports on operational cost control, changes and developments in work unit's income or branch's income related to operational costs; • Coordinating and monitoring: > Preparation of the Bank's Business Plan to comply with applicable regulations, policies and procedures; > Preparation of an annual budget plan to align with the Bank's Business Plan; • Coordinating and monitoring activities related to logistics and general affairs, including: > Office network development activities as part of the Bank's business development strategy, in accordance with the investment and business policies set by the Bank; > Management of printed materials and office stationery to support operational activities, office administration and services; > Procurement, maintenance, payment for purchases of fixed assets and inventory, limits on capitalization, depreciation, deletion, numbering, and mutation of Bank's inventory; > Implementation of the appointment of partners or vendors and the evaluation process to support the Bank's operational activities; > Other activities related to the functions and duties of the general affairs, including but not limited to procurement, maintenance (renovations or repairs), office cleaning and security, insurance on fixed assets/inventory/operational transactions, provision of communication facilities/infrastructure, and others; > Coordinating and monitoring credit administration activities in support of the smooth running of the credit process, in accordance with established policies, systems and procedures, including but not limited to implementing management information systems, and reporting related to credit both internally and to regulators; and • Performing other tasks given by the President Director as stipulated in the Articles of Association as long as they are within the scope of duties and functions of the Director of Finance & Treasury.

Rapat Direksi

Kebijakan dan Pelaksanaan Rapat Direksi

Rapat Direksi telah dilakukan sesuai peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014. Berdasarkan ketentuan tersebut, Direksi wajib mengadakan rapat paling sedikit 1 kali dalam setiap bulan dan mengadakan rapat bersama Dewan Komisaris paling sedikit 1 kali dalam 4 bulan.

Frekuensi dan Kehadiran Rapat Direksi

Tingkat kehadiran Direksi dalam rapat-rapat tersebut diuraikan sebagai berikut:

Board of Directors' Meeting

Board of Directors' Meetings Policy and Implementation

The Board of Directors' meeting has been conducted in accordance with the Financial Services Authority regulation No. 33/POJK.04/2014. Based on these provisions, the Board of Directors must hold at least 1 meeting every month and hold a joint meeting with the Board of Commissioners at least 1 time in 4 months.

Board of Directors' Meetings Frequency and Attendance

The attendance level of the Board of Directors in these meetings is described as follows:

Nama Name	Jabatan Position	Rapat Direksi Board of Directors' Meeting			Rapat Gabungan dengan Dewan Komisaris Joint Meeting with the Board of Commissioners			RUPS Tahunan dan Luar Biasa Annual and Extraordinary GMS		
		Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	%	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	%	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	%
Lisawati	Presiden Direktur President Director	15	15	100,00	9	9	100,00	2	2	100,00
Lenny Sugihat	Presiden Direktur President Director	1	1	100,00	1	1	100,00	-	-	-
Setiawan Kumala	Direktur Komersial Commercial Director	16	16	100,00	10	9	90,00	2	2	100,00

Nama Name	Jabatan Position	Rapat Direksi Board of Directors' Meeting			Rapat Gabungan dengan Dewan Komisaris Joint Meeting with the Board of Commissioners			RUPS Tahunan dan Luar Biasa Annual and Extraordinary GMS		
		Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	%	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	%	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	%
Suroso	Direktur Kepatuhan Compliance Director	1	1	100,00	1	1	100,00	-	-	-
Sugiarto Surjadi		15	15	100,00	9	9	100,00	2	2	100,00
Agoes Roediyanto	Direktur TI & Operasional IT & Operation Director	1	1	100,00	1	1	100,00	-	-	-
Arif Wicaksono	Direktur Keuangan & *Treasury* Finance & Treasury Director	1	1	100,00	1	1	100,00	-	-	-

Catatan / Notes:
1. Lisawati, Lenny Sugihat, Suroso, dan Arif Wicaksono efektif masing-masing menjabat sebagai Wakil Presiden Komisaris, Presiden Direktur, Direktur Kepatuhan, dan Direktur Keuangan & *Treasury* sejak tanggal 19 Desember 2022.
2. Agoes Roediyanto efektif menjabat senbagai Direktur TI & Operasional sejak tanggal 20 Oktober 2022.
3. Sugiarto Surjadi efektif berhenti menjabat sebagai Direktur Kepatuhan sejak tanggal 19 Desember 2022.
1. Lisawati, Lenny Sugihat, Suroso, and Arif Wicaksono have effectively served as Vice President Commissioner, President Director, Compliance Director, and Finance & Treasury Director respectively since December 19, 2022.
2. Agoes Roediyanto has effectively served as Director of IT & Operations since October 20, 2022.
3. Sugiarto Surjadi has effectively resigned as Compliance Director since December 19, 2022.

Program Orientasi bagi Anggota Direksi Baru Diangkat dan Program Pelatihan dan/atau Peningkatan Direksi

Program Orientasi bagi Anggota Direksi Baru Diangkat

Perseroan memiliki program orientasi yang wajib diikuti oleh anggota Direksi baru diangkat. Hal ini bertujuan agar anggota Direksi baru diangkat dapat mengenal dan memahami dengan baik profil Perseroan termasuk karakteristik dan proses bisnis Perseroan. Program pengenalan ini kemudian disiapkan oleh Sekretaris Perusahaan dengan melakukan kajian materi orientasi yang terdiri dari:

1. Informasi terkait Perseroan, seperti akta-akta, struktur organisasi, *Corporate Plan,* Rencana Bisnis Bank (RBB) dan Rencana Aksi Keuangan Berkelanjutan (RAKB), Laporan Tahunan dan Laporan Keberlanjutan, dan situs web Bank Ganesha;
2. Tugas dan tanggung jawab pembidangan dari masing-masing anggota baru; dan
3. Memperbarui aksi korporasi PMHMETD II yang saat itu sedang berlangsung.

Orientation Program for Newly Appointed Members of the Board of Directors and Training and/or Development Program for the Board of Directors

Orientation Program for Newly Appointed Members of the Board of Directors

The Company has an orientation program that must be followed by newly appointed members of the Board of Directors. This is intended so that the newly appointed members of the Board of Directors can know and understand well the profile of the Company including the characteristics and business processes of the Company. This orientation program is prepared by the Corporate Secretary by conducting a review of the onboarding material which consists of:

1. Information related to the Company, such as deeds, organizational structure, Corporate Plan, Bank Business Plan (RBB) and Sustainable Finance Action Plan (RAKB), Annual Report and Sustainability Report, and the website of Bank Ganesha;
2. The division of duties and responsibilities of each new member; and
3. Updating the PMHMETD II corporate action which was currently underway.

Pada tahun 2022, Sekretaris Perusahaan memberikan program orientasi bagi Direktur yang baru menjabat, yaitu Suroso selaku Direktur Kepatuhan; Agoes Roediyanto selaku Direktur TI & Operasional; dan Arif Wicaksono selaku Direktur Keuangan & *Treasury*.

In 2022, Corporate Secretary held the orientation program for the newly appointed Directors, namely Suroso as Compliance Director; Agoes Roediyanto as IT & Operation Director; and Arif Wicaksono as Finance & Treasury Director.

Pelatihan dan/atau Peningkatan Kompetensi Direksi

Pada tahun 2022, Direksi telah mengikuti program pengembangan kompetensi sebagai berikut:

Board of Directors' Training and/or Competency Development

In 2022, the Board of Directors participated in the competency development program as follows:

Nama Name	Jabatan Position	Materi Topic	Penyelenggara Organizer	Waktu Time	Tempat Place
Lisawati	Presiden Direktur President Director	*G20 Finance Track Side Events: Managing Risk of the Exit Policy Dynamic through More Diversified Currency to Support Global Trade and Investment.*	Bank Indonesia	16 Februari 2022 February 16, 2022	Webinar
Setiawan Kumala	Direktur Komersial Commercial Director	*Digital Banking*	PT Pasar Jasa Professional	24 Maret 202 March 24, 2022	*Hybrid Class*
Suroso	Direktur Kepatuhan Compliance Director	*Building Sustainable Capacity to Prepare for the Next Turbulance*	Economic Review	21 Oktober 2022 October 21, 2022	Zoominar
Sugiarto Surjadi		*Bank of the Future, Fostering Indonesia Banking Potential.*	Ikatan Bankir Indonesia Indonesian Bankers Association	26 Januari 2022 January 26, 2022	Zoominar
Agoes Roediyanto	Direktur TI & Operasional IT & Operation Director	*Building Sustainable Capacity to Prepare for the Next Turbulance*	Economic Review	21 Oktober 2022 October 21, 2022	Zoominar
Arif Wicaksono	Direktur Keuangan & *Treasury* Finance & Treasury Director	*Building Sustainable Capacity to Prepare for the Next Turbulance*	Economic Review	21 Oktober 2022 October 21, 2022	Zoominar

Catatan / Notes:
1. Lisawati, Lenny Sugihat, Suroso, dan Arif Wicaksono efektif masing-masing menjabat sebagai Wakil Presiden Komisaris, Presiden Direktur, Direktur Kepatuhan, dan Direktur Keuangan & *Treasury* sejak tanggal 19 Desember 2022.
2. Agoes Roediyanto efektif menjabat senbagai Direktur TI & Operasional sejak tanggal 20 Oktober 2022.
3. Sugiarto Surjadi efektif berhenti menjabat sebagai Direktur Kepatuhan sejak tanggal 19 Desember 2022.
1. Lisawati, Lenny Sugihat, Suroso, and Arif Wicaksono have effectively served as Vice President Commissioner, President Director, Compliance Director, and Finance & Treasury Director respectively since December 19, 2022.
2. Agoes Roediyanto has effectively served as Director of IT & Operations since October 20, 2022.
3. Sugiarto Surjadi has effectively resigned as Compliance Director since December 19, 2022.

Mekanisme Pengunduran Diri dan Pemberhentian Direksi

Mekanisme pengunduran diri dan pemberhentian Direksi telah diatur dalam Anggaran Dasar Perseroan. Jabatan anggota Direksi berakhir apabila:

1. Mengundurkan diri;
2. Dinyatakan pailit atau ditaruh di bawah pengampuan berdasarkan suatu keputusan pengadilan;
3. Masa jabatannya telah berakhir;
4. Tidak lagi memenuhi persyaratan perundang-undangan;
5. Meninggal dunia; dan
6. Diberhentikan berdasarkan keputusan RUPS.

Mechanism of Resignation and Dismissal of Board of Directors

The mechanism for the Board of Directors' resignation and dismissal is regulated in the Company's Articles of Association. The term of office of a member of the Board of Directors ends when:

1. Resign;
2. Declared bankrupt or placed under pardon based on a court decision;
3. The term of office has ended;
4. No longer fulfilling requirements by laws and regulations;
5. Pass awat; and
6. Dismissed based on the GMS resolutions.

Pelaksanaan Tugas Direksi

Selama tahun 2022, Direksi telah melaksanakan tugas dan tanggung jawabnya dalam rangka melakukan pengawasan sebagai berikut:

1. Melaksanakan tugas kepengurusan Bank dengan menyusun Rencana Jangka Panjang yang berupa rencana strategis dan juga rencana kerja tahunan yang disampaikan kepada Otoritas Jasa Keuangan. Rencana kerja tersebut mendapat persetujuan dari Dewan Komisaris dan telah dikomunikasikan kepada Pemegang Saham dan seluruh jenjang organisasi yang ada pada Bank;
2. Membuat struktur organisasi Bank, lengkap dengan perincian tugas dan tanggung jawab serta menetapkan surat keputusan pengangkatannya;
3. Menyusun sistem akuntansi sesuai dengan Standar Akuntansi Keuangan yang berlaku;
4. Menyusun kebijakan dan strategi manajemen risiko dan bertanggung jawab atas pelaksanaannya;
5. Menindaklanjuti temuan audit dan rekomendasi dari Satuan Kerja Audit Intern, auditor eksternal, dan hasil pengawasan Otoritas Jasa Keuangan atau hasil pengawasan otoritas lain;
6. Menyusun kebijakan dan prosedur yang berlaku untuk menjalankan usaha Bank sesuai dengan ketentuan;
7. Bertanggung jawab terhadap struktur pengendalian internal yang efektif serta penerapan manajemen risiko yang baik; dan
8. Mempertanggung jawabkan pelaksanaan tugasnya kepada Pemegang Saham melalui RUPS.

Penilaian Kinerja Direksi

Prosedur Pelaksanaan Penilaian dan Pihak yang Melakukan Penilaian Kinerja

Kinerja Direksi dinilai oleh Pemegang Saham atas laporan pertanggungjawaban berupa laporan tahunan dan laporan keuangan yang disampaikan melalui RUPS Tahunan. Namun demikian, Direksi juga melakukan penilaian sendiri (*self assessment*) yang dilakukan 2 kali dalam 1 tahun dan dinilai oleh Dewan Komisaris.

Melalui Kebijakan Penilaian Sendiri (*Self Assessment*) atas Kinerja Dewan Komisaris dan Direksi yang dimiliki Perseroan, telah diputuskan kebijakan penilaian sendiri untuk menilai kinerja Dewan Komisaris yang mengacu pada Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum, Anggaran Dasar Bank, dan *key performance indicator* atau KPI yang diatur tersendiri.

Implementation of Board of Directors' Duties

In 2022, the Board of Directors carried out its duties and responsibilities in order to carry out supervision as follows:

1. Carry out Bank management duties by compiling a Long Term Plan in the form of a strategic plan as well as an annual work plan which is submitted to the Financial Services Authority. The work plan has been approved by the Board of Commissioners and has been communicated to Shareholders and all organizational levels in the Bank;
2. Create an organizational structure of the Bank, complete with details of duties and responsibilities, as well as determine the appointment letter;
3. Develop an accounting system in accordance with the applicable Financial Accounting Standards;
4. Develop risk management policies and strategies, as well as be responsible for their implementation;
5. Follow up on audit findings and recommendations from the Internal Audit Division, external auditors and the supervision results by the Financial Services Authority or by other authorities;
6. Develop policies and procedures that apply to run the Bank's business in accordance with the provisions;
7. Be responsible for an effective internal control structure and implementation of good risk management; and
8. Be responsible for carrying out the duties to Shareholders through the GMS.

Board of Directors' Performance Assessment

Procedures and Assessor for Implementing Performance Assessments

The performance of the Board of Directors is assessed by the Shareholders on the accountability reports in the form of annual report and financial statements, which are submitted through the Annual GMS. However, the Board of Directors also conducts its own assessment (self assessment) 2 times in 1 year and assessed by the Board of Commissioners.

Through Decision Letter on Self-Assessment Policy on the performance of the Board of Commissioners and Board of Directors, a self-assessment policy has been set to assess the Board of Commissioners' performance by referring to the Financial Services Authority Circular No 13/SEOJK.03/2017 on Implementation of Governance for Commercial Banks, the Bank's Articles of Association, and key performance indicators or KPIs that are set separately.

Kriteria Penilaian Kinerja

Adapun kriteria penilaian terhadap kinerja Direksi meliputi:

1. Efektivitas peran dan rapat Direksi;
2. Efektivitas penerapan GCG;
3. Efektivitas pelaksanaan strategi dan pengelolaan Perseroan; dan
4. Efektivitas penerapan manajemen risiko dan pengendalian internal

Hasil Penilaian Kinerja

Selama tahun 2022, penilaian kinerja Direksi telah menunjukkan hasil yang baik dan telah memenuhi kriteria penilaian yang ditetapkan. Hal tersebut tercermin pada laporan kinerja keuangan dan tingkat kesehatan Bank tahun 2022.

Penilaian Kinerja Komite di bawah Direksi dan Organ Pendukung Direksi

Prosedur Pelaksanaan Penilaian Kinerja

Penilaian kinerja Komite di bawah Direksi dan organ pendukung Direksi dievaluasi setiap 1 tahun dengan menggunakan metode evaluasi dalam suatu sistem yang ditetapkan dalam keputusan Direksi.

Pihak yang Melakukan Penilaian Kinerja

Pihak yang melakukan penilaian kinerja Komite di bawah Direksi dan organ pendukung Direksi dilakukan oleh Direksi.

Kriteria Penilaian Kinerja

Adapun kriteria yang digunakan dalam penilaian tersebut antara lain:

1. Laporan berkala yang disampaikan kepada Direksi;
2. Masukan dan rekomendasi atas hal-hal yang masuk ke dalam lingkup tugas Direksi; dan
3. Pelaksanaan tugas dan tanggung jawab masing-masing yang sejalan dengan strategi dan rencana bisnis Bank.

Hasil Penilaian Kinerja

Direksi menilai bahwa selama tahun 2022, komite dan organ pendukung Direksi telah menjalankan tugas dan tanggung jawabnya sesuai dengan ketentuan dan telah membantu dalam proses pelaksanaan tugas Direksi dalam mengelola Bank.

Performance Assessment Criteria

The criteria for assessing the Board of Directors' performance include:

1. Effectiveness of the Board of Directors' roles and meetings;
2. Effectiveness of GCG implementation;
3. Effectiveness of the implementation of the Company's strategy and management; and
4. Effectiveness of risk management and internal control implementation.

Performance Assessment Results

In 2022, the Board of Directors' performance asessment showed good results and met the established assessment criteria. This is reflected in the financial performance report and the Bank's soundness level for 2022.

Performance Assessment of Committees under the Board of Directors and Supporting Organs of the Board of Directors

Procedures for Implementing Performance Assessment

The performance assessment of Committees under the Board of Directors and the supporting organs of the Board of Directors is evaluated every year by using the evaluation method in a system stipulated in the Board of Directors' decision.

Assessors

The party that assesses the performance of Committees under the Board of Directors and supporting organs of the Board of Directors is carried out by the Board of Directors.

Performance Assessment Criteria

The criteria used in the assessment include:

1. Periodic reports submitted to the Board of Directors;
2. Input and recommendations on matters that fall within the scope of the Board of Directors' duties; and
3. Implementation of respective duties and responsibilities in line with the Bank's strategy and business plan.

Performance Assessment Results

The Board of Directors considers that during 2022, the committees and supporting organs of the Board of Directors carried out their duties andresponsibilities in accordance with the provisions and assisted in the process of performing the Board of Directors'duties in managing the Bank.

NOMINASI DAN REMUNERASI DEWAN KOMISARIS DAN DIREKSI

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

Nominasi Dewan Komisaris dan Direksi

Prosedur Nominasi

Pengangkatan dan pemberhentian anggota Dewan Komisaris dan Direksi Perseroan dilakukan oleh Pemegang Saham melalui mekanisme RUPS. Komite Remunerasi dan Nominasi akan melakukan evaluasi dan penilaian atas calon-calon anggota Dewan Komisaris dan Direksi Perseroan untuk kemudian merekomendasikan kepada Dewan Komisaris. Selanjutnya, Dewan Komisaris akan meminta persetujuan RUPS.

Remunerasi Dewan Komisaris dan Direksi

Remunerasi dan fasilitas lain bagi Dewan Komisaris dan Direksi Perseroan ditetapkan dalam RUPS Tahunan setelah disetujui oleh Pemegang Saham. Kebijakan terkait remunerasi mengacu pada ketentuan Peraturan Otoritas Jasa Keuangan No. 45/POJK.02/2015 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum dan Surat Edaran Otoritas Jasa Keuangan No. 040/SEOJK.03/2016 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum.

Prosedur Penetapan Remunerasi

Bank telah memiliki Pedoman Remunerasi yang mencakup Prosedur Penetapan, Indikator Penetapan, Jenis Remunerasi, Pelaksanaan Kaji Ulang dan Independensi, Penetapan *Material Risk Taker* (MRT), Kaitan Remunerasi dengan Risiko dan Kinerja.

Konsultan terkait Kebijakan Remunerasi

Perseroan belum menggunakan jasa konsultan untuk perumusan kebijakan remunerasi.

Struktur dan Besaran Remunerasi

Sesuai dengan Anggaran Dasar Perseroan, gaji, honorarium, dan tunjangan lain bagi Dewan Komisaris dan Direksi ditetapkan oleh RUPS. Sedangkan, penentuan besarannya dapat dilimpahkan kewenangannya kepada Dewan Komisaris.

Nomination of the Board of Commissioners and Board of Directors

Nomination Procedure

The appointment and dismissal of members of the Company's Board of Commissioners and Board of Directors is carried out by Shareholders through the GMS mechanism. The Remuneration and Nomination Committee will evaluate and assess the prospective members of the Company's Board of Commissioners and Board of Directors, and then recommend them to the Board of Commissioners. Afterwards, the Board of Commissioners will seek approval from the GMS.

Remuneration for the Board of Commissioners and Board of Directors

Remuneration and other facilities for the Board of Commissioners and Board of Directors are determined in the Annual GMS with approval by Shareholders. Policies related to remuneration refer to the provisions of Financial Services Authority Regulation No. 45/POJK.02/2015 on Implementation of Governance in Providing Remuneration for Commercial Banks and Financial Services Authority Circular No. 040/SEOJK.03/2016 on Implementation of Governance in Providing Remuneration for Commercial Banks.

Procedure for Determining Remuneration

The Bank already has Remuneration Charter, which includes Determination Procedures, Determination Indicators, Remuneration Types, Implementation of Review and Independence, Determination of Material Risk Taker (MRT), Links of Remuneration with Risk and Performance.

Consultant regarding Remuneration Policy

The Company has not used consultant services for the formulation of remuneration policies.

Remuneration Structure and Amount

In accordance with the Company's Articles of Association, salary, honorarium, and other allowances for the Board of Commissioners and Board of Directors are determined by the GMS. Meanwhile, the authority to determine the amount can be delegated to the Board of Commissioners.

Adapun remunerasi dan fasilitas yang diterima Dewan Komisaris dan Direksi selama tahun 2022 yaitu sebagai berikut:

The remuneration and facilities received by the Board of Commissioners and Board of Directors during 2022 are as follows:

Remunerasi dan Fasilitas Dewan Komisaris dan Direksi
Remuneration and Facilities for Board of Commissioners and Board of Directors

Jenis Remunerasi dan Fasilitas Lain	Jumlah Diterima dalam 1 tahun Amount Received in 1 year				Type of Remuneration and Other Facilities
	Dewan Komisaris Board of Commissioners		Direksi Board of Directors		
	Orang People	Jutaan Rp Million Rp	Orang People	Jutaan Rp Million Rp	
Remunerasi (gaji, bonus, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk non-natura)	3	6.375	6	14.670	Remuneration (salary, bonus, routine allowance, tantiem, and other non-natura facilities)
Fasilitas lain dalam bentuk natura perumahan, fasilitas kesehatan, dan sebagainya) yang:					Other facilities in the form of in-kind housing, health facilities, and so on, which:
a. Dapat dimiliki	3	-	6	-	a. Can be owned
b. Tidak dapat dimiliki	3	-	6	-	b. Cannot be owned
Total		**6.375**		**14.670**	**Total**

Kelompok Remunerasi Dewan Komisaris dan Direksi
Remuneration Group for Board of Commissioners and Board of Directors

Jumlah Remunerasi	Jumlah Dewan Komisaris Number of Board of Commissioners	Jumlah Direksi Number of Board of Directors	Total Remuneration
Di atas Rp2 miliar	1	6	Above Rp2 billion
Di atas Rp1 miliar sampai dengan Rp2 miliar	2	-	Above Rp1 billion up to Rp2 billion
Di atas Rp500 juta sampai dengan Rp1 miliar	-	-	Above Rp500 million up to Rp1 billion
Rp500 juta ke bawah	-	-	Rp500 million and below

Remunerasi Dewan Komisaris dan Direksi yang Bersifat Variabel
Variable Remuneration for Board of Commissioners and Board of Directors

Remunerasi yang Bersifat Variabel yang Diterima	Jumlah Diterima dalam 1 tahun Amount Received in 1 year				Variable Remuneration Received
	Dewan Komisaris Board of Commissioners		Direksi Board of Directors		
	Orang People	Jutaan Rp Million Rp	Orang People	Jutaan Rp Million Rp	
Total	-	-	-	-	**Total**

Perbandingan Rasio Gaji Tertinggi dan Terendah
Comparison of the Highest and Lowest Salary Ratio

Rasio Gaji Tertinggi dan Terendah	Rasio Ratio	Ratio of Highest and Lowest Salary
Rasio gaji pegawai tertinggi dan terendah	13:1	Ratio of the highest and lowest employee salaries
Rasio gaji Direksi tertinggi dan terendah	2:1	Ratio of the highest and lowest salaries of the Board of Directors
Rasio gaji Dewan Komisaris tertinggi dan terendah	2,49:1	Ratio of the highest and lowest salaries of the Board of Commissioners
Rasio gaji Direksi tertinggi dan pegawai terendah	4:1	Ratio of the highest salary of the Board of Directors and the lowest salary of employees

Jumlah Nominal Pesangon yang Dibayarkan per Orang dalam 1 Tahun
Nominal Amount of Severance Paid per Person in 1 Year

Jumlah Nominal Pesangon yang Dibayarkan per Orang dalam 1 Tahun	Total Pegawai Total Employees	Nominal Amount of Severance Paid per Person in 1 Year
Di atas Rp1 miliar	1	Above Rp1 billion
Di atas Rp500 juta - Rp1 miliar	5	Above Rp500 million - Rp1 billion
Di bawah Rp500 juta	20	Below Rp500 million

Total Saham Dewan Komisaris dan Direksi
Total Shares of Board of Commissioners, Board of Directors, and Executive Officers

Jabatan	Total Saham Dimiliki (Lembar Saham) Total Shares Owned (Shares)	Opsi Saham Stock Option				Position
		Diberikan (Lembar Saham) Given (Shares)	Telah Dieksekusi (Lembar Saham) Executed (Shares)	Harga Opsi Option Price (Rp)	Jangka Waktu Time Period	
Dewan Komisaris	-	-	-	-	-	Board of Commissioners
Direksi	-	-	-	-	-	Board of Directors
Total	-	-	-	-	-	**Total**

Informasi Kuantitatif
Quantitative Information

Jenis Remunerasi yang Bersifat Variabel	Total Pengurangan Selama Periode Laporan Total Deductions During the Reporting Period				Type of Variable Remuneration
	Sisa yang Masih Ditangguhkan Remaining Pending	Disebabkan Penyesuaian Eksplisit (A) Caused by Explicit Adjustment (A)	Disebabkan Penyesuaian Implisit (B) Caused by Implicit Adjustment (B)	Total (A) + (B)	
Tunai (dalam jutaan Rupiah)	-	-	-	-	Cash (in million Rupiah)
Saham/instrumen berbasis saham yang diterbitkan Bank (dalam lembar saham dan nominasi juta Rupiah yang merupakan konversi dari lembar saham tersebut)	-	-	-	-	Shares/share-based instruments issued by the Bank (in shares and nominations in million Rupiah which is the conversion of the said shares)

Informasi Lain terkait Tata Kelola Remunerasi

Pada tahun 2022, tidak terdapat perselisihan internal di Perseroan yang berkaitan dengan intervensi pemilik, perselisihan internal atau permasalahan yang timbul sebagai dampak kebijakan remunerasi pada Bank.

Information related to Remuneration Governance

In 2022, there were no internal disputes in the Company related to owner's intervention, internal disputes, or problems arising as a result of remuneration policies at the Bank.

Jumlah Penerima dan Jumlah Total Remunerasi yang Bersifat Variabel yang Dijamin Tanpa Syarat Akan Diberikan oleh Bank kepada Calon Direksi, Calon Dewan Komisaris, dan/atau Calon Pegawai Selama 1 Tahun Pertama Bekerja

Selama tahun 2022, tidak terdapat penerima remunerasi yang bersifat variabel yang dijamin tanpa syarat, karena kebijakan pemberian remunerasi bersifat variabel diberlakukan seragam tanpa mempertimbangkan lama periode bekerja.

Remunerasi yang Ditangguhkan atau Ditarik Kembali

Pada tahun 2022, tidak terdapat remunerasi Dewan Komisaris dan Direksi yang ditangguhkan, yang terdiri dari tunai dan/atau saham atau instrumen yang berbasis saham yang diterbitkan Bank.

Number of Beneficiaries and Total Amount of Variable Remuneration Guaranteed Unconditionally to be Given by the Bank to Candidates for the Board of Directors, Candidates for the Board of Commissioners, and/or Candidates for Employees During the First 1 Year of Service

In 2022, there were no variable remuneration beneficiaries that were guaranteed unconditionally, because the variable remuneration policy is enforced uniformly without considering the length of working period.

Deferred or Withdrawn Remuneration

In 2022, there was no deferred remuneration amount for the Board of Commissioners and Board of Directors, consisting of cash and/or shares or share-based instruments issued by the Bank.

INDEPENDENSI DAN TRANSPARANSI DEWAN KOMISARIS DAN DIREKSI

INDEPENDENCY AND TRANSPARENCY OF THE BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

Dalam menjalankan fungsi, tugas dan tanggung jawabnya, anggota Dewan Komisaris dan Direksi Perseroan wajib menjaga independensi dan menghindari segala bentuk benturan kepentingan, baik untuk kepentingan pribadi, kelompok dan golongan tertentu.

In carrying out their functions, duties, and responsibilities, members of the Company's Board of Commissioners and Board of Directors must maintain independency and avoid any form of conflict of interest, whether for personal, or certain group or class' interests.

Pengelolaan Benturan Kepentingan Dewan Komisaris dan Direksi

Perseroan telah memiliki Pedoman Benturan Kepentingan bagi Dewan Komisaris dan Direksi yang mengacu pada Peraturan Otoritas Jasa Keuangan. Setiap anggota Dewan Komisaris dan Direksi wajib mematuhi Pedoman Benturan Kepentingan, antara lain:

1. Mengutamakan kepentingan Perseroan dan tidak mengurangi keuangan Perseroan dalam hal terjadi benturan kepentingan;
2. Menghindarkan diri dari pengambilan keputusan dalam situasi dan kondisi adanya benturan kepentingan;

Management of Conflicts of Interest for the Board of Commissioners and Board of Directors

The Company already has a Conflict of Interest Guideline for the Board of Commissioners and Board of Directors which refers to the Financial Services Authority Regulations. Each member of the Board of Commissioners and Board of Directors must comply with the Conflict of Interest Guidelines, among others:

1. Prioritize the Company's interests and not reducing the Company's finances in the event of a conflict of interest;
2. Avoid making decisions in situations and conditions where there is a conflict of interest;

3. Melakukan pengungkapan hubungan kekeluargaan, hubungan keuangan, hubungan kepengurusan, hubungan kepemilikan dengan anggota Komisaris dan/atau anggota Direksi dan/atau Pemegang Saham Pengendali Perseroan dan/atau pihak lainnya dalam rangka bisnis perusahaan; dan
4. Melakukan pengungkapan dalam hal pengambilan keputusan yang dilakukan pada kondisi adanya benturan kepentingan.

3. Disclose family, financial, management, ownership relationships with members of the Board of Commissioners and/or members of the Board of Directors and/or Controlling Shareholders of the Company and/or other parties in the context of the Company's business; and
4. Make disclosure in terms of decision making made in conditions of a conflict of interest.

Rangkap Jabatan Dewan Komisaris dan Direksi

Informasi rangkap jabatan Dewan Komisaris dan Direksi dapat dilihat pada bab Profil Perusahaan bagian Profil Dewan Komisaris dan Direksi.

Concurrent Positions of the Board of Commissioners and Board of Directors

Information on the concurrent positions of the Board of Commissioners and Board of Directors can be seen in the Company Profile chapter in the Board of Commissioners' and Board of Directors' Profile section.

Kepemilikan Saham Dewan Komisaris dan Direksi

Sepanjang tahun 2022, seluruh anggota Dewan Komisaris dan Direksi Bank Ganesha tidak memiliki saham, baik pada Bank Ganesha, bank lainnya, lembaga keuangan non-bank, serta perusahaan lain, yang berkedudukan di dalam ataupun di luar negeri sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan No. 55/POJK.03 tahun 2016 tentang Penerapan Tata Kelola Bagi Bank Umum.

Share Ownership of the Board of Commissioners and Board of Directors

Throughout 2022, all members of the Board of Commissioners and Board of Directors of Bank Ganesha did not own shares, in Bank Ganesha, other banks, non-bank financial institutions, and companies, domiciled inside or outside the country, as stipulated under Financial Services Authority Regulation No. 55/POJK.03 of 2016 on Implementation of Governance for Commercial Banks.

Hubungan Afiliasi Dewan Komisaris dan Direksi

Pada tahun 2022, seluruh Dewan Komisaris dan Direksi tidak memliki hubungan afiliasi. Informasi hubungan afiliasi Dewan Komisaris dan Direksi dapat dilihat pada bab Profil Perusahaan bagian Profil Dewan Komisaris dan Direksi.

Affiliation Relations of the Board of Commissioners and Board of Directors

In 2022, the entire Board of Commissioners and Board of Directors had no affiliation. Information on the affiliation of Board of Commissioners and Board of Directors can be seen in the Company Profile chapter in the Board of Commissioners' and Board of Directors' Profile section.

Kebijakan Keberagaman Komposisi Dewan Komisaris dan Direksi

Pada tahun 2022, keberagaman komposisi Dewan Komisaris dan Direksi yang tercermin dari pendidikan, pengalaman kerja, usia, dan gender. Adapun keberagaman komposisi Dewan Komisaris dan Direksi pada tahun 2022 dapat dilihat sebagaimana dalam tabel berikut:

Diversity Policy of Composition of the Board of Commissioners and Board of Directors

In 2022, the composition diversity of the Board of Commissioners and Board of Directors was reflected in education, work experience, age, and gender. The composition diversity of the Board of Commissioners and Board of Directors in 2022 can be seen in the following table:

Keberagaman Komposisi Composition Diversity	Dewan Komisaris Board of Commissioners	Direksi Board of Directors
Pendidikan Education	Latar belakang pendidikan Dewan Komisaris beragam, mulai dari lulusan S1 hingga S2, dengan kompetensi di bidang Manajemen, Administrasi Bisnis, Manajemen Keuangan, serta Ekonomi. The educational background of the Board of Commissioners is diverse, ranging from Bachelor to Masters graduates, with competencies in Management, Business Administration, Financial Management, and Economics.	Latar belakang pendidikan Direksi beragam, mulai dari lulusan S1 hingga S2, dengan kompetensi di bidang Ekonomi, Hukum, Administrasi Bisnis, dan Analisa Bisnis. The educational background of the Board of Directors is diverse, ranging from Bachelor to Masters graduates, with competencies in the fields of Economics, Law, Business Administration, and Business Analysis.
Pengalaman Kerja Work Experience	Anggota Dewan Komisaris memiliki pengalaman di berbagai bidang, seperti perbankan, keuangan, akuntansi, dan manajemen risiko. Members of the Board of Commissioners have experience in various fields, such as banking, finance, accounting, and risk management.	Anggota Direksi memiliki pengalaman di berbagai bidang, seperti perbankan, keuangan, *consumer banking*, kepatuhan, dan manajemen risiko. Members of the Board of Directors have experience in various fields, such as banking, finance,consumer banking, compliance, and risk management.
Usia Age	Rata-rata usia Dewan Komisaris berada pada usia yang memungkinkan seseorang untuk terus bekerja dan berkarya, yaitu antara 55-72 tahun. The average age of the Board of Commissioners is at an age that allows a person to continue working and performing, which is between 55-72 years old.	Rata-rata usia Direksi berada pada usia yang memungkinkan seseorang untuk terus bekerja dan berkarya, yaitu antara 47-67 tahun. The average age of the Board of Directors is at an age that allows a person to continue working and performing, which is between 47-67 years old.
Jenis Kelamin Gender	Perseroan memiliki 1 anggota Dewan Komisaris yang berjenis kelamin perempuan. The Company has 1 female member of the Board of Commissioners.	Perseroan memiliki 1 anggota Direksi yang berjenis kelamin perempuan. The Company has 1 female member of the Board of Directors.

KOMITE DI BAWAH DEWAN KOMISARIS

COMMITTEES UNDER THE BOARD OF COMMISSIONERS

Dalam rangka mendorong agar Perseroan dikelola sesuai dengan prinsip- GCG, maka Dewan Komisaris telah membentuk Komite yang bekerja secara profesional dan independen yang terdiri dari Komite Audit, Komite Pemantau Risiko, serta Komite Remunerasi dan Nominasi. Uraian mengenai masing-masing Komite dijelaskan sebagai berikut:

In order to encourage the Company to be managed in accordance with GCG principles, the Board of Commissioners has formed Committees that work professionally and independently consisting of an Audit Committee, a Risk Monitoring Committee, and a Remuneration and Nomination Committee. The description of each Committee is explained as follows:

Komite Audit

Komite Audit dibentuk untuk mendukung Dewan Komisaris dalam melaksanakan fungsi pengawasan di bidang pelaksanaan dan pelaporan pencatatan keuangan, kecukupan pengelolaan risiko dan pengendalian internal secara efektif dan independen. Komite Audit juga melakukan pengawasan pada kepatuhan terhadap peraturan dan perundang-undangan yang berlaku.

Pedoman Kerja Komite Audit

Komite Audit telah memiliki Piagam Komite Audit yang dimutakhirkan pada tanggal 30 Desember 2022.

Audit Committee

The Audit Committee was formed to support the Board of Commissioners in carrying out the oversight function in the areas of implementation and reporting of financial records, adequacy of risk management and internal control effectively and independently. The Audit Committee also supervises compliance with applicable laws and regulations.

Audit Committee Charter

The Audit Committee already has an Audit Committee Charter, which was updated on December 30, 2022.

Komposisi dan Masa Jabatan Komite Audit

Sesuai dengan Piagam Komite Audit, komposisi Komite Audit meliputi:

1. Komite Audit terdiri dari sekurang-kurangnya 1 orang Komisaris dan sekurang-kurangnya 2 anggota ahli yang bukan merupakan pegawai Perseroan;
2. Anggota Komite Audit yang juga merupakan Komisaris Independen bertindak sebagai Ketua Komite Audit; dan
3. Komite Audit dibentuk atas dasar kesepakatan rapat Dewan Komisaris dan direalisasikan dengan Surat Keputusan Direksi.

Periode 14 Mei 2019 – 29 Desember 2022

Berdasarkan Surat Keputusan Direksi No. 011/SKDIR/V/19 tanggal 14 Mei 2019, komposisi Komite Audit diuraikan sebagai berikut:

Audit Committee's Composition and Term of Office

In accordance with the Audit Committee Charter, the composition of the Audit Committee includes:

1. The Audit Committee consists of at least 1 Commissioner and at least 2 expert members who are not employees of the Company;
2. Member of the Audit Committee who is also Independent Commissioner acts as Chairperson of Audit Committee; and
3. The Audit Committee was formed based the Board of Commissioners' meeting agreement and realized by the Board of Directors' Decision Letter.

Period of May 14, 2019 –December 29, 2022

Based on Board of Directors' Decision Letter No. 011/SKDIR/V/19 dated May 14, 2019, the composition of the Audit Committee is described as follows:

Nama Name	Jabatan Position	Keterangan Remark	Keahlian Expertise
Sudarto	Ketua Chairperson	Wakil Presiden Komisaris Independen Independent Vice President Commissioner	Ahli di bidang keuangan dan perbankan. Expert in finance and banking.
Lenny Sugihat	Anggota Member	Presiden Komisaris Independen Independent President Commissioner	Ahli di bidang manajemen risiko dan perbankan. Expert in risk management and banking.
Dede Suherman Sukandar	Anggota Member	Pihak Independen Independent Party	Ahli di bidang keuangan, manajemen risiko, dan kepatuhan. Expert in finance, risk management, and compliance.
Pramu Hestiono Utama	Anggota Member	Pihak Independen Independent Party	Ahli di bidang hukum dan perbankan. Expert in legal and banking.

Periode 30 Desember 2022 - Sekarang

Berdasarkan Surat Keputusan Direksi No. 012/SKDIR/XII/2022 tanggal 30 Desember 2022, komposisi Komite Audit diuraikan sebagai berikut:

Period of December 30, 2022 - Now

Based on Board of Directors' Decision Letter No. 012/SKDIR/12/2022 dated December 30, 2022, the composition of the Audit Committee is described as follows:

Nama Name	Jabatan Position	Keterangan Remark	Keahlian Expertise
Sudarto	Ketua Chairperson	Komisaris Independen Independent Commissioner	Ahli di bidang keuangan dan perbankan. Expert in finance and banking.
Dede Suherman Sukandar	Anggota Member	Pihak Independen Independent Party	Ahli di bidang keuangan, manajemen risiko, dan kepatuhan. Expert in finance, risk management, and compliance.
Pramu Hestiono Utama	Anggota Member	Pihak Independen Independent Party	Ahli di bidang hukum dan perbankan. Expert in legal and banking.

Profil Komite Audit

Sudarto
Ketua

Menjabat sebagai ketua Komite Audit periode 2022-sekarang berdasarkan Surat Keputusan Direksi No. 012/SKDIR/XII/2022 tanggal 30 Desember 2022. Profil dapat dilihat pada bab Profil Dewan Komisaris bagian Profil Dewan Komisaris.

Audit Committee Profile

Sudarto
Chairperson

Serves as chairperson of the Audit Committee for 2022-present based on Board of Directors' Decision Letter No. 012/SKDIR/XII/2022 dated December 30, 2022. Profile can be seen in the Company Profile chapter in the Board of Commissioners' Profile section.

Dede Suherman Sukandar
Anggota

Warga Negara Indonesia, lahir pada tahun 1968, berdomisili di Bogor. Menjabat sebagai anggota Komite Audit periode 2022-sekarang berdasarkan Surat Keputusan Direksi No. 012/SKDIR/XII/2022 tanggal 30 Desember 2022. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris, Direksi, serta Pemegang Saham Utama dan Pengendali.

Meraih gelar Sarjana bidang Peternakan dari Universitas Padjajaran dan *Master of Bussiness Administration* bidang Pemasaran dari St. Louis University, USA. Memiliki pengalaman karier sebagai Staf Kantor Cabang Pleihari Banjarmasin Bank Rakyat Indonesia (1983-1985), *Account Officer* Kantor Cabang Khusus Jakarta Bank Rakyat Indonesia (1990-1995), Kepala Bagian Pendanaan Kantor Pusat Bank Rakyat Indonesia (1995-1997), Kepala Bagian *Dealing Room Treasury* Kantor Pusat Bank Rakyat Indonesia (1997-2001), Direktur Kepatuhan Bank Interpacific Tbk (2001-2005), Kepala *Desk* Kepatuhan Kantor Pusat Bank Rakyat Indonesia (2005-2007), Kepala Divisi Bisnis Internasional Bank Rakyat Indonesia (2007-2009), Kepala Divisi *Treasury* Bank Rakyat Indonesia (2009-2010), Direktur PT Puncak Lembah Hijau (2010-2012), Direktur Utama PT Puncak Lembah Hijau (2012-2020). Saat ini, menjabat sebagai Staf Khusus Direksi PT Petrotekno (sejak 2016) dan anggota Komite Pemantau Risiko Perseroan (sejak 2019).

Beliau juga telah memiliki Sertifikasi bidang Manajemen Risiko Perbankan Level 3 dari Lembaga Sertifikasi Profesi Perbankan (2009).

Pramu Hestiono Utama
Anggota

Warga Negara Indonesia, lahir pada tahun 1961, berdomisili di Jakarta. Menjabat sebagai anggota Komite Audit periode 2022-sekarang berdasarkan Surat Keputusan Direksi No. 012/SKDIR/XII/2022 tanggal 30 Desember 2022. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris, anggota Direksi serta Pemegang Saham Utama dan Pengendali.

Meraih gelar Sarjana bidang Hukum dari Universitas Jayabaya Jakarta (1987). Memiliki pengalaman karier di Bank Rakyat Indonesia sebagai *Supervisor* Operasional Kredit (1990-1995), *Credit Administration Officer* Kantor Cabang Tanjung Priok Jakarta (1995-1999), *Internal Controller* Kantor Cabang Jatinegara Jakarta (1999-2004), *Internal Controller* Kantor Cabang Kota Jakarta (2004-2006), Manajer Operasional Kantor Cabang Gatot Subroto Jakarta

Dede Suherman Sukandar
Member

Indonesian Citizen, born in 1968, domiciled in Bogor. Serves as a member of the Audit Committee for 2022-present based on Board of Directors' Decision Letter No. 012/SKDIR/XII/2022 dated December 30, 2022. He has no financial, management, and family relationships with members of the Board of Commissioners, Board of Directors, and Major and Controlling Shareholders.

He holds a Bachelor's degree in Animal Husbandry from Padjadjaran University and Master of Bussiness Administration in Marketing from St. Louis University, USA. Has career experience as Staff of Pleihari Banjarmasin Branch Office of Bank Rakyat Indonesia (1983-1985), Account Officer of Jakarta Special Branch Office of Bank Rakyat Indonesia (1990-1995), Head of Funding Section of Head Office of Bank Rakyat Indonesia (1995-1997), Head of Treasury Dealing Room Department of Head Office of Bank Rakyat Indonesia (1997-2001), Compliance Director of Bank Interpacific Tbk (2001-2005), Compliance Head Desk of Head Office of Bank Rakyat Indonesia (2005-2007), Head of International Business Division of Bank Rakyat Indonesia (2007-2009), Head of Treasury Division of Bank Rakyat Indonesia (2009-2010), Director of PT Puncak Lembah Hijau (2010-2012), President Director of PT Puncak Lembah Hijau (2012-2020). Currently, serves as Special Staff to the Board of Directors of PT Petrotekno (since 2016) and member of the Company's Risk Monitoring Committee (since 2019).

He also has Banking Risk Management Certification Level 3 from the Banking Professional Certification Institute (2009).

Pramu Hestiono Utama
Member

Indonesian Citizen, born in 1961, domiciled in Jakarta. Serves as a member of the Audit Committee for 2022-present based on Board of Directors' Decision Letter No. 012/SKDIR/XII/2022 dated December 30, 2022. He has no financial, management, and family relationships with members of the Board of Commissioners, members of the Board of Directors, and Major and Controlling Shareholders.

He holds a Bachelor's degree in Law from Jayabaya University, Jakarta (1987). Have career experience in Bank Rakyat Indonesia as Credit Operations Supervisor (1990-1995), Credit Administration Officer of Tanjung Priok Jakarta Branch Office (1995-1999), Internal Controller of Jatinegara Jakarta Branch Office (1999-2004), Internal Controller of Jakarta Kota Branch Office (2004-2006), Operational Manager of Gatot Subroto Jakarta Branch Office (2006-2007), Head

(2006-2007), Pemimpin Cabang Pembantu Cikarang Bekasi (2007-2009), Pemimpin Cabang Rantau Kalimantan Selatan (2009-2010), *Group Head* Hukum Kantor Wilayah Palembang (2010-2013), *Group Head* Hukum Kantor Wilayah Surabaya (2013), *Group Head* Hukum Operasional Divisi Hukum Kantor Pusat (2013-2017), dan Wakil Pemimpin Kantor Inspeksi Wilayah Denpasar (2017-2018). Saat ini, menjabat sebagai anggota Komite Pemantau Risiko Perseroan (sejak 2019).

Beliau juga telah memiliki Sertifikasi bidang Manajemen Risiko Perbankan Level 1 dari Lembaga Sertifikasi Profesi Perbankan (2003).

of Cikarang Bekasi Sub-branch Office (2007-2009), Head of Rantau South Kalimantan Branch (2009-2010), Group Head of Law of Palembang Regional Office (2010-2013), Group Head of Law of Surabaya Regional Office (2013), Group Head of Operational Law of Legal Division of Head Office (2013-2017), and Deputy Head of Denpasar Regional Inspection Office (2017-2018). Currently, serves as a member of the Company's Risk Monitoring Committee (since 2019).

He also has Banking Risk Management Certification Level 1 from the Banking Professional Certification Institute (2003).

Independensi Komite Audit

Seluruh anggota Komite Audit telah memenuhi semua kriteria independensi dan mampu untuk menjalankan tugasnya secara independen, menjunjung tinggi kepentingan Perseroan, dan tidak dapat dipengaruhi oleh pihak manapun. Hal ini dapat dilihat dari aspek independensi yang telah dipenuhi oleh seluruh anggota Komite Audit, yang diuraikan sebagai berikut:

Audit Committee's Independency

All members of the Audit Committee have met all independency criteria and are able to carry out their duties independently, uphold the Company's interests, and cannot be influenced by any party. This can be seen from the independency aspect that has been fulfilled by all members of the Audit Committee, which is described as follows:

Aspek Independensi Independency Aspect	Sudarto	Lenny Sugihat*	Dede Suherman Sukandar	Pramu Hestiono Utama
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi. Has no financial relationship with the Board of Commissioners and Board of Directors.	√	√	√	√
Tidak memiliki hubungan kepengurusan dengan Pemegang Saham, Entitas Anak, maupun perusahaan afiliasi. Has no management relationship with Shareholders, Subsidiaries, or affiliated companies.	√	√	√	√
Tidak memiliki hubungan kepemilikan saham di Bank. Has no share ownership relationship in the Bank.	√	√	√	√
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite lainnya. Has no family relationship with the Board of Commissioners, Board of Directors, and/or other members of the Committee.	√	√	√	√
Tidak menjabat sebagai pengurus partai politik, pejabat, dan pemerintah. Not serving as administrators of political parties, officials, and government.	√	√	√	√

* Efektif berhenti menjabat sejak tanggal 30 Desember 2022. / Effectively stop serving since December 30, 2022.

Tugas dan Tanggung Jawab Komite Audit

Komite Audit mempunyai tugas dan tanggung jawab sebagai berikut:

1. Melakukan penelaahan atas informasi keuangan yang akan dikeluarkan Perseroan kepada publik dan/atau pihak otoritas, antara lain:
   a. Kesesuaian laporan keuangan, proyeksi, dan laporan lainnya terkait dengan informasi keuangan Perseroan sesuai dengan standar akuntasi yang berlaku;
   b. Kesesuaian pelaksanaan audit kantor akuntan publik dengan standar audit yang berlaku;
2. Melakukan penelaahan atas ketaatan terhadap peraturan perundang-undangan yang berhubungan dengan kegiatan Perseroan;

Duties and Responsibilities of the Audit Committee

The Audit Committee has the following duties and responsibilities:

1. Review the financial information to be published by the Company to the public and/or authorities, among others:
   a. Conformity of financial statements, projections, and other reports related to the Company's financial information in accordance with applicable accounting standards;
   b. Conformity of the audit implementation by the public accounting firm with the applicable auditing standards;
2. Review compliance with laws and regulations related to the Company's activities;

3. Memberikan pendapat independen dalam hal terjadi perbedaan pendapat antara manajemen dan akuntan atas jasa yang diberikannya dan/atau terjadinya ketidaksesuaian pelaksanaan audit kantor akuntan publik dengan standar audit yang berlaku;
4. Memberikan rekomendasi kepada Dewan Komisaris mengenai penunjukan akuntan publik dan kantor akuntan publik dalam rangka audit atas informasi keuangan historis tahunan Bank yang didasarkan pada independensi, ruang lingkup penugasan, dan imbal jasa;
5. Memastikan bahwa laporan penunjukan akuntan publik dan/atau kantor akuntan publik dalam rangka audit atas informasi keuangan historis tahunan yang dilaporkan Perseroan kepada Otoritas Jasa Keuangan, dilakukan selambat-lambatnya 10 hari kerja setelah penunjukan akuntan publik dan/atau kantor akuntan publik dan harus disertai dokumen rekomendasi Komite Audit atas pertirnbangan yang digunakan dalam memberikan rekomendasi;
6. Melakukan evaluasi terhadap pelaksanaan pemberian jasa audit atas informasi keuangan historis tahunan oleh Akuntan Publik dan/atau Kantor Akuntan Publik, paling sedikit terhadap:
   a. Kesesuaian pelaksanaan audit atas informasi keuangan historis tahunan oleh akuntan publik dan/atau kantor akuntan publik telah sesuai dengan standar audit yang berlaku;
   b. Kecukupan waktu pekerjaan lapangan;
   c. Pengkajian cakupan jasa yang diberikan dan kecukupan uji petik;
   d. Rekomendasi perbaikan yang diberikan oleh akuntan publik dan/atau kantor akuntan publik;

   Komite Audit wajib memastikan bahwa laporan evaluasi Komite Audit terhadap pemberian jasa audit atas informasi keuangan historis tahunan oleh akuntan publik dan/atau kantor akuntan publik, dilaporkan ke Otoritas Jasa Keuangan seeara berkala setiap tahun, paling lama 6 bulan setelah tahun buku berakhir.

7. Melakukan penelaahan atas perencanaan dan pelaksanaan pemeriksaan oleh auditor internal yaitu Satuan Kerja Audit Intern dan melakukan pemantauan atas pelaksanaan tindak lanjut oleh Direksi atas temuan auditor internal, kantor akuntan publik, dan hasil pengawasan otoritas/regulator;
8. Menelaah pengaduan yang berkaitan dengan proses akuntansi dan pelaporan keuangan Perseroan;
9. Melakukan pemeriksaan terhadap dugaan adanya kesalahan dalam keputusan rapat Direksi dengan Dewan Komisaris atau penyimpangan dalam pelaksanaan hasil keputusan rapat Direksi dengan Dewan Komisaris. Pemeriksaan tersebut dapat dilakukan oleh Komite Audit atau pihak independen yang diusulkan oleh Komite Audit dan disetujui oleh Dewan Komisaris atas biaya Perseroan;

3. Provide an independent opinion in the event of a dissenting opinion between the management and the accountant regarding the services rendered and/or the occurrence of discrepancies in the audit implementation by the public accounting firm with the applicable auditing standards;
4. Provide recommendations to the Board of Commissioners regarding the appointment of public accountant and public accounting firm for the purpose of auditing the Bank's annual historical financial information based on independence, assignment scope, and fees;
5. Ensure that the report on appointment of public accountant and/or public accounting firm for the purpose of auditing the annual historical financial information is submitted by the Company to the Financial Services Authority no later than 10 working days after the appointment of such public accountant and/or public accounting firm and must be accompanied by the Audit Committee's recommendation documents for the considerations used in providing recommendations;
6. Evaluate the implementation of provision of audit services on annual historical financial information by Public Accountant and/or Public Accounting Firm, at least on:
   a. Conformity of the audit of annual historical financial information conducted by public accountant and/or public accounting firm with the applicable auditing standards;
   b. Adequacy of field work time;
   c. Assessment of the scope of services provided and the adequacy of sampling;
   d. Recommendations for improvement provided by the public accountant and/or public accounting firm;

   The Audit Committee is required to ensure that the Audit Committee's evaluation report on the provision of audit services on annual historical financial information by public accountant and/or public accounting firm is reported to the Financial Services Authority periodically every year, no later than 6 months after the end of the financial year.

7. Review the planning and implementation of audits by internal auditor, namely the Internal Audit Division, and monitor the follow-up actions taken by the Board of Directors on the findings of internal auditor, public accounting firm, and the supervision results by authorities/regulators;
8. Examine complaints related to the Company's accounting and financial reporting processes;
9. Conduct investigation into allegation of errors in the Board of Directors' and Board of Commissioners' meeting decisions or irregularities in implementing the results of the Board of Directors' and Board of Commissioners' meeting decisions. The investigation can be carried out by the Audit Committee or an independent party proposed by the Audit Committee and approved by the Board of Commissioners at the expense of the Company;

10. Menelaah dan memberikan saran kepada Dewan Komisaris terkait dengan adanya potensi benturan kepentingan Perseroan;
11. Memberikan rekomendasi kepada Dewan Komisaris mengenai pengangkatan dan/atau pemberhentian Kepala Satuan Kerja Audit Intern, dan wajib memastikan bahwa laporan pengangkatan dan/atau pemberhentian Kepala Satuan Kerja Audit Intern yang ditandatangani oleh Presiden Direktur dan Presiden Komisaris disampaikan oleh Perseroan kepada Otoritas Jasa Keuangan paling lambat 10 hari kerja setelah tanggal pemberhentian dan/atau pengangkatan Kepala Satuan Kerja Audit Intern;
12. Memberikan rekomendasi kepada Dewan Komisaris mengenai penetapan Piagam Audit Intern (*Internal Audit Charter*). Komite Audit wajib memastikan bahwa Piagam Audit Intern (*Internal Audit Charter*) dikaji paling sedikit sekali dalam 3 tahun;
13. Dalam pelaksanaan fungsi audit intern, Komite Audit bertanggung jawab terhadap :
    a. Memastikan den mengkaji efektifitas pelaksanaan audit intern Perseroan;
    b. Mengevaluasi kinerja Satuan Kerja Audit Intern setiap triwulan;
    c. Memastikan Satuan Kerja Audit Intern melakukan komunikasi dengan Direksi, Dewan Komisaris, auditor eksternal, dan Otoritas Jasa Keuangan;
    d. Memastikan Satuan Kerja Audit Intern bekerja secara independen;
    e. Memberikan rekomendasi kepada Dewan Komisaris terkait penyusunan dan penetapan rencana audit, ruang lingkup, dan anggaran Satuan Kerja Audit Intern;
    f. Meninjau laporan hasil audit dan memastikan Direksi mengambil tindakan perbaikan yang diperlukan secara cepat untuk mengantisipasi kelemahan pengendalian intern, *fraud*, masalah kepatuhan terhadap kebijakan, undang-undang, dan peraturan, atau masalah lain yang diidentifikasi dan dilaporkan oleh SKAI;
    g. Memberikan rekomendasi kepada Dewan Komisaris terkait pemberian renumerasi tahunan Satuan Kerja Audit Intern secara keseluruhan serta penghargaan kinerja;
    h. Memastikan Satuan Kerja Audit Intern menjunjung tinggi integritas dalam pelaksanaan tugas;
14. Memberikan rekomendasi kepada Dewan Komisaris mengenai penunjukan pengendalian mutu independen dari pihak ekstern untuk melakukan kaji ulang terhadap kinerja Satuan Kerja Audit Intern. Komite Audit wajib memastikan bahwa laporan hasil kaji ulang pihak ekstern yang independen yang ditandatangani oleh Presiden Direktur dan Presiden Komisaris, disampaikan kepada Otoritas Jasa Keuangan paling lambat 2 bulan setelah periode pengkajian berakhir;

10. Review and provide advice to the Board of Commissioners regarding potential conflict of interest in the Company;
11. Provide recommendations to the Board of Commissioners regarding the appointment and/or dismissal of Head of Internal Audit Division, and must ensure that the report on the appointment and/or dismissal of Head of Internal Audit Division, that is signed by the President Director and President Commissioner, is submitted by the Company to the Financial Services Authority at the latest no later than 10 working days after the date of dismissal and/or appointment of Head of Internal Audit Division;
12. Provide recommendations to the Board of Commissioners regarding the establishment of Internal Audit Charter. The Audit Committee must ensure that the Internal Audit Charter is reviewed at least once every 3 years;
13. In implementing the internal audit function, the Audit Committee is responsible for:
    a. Ensuring and reviewing the effectiveness of implementation of the Company's internal audit;
    b. Evaluating Internal Audit Division's performance every quarter;
    c. Ensuring that the Internal Audit Division communicates with the Board of Directors, Board of Commissioners, external auditors, and the Financial Services Authority;
    d. Ensuring that the Internal Audit Division works independently;
    e. Providing recommendations to the Board of Commissioners regarding the preparation and determination of the audit plan, scope, and budget of the Internal Audit Division;
    f. Reviewing audit reports and ensuring that the Board of Directors takes the necessary corrective actions quickly to anticipate internal control weaknesses, fraud, compliance issues with policies, laws and regulations, or other problems identified and reported by the Internal Audit Division;
    g. Providing recommendations to the Board of Commissioners regarding the provision of annual remuneration for the Internal Audit Division as a whole and performance awards;
    h. Ensuring that the Internal Audit Division upholds integrity in carrying out its duties;
14. Provide recommendations to the Board of Commissioners regarding the appointment of independent quality control from external parties to review the Internal Audit Division' performance. The Audit Committee must ensure that the independent external party review report, which is signed by the President Director and President Commissioner, is submitted to the Financial Services Authority no later than 2 months after the review period ends;

15. Komite Audit wajib memastikan bahwa laporan khusus mengenai setiap temuan audit intern yang diperkirakan dapat membahayakan kelangsungan usaha Perseroan yang ditandatangani oleh Presiden Direktur dan Ketua Komite Audit, disampaikan kepada Otoritas Jasa Keuangan paling lambat 3 hari kerja setelah ditemukan;
16. Komite Audit wajib memastikan bahwa laporan pelaksanaan pokok-pokok hasil audit intern yang ditandatangani oleh Presiden Direktur dan Ketua Komite Audit, disampaikan kepada Otoritas Jasa Keuangan secara semesteran, paling lambat :
    a. Tanggal 31 Juli tahun berjalan, untuk laporan semester kesatu;
    b. Tanggal 31 Januari tahun berikutnya, untuk laporan semester kedua; dan
17. Menjaga kerahasiaan dokumen, data, dan informasi Perseroan.

Rapat Komite Audit

Berdasarkan Pedoman Kerja Komite Audit Perseroan, Komite Audit dapat melaksanakan rapat minimal 1 kali dalam 3 bulan.

Frekuensi dan Kehadiran Rapat Komite Audit

Tingkat kehadiran anggota Komite Audit dalam rapat ditunjukkan pada tabel berikut:

15. The Audit Committee must ensure that a special report regarding any internal audit findings that are predicted to jeopardize the Company's business continuity, which is signed by the President Director and Chairman of Audit Committee, is submitted to the Financial Services Authority no later than 3 working days after being found;
16. The Audit Committee must ensure that the implementation report on the main results of internal audit, which is signed by the President Director and the Chairman of Audit Committee, is submitted to the Financial Services Authority semi-annually, no later than:
    a. July 31 of the current year, for the first semester report;
    b. January 31 of the following year, for the second semester report; and
17. Maintain the confidentiality of the Company's documents, data, and information.

Audit Committee's Meeting

Based on the Company's Audit Committee Charter, the Audit Committee can hold a meeting at least 1 time in 3 months.

Audit Committee's Meeting Frequency and Attendance

The attendance rate of members of the Audit Committee at meetings is shown in the following table:

Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	%
Sudarto	Ketua Chairperson	5	5	100,00
Lenny Sugihat*	Anggota Member	5	4	80,00
Dede Suherman Sukandar	Anggota Member	5	5	100,00
Pramu Hestiono Utama	Anggota Member	5	5	100,00

* Efektif berhenti menjabat sejak tanggal 30 Desember 2022. / Effectively stop serving since December 30, 2022.

Laporan Singkat Pelaksanaan Kegiatan Komite Audit Tahun 2022

Komite Audit Perseroan telah melaksanakan tugas dengan berbagai program kerja yang dilakukan selama tahun 2022 yaitu:

1. Mengadakan rapat dalam rangka melakukan evaluasi atas kinerja Satuan Kerja Audit Intern untuk triwulan IV 2021, triwulan I 2022, triwulan II 2022, dan triwulan III 2022;
2. Melaporkan secara tertulis kepada Dewan Komisaris atas hasil evaluasi kinerja Satuan Kerja Audit Intern untuk triwulan IV 2021, triwulan I 2022, triwulan II 2022, dan triwulan III 2022;
3. Melakukan evaluasi atas Rencana Kerja Audit Tahunan Satuan Kerja Audit Intern untuk rencana audit tahun 2023;

Brief Report on the Implementation of Audit Committee's Activities in 2022

The Company's Audit Committee carried out its duties with various work programs conducted in 2022, as follows:

1. Holding meetings in order to evaluate the performance of Internal Audit Division for quarter IV 2021, quarter I 2022, quarter II 2022, and quarter III 2022;
2. Reporting in writing to the Board of Commissioners regarding the results of Internal Audit Unit' performance evaluation for quarter IV 2021, quarter I 2022, quarter II 2022, and quarter III 2022;
3. Evaluating the Annual Audit Work Plan of Internal Audit Division for the 2023 audit plan;

4. Memberikan rekomendasi tertulis kepada Dewan Komisaris atas Rencana Kerja Audit Tahunan Satuan Kerja Audit Intern tahun 2023;
5. Melakukan evaluasi atas penggunaan jasa akuntan publik/kantor akuntan publik, yang telah melakukan audit atas Laporan Keuangan Perseroan yang berakhir pada tanggal 31 Desember 2021;
6. Mengadakan rapat dalam rangka melakukan evaluasi atas pengajuan penawaran penggunaan jasa akuntan publik/kantor akuntan publik, untuk melakukan audit secara umum atas Laporan Keuangan yang berakhir pada tanggal 31 Desember 2022;
7. Memberikan rekomendasi atas pengajuan penawaran penggunaan jasa akuntan publik/kantor akuntan publik, untuk melakukan audit atas Laporan Keuangan yang berakhir pada tanggal 31 Desember 2022;
8. Menyiapkan Laporan Pengawasan Dewan Komisaris atas pelaksanaan Rencana Bisnis Bank semester II 2021 dan semester I 2022;
9. Menyiapkan Laporan Hasil Pengawasan Dewan Komisaris tentang Penyedia Jasa Pembayaran posisi akhir tahun buku 2021;
10. Mengevaluasi Laporan Keuangan Bank;
11. Menghadiri rapat Dewan Komisaris; dan
12. Menghadiri rapat Direksi dengan Dewan Komisaris.

Pelatihan dan/atau Peningkatan Komite Audit

Pada tahun 2022, Komite Audit secara mandiri dan berkesinambungan melakukan peningkatan kompetensi melalui media buku dan/atau informasi digital.

Komite Remunerasi dan Nominasi

Komite Remunerasi dan Nominasi bertanggung jawab kepada Dewan Komisaris untuk membantu pelaksanaan tugas dan tanggung jawab Dewan Komisaris terkait dengan pemberian rekomendasi atas nominasi dan remunerasi anggota Dewan Komisaris, anggota Direksi, dan anggota komite-komite di tingkat Dewan Komisaris dan Direksi.

Pedoman Kerja Komite Remunerasi dan Nominasi

Komite Remunerasi dan Nominasi telah memiliki Pedoman Kerja yang dimutakhirkan pada tanggal 5 Desember 2018.

4. Providing written recommendations to the Board of Commissioners on the 2023 Annual Audit Work Plan of Internal Audit Unit;
5. Evaluating the use of services of public accountant/public accounting firm, which has conducted an audit on the Company's Financial Statements ended December 31, 2021;
6. Holding a meeting in order to evaluate the offers to use the services of public accountant/public accounting firm, to conduct a general audit of the Financial Statements ending December 31, 2022;
7. Providing recommendations on the offers to use services of public accountant/public accounting firm, to conduct an audit of the Financial Statements ending December 31, 2022;
8. Preparing the Board of Commissioners' Supervisory Report on the implementation of the Bank's Business Plan for semester II 2021 and semester I 2022;
9. Preparing a Report on the Board of Commissioners' Monitoring Results on Payment Service Providers for the position of end of the 2021;
10. Evaluating the Bank's Financial Statements;
11. Attending meetings of the Board of Commissioners; and
12. Attending joint meetings of the Board of Directors with the Board of Commissioners.

Audit Committee's Training and/or Development Program

In 2022, the Audit Committee independently and continuously improved competence through books and/or digital information media.

Remuneration and Nomination Committee

The Remuneration and Nomination Committee is responsible to the Board of Commissioners for assisting the implementation of the Board of Commissioners' duties and responsibilities in relation to providing recommendations on the nomination and remuneration of members of the Board of Commissioners, members of the Board of Directors, and members of committees at the level of the Board of Commissioners and Board of Directors.

Remuneration and Nomination Committee Charter

The Remuneration and Nomination Committee has a Charter, which was updated on December 5, 2018.

Komposisi dan Masa Jabatan Komite Remunerasi dan Nominasi

Keanggotaan Komite Remunerasi dan Nominasi yaitu:

1. Anggota Komite Remunerasi dan Nominasi diangkat dan diberhentikan dengan Surat Keputusan Dewan Komisaris berdasarkan keputusan rapat Komisaris;
2. Komite Remunerasi dan Nominasi beranggotakan sekurang-kurangnya 3 orang terdiri dari sekurang-kurangnya 1 orang Komisaris Independen, 1 orang Komisaris, dan 1 orang Kepala Divisi yang membawahi sumber daya manusia; dan
3. Anggota Komite Remunerasi dan Nominasi yang berasal dari Komisaris yang merupakan Komisaris Independen diangkat sebagai ketua Komite Remunerasi dan Nominasi.

Periode 27 Juli 2018 – 29 Desember 2022

Berdasarkan Surat Keputusan Direksi No. 031/SKDIR/VII/18 tanggal 27 Juli 2018, komposisi Komite Remunerasi dan Nominasi diuraikan sebagai berikut:

Composition and Term of Office of the Remuneration and Nomination Committee

The Remuneration and Nomination Committee are as follows:

1. Members of the Remuneration and Nomination Committee are appointed and dismissed by a Board of Commissioners' Decision Letter based on a Board of Commissioners' meeting decision;
2. The Remuneration and Nomination Committee has at least 3 members consisting of at least 1 Independent Commissioner, 1 Commissioner, and 1 Division Head in charge of human resources; and
3. Members of the Remuneration and Nomination Committee from Commissioners who are Independent Commissioners are appointed as chairman of the Remuneration and Nomination Committee.

Period of July 27, 2018 –December 29, 2022

Based on Board of Directors' Decision Letter No. 031/SKDIR/VII/18 dated July 27, 2018, the composition of the Remuneration and Nomination Committee is described as follows:

Nama Name	Jabatan Name	Keterangan Remark	Keahlian Expertise
Lenny Sugihat	Ketua Chairperson	Presiden Komisaris Independen Independent President Commissioner	Ahli di bidang manajemen risiko dan perbankan. Expert in risk management and banking.
Marcello Theodore Taufik	Anggota Member	Komisaris Commissioner	Ahli di bidang keuangan dan perbankan. Expert in finance and banking.
Solaiman	Anggota Member	Kepala Bagian Sumber Daya Manusia Head of Human Resources Department	Ahli di bidang hukum. Expert in legal.

Periode 30 Desember 2022 - Sekarang

Berdasarkan Surat Keputusan Direksi No. 014/SKDIR/XII/2022 tanggal 30 Desember 2022, komposisi Komite Remunerasi dan Nominasi diuraikan sebagai berikut:

Period of December 30, 2022 – Present

Based on Board of Directors' Decision Letter No. 014/SKDIR/XII/2022 dated December 20, 2022, the composition of the Remuneration and Nomination Committee is described as follows:

Nama Name	Jabatan Name	Keterangan Remark	Keahlian Expertise
Vacant	Ketua Chairperson	N/A	N/A
Marcello Theodore Taufik	Anggota Member	Presiden Komisaris President Commissioner	Ahli di bidang keuangan dan perbankan. Expert in finance and banking.
Sudarto	Anggota Member	Komisaris Independen Independent Commissioner	Ahli di bidang keuangan dan perbankan. Expert in finance and banking.
Solaiman	Anggota Member	Kepala Bagian Sumber Daya Manusia Head of Human Resources Department	Ahli di bidang hukum. Expert in legal.

Profil Komite Remunerasi dan Nominasi

Remuneration and Nomination Committee Profile

Marcello Theodore Taufik	Anggota Member	Surat Keputusan Direksi No. 014/SKDIR/XII/2022 Board of Directors' Decision Letter No. 014/SKDIR/XII/2022	Profil dapat dilihat pada bab Profil Perusahaan bagian Profil Dewan Komisaris. Profiles can be seen in the Company Profile chapter in the Board of Commissioners' Profile section.
Sudarto	Anggota Member		

Solaiman
Anggota

Warga negara indonesia, lahir pada tahun 1962, berdomisili di Jakarta. Menjabat sebagai anggota Komite Remunerasi periode 2022-sekarang berdasarkan Surat Keputusan Direksi No. 014/SKDIR/XII/2022. Beliau tidak memiliki hubungan keuangan, kepengurusan, dan kekeluargaan dengan anggota Dewan Komisaris, anggota Direksi, serta Pemegang Saham Utama dan Pengendali.

Meraih gelar Sarjana jurusan Hukum dari Universitas Surabaya pada tahun 1985. Memiliki pengalaman karier di Bank ICBC Indonesia dengan jabatan terakhir sebagai Kepala Bagian *Asset Management*, kemudian melanjutkan karier di Bank Ganesha sebagai *Vendor Management* (2016-2017). Sejak tahun 2017, menjabat sebagai Kepala Bagian Sumber Daya Manusia Perseroan.

Beliau juga telah memiliki Sertifikasi bidang Manajemen Risiko Perbankan Level 4 dari Lembaga Sertifikasi Profesi Perbankan (2021-2023).

Solaiman
Member

Indonesian citizen, born in 1962, domiciled in Jakarta. Serves as a member of the Remuneration Committee for 2022-present based on Board of Directors' Decision Letter No. 014/SKDIR/XII/2022. He has no financial, management, and family relationships with members of the Board of Commissioners, members of the Board of Directors, as well as Major and Controlling Shareholders.

Earned a Bachelor's degree in Law from Surabaya University in 1985. Has career experience at Bank ICBC Indonesia with his last position as Section Head of Asset Management, then continued his career at Bank Ganesha as Vendor Management (2016-2017). Since 2017, serves as Head of the Company's Human Resources Division.

He also has Banking Risk Management Certification Level 4 from the Banking Professional Certification Institute (2021-2023).

Independensi Komite Remunerasi dan Nominasi

Seluruh anggota Komite Remunerasi dan Nominasi telah memenuhi semua kriteria independensi dan mampu untuk menjalankan tugasnya secara independen, menjunjung tinggi kepentingan Perseroan, dan tidak dapat dipengaruhi oleh pihak manapun. Hal ini dapat dilihat dari aspek independensi yang telah dipenuhi oleh seluruh anggota Komite Remunerasi dan Nominasi yang diuraikan sebagai berikut:

Independency of Remuneration and Nomination Committee

All members of the Remuneration and Nomination Committee have met all independency criteria and are able to carry out their duties independently, uphold the Company's interests, and cannot be influenced by any party. This can be seen from the independency aspect that has been fulfilled by all members of the Remuneration and Nomination Committee which is described as follows:

Aspek Independensi Independency Aspect	Lenny Sugihat*	Marcello Theodore Taufik	Sudarto**	Solaiman
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi. Has no financial relationship with the Board of Commissioners and Board of Directors.	√	√	√	√
Tidak memiliki hubungan kepengurusan dengan Pemegang Saham, Entitas Anak, maupun perusahaan afiliasi. Has no management relationship with Shareholders, Subsidiaries, or affiliated companies.	√	√	√	√
Tidak memiliki hubungan kepemilikan saham di Bank. Has no share ownership relationship in the Bank.	√	√	√	√
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite lainnya. Has no family relationship with the Board of Commissioners, Board of Directors, and/or other members of the Committee.	√	√	√	√
Tidak menjabat sebagai pengurus partai politik, pejabat, dan pemerintah. Not serving as administrators of political parties, officials, and government.	√	√	√	√

* Efektif berhenti menjabat sejak tanggal 30 Desember 2022. / Effectively stop serving since December 30, 2022.
** Efektif menjabat sejak tanggal 30 Desember 2022. / Effectively serving since December 30, 2022.

Tugas dan Tanggung Jawab Komite Remunerasi dan Nominasi

Komite Remunerasi dan Nominasi mempunyai tugas dan tanggung jawab sesuai dengan Pedoman Kerja Komite Remunerasi yang diuraikan sebagai berikut:

1. Terkait dengan Fungsi Nominasi:
   a. Mengevaluasi dan memberikan rekomendasi kepada Dewan Komisaris mengenai:
      - Sistem serta prosedur pemilihan dan/atau penggantian anggota Dewan Komisaris dan Direksi;
      - Calon anggota Dewan Komisaris dan/atau Direksi untuk disampaikan kepada RUPS;
      - Calon pihak independen yang akan menjadi anggota Komite Audit dan Komite Pemantau Risiko;
      - Kebijakan evaluasi kinerja bagi anggota Dewan Komisaris dan/atau anggota Direksi;

   b. Menyusun kebijakan dan kriteria dalam mengidentifikasi calon Dewan Komisaris dan/atau anggota Direksi, mengkaji ulang dan menyetujui nominasi dengan penilaian integritas, kompetensi, dan reputasi keuangan;
   c. Membantu Dewan Komisaris melakukan penilaian kinerja anggota Dewan komisaris dan/atau anggota Direksi; dan
   d. Memberikan rekomendasi kepada Dewan Komisaris mengenai program pengembangan kemampuan anggota Dewan Komisaris dan/atau anggota Direksi;

2. Terkait dengan Fungsi Remunerasi:
   a. Memberikan rekomendasi dan evaluasi kepada Dewan Komisaris mengenai:
      - Kebijakan remunerasi bagi Dewan Komisaris dan Direksi untuk disampaikan kepada RUPS;
      - Kebijakan remunerasi bagi Pejabat Eksekutif dan pegawai secara keseluruhan untuk disampaikan kepada Direksi;
   b. Membantu Dewan Komisaris melakukan penilaian kinerja kesesuaian remunerasi yang diterima masing-masing anggota Dewan Komisaris dan/atau anggota Direksi;
   c. Melaksanakan prosedur remunerasi bagi anggota Dewan Komisaris dan/atau Direksi yaitu sebagai berikut:
      - Menyusun struktur remunerasi berupa gaji, honorarium, insentif, dan/atau tunjangan yang bersifat tetap dan/atau variabel;
      - Menyusun kebijakan atas struktur remunerasi; dan
      - Menyusun besaran atas struktur remunerasi.

Duties and Responsibilities of the Remuneration and Nomination Committee

The Remuneration and Nomination Committee has duties and responsibilities in accordance with the Remuneration Committee Charter, as follows:

1. Related to the Nomination Function:
   a. Evaluate and provide recommendations to the Board of Commissioners regarding:
      - System and procedures for selecting and/or replacing members of the Board of Commissioners and Board of Directors;
      - Candidate member of the Board of Commissioners and/or Board of Directors to be submitted to the GMS;
      - Candidate for independent party who will become member of the Audit Committee and Risk Monitoring Committee;
      - Performance evaluation policy for members of the Board of Commissioners and/or members of the Board of Directors;
   b. Develop policies and criteria for identifying candidates for the Board of Commissioners and/or members of the Board of Directors, review and approve nominations with an assessment of integrity, competence, and financial reputation;
   c. Assist the Board of Commissioners in evaluating the performance of members of the Board of Commissioners and/or members of the Board of Directors; and
   d. Provide recommendations to the Board of Commissioners regarding capacity building programs for members of the Board of Commissioners and/or members of the Board of Directors;
2. Related to the Remuneration Function:
   a. Provide recommendations and evaluations to the Board of Commissioners regarding:
      - Remuneration policy for the Board of Commissioners and Board of Directors to be submitted to the GMS;
      - Remuneration policy for Executive Officers and employees as a whole to be submitted to the Board of Directors;
   b. Assist the Board of Commissioners in assessing the conformity of performance and remuneration received by each member of the Board of Commissioners and/or the Board of Directors;
   c. Carry out remuneration procedures for members of the Board of Commissioners and/or Board of Directors, as follows:
      - Develop a remuneration structure in the form of fixed and/or variable salaries, honorarium, incentives, and/or allowances;
      - Formulate policies on the remuneration structure; and
      - Arrange the amount of the remuneration structure.

Rapat Komite Remunerasi dan Nominasi

Sesuai dengan ketentuan yang diatur dalam Pedoman Kerja Komite Remunerasi dan Nominasi, Komite Remunerasi dan Nominasi mengadakan rapat sesuai kebutuhan.

Remuneration and Nomination Committee's Meeting

In accordance with the provisions stipulated in the Remuneration and Nomination Committee Charter, the Remuneration and Nomination Committee holds meetings as needed.

Frekuensi dan Kehadiran Rapat Komite Remunerasi dan Nominasi

Tingkat kehadiran anggota Komite Remunerasi dan Nominasi dalam rapat ditunjukkan pada tabel berikut:

Remuneration and Nomination Committee's Meeting Frequency and Attendance

The attendance rate of Remuneration and Nomination Committee members at meetings is shown in the following table:

Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	%
Lenny Sugihat*	Ketua Chairperson	8	7	87,50
Marcello Theodore Taufik	Anggota Member	8	6	75,00
Sudarto**	Anggota Member	1	1	100,00
Solaiman	Anggota Member	8	8	100,00

* Efektif berhenti menjabat sejak tanggal 30 Desember 2022. / Effectively stop serving since December 30, 2022.
** Efektif menjabat sejak tanggal 30 Desember 2022. / Effectively serving since December 30, 2022.

Laporan Singkat Pelaksanaan Kegiatan Komite Remunerasi dan Nominasi Tahun 2022

Komite Remunerasi dan Nominasi Perseroan telah melaksanakan tugas dengan berbagai program kerja yang dilakukan selama tahun 2022 yaitu:

1. Membuat sistem serta prosedur pemilihan dan/atau penggantian anggota Dewan komisaris dan Direksi; dan
2. Merekomendasikan kepada Dewan Komisaris tentang calon anggota Dewan Komisaris dan/atau Direksi untuk disampaikan kepada RUPS.

Brief Report on the Implementation of Remuneration and Nomination Committee's Activities in 2022

The Company's Remuneration and Nomination Committee carried out its duties with various work programs conducte in 2022, as follows:

1. Create a system and procedure for selecting and/or replacing members of the Board of Commissioners and Board of Directors; and
2. Providing recommendations to the Board of Commissioners regarding candidates for members of the Board of Commissioners and/or Board of Directors to be submitted to the GMS.

Pelatihan dan/atau Peningkatan Komite Remunerasi dan Nominasi

Informasi terkait pelatihan dan/atau peningkatan yang diikuti oleh masing-masing anggota Komite Remunerasi dan Nominasi dapat dilihat sebagai berikut:

Remuneration and Nomination Committee's Training and/or Development Program

Information related to the training and/or development programs attended by each member of the Remuneration and Nomination Committee can be seen as follows:

Nama Name	Jabatan Position	Materi Material	Penyelenggara Organizer	Waktu Time	Tempat Place
Lenny Sugihat*	Ketua Chairperson	Informasi terkait pelatihan dan/atau peningkatan yang diikuti oleh masing-masing anggota Komite Remunerasi dan Nominasi dapat dilihat pada bagian Dewan Komisaris dan Direksi. Information related to the training and/or development programs attended by each member of the Remuneration and Nomination Committee can be seen in the Board of Commissioners and Board of Directors sections.			
Marcello Theodore Taufik	Anggota Member				
Sudarto**	Anggota Member				

Nama Name	Jabatan Position	Materi Material	Penyelenggara Organizer	Waktu Time	Tempat Place
Solaiman	Anggota Member	Peningkatan Implementasi K3 di Sektor Perbankan di Masa Pandemi Increasing OHS Implementation in the Banking Sector during the Pandemic Period	Perhimpunan Bank Umum Nasional Association of National Commercial Banks	1-2 Maret 2022 March 1-2, 2022	Hotel Royal Bogor (*online*)
		Tantangan dan Mitigasi Kejahatan serta Peningkatan Keamanan Siber di Industri Jasa Keuangan Challenges and Mitigation of Crime and Enhancement of Cybersecurity in the Financial Services Industry	Otoritas Jasa Keuangan Financial Services Authority	10 Maret 2022 March 10, 2022	Webinar
		Journey for Digital Transformation Perspective and Readiness	Diaspora Saranwati Gemilang	17 Maret 2022 March 17, 2022	*Hybrid Class*

* Efektif berhenti menjabat sejak tanggal 30 Desember 2022. / Effectively stop serving since December 30, 2022.
** Efektif menjabat sejak tanggal 30 Desember 2022. / Effectively serving since December 30, 2022.

Komite Pemantau Risiko

Komite Pemantau Risiko membantu Dewan Komisaris melaksanakan fungsi dan tugas Dewan Komisaris dalam penerapan prinsip GCG, khususnya yang berkaitan dengan bidang manajemen risiko dengan memonitor proses perbaikan Perseroan yang berkesinambungan atas kebijakan, prosedur dan praktik pada semua tingkatan dalam Bank guna memastikan telah dilakukannya pengelolaan dan pengendalian risiko yang baik.

Pedoman Kerja Komite Pemantau Risiko

Komite Pemantau Risiko telah memiliki Pedoman Kerja Komite Pemantau Risiko yang dimutakhirkan pada tanggal 5 Desember 2018.

Komposisi dan Masa Jabatan Komite Pemantau Risiko

Keanggotaan Komite Pemantau Risiko yaitu sebagai berikut:

1. Anggota Komite Pemantau Risiko sekurang-kurangnya 3 orang terdiri dari 1 orang yang berasal dari Komisaris Independen dan 2 orang anggota independen lainya;
2. Komite Pemantau Risiko diketuai oleh Komisaris Independen;
3. Anggota Komite Pemantau Risiko diangkat dan diberhentikan oleh Direksi berdasarkan keputusan rapat Dewan Komisaris; dan
4. Komisaris Independen dan pihak independen yang menjadi anggota Komite Pemantau Risiko sekurang-kurangnya 51% dari jumlah anggota Komite.

Risk Monitoring Committee

The Risk Monitoring Committee assists the Board of Commissioners in carrying out the functions and duties of the Board of Commissioners in implementing GCG principles, especially those related to the field of risk management by monitoring the Company's continuous improvement process on policies, procedures, and practices at all levels within the Bank to ensure that risk management and control has been carried out properly.

Risk Monitoring Committee Charter

The Risk Monitoring Committee has the Risk Monitoring Committee Charter, which was updated on December 5, 2018.

Composition and Term of Office of the Risk Monitoring Committee

The membership of the Risk Monitoring Committee is as follows:

1. Members of the Risk Monitoring Committee are at least 3 people consisting of 1 Independent Commissioner and 2 other independent members;
2. The Risk Monitoring Committee is chaired by an Independent Commissioner;
3. Members of the Risk Monitoring Committee are appointed and dismissed by the Board of Directors based on the Board of Commissioners' meeting decision; and
4. Independent Commissioners and independent parties who are members of the Risk Monitoring Committee are at least 51% of the total number of Committee members.

Periode 14 Mei 2019 – 29 Desember 2022
Berdasarkan Surat Keputusan Direksi No. 010/SKDIR/V/19 tanggal 14 Mei 2019, komposisi Komite Pemantau Risiko Perseroan diuraikan sebagai berikut:

Period of May 14, 2019 –December 29, 2022
Based on Board of Directors' Decision Letter No. 010/SKDIR/V/19 dated May 14, 2019, the composition of the Company's Risk Monitoring Committee is described as follows:

Nama Name	Jabatan Position	Keterangan Remark	Keahlian Expertise
Lenny Sugihat	Ketua Chairperson	Presiden Komisaris Independen Independent President Commissioner	Ahli di bidang manajemen risiko dan perbankan. Expert in risk management and banking.
Sudarto	Anggota Member	Wakil Presiden Komisaris Independen Vice Independent President Commissioner	Ahli di bidang keuangan dan perbankan. Expert in finance and banking.
Dede Suherman Sukandar	Anggota Member	Pihak Independen Independent Party	Ahli di bidang keuangan, manajemen risiko, dan kepatuhan. Expert in finance, risk management, and compliance.
Pramu Hestiono Utama	Anggota Member	Pihak Independen Independent Party	Ahli di bidang hukum dan perbankan. Expert in legal and banking.

Periode 30 Desember 2022 - Sekarang
Berdasarkan Surat Keputusan Direksi No. 013/SKDIR/XII/2022 tanggal 30 Desember 2022, komposisi Komite Pemantau Risiko diuraikan sebagai berikut:

Period of December 30, 2022 - Now
Based on Board of Directors' Decision Letter No. 013/SKDIR/XII/2022 dated December 30, 2022, the composition of the Risk Monitoring Committee is described as follows:

Nama Name	Jabatan Position	Keterangan Remark	Keahlian Expertise
Sudarto	Ketua Chairperson	Komisaris Independen Independent Commissioner	Ahli di bidang keuangan dan perbankan. Expert in finance and banking.
Lisawati	Anggota Member	Wakil Presiden Komisaris Vice President Commissioner	Ahli di bidang perbankan. Expert in banking.
Dede Suherman Sukandar	Anggota Member	Pihak Independen Independent Party	Ahli di bidang keuangan, manajemen risiko, dan kepatuhan. Expert in finance, risk management and compliance.
Pramu Hestiono Utama	Anggota Member	Pihak Independen Independent Party	Ahli di bidang hukum dan perbankan. Expert in legal and banking.

Profil Komite Pemantau Risiko
Profil Komite Pemantau Risiko dapat dilihat pada Profil Dewan Komisaris dan Komite Audit.

Risk Monitoring Committee's Profile
Profile of the Risk Monitoring Committee can be seen in the Profiles of the Board of Commissioners and Audit Committee.

Independensi Komite Pemantau Risiko
Seluruh anggota Komite Pemantau Risiko telah memenuhi semua kriteria independensi dan mampu untuk menjalankan tugasnya secara independen, menjunjung tinggi kepentingan Perseroan, dan tidak dapat dipengaruhi oleh pihak manapun. Hal ini dapat dilihat dari aspek independensi yang telah dipenuhi oleh seluruh anggota Komite Pemantau Risiko, yang diuraikan sebagai berikut:

Risk Monitoring Committee's Independency
All members of the Risk Monitoring Committee have met all the criteria for independency and are able to carry out their duties independently, uphold the Company's interests, and cannot be influenced by any party. This can be seen from the independency aspect that has been fulfilled by all members of the Risk Monitoring Committee, which is described as follows:

Aspek Independensi Independency Aspect	Lenny Sugihat*	Sudarto	Lisawati**	Dede Suherman Sukandar	Pramu Hestiono Utama
Tidak memiliki hubungan keuangan dengan Dewan Komisaris dan Direksi. Has no financial relationship with the Board of Commissioners and Board of Directors.	√	√	√	√	√
Tidak memiliki hubungan kepengurusan dengan Pemegang Saham, Entitas Anak, maupun perusahaan afiliasi. Has no management relationship with Shareholders, Subsidiaries, or affiliated companies.	√	√	√	√	√
Tidak memiliki hubungan kepemilikan saham di Bank. Has no share ownership relationship in the Bank.	√	√	√	√	√
Tidak memiliki hubungan keluarga dengan Dewan Komisaris, Direksi, dan/atau sesama anggota Komite lainnya. Has no family relationship with the Board of Commissioners, Board of Directors, and/or other members of the Committee.	√	√	√	√	√
Tidak menjabat sebagai pengurus partai politik, pejabat, dan pemerintah. Not serving as administrators of political parties, officials, and government.	√	√	√	√	√

* Efektif berhenti menjabat sejak tanggal 30 Desember 2022. / Effectively stop serving since December 30, 2022.
** Efektif menjabat sejak tanggal 30 Desember 2022. / Effectively serving since December 30, 2022.

Tugas dan Tanggung Jawab Komite Pemantau Risiko

Berikut merupakan tugas dan tanggung jawab Komite Pemantau Risiko sebagaimana dijelaskan dalam Pedoman Kerja Komite Risiko:

1. Melakukan pemantauan kebijakan dan pelaksanaan manajemen risiko; dan
2. Melakukan pemantauan dan evaluasi pelaksanaan tugas Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko.

Rapat Komite Pemantau Risiko

Berdasarkan Pedoman Kerja Komite Pemantau Risiko Perseroan, Komite Pemantau Risiko dapat melaksanakan rapat minimal 1 kali dalam 3 bulan.

Frekuensi dan Kehadiran Rapat Komite Pemantau Risiko

Tingkat kehadiran anggota Komite Pemantau Risiko dalam rapat ditunjukkan pada tabel berikut:

Risk Monitoring Committee's Duties and Responsibilities

Following are the duties and responsibilities of the Risk Monitoring Committee as described in the Risk Committee Charter:

1. Monitor policies and implementation of risk management; and
2. Monitor and evaluate the implementation of duties of the Risk Management Committee and the Risk Management Division.

Risk Monitoring Committee's Meeting

Based on the Company's Risk Monitoring Committee Charter, the Risk Monitoring Committee can hold a meeting at least 1 time in 3 months.

Risk Monitoring Committee's Meetings Frequency and Attendance

The level of attendance of members of the Risk Monitoring Committee in meetings is shown in the following table:

Nama Name	Jabatan Position	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Total Attendance	%
Lenny Sugihat*	Ketua Chairperson	4	4	100,00
Sudarto	Ketua Chairperson	4	4	100,00
Lisawati**	Anggota Member	-	-	-
Dede Suherman Sukandar	Anggota Member	4	4	100,00
Pramu Hestiono Utama	Anggota Member	4	4	100,00

* Efektif berhenti menjabat sejak tanggal 30 Desember 2022. / Effectively stop serving since December 30, 2022.
** Efektif menjabat sejak tanggal 30 Desember 2022. / Effectively serving since December 30, 2022.

Laporan Singkat Pelaksanaan Kegiatan Komite Pemantau Risiko

Komite Pemantau Risiko Perseroan telah melaksanakan tugas dengan berbagai program kerja yang dilakukan selama tahun 2022 yaitu:

1. Melakukan evaluasi terhadap kesesuaian penerapan kebijakan manajemen risiko yang tertuang dalam Ketetapan *Risk Appetite/Risk Tolerance*, dengan pelaksanaan identifikasi, analisis, dan penilaian profil risiko;
2. Melakukan evaluasi berkala sekurang-kurangnya setiap triwulan terhadap profil risiko Bank dan kesesuaiannya dibandingkan dengan Rencana Bisnis Bank, untuk dilaporkan kepada Dewan Komisaris;
3. Melakukan rapat berkala Komite Pemantau Risiko, sekurang-kurangnya setiap triwulan;
4. Menghadiri rapat Dewan Komisaris bila diperlukan; dan
5. Menghadiri rapat gabungan Direksi dan Dewan Komisaris bila diperlukan.

Pelatihan dan/atau Peningkatan Komite Pemantau Risiko

Informasi terkait pelatihan dan/atau peningkatan yang diikuti oleh masing-masing anggota Komite Komite Pemantau Risiko dapat dilihat pada Dewan Komisaris dan Direksi, Komite Audit.

Brief Report on the Implementation of Risk Monitoring Committee's Activities

The Company's Risk Monitoring Committee carried out its duties with various work programs conducted in2022, as follows:

1. Evaluate the suitability of implementation of risk management policies contained in the Provisions of Risk Appetite/Risk Tolerance, with the implementation of risk profile identification, analysis, and assessment;
2. Conduct periodic evaluations at least every quarter of the Bank's risk profile and its suitability compared to the Bank's Business Plan, to be reported to the Board of Commissioners;
3. Conduct periodic meetings of the Risk Monitoring Committee, at least every quarter;
4. Attend meetings of the Board of Commissioners when necessary; and
5. Attend joint meetings of the Board of Directors and Board of Commissioners when necessary.

Risk Monitoring Committee's Training and/or Development Program

Information regarding the training and/or development programs attended by each member of the Risk Monitoring Committee can be seen on the Board of Commissioners and Board of Directors, Audit Committee.

KOMITE DI BAWAH DIREKSI

COMMITTEES UNDER THE BOARD OF DIRECTORS

Dalam rangka meningkatkan efektivitas penetapan kebijakan, strategi, dan pengelolaan risiko Perseroan, Direksi dibantu oleh Komite-Komite di bawah Direksi. Rekomendasi dari masing-masing Komite dijadikan acuan oleh Direksi dalam mengambil keputusan Direksi, namun demikian tanggung jawab tetap berada pada Direksi. Adapun Komite-Komite di bawah Direksi di antaranya Komite *Asset and Liabilities Management;* Komite Kebijakan Kredit; Komite Kredit; Komite Pengarah Teknologi Informasi; Komite Manajemen Risiko; Komite Personalia; Komite Anti *Fraud*; Komite Restrukturisasi, Komite *Treasury*; dan Komite Pengadaan Barang dan Jasa.

In order to improve the effectiveness of determining the Company's policies, strategies, and risk management, the Board of Directors is assisted by Committees under the Board of Directors. Recommendations from each Committee are used as a reference by the Board of Directors in making Board of Directors' decisions, however, the responsibility remains with the Board of Directors. The Committees under the Board of Directors include the Asset and Liabilities Management Committee; Credit Policy Committee; Credit Committee; Information Technology Steering Committee; Risk Management Committee; Personnel Committee; Anti Fraud Committee; Restructuring Committee, Treasury Committee; and Procurement of Goods and Services Committee.

Komite *Asset and Liabilities Management*

Assets and Liabilities Management (ALCO) merupakan komite di tingkat eksekutif yang membantu efektivitas kinerja Direksi, terkait dengan proses pengelolaan aset dan liabilitas secara berkesinambungan untuk mencapai keuntungan yang optimal dengan meminimalisasi risiko sekecil mungkin. ALCO mengoordinasikan portofolio aset dan liabilitas Bank guna memaksimalkan profit dengan memperhatikan kebutuhan likuiditas

Pedoman ALCO

Perseroan telah memiliki pedoman tentang *Asset and Liability Committee* (ALCO) yang mengacu pada Peraturan Otoritas Jasa Keuangan.

Tugas dan Tanggung Jawab ALCO

Tugas dan tanggung jawab ALCO antara lain:

1. Memberi masukkan kepada Direksi dalam rangka penyusunan kebijakan Komite ALCO;
2. Mengawasi agar kebijakan ALCO dapat diterapkan secara konsekuen dan konsisten, serta merumuskan solusi apabila terdapat hambatan/kedala dalam penerapan ALCO;
3. Memantau dan mengevaluasi:
   a. Pengelolaan likuiditas;
   b. Pelaksanaan rekening Nostro;
   c. Pelaksanan pengamatan setiap produk aktiva maupun pasiva atas kemungkinan timbul *gap*;
   d. Pelaksanaan pengelolaan atas PDN, dilakuan kajian data neraca, modal, dan rekening administrasi sesuai dengan jatuh tempo;
   e. Pelaksanaan pemberian suku bunga pendanaan dan pinjaman;
   f. Pelaksanaan pengelolaan komposisi kredit dengan Dana Pihak Ketiga;
4. Meninjau dan mengkaji ulang pedoman kebijakan ALCO sesuai dengan perkembangan bisnis;
5. Meninjau dan mengkaji ulang pengelolaan risiko eksposur aset dan liabilitas; dan
6. Meninjau dan mengkaji prakiraan dan proyeksi keadaan, ekonomi makro, suku bunga pasar, nilai tukar mata uang asing, pendanaan, pinjaman, dan posisi valas;
7. Menetapkan petunjuk dan arahan mengenai pengelolaan dan pengendalian: likuiditas Bank, *assets and liabilities gap, foreign exchange risk*, dan *earning & investment management*;
8. Menetapkan dan meninjau suku bunga pinjaman dan pendanaan;
9. Meninjau kembali *performance* dan posisi aset dan liabilitas keuangan Bank guna mengevaluasi dampak keputusan ALCO;
10. Mengevaluasi risiko suku bunga dan strategi ALCO;
11. Mengelola risiko suku bunga;

Asset and Liabilities Management Committee

Assets and Liabilities Management (ALCO) is a committee at the executive level that assists with the effectiveness of the Board of Directors' performance, related to the process of managing assets and liabilities on an ongoing basis to achieve optimal profit by minimizing risk to the smallest possible level. ALCO coordinates the Bank's asset and liability portfolios to maximize profit by considering the liquidity needs

ALCO Guidelines

The Company already has a guideline regarding Asset and Liability Committee (ALCO), which refers to the Financial Services Authority Regulations.

ALCO's Duties and Responsibilities

ALCO's duties and responsibilities include:

1. Provide input to the Board of Directors in the context of formulating ALCO Committee policies;
2. Supervise so that ALCO policies can be implemented consequently and consistently, and formulate solutions in case of any obstacles/hindrances in implementing ALCO;
3. Monitor and evaluate:
   a. Liquidity management;
   b. Execution of Nostro accounts;
   c. Observation of each asset and liability product for possible gaps;
   d. Implementation of PDN management, a review of data on balance sheets, capital, and administration accounts is carried out according to maturity;
   e. Applying interest rates on funding and loans;
   f. Implementation of credit composition management with Third Party Funds;
4. Study and review the ALCO policy guidelines in accordance with business developments;
5. Study and review the exposure risk management of asset and liabilities;
6. Review and study forecasts and projections of conditions, macroeconomics, market interest rates, foreign currency exchange rates, funding, loans, and foreign exchange positions;
7. Establish instructions and directions regarding the management and control of: Bank liquidity, assets and liabilities gap, foreign exchange risk, and earnings & investment management;
8. Set and review interest rates for loans and funding;
9. Review the performance and position of the Bank's financial assets and liabilities to evaluate the impact of ALCO's decision;
10. Evaluate interest rate risk and ALCO strategy;
11. Manage interest rate risk;

12. Mengkaji ulang penetapan harga (*pricing*/aktiva dan pasiva untuk memastikan *pricing* dapat menghasilkan pendapatan yang optimal dalam penanaman dana dengan meminimalkan biaya dana, dan memelihara struktur aset maupun liabilitas sesuai dengan strategi ALCO;
13. Melakukan analisa kualitas aktiva produktif Bank termasuk cadangan penyisihan yang telah terbentuk untuk tujuan perlindungan terhadap kerugian yang mungkin terjadi di masa yang akan datang;
14. Memperhatikan tingkat likuiditas Bank, dengan menjaga faktor-faktor likuiditas yung dipakai manajemen, termasuk, struktur bunga maupun biaya lainnya dan dampak di masa yang akan datang;
15. Mengkaji ulang deviasi antara proyeksi anggaran dan kondisi aktual yang telah digariskan pada Rencana Kerja Tahunan dan *Corporate Plan* Bank; dan
16. Menyampaikan informasi mengenai ketentuan dan peraturan regulator yang memengaruhi strategi dan kebijakan *Assets and Liabilities Management*.

12. Review pricing (pricing/assets and liabilities to ensure pricing can generate optimal income in investing by minimizing the cost of funds, and maintaining the structure of assets and liabilities in accordance with the ALCO strategy;
13. Analyze the quality of the Bank's earning assets including the established allowance for protection against losses that may occur in the future;
14. Pay attention to the Bank's liquidity level, by maintaining the liquidity factors used by management, including the structure of interest and other costs and the impact in the future;
15. Review the deviation between budget projections and actual conditions outlined in the Bank's Annual Work Plan and Corporate Plan; and
16. Deliver information regarding regulatory provisions and regulations that affect Assets and Liabilities Management strategies and policies.

Struktur dan Keanggotaan ALCO

Berdasarkan Surat Keputusan Direksi No. 014/SKDIR/II/16 tanggal 25 Februari 2016 tentang Komite ALCO PT Bank Ganesha Tbk, komposisi keanggotaan ALCO, yaitu:

ALCO's Structure and Composition

Based on Board of Directors' Decision Letter No. 014/SKDIR/II/16 dated February 25, 2016, regarding ALCO Committee of PT Bank Ganesha, ALCO's composition is as follows:

Susunan Structure	Diisi oleh Held by	
Ketua Chairperson	Presiden Direktur	President Director
Sekretaris Secretary	Kepala Divisi *Treasury*	Head of Treasury Division
Anggota Tetap Permanent Member	• Direktur Keuangan & *Treasury* • Direktur Komersial • Direktur Kepatuhan • Kepala Satuan Kerja Manajemen Risiko • Kepala Divisi *Finance Accounting* • Undangan atau narasumber lainnya apabila dibutuhkan	• Finance & Treasury Director • Commercial Director • Compliance Director • Head of Risk Management Division • Head of Finance Accounting Division • Other guests or speakers if necessary

Rapat ALCO

Selama tahun 2022, ALCO telah melaksanakan rapat sebanyak 12 kali dengan rata-rata tingkat kehadiran 100,00%.

ALCO Meeting

Throughout 2022, ALCO held 12 meetings with an average attendance rate of 100,00%.

Laporan Singkat Pelaksanaan Kegiatan Tugas ALCO Tahun 2022

Pelaksanaan tugas dan tanggung jawab ALCO pada tahun 2022 meliputi:

1. Menyusun, menetapkan, dan mengawasi kebijakan ALCO Perseroan;
2. Mengelola likuiditas;
3. Memantau perbedaan pada produk aktiva dan pasiva Bank;
4. Memberikan suku bunga kredit dan pendanaan; dan
5. Memantau komposisi kredit dan dana pihak ketiga.

Brief Report on the Implementation of ALCO's Duties in 2022

The implementation of ALCO's duties and responsibilities in 2022 includes:

1. Develop, determine, and supervise ALCO policies;
2. Manage liquidity;
3. Monitor differences in the Bank's asset and liability products;
4. Providing lending and funding interest rates; and
5. Monitor the composition of loans and third party funds.

Komite Kebijakan Perkreditan

Direksi membentuk Komite Kebijakan Perkreditan dengan tujuan untuk membantu Direksi dalam perumusan kebijakan, mengawasi pelaksanaan kebijakan, memantau perkembangan dan kondisi portofolio perkreditan serta memberikan rekomendasi untuk langkah-langkah perbaikan di bidang perkreditan.

Pedoman Komite Kebijakan Perkreditan

Pedoman kerja Komite Kebijakan Perkreditan mengacu pada Peraturan Otoritas Jasa Keuangan No. 42/POJK.03/2017 tentang Kewajiban Penyusunan dan Pelaksanaan Kebijakan Perkreditan atau Pembiayaan Bank bagi Bank Umum.

Tugas dan Tanggung Jawab Komite Kebijakan Perkreditan

Tugas dan tanggung jawab Komite Kebijakan Perkreditan antara lain:

1. Memberikan masukkan kepada Direksi dalam rangka menyusun kebijakan perkreditan;
2. Mengawasi dan memantau pelaksanaan kebijakan perkreditan yang telah ditetapkan agar diterapkan dengan sebaik-baiknya; dan
3. Memberikan saran dan langkah-langkah perbaikan atas kebijakan perkreditan.

Struktur dan Keanggotaan Komite Kebijakan Perkreditan

Struktur dan keanggotaan Komite Kebijakan Perkreditan Perseroan berdasarkan Surat Keputusan Direksi No. 020/SKDIR/XII/2022 tanggal 30 Desember 2022 terdiri dari:

Credit Policy Committee

The Board of Directors established a Credit Policy Committee with the aim of assisting the Board of Directors in formulating policies, supervising the implementation of policies, monitoring developments and conditions of the credit portfolio and providing recommendations for improvement steps in the credit sector.

Credit Policy Committee Charter

The Credit Policy Committee Charter refers to the Financial Services Authority Regulation No. 42/POJK.03/2017 on Obligations for Compilation and Implementation of Bank Credit or Financing Policies for Commercial Banks.

Duties and Responsibilities of the Credit Policy Committee

The duties and responsibilities of the Credit Policy Committee include the following:

1. Providing input to the Board of Directors in order to formulate credit policies;
2. Supervising and monitoring the implementation of predetermined credit policies so that they are implemented as well as possible; and
3. Providing suggestions and measures to improve credit policies.

Structure and Composition of the Credit Policy Committee

Structure and composition of the Company's Credit Policy Committee based on Board of Directors' Decision Letter No. 020/SKDIR/XII/2022 dated December 30, 2022, consists of:

Susunan Structure	**Diisi oleh** Served by	
Ketua Chairperson	Presiden Direktur	President Director
Sekretaris Secretary	Kepala Bagian Sistem dan Prosedur	Head of Systems and Procedures Department
Anggota Inti Core Members	• Presiden Direktur (merangkap Ketua) • Direktur	• President Director (concurrently Chairperson) • Director
Anggota Biasa Common Members	• Kepala Divisi *Conventional Credit* • Kepala Divisi *Consumer & Fintech Channnel* • Kepala Satuan Kerja Audit Intern • Kepala Satuan Kerja Kepatuhan & APU-PPT • Kepala Satuan Kerja Manajemen Risiko & Sistem dan Prosedur • Kepala Bagian Analisa Risiko Kredit • Kepala Bagian Legal & Remedial • Kepala Bagian Sistem dan Prosedur • Kepala Bagian Admin Kredit	• Head of Conventional Credit Division • Head of Consumer & Fintech Channel Division • Head of Internal Audit Unit • Head of Compliance & AML CTF Unit • Head of Risk Management & System and Procedure Unit • Head of Credit Risk Analysis Department • Head of Legal & Remedial Department • Head of System and Procedure Department • Head of Credit Admin Department

Rapat Komite Kebijakan Perkreditan

Selama tahun 2022, Komite Kebijakan Perkreditan telah melaksanakan rapat sebanyak 2 kali dengan rata-rata tingkat kehadiran 100,00%.

Credit Policy Committee's Meeting

Throughout 2022, the Credit Policy Committee held 2 meetings with an average attendance rate of 100.00%.

Laporan Singkat Pelaksanaan Kegiatan Tugas Komite Kebijakan Perkreditan Tahun 2022

Realisasi program kerja dan laporan pelaksanaan kegiatan Komite Kebijakan Perkreditan periode tahun 2022 sebagai berikut:

1. Melakukan revisi atas pedoman-pedoman sehubungan terbitnya Peraturan Otoritas Jasa Keuangan dan Peraturan Anggota Dewan Gubernur terbaru;
2. Melakukan revisi Kebijakan Perkreditan Bank Ganesha sehubungan dengan perubahan struktur organisasi dan strategi pertumbuhan kredit;
3. Pembuatan *credit scoring* untuk segmentasi kredit konsumer.

Brief Report on the Implementation of Credit Policy Committee's Duties in 2022

The realization of the work program and report on the implementation of the Credit Policy Committee's activities for the 2022 period are as follows:

1. Revise the guidelines following the latest issuance of Financial Services Authority Regulations and Regulations of Members of Board of Governors;
2. Revise Bank Ganesha's Credit Policy in connection with changes in the organizational structure and credit growth strategy;
3. Create credit scoring for consumer credit segmentation.

Komite Kredit

Komite Kredit dibentuk dalam rangka menunjang proses pemberian kredit yang independen, objektif, dan bebas dari benturan kepentingan, sesuai limit yang ditetapkan.

Pedoman Komite Kredit

Dalam menjalankan tugas dan tanggung jawabnya, Komite Kredit Perseroan telah memiliki pedoman yang mengacu pada Peraturan Otoritas Jasa Keuangan.

Tugas dan Tanggung Jawab Komite Kredit

Tugas dan tanggung jawab Komite Kredit antara lain:

1. Membantu Direksi dalam mengevaluasi dan memutuskan permohonan kredit; dan
2. Melaksanakan tugasnya dalam pemberian keputusan kredit secara profesional, jujur, objektif, cermat, dan seksama.

Struktur dan Keanggotaan Komite Kredit

Struktur dan keanggotaan Komite Kredit Perseroan berdasarkan Surat Keputusan Direksi No. 004/SKDIR/II/2022 tanggal 7 Februari 2022 dan Surat Keputusan Direksi No. 019/SKDIR/XII/2022 tanggal 30 Desember 2022 terdiri dari:

Credit Committee

The Credit Committee was formed in order to support loan granting process which is independent, objective, and free from conflicts of interest, according to established limits.

Credit Committee Charter

In carrying out its duties and responsibilities, the Company's Credit Committee already has a Charter that refers to the Financial Services Authority Regulations.

Duties and Responsibilities of the Credit Committee

The duties and responsibilities of the Credit Committee include the following:

1. Assisting the Board of Directors in evaluating and deciding credit applications; And
2. Carrying out its duties in making credit decisions professionally, honestly, objectively, carefully, and thoroughly.

Structure and Composition of the Credit Committee

Structure and composition of the Company's Credit Committee based on Board of Directors' Decision No. 004/SKDIR/II/2022, dated February 7, 2022, and Board of Directors' Decision No. 019/SKDIR/XII/2022 dated December 30, 2022, consists of:

Surat Keputusan No. 004/SKDIR/II/2022
Decision Letter No. 004/SKDIR/II/2022

Susunan Structure	Diisi oleh Served by	
Ketua Chairperson	Presiden Direktur	President Director
Anggota Members	• Presiden Direktur (Ketua Komite) • Seluruh Direktur kecuali Direktur Kepatuhan • Kepala Divisi Kredit atau pejabat pengganti sementara • Kepala Bagian Analisa Risiko Kredit atau pejabat pengganti sementara	• President Director (Committee Chairperson) • All Directors except Compliance Director • Head of Credit Division or acting officer • Head of Credit Risk Analysis Department or acting officer

Surat Keputusan No. 019/SKDIR/XII/2022
Decision Letter No. 019/SKDIR/XII/2022

Susunan Structure	Diisi oleh Served by	
Ketua merangkap Anggota Chairperson concurrently Member	Presiden Direktur	President Director
Anggota Members	• Direktur Komersil • Kepala Divisi Kredit Konvensional • Kepala Bagian Analisa Risiko Kredit	• Commercial Director • Head of Conventional Credit Division • Head of Credit Risk Analysis Department

Laporan Singkat Pelaksanaan Kegiatan Tugas Komite Kredit Tahun 2022

Selama tahun 2022, Komite Kredit telah menjalankan tugas dan fungsinya sesuai pedoman kerja.

Brief Report on the Implementation of Credit Committee's Duties in 2022

In 2022, the Credit Committee carried out its duties and functions according to the charter.

Komite Pengarah Teknologi Informasi

Information Technology Steering Committee

Komite Pengarah Teknologi Informasi dibentuk untuk memastikan penerapan sistem teknologi informasi sejalan dengan strategi Bank, memberikan pandangan terhadap penyempurnaan pengelolaan teknologi informasi dan manajemen sistem informasi, serta memantau kegiatan penyelenggaraan dan kesiapan infrastruktur teknologi informasi.

The Information Technology Steering Committee was formed to ensure the implementation of information technology systems is in line with the Bank's strategy, to provide insights into improving information technology management and information system management, as well as to monitor the implementation and readiness of information technology infrastructure activities.

Pedoman Komite Pengarah Teknologi Informasi

Dalam menjalankan tugas dan tanggung jawabnya, Komite Pengarah Teknologi Informasi berpedoman pada Peraturan Otoritas Jasa Keuangan No. 38/POJK.03/2016 dan Surat Edaran Otoritas Jasa Keuangan No. 21/SEOJK.03/2017 tentang Penerapan Manajemen Risiko dalam Penggunaan Teknologi Informasi oleh Bank Umum.

Information Technology Steering Committee's Charter

In carrying out its duties and responsibilities, the Information Technology Steering Committee refers to the Financial Services Authority Regulation No. 38/POJK.03/2016 and Financial Services Authority Circular No. 21/SEOJK.03/2017 on the Application of Risk Management in the Use of Information Technology for Commercial Banks.

Tugas dan Tanggung Jawab Komite Pengarah Teknologi Informasi

Tugas dan tanggung jawab Komite Pengarah Teknologi Informasi antara lain:

1. Merekomendasikan perumusan kebijakan dan prosedur teknologi informasi;
2. Merekomendasikan rencana strategis teknologi informasi; dan
3. Melakukan pemantauan atas kinerja dan penerapan kebijakan teknologi informasi.

Duties and Responsibilities of the Information Technology Steering Committee

Duties and responsibilities of the Information Technology Steering Committee include:

1. Recommending the formulation of information technology policies and procedures;
2. Recommending information technology strategic plans; and
3. Monitoring the performance and application of information technology policies.

Struktur dan Keanggotaan Komite Pengarah Teknologi Informasi

Berdasarkan Surat Edaran Teknologi & Sistem Informasi No. MTI/003-KTI tanggal 28 Februari 2020, struktur dan keanggotaan Komite Pengarah Teknologi Informasi diungkapkan sebagai berikut:

Structure and Composition of the Information Technology Steering Committee

Based on Technology & Information Systems Circular No. MTI/003-KTI, dated February 28, 2020, the structure and composition of the Information Technology Steering Committee is disclosed as follows:

Susunan Structure	Diisi oleh Served by	
Ketua Chairperson	Direktur yang membawahi Satuan Kerja Teknologi Informasi	Director in charge of Information Technology Division
Sekretaris Secretary	Tingkat Non Direktur Tertinggi (Pejabat Eksekutif yang hanya membawahi Satuan Kerja Teknologi Informasi	Highest Non-Director Level (Executive Officer who only oversees the Information Technology Division)
Anggota Tetap Permanent Member	• Direktur Komersial • Kepala Satuan Kerja Manajemen Risiko & Sistem Prosedur • Kepala Divisi Operasional • Kepala Bagian Teknologi Informasi	• Commercial Director • Head of Risk Management & System Procedure Unit • Head of Operational Division • Head of Information Technology Department
Anggota Tidak Tetap Non-Permanent Member	• Satuan Kerja Audit Intern • Satuan Kerja Kepatuhan • Divisi *Treasury & Financial Institution* • Divisi Kredit Konvensional • Divisi Konsumer • Divisi *Finance Accounting & Management Information System* • Divisi Bisnis Digital • Kantor Cabang dan Cabang Pembantu • Bagian Analisa Risiko Kredit • Bagian Administrasi Kredit • Bagian Legal & Remedial	• Internal Audit Unit • Compliance Unit • Treasury & Financial Institution Division • Conventional Credit Division • Consumer Division • Finance Accounting & Management Information System Division • Digital Business Division • Branch Offices and Sub-Branch Offices • Credit Risk Analysis Department • Credit Administration Department • Legal & Remedial Department

Rapat Komite Pengarah Teknologi Informasi

Selama tahun 2022, Komite Pengarah Teknologi Informasi telah melaksanakan rapat sebanyak 2 kali dengan rata-rata tingkat kehadiran 90,00%.

Laporan Singkat Pelaksanaan Kegiatan Tugas Komite Pengarah Teknologi Informasi Tahun 2022

Selama tahun 2022, Komite Pengarah Teknologi Informasi telah melaksanakan kegiatan sesuai dengan program kerja yang telah ditetapkan di antaranya sebagai berikut:

1. Menyampaikan Laporan *Performance System* dan Jaringan;
2. Menyampaikan progres atau status pengembangan aplikasi dan pengadaan barang dan jasa mengacu kepada Laporan Rencana Pengembangan Teknologi Informasi Tahun 2022;
3. Membahas mengenai rencana penggantian *core banking system;*
4. Membahas anggaran Teknologi Informasi baik pada tahun berjalan dan rencana anggaran untuk tahun 2023; dan
5. Membahas rencana strategis Teknologi Informasi.

Komite Manajemen Risiko

Komite Manajemen Risiko dibentuk dalam rangka menunjang efektivitas pelaksanaan proses dan sistem manajemen risiko. Komite Manajemen Risiko dibutuhkan sebagai upaya agar pengelolaan seluruh risiko bisnis Perseroan dapat dilakukan secara sistematis, terintegrasi, dan berkesinambungan.

Information Technology Steering Committee's Meeting

Throughout 2022, the Information Technology Steering Committee held 2 meetings with an average attendance rate of 90.00%.

Brief Report on the Implementation of Information Technology Steering Committee's Duties in 2022

Throughout 2022, the Information Technology Steering Committee carried out activities in accordance with the work program that has been determined, including the following:

1. Deliver System and Network Performance Reports;
2. Deliver progress or status of application development as well as procurement of goods and services referring to the 2022 Information Technology Development Plan Report;
3. Discuss the plan to replace the core banking system;
4. Discuss the Information Technology budget for the current year and the budget plan for 2023; and
5. Discuss the Information Technology strategic plan.

Risk Management Committee

The Risk Management Committee was formed in order to support the effectiveness of the implementation of risk management processes and systems. The Risk Management Committee is needed as an effort so that the management of all of the Company's business risks can be carried out in a systematic, integrated, and sustainable manner.

Pedoman Komite Manajemen Risiko

Dalam menjalankan tugas dan tanggung jawabnya, Komite Manajemen Risiko mengacu pada Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tanggal 22 Maret 2016 tentang Penerapan Manajemen Risiko bagi Bank Umum dan Surat Edaran Otoritas Jasa Keuangan No. 34/SEOJK.03/2016 tanggal 1 September 2016 tentang Penerapan Manajemen Risiko bagi Bank Umum.

Risk Management Committee Charter

In carrying out its duties and responsibilities, the Risk Management Committee refers to the Financial Services Authority Regulation No. 18/POJK.03/2016 dated March 22, 2016, on the Implementation of Risk Management for Commercial Banks and Financial Services Authority Circular No. 34/SEOJK.03/2016 dated September 1, 2016, on the Implementation of Risk Management for Commercial Banks.

Tugas dan Tanggung Jawab Komite Manajemen Risiko

Tugas dan tanggung jawab Komite Manajemen Risiko antara lain:

1. Memberikan masukkan kepada Direksi dalam rangka penyusunan kebijakan manajemen risiko terutama yang berkaitan dengan pengelolaan risiko;
2. Mengawasi agar kebijakan manajemen risiko diterapkan dengan sebaik-baiknya; dan
3. Mengevaluasi dan melakukan kajian secara berkala terhadap kebijakan manajemen risiko dan memberi saran apabila perlu dilakukan perubahan.

Duties and Responsibilities of the Risk Management Committee

The duties and responsibilities of the Risk Management Committee include the following:

1. Providing input to the Board of Directors in the context of formulating risk management policies, especially those related to risk management;
2. Supervising that the risk management policies are implemented as well as possible; and
3. Evaluating and conducting periodic reviews of risk management policies and providing suggestions if changes are needed.

Struktur dan Keanggotaan Komite Manajemen Risiko

Sesuai Surat Keputusan Direksi No. 003/SKDIR/I/2019 tanggal 28 Januari 2019, struktur dan keanggotaan Komite Manajemen Risiko sebagai berikut:

Structure and Composition of the Risk Management Committee

According to Board of Directors' Decision Letter No. 003/SKDIR/I/2019 dated January 28, 2019, the structure and composition of the Risk Management Committee is as follows:

Susunan Structure	**Diisi oleh** Served by	
Ketua Chairperson	Direktur yang Membawahi Fungsi Kepatuhan	Director in Charge of Compliance Function
Sekretaris Secretary	Kepala Satuan Kerja Kepatuhan & Sistem dan Prosedur	Head of Compliance & System and Procedure Division
Anggota Tetap Permanent Member	Direksi	Board of Directors
Anggota Tidak Tetap Non-Permanent Member	• Kepala Divisi • Kepala Bagian yang Berkepentingan Diundang	• Head of Divisions • Head of Relevant Departments are Invited

Rapat Komite Manajemen Risiko

Selama tahun 2022, Komite Manajemen Risiko telah melaksanakan rapat sebanyak 4 kali dengan rata-rata tingkat kehadiran 100,00%.

Risk Management Committee's Meeting

Throughout 2022, the Risk Management Committee held 4 meetings with an average attendance rate of 100.00%.

Laporan Singkat Pelaksanaan Kegiatan Komite Manajemen Risiko Tahun 2022

Sepanjang tahun 2022, Komite Manajemen Risiko secara berkala melakukan kajian dan memberikan rekomendasi atas berbagai hal antara lain:

1. Menyetujui hasil penilaian profil risiko posisi triwulan IV 2021, triwulan I 2022, triwulan II 2022, dan triwulan III 2022; dan
2. Melakukan sosialisasi budaya sadar risiko secara terus-menerus kepada seluruh jajaran manajemen dan karyawan Bank.

Brief Report on the Implementation of Risk Management Committee's Duties in 2022

Throughout 2022, the Risk Management Committee reviewed and provided recommendations on various matters, including:

1. Approve the risk profile assessment results for quarter IV 2021, quarter I 2022, quarter II 2022, and quarter III 2022; and
2. Continuously disseminating risk awareness culture to all levels of management and employees of the Bank.

Komite Personalia

Komite Personalia merupakan komite yang berfungsi untuk membantu Direksi dalam merumuskan kebijakan, mengawasi pelaksanaan kebijakan, memantau perkembangan dan kondisi ketenagakerjaan, serta memberikan saran-saran dan langkah perbaikan yang sesuai dengan peraturan ketenagakerjaan di perbankan dan Undang-Undang Ketenagakerjaan yang berlaku di Indonesia.

Pedoman Komite Personalia

Dalam menjalankan tugas dan tanggung jawabnya, Komite Personalia mengacu pada perundang-undangan yang berlaku tentang Ketenagakerjaan dan peraturan pelaksanaannya.

Tugas dan Tanggung Jawab Personalia

Tugas dan tanggung jawabnya antara lain:
1. Merumuskan kebijakan ketenagakerjaan; dan
2. Memantau kebijakan ketenagakerjaan yang telah diterapkan sesuai dengan ketentuan dengan memperhatikan kondisi keuangan dan kewajaran dari *peer group* dan perkembangan strategis perusahaan.

Struktur dan Keanggotaan Komite Personalia

Komite Personalia diangkat berdasarkan Surat Keputusan Direksi No. 016/SK/DIR/III/16 tanggal 1 Maret 2016. Adapun keanggotaan Komite Personalia Perseroan sebagai berikut:

Personnel Committee

The Personnel Committee is a committee that functions to assist the Board of Directors in formulating policies, supervising the implementation of policies, monitoring developments and employment conditions, as well as providing suggestions and corrective steps in accordance with labor regulations in banking and the Labor Law applicable in Indonesia.

Personnel Committee Charter

In carrying out the duties and responsibilities, the Personnel Committee refers to the applicable laws on Manpower and its implementing regulations.

Duties and Responsibilities of the Personnel Committee

Duties and responsibilities of this committee include:
1. Formulating employment policies; and
2. Monitoring that the employment policies that have been implemented are in accordance with the provisions, by observing the financial condition and fairness of peer group and strategic development of the Company.

Structure and Composition of the Personnel Committee

The Personnel Committee is appointed based on Board of Directors' Decision Letter No. 016/SK/DIR/III/16 dated March 1, 2016. The composition of the Company's Personnel Committee as follows:

Susunan Structure	Diisi oleh Served by	
Ketua Chairperson	Presiden Direktur	President Director
Sekretaris Secretary	Kepala Bagian Sumber Daya Manusia	Head of Human Resources Department
Anggota Member	• Direktur • Kepala Bagian Sumber Daya Manusia	• Director • Head of Human Resources Department

Rapat Komite Personalia

Selama tahun 2022, Komite Personalia telah melaksanakan rapat sebanyak 8 kali dengan rata-rata tingkat kehadiran 87,00%.

Laporan Singkat Pelaksanaan Kegiatan Tugas Komite Personalia Tahun 2022

Komite Personalia telah merealisasikan sejumlah tugas dan tanggung jawabnya sepanjang tahun 2022, antara lain terkait perencanaan, pembinaan dan pengembangan karyawan.

Personnel Committee's Meeting

Throughout 2022, the Personnel Committee held 8 meetings with an average attendance rate of 87.00%.

Brief Report on the Implementation of Personnel Committee's Duties in 2022

The Personnel Committee realized a number of its duties and responsibilities throughout 2022, including those related to employee planning, coaching, and development.

Komite *Anti Fraud*

Komite *Anti Fraud* dibentuk untuk mengawasi penerapan strategi *anti fraud* dan memastikan penanganan permasalahan *fraud* secara tepat.

Pedoman Komite *Anti Fraud*

Dalam menjalankan tugas dan tanggung jawabnya, Komite *Anti Fraud* telah memiliki pedoman yang mengacu pada Peraturan Otoritas Jasa Keuangan.

Tugas dan Tanggung Jawab Komite *Anti Fraud*

Tugas dan tanggung jawab Komite *Anti Fraud* antara lain:

1. Menyusun kebijakan dan mengawasi penerapan strategi *anti fraud*; dan
2. Menangani penerapan strategi *anti fraud*.

Struktur dan Keanggotaan Komite *Anti Fraud*

Keanggotaan Komite *Anti Fraud* Perseroan untuk periode 2022 diungkapkan sebagai berikut:

Anti Fraud Committee

The Anti Fraud Committee is established to oversee the anti fraud stategies implementation and ensure the appropriate fraud issues management.

Anti Fraud Committee Charter

In carrying out its duties and responsibilities, the Anti-Fraud Committee already has a Charter that refers to the Financial Services Authority Regulations.

Duties and Responsibilities of the Anti Fraud Committee

Duties and responsibilities of the Anti Fraud Committee among others:

1. Formulating policies and overseeing the implementation of anti fraud strategies; and
2. Managing the implementation of anti fraud strategies.

Structure and Composition of the Anti Fraud Committee

The composition of the Company's Anti-Fraud Committee for the 2022 period is disclosed as follows:

Susunan Structure	Diisi oleh Served by	
Ketua Chairperson	Presiden Direktur	President Director
Sekretaris Secretary	Kepala Satuan Kerja Audit Intern	Head of Internal Audit Unit
Anggota Tetap Permanent Member	• Kepala Satuan Kerja Kepatuhan & APU PPT • Kepala Satuan Kerja Manajemen Risiko & Sistem Prosedur • Kepala Bagian Sumber Daya Manusia • Kepala Bagian Legal & Remedial	• Head of Compliance & AML CFT Division • Head of Risk Management & System Procedure Division • Head of Human Resources Department • Head of Legal & Remedial Department
Anggota Tidak Tetap Non-Permanent Member	Kepala Divisi/Kepala Bagian yang berkepentingan/diundang	Heads of relevant Divisions/Departments are invited

Laporan Singkat Pelaksanaan Kegiatan Tugas Komite *Anti Fraud* Tahun 2022

Komite *Anti Fraud* telah merealisasikan sejumlah tugas dan tanggung jawabnya sepanjang tahun 2022, antara lain:

1. Bank menyampaikan laporan penerapan kebijakan *anti fraud* secara periodik kepada Otoritas Jasa Keuangan;
2. Secara terus-menerus melakukan sosialisasi kepada seluruh jajaran Bank dalam rangka menumbuhkembangkan budaya *anti fraud*; dan
3. Memonitor pelaksanaan pelaporan *whistleblowing system*.

Brief Report on the Implementation of Anti Fraud Committee's Duties in 2022

The Anti Fraud Committee realized a number of duties and responsibilities throughout 2022, including:

1. The Bank submits periodic reports on the implementation of anti-fraud policies to the Financial Services Authority;
2. Continuously conducting dissemination to all levels of the Bank in order to develop an anti-fraud culture; and
3. Monitoring the implementation of whistleblowing system reporting.

Komite Restrukturisasi

Komite Restrukturisasi dibentuk untuk membantu Direksi dalam menganalisa dan memutuskan permohonan restrukturisasi atau penyelesaian kredit sesuai dengan kewenangan yang ditetapkan.

Pedoman Komite Restrukturisasi

Dalam menjalankan tugas dan tanggung jawabnya, Komite Restrukturisasi telah memiliki pedoman yang mengacu pada Peraturan Otoritas Jasa Keuangan.

Tugas dan Tanggung Jawab Restrukturisasi

Tugas dan tanggung jawabnya antara lain:

1. Memberikan persetujuan atau penolakan usulan restrukturisasi/penyelesaian kredit sesuai dengan batas wewenang;
2. Melaksanakan tugasnya dalam pemberian keputusan restrukturisasi/penyelesaian kredit secara profesional, jujur, obyektif, cermat, dan seksama;
3. Menolak permintaan dan/atau pengaruh pihak-pihak yang berkepentingan dengan permohonan atau usulan terkait untuk memberikan persetujuan yang hanya bersifat formalitas; dan
4. Mendahulukan kepentingan Perseroan di atas kepentingan pribadi atau keluarga, maupun pihak lainnya.

Struktur dan Keanggotaan Komite Restrukturisasi

Kedudukan Komite Restrukturisasi dalam struktur organisasi berada di bawah Direksi. Susunan komposisi Komite Restrukturisasi diungkapkan sebagai berikut:

Restructuring Committee

The Restructuring Committee was formed to assist the Board of Directors in analysing and deciding on requests for credit restructuring or settlement in accordance with the stipulated authorities.

Restructuring Committee Charter

In carrying out its duties and responsibilities, the Restructuring Committee already has a Charter that refers to the Financial Services Authority Regulations.

Duties and Responsibilities of the Restructuring Committee

Duties and responsibilities include:

1. Providing approval or rejection of credit restructuring/settlement proposals in accordance with the limits of authority;
2. Carrying out duties in making credit restructuring/settlement decisions professionally, honestly, objectively, carefully, and thoroughly;
3. Refusing requests and/or influence from parties who have an interest in related requests or proposals to give approval that is only a formality; and
4. Prioritizing the Company's interests above personal or family interests, as well as of other parties.

Structure and Composition of the Restructuring Committee

The position of the Restructuring Committee in the organizational structure is under the Board of Directors. The composition of the Restructuring Committee is disclosed as follows:

Susunan Structure	Diisi oleh Served by	
Ketua merangkap anggota Chairperson concurrently Member	Presiden Direktur	President Director
Anggota Members	• Direktur Komersial • Kepala Bagian Legal dan Remedial • Kepala Bagian Analisa Risiko Kredit	• Commercial Director • Head of Legal and Remedial Department • Head of Credit Risk Analysis Department

Laporan Singkat Pelaksanaan Kegiatan Tugas Komite Restrukturisasi Tahun 2022

Komite Restrukturisasi telah merealisasikan sejumlah tugas dan tanggung jawabnya sepanjang tahun 2022 yaitu memberikan persetujuan atas usulan restrukturisasi kredit, penyelesaian kredit, hapus buku, hapus tagih, dan penjualan aset yang diambil alih.

Brief Report on the Implementation of Restructuring Committee's Duties in 2022

The Restructuring Committee realized a number of its duties and responsibilities throughout 2022, by providing approval for proposed credit restructuring, credit settlement, write-off, haircut, and sale of foreclosed assets.

Komite *Treasury*

Komite *Treasury* berfungsi untuk membantu Direksi dalam mengevaluasi dan/atau memutuskan permohonan terkait bisnis *treasury*.

Pedoman Komite *Treasury*

Dalam menjalankan tugas dan tanggung jawabnya, Komite *Treasury* telah memiliki pedoman yang mengacu pada Peraturan Otoritas Jasa Keuangan.

Tugas dan Tanggung Jawab Komite *Treasury*

Tugas dan tanggung jawabnya antara lain:

1. Memberikan keputusan atas usulan terkait bisnis *treasury* sesuai dengan batas wewenang dan jenis produk; dan
2. Melaksanakan tugasnya dalam pemberian keputusan terkait bisnis *treasury* secara profesional, jujur, objektif, cermat, dan seksama.

Struktur dan Keanggotaan Komite *Treasury*

Kedudukan Komite *Treasury* dalam struktur organisasi berada di bawah Direksi. Susunan komposisi Komite *Treasury* diungkapkan sebagai berikut:

Treasury Committee

The Treasury Committee functions to assist the Board of Directors in evaluating and/or deciding on requests related to the treasury business.

Treasury Committee Charter

In carrying out its duties and responsibilities, the Treasury Committee already has a guideline that refers to the Financial Services Authority Regulations.

Duties and Responsibilities of the Treasury Committee

Duties and responsibilities of this committee include:

1. Making decisions on proposals related to the treasury business in accordance with the limits of authority and types of products; and
2. Carrying out duties in making decisions related to the treasury business professionally, honestly, objectively, carefully, and thoroughly.

Structure and Composition of the Treasury Committee

The Treasury Committee position in the organizational structure is under the Board of Directors. The composition of the Treasury Committee is as follows:

Susunan Structure	Diisi oleh Served by	
Ketua merangkap anggota Chairperson concurrently Member	Presiden Direktur	President Director
Anggota Lainnya Other Members	• Direktur Keuangan & *Treasury* 1• Kepala Divisi *Treasury* dan *Financial Institution* • Kepala Bagian Analisa Risiko Kredit	• Finance & Treasury Director • Head of Treasury and Financial Institution Division • Head of Credit Risk Analysis Department

Laporan Singkat Pelaksanaan Kegiatan Tugas Komite *Treasury* Tahun 2022

Pelaksanaan tugas dan tanggung jawab Komite *Treasury* selama 2022 sebagai berikut:

1. Memberikan keputusan dan persetujuan atas usulan limit counterparties; dan
2. Memberikan keputusan dan persetujuan atas usulan pembelian surat berharga korporasi.

Brief Report on the Implementation of Treasury Committee's Duties in 2022

Implementation of duties and responsibilities of the Treasury Committee in 2022 is as follows:

1. Provide decision and approval on proposed limit of counterparties; and
2. Provide decision and approval on the proposed purchase of corporate securities.

Komite Pengadaan Barang dan Jasa

Komite Pengadaan Barang dan Jasa dibentuk oleh dan bertanggung jawab kepada Direksi dengan tujuan membantu Direksi dalam pengelolaan kegiatan pengadaan barang dan jasa, memastikan efektivitas atas aktivitas kegiatan pengadaan barang dan jasa, serta memastikan pelaksanaan kegiatan pengadaan barang dan jasa sesuai dengan kebijakan dan prosedur yang berlaku di Perseroan.

Goods and Services Procurement Committee

The Goods and Services Procurement Committee was formed by and is responsible to the Board of Directors with the aim of assisting the Board of Directors in managing goods and services procurement activities, ensuring the effectiveness of goods and services procurement activities, and ensuring that the implementation of goods and services procurement activities is in accordance with the policies and procedures that apply in the Company.

Pedoman Komite Pengadaan Barang dan Jasa

Dalam menjalankan tugas dan tanggung jawabnya, Komite Pengadaan Barang dan Jasa telah memiliki pedoman yang mengacu pada Peraturan Otoritas Jasa Keuangan.

Goods and Services Procurement Committee Charter

In carrying out its duties and responsibilities, the Goods and Services Procurement Committee already has a Charter that refers to the Financial Services Authority Regulations.

Tugas dan Tanggung Jawab Komite Pengadaan Barang dan Jasa

Tugas dan tanggung jawab antara lain bertanggung jawab atas pengadaan dan penjualan barang dan jasa.

Duties and Responsibilities of the Goods and Services Procurement Committee

Duties and responsibilities of this committee include being responsible for the procurement and sale of goods and services.

Struktur dan Keanggotaan Komite Pengadaan Barang dan Jasa

Susunan komposisi Komite Pengadaan Barang dan Jasa sebagai berikut:

Structure and Composition of the Goods and Services Procurement Committee

The composition of the Goods and Services Procurement Committee is as follows:

Susunan **Structure**	**Diisi oleh** **Served by**	
Ketua Chairperson	Kepala Divisi *Finance Accounting & Management Information System*	Head of Finance Accounting & Management Information System Division
Sekretaris Secretary	Kepala Bagian Logistik dan *General Service*	Head of Logistics and General Service Department
Anggota Member	Kepala Divisi/Kepala Bagian sesuai dengan kebutuhan pengadaan barang dan jasa	Heads of Divisions/Departments related to the needs of procurement of goods and services

Laporan Singkat Pelaksanaan Kegiatan Tugas Komite Pengadaan Barang dan Jasa Tahun 2022

Pelaksanaan tugas dan tanggung jawab Komite Pengadaan Barang dan Jasa selama 2022 sebagai berikut:

1. Menyusun rencana pengadaan barang dan jasa sesuai dengan Rencana Bisnis Bank;
2. Melakukan evaluasi terhadap penawaran yang diajukan vendor terkait dengan harga, spesifikasi, kualitas barang, dan jasa yang ditawarkan;
3. Memutuskan penetapan/penunjukkan vendor pengadaan barang dan jasa; dan
4. Memonitor dan mengevaluasi realisasi pengadaan barang dan jasa.

Brief Report on the Implementation of Goods and Services Procurement Committee's Duties in 2022

The implementation of duties and responsibilities of the Goods and Services Procurement Committee throughout 2022 is as follows:

1. Preparing a plan for procurement of goods and services in accordance with the Bank's Business Plan;
2. Evaluating the bids submitted by vendors regarding prices, specifications, quality of goods and services offered;
3. Deciding on the designation/appointment of vendors for procurement of goods and services; and
4. Monitoring and evaluating the realization of procurement of goods and services.

ORGAN PENDUKUNG DIREKSI

BOARD OF DIRECTORS' SUPPORTING ORGANS

Dalam menjalankan tugasnya, Direksi dibantu oleh unit-unit yang berada di bawah Direksi. Unit-unit tersebut bertugas dan bertanggung jawab secara kolektif untuk membantu Direksi dalam melakukan fungsi tertentu yang membutuhkan keahlian khusus dengan memberikan saran dan rekomendasi mengenai kebijakan terhadap pengelolaan Perseroan.

In carrying out its duties, the Board of Directors is assisted by divisions under the Board of Directors. These divisions have collective duties and responsibilities to assist the Board of Directors in carrying out certain functions that require special expertise by providing advice and recommendations regarding policies on the management of the Company.

Sekretaris Perusahaan

Sekretaris Perusahaan merupakan organ Direksi yang bertugas dan bertanggung jawab dalam membangun komunikasi dengan para pemangku kepentingan, seperti regulator, investor, dan masyarakat, khususnya yang berkaitan dengan komunitas pasar modal.

Pedoman Kerja Sekretaris Perusahaan

Perseroan telah memiliki Pedoman *Corporate Secretary* bagi Sekretaris Perusahaan yang mengacu pada Peraturan Otoritas Jasa Keuangan.

Profil Sekretaris Perusahaan



Febrina K. Savitri
Sekretaris Perusahaan
Corporate Secretary

Corporate Secretary

The Corporate Secretary is an organ under the Board of Directors whose duty and responsibility is to establish communication with stakeholders, such as regulators, investors, and public, especially those related to the capital market community.

Corporate Secretary Charter

The Company has Corporate Secretary Charter for Corporate Secretary that refers to the Financial Services Authority Regulations.

Profile of Corporate Secretary

Warga negara Indonesia, usia 49 tahun, berdomisili di Jakarta. Menjabat sebagai Sekretaris Perusahaan berdasarkan Surat Keputusan Direksi No. 339/SKDIR-SDM/XII/17 tanggal 4 Desember 2017. Beliau meraih gelar Sarjana Manajemen Informatika dari Universitas Gunadarma.

Sebelumnya beliau pernah menjabat sebagai *Account Officer* di Bank Artha Graha (1999-2007), *Branch Manager* Bank MNC International (2007-2016), dan *Branch Manager* Bank Ganesha (2016-2017).

Indonesian citizen, 49 years old, domiciled in Jakarta. She is appointed as the Corporate Secretary based on the Board of Directors Decision No. 339/SKDIR-SDM/XII/17 dated December 4, 2017. She holds a Bachelor's degree in Informatics Management from Gunadarma University.

Previously, she served as Account Officer at Bank Artha Graha (1999-2007), Branch Manager at Bank MNC International (2007-2016), and Branch Manager at Bank Ganesha (2016-2017).

Struktur Organisasi Sekretaris Perusahaan

Sekretaris perusahaan bertanggung jawab langsung kepada Direksi serta diangkat dan diberhentikan berdasarkan Keputusan Direksi, sehingga setiap bentuk pelaksanaan tugasnya dipertanggungjawabkan secara langsung kepada Presiden Direktur.

Tugas dan Tanggung Jawab Sekretaris Perusahaan

Berdasarkan peraturan yang berlaku, tugas dan tanggung jawab Sekretaris Perusahaan diuraikan sebagai berikut:

1. Mengikuti perkembangan pasar modal, khususnya peraturan perundang-undangan yang berlaku di bidang pasar modal;
2. Memberikan masukkan kepada Dewan Komisaris dan Direksi dalam rangka mematuhi ketentuan peraturan perundangan-undangan di bidang pasar modal;
3. Membantu Dewan Komisaris dan Direksi dalam pelaksanaan GCG yang meliputi:
   a. Keterbukaan informasi kepada masyarakat termasuk ketersediaan informasi pada situs web Perseroan;
   b. Penyampaian laporan kepada regulator secara tepat waktu;
   c. Penyelenggaraan dan dokumentasi RUPS; dan
   d. Penyelenggaraan dan dokumentasi rapat Dewan Komisaris dan atau rapat Direksi;
4. Menjadi penghubung antara Perseroan dengan Pemegang Saham, Otoritas Jasa Keuangan, dan pemangku kepentingan lainnya;
5. Mengoordinasikan penyusunan, penerbitan, dan pendistribusian laporan tahunan dan laporan keberlanjutan Perseroan;
6. Menyusun strategi komunikasi kepada publik dan media sesuai sasaran, sehingga dapat memberikan kontribusi bagi peningkatan citra dan menjaga reputasi Perseroan;
7. Melaksanakan kegiatan tanggung jawab sosial perusahaan sesuai dengan sasaran yang telah direncanakan; dan
8. Menjaga kerahasiaan, kecuali dalam rangka memenuhi kewajiban sesuai dengan peraturan perundang-undangan yang berlaku.

Laporan Singkat Pelaksanaan Kegiatan Sekretaris Perusahaan

Sepanjang tahun 2022, Sekretaris Perusahaan telah melaksanakan beberapa kegiatan sebagai berikut:

Corporate Secretary's Organizational Structure

The Corporate Secretary is directly responsible to the Board of Directors and is appointed and dismissed based on the Board of Directors Decision, and thus, every form of performance of its duties is directly accountable to the President Director.

Duties and Responsibilities of the Corporate Secretary

Based on the applicable regulations, the duties and responsibilities of the Corporate Secretary are described as follows:

1. Updating the capital market developments, particularly the prevailing laws and regulations in the capital market sector;
2. Providing input to the Board of Commissioners and Board of Directors in order to comply with the provisions of laws and regulations in the capital market sector;
3. Assisting the Board of Commissioners and Board of Directors in implementing GCG, which includes:
   a. Information disclosure to the public, including the availability of information on the Company's website;
   b. Timely submission of reports to regulators;
   c. Organizing and documenting the GMS; and
   d. Organizing and documenting the Board of Directors' and/or Board of Commissioners' meetings;
4. Becoming a liaison between the Company and Shareholders, the Financial Services Authority, and other stakeholders;
5. Coordinating the preparation, publication, and distribution of the Company's annual report;
6. Developing a communication strategy to the public and media according to the target, so that it can contribute to improving the image and maintaining the Company's reputation;
7. Carrying out social responsibility activities in accordance with the planned goals; and
8. Maintaining confidentiality, except in complying with the applicable laws and regulations.

Brief Report on the Implementation of Corporate Secretary's Activities

Throughout 2022, the Corporate Secretary carried out the following activities:

Program Kerja Work Program	Realisasi 2022 2022 Realization
Aktivitas Bank Sebagai Perusahaan Terbuka Bank Activities as a Public Company	• Melakukan aksi korporasi PMHMETD I yang selesai di bulan Maret 2022; • Menyelenggarakan RUPS Tahunan pada tanggal 24 Juni 2022; • Menyelenggarakan Paparan Publik Tahunan pada tanggal 24 Juni 2022; • Menyelenggarakan RUPS Luar Biasa pada tanggal 26 September 2022; dan • Melakukan aksi korporasi PMHMETD II yang selesai di bulan Desember 2022. • Conducted a corporate action, PMHMETD I, which was completed in March 2022; • Organized the Annual GMS on June 24, 2022; • Organized the Annual Public Expose on June 24, 2022; • Organized the Extraordinary GMS on September 26, 2022; and • Conducted a corporate action, PMHMETD II, which was completed in December 2022.
Aktivitas Komunikasi Korporasi Corporate Communication Activities	Komunikasi korporasi disampaikan melalui situs web Perseroan dan keterbukaan informasi pada situs web Bursa Efek Indonesia. Corporate communications were delivered through the Company's website, and information disclosure was through the Indonesian Stock Exchange's website.
Aktivitas Kesekretariatan Secretarial Activities	Mengatur dan mendokumentasikan dokumen surat-menyurat. Organized and documented correspondence documents.
Aktivitas Tanggung Jawab Sosial Perusahaan Social Responsibility Activities	• Acara misi gizi; • Proyek pengembangan usaha holtikultura; • Pembelian hewan kurban 2 ekor kambing untuk Masjid Jami; dan • Penggalangan dana bantuan sosial untuk bencana di berbagai daerah. • Nutrition mission event; • Horticulture business development project; • Purchase of 2 goats for sacrifice for Jami Mosque; and • Social assistance fundraising for disasters in various regions.

Pelatihan dan/atau Peningkatan Sekretaris Perusahaan

Informasi terkait pelatihan dan/atau peningkatan yang diikuti oleh Sekretaris Perusahaan dapat dilihat sebagai berikut:

Corporate Secretary Training and/or Development

Information regarding the training and/or development programs attended by the Corporate Secretary can be seen as follows:

Materi Topic	Penyelenggara Organizer	Waktu Time	Tempat Venue
Digital Financial Outlook 2022: Supporting Banking Roadmap and Payment Transformation	Infobank	18 Januari 2022 January 18, 2022	*Online* via Zoom
Banking in Metaverse: A Hype or Real?	digitalbank.id	26 Januari 2022 January 26, 2022	*Online* via Zoom
Pendalaman *Annual Report* (Peraturan Otoritas Jasa Keuangan No. 29/POJK.04/2016 dan Surat Edaran Otoritas Jasa Keuangan No. 16/SEOJK.04/2021) dan *Sustainability Report* (Peraturan Otoritas Jasa Keuangan No. 51/POJK. 03/2017) Intensification of the Annual Report (Financial Services Authority Regulation No. 29/POJK.04/2016 and Financial Services Authority Circular No. 16/SEOJK.04/2021) and Sustainability Report (Financial Services Authority Regulation No. 51/POJK. 03/2017)	Indonesia Corporate Secretary Association & Otoritas Jasa Keuangan Indonesia Corporate Secretary Association & Financial Services Authority	3 Februari 2022 February 3, 2022	*Online* via Zoom
Pendalaman Peraturan Otoritas Jasa Keuangan No. 17/POJK.04/2020 tentang Transaksi Material dan Perubahan Kegiatan Usaha Intensification of the Financial Services Authority Regulation No. 17/POJK.04/2020 on Material Transactions and Changes in Business Activities	Indonesia Corporate Secretary Association & Otoritas Jasa Keuangan Indonesia Corporate Secretary Association & Financial Services Authority	24 Februari 2022 February 24, 2022	*Online* via Zoom
How to Keep the Internal Communication Solid	Indonesia Corporate Secretary Association	15 Maret 2022 March 15, 2022	*Online* via Zoom
Journey for Digital Transformation Perspective and Readiness	Internal dan Sustainable Development Goals	17 Maret 2022 March 17, 2022	*Hybrid Class*

Materi Topic	Penyelenggara Organizer	Waktu Time	Tempat Venue
Mewujudkan Layanan Finansial yang Efisien dan Aman Realizing Efficient and Safe Financial Services	Bank Indonesia & Otoritas Jasa Keuangan Bank Indonesia & Financial Services Authority	6 April 2022 April 6, 2022	*Online* via Zoom
An Introduction to Corporate Branding trough Social Media	Indonesia Corporate Secretary Association	12 April 2022 April 12, 2022	*Online* via Zoom
Let's Engage	Indonesia Corporate Secretary Association	31 Mei 2022 May 31 2022	*Online* via Zoom
Pendalaman Peraturan Otoritas Jasa Keuangan No. 16/POJK.04/2020 tentang Pelaksanaan RUPS Perusahaan Terbuka secara Elektronik Intensificaiton of the Financial Services Authority Regulation No. 16/POJK.04/2020 on the Implementation of GMS of Public Company Electronically	Indonesia Corporate Secretary Association	16 Juni 2022 June 16, 2022	*Online* via Zoom
Strategi dan Inovasi Teknologi dalam Menunjang Peran Sekretaris Perusahaan Technology Strategy and Innovation in Supporting the Role of the Corporate Secretary	Indonesia Corporate Secretary Association	6 Juli 2022 July 6, 2022	*Online* via Zoom
Refreshment Manajemen Risiko, Kepatuhan, dan *Audit Intern Banking* Refreshment Risk Management, Compliance, and Audit Intern Banking	Badan Sertifikasi Manajemen Risiko Risk Management Certification Body	21 Juli 2022 July 21, 2022	*Online* via Zoom
Yuk Bagusin *Sustainability Report* Let's Make a Better Sustainability Report	Asosiasi Emiten Indonesia Indonesian Listed Companies Association	3 Agustus - 5 Oktober 2022 August 3 - October 5, 2022	*Online* via Zoom
Central Banking Services Festival	Bank Indonesia	14 September 2022 September 14, 2022	*Online* via Zoom
Economic Outlook 2023	Indexim	10 Oktober 2022 October 10, 2022	*Online* via Zoom
ASEAN Corporate Governance Scorecard: Achieving ASEAN Asset Class	Indonesia Corporate Secretary Association	18 Oktober 2022 October 18, 2022	*Online* via Zoom
Building Sustainable Capacity to Prepare for the Next Turbulence	Economic Review	21 Oktober 2022 October 21, 2022	*Online* via Zoom
Sosialisasi Peraturan Otoritas Jasa Keuangan No. 18 Tahun 2022 tentang Perintah Tertulis, Peraturan Otoritas Jasa Keuangan No. 19 Tahun 2022 tentang Perlakuan Khusus Lembaga Jasa Keuangan pada Daerah dan Sektor Tertentu di Indonesia yang Terkena Dampak Bencana, Rancangan Peraturan Otoritas Jasa Keuangan Pengembangan Sumber Daya Manusia Bank Umum, serta Peraturan Otoritas Jasa Keuangan No. 22 Tahun 2022 tentang Kegiatan Penyertaan Modal oleh Bank Umum. Dissemination of Financial Services Authority Regulation No. 18 of 2022 on Written Orders, Financial Services Authority Regulation No. 19 of 2022 on Special Treatment of Financial Services Institutions in Certain Regions and Sectors in Indonesia Affected by Disasters, Draft Regulation of the Financial Services Authority for the Development of Human Resources for Commercial Banks, and Regulation of the Financial Services Authority No. 22 of 2022 on Equity Participation Activities by Commercial Banks.	Otoritas Jasa Keuangan Financial Services Authority	17 November 2022 November 17, 2022	*Online* via Zoom

Satuan Kerja Audit Intern

Satuan Kerja Audit Intern menjalankan tugas dan tanggung jawab untuk menerapkan pengendalian internal. Dalam pelaksanaan tugasnya, Satuan Kerja Audit Intern melakukan pengawasan dan penilaian terhadap pengendalian internal dengan melakukan pemeriksaan pada seluruh divisi kerja Perseroan.

Piagam Audit Intern

Satuan Kerja Audit Intern telah memiliki Piagam Audit Intern yang ditetapkan oleh Presiden Direktur dan disahkan oleh Dewan Komisaris pada tanggal 27 Mei 2022.

Internal Audit Division

The Internal Audit Division carries out the duties and responsibilities of implementing internal control. In carrying out its duties, the Internal Audit Division supervises and evaluates internal control by conducting audits of all work divisions of the Company.

Internal Audit Charter

The Internal Audit Division has an Internal Audit Charter stipulated by the President Director and approved by the Board of Commissioners on May 27, 2022.

Visi dan Misi Satuan Kerja Audit Intern

Visi

Menjadi mitra strategis yang profesional bagi manajemen dalam rangka penerapan pengendalian intern, prinsip-prinsip *corporate governance*, dan manajemen risiko untuk mendukung visi Bank.

Misi

1. Memberikan kontribusi positif yang independen dan objektif untuk mendorong pencapaian visi dan misi Bank dalam rangka pengembangan produk dan layanan perbankan digital;
2. Terwujudnya kondisi Bank yang sehat dan mampu berkembang secara wajar dan baik;
3. Meyakinkan terciptanya sistem informasi yang handal bagi Bank; dan
4. Membantu semua tingkatan manajemen dalam mengamankan kegiatan operasional Bank dengan cara pendekatan sistematis serta rekomendasi pada area yang dikaji.

Kriteria Satuan Kerja Audit Intern

Kriteria anggota Satuan Kerja Audit Intern Perseroan diuraikan sebagai berikut:

1. Memiliki integritas dan perilaku yang independen, objektif, serta memiliki kompetensi dan profesionalisme di dalam pelaksanaan tugasnya;
2. Memiliki pengetahuan dan pengalaman mengenai teknis audit dan disiplin ilmu lain yang relevan dengan bidang tugasnya;
3. Memiliki pengetahuan tentang peraturan perundang-undangan di bidang pasar modal dan peraturan perundang-undangan terkait lainnya;
4. Memiliki kecakapan untuk berinteraksi dan berkomunikasi, baik lisan maupun tertulis, secara efektif;
5. Mematuhi standar profesi yang dikeluarkan oleh asosiasi Satuan Kerja Audit Intern;
6. Mematuhi kode etik Audit Intern;
7. Menjaga kerahasiaan informasi dan/atau data perusahaan terkait dengan pelaksanaan tugas dan tanggung jawab Satuan Kerja Audit Intern, kecuali diwajibkan berdasarkan peraturan perundang-undangan atau penetapan atau putusan pengadilan;
8. Memahami prinsip Tata Kelola Perusahaan yang baik dan manajemen risiko; dan
9. Bersedia meningkatkan pengetahuan, keahlian, dan kemampuan profesionalismenya secara terus menerus.

Vision and Mission of the Internal Audit Division

Vision

To become a strategic professional partner for management in implementing internal control, corporate governance principles, and risk management to support the Bank's vision.

Mission

1. Provide positive, independent, and objective contributions to drive the achievement of the Bank's vision and mission for the purpose of developing digital banking products and services;
2. The realization of a sound Bank and capable of developing fairly and properly;
3. Ensuring the creation of a reliable information system for the Bank; and
4. Assist all management levels in safeguarding the Bank's operational activities by way of a systematic approach and recommendations on areas being studied.

Internal Audit Division Criteria

The criteria for members of the Company's Internal Audit Division are described as follows:

1. Have integrity and independent, objective behavior, and have competence and professionalism in carrying out their duties;
2. Have knowledge and experience regarding technical audit and other disciplines relevant to the field of work;
3. Have knowledge of the laws and regulations in the capital market and other related laws and regulations;
4. Have the ability to interact and communicate, both verbally and in writing, effectively;
5. Comply with professional standards issued by the Internal Audit association;
6. Comply with the Internal Audit Division's code of conducts;
7. Maintain the confidentiality of company information and/or data related to the implementation of Internal Audit' duties and responsibilities, unless required to comply with laws and regulations or court rulings or decisions;
8. Understand the GCG principles and risk management; and
9. Willing to continuously increase professional knowledge, skill, and capacity.

Profil Kepala Satuan Kerja Audit Intern

A.M. George Surya
Kepala Satuan Kerja Audit Intern

Warga negara Indonesia, usia 35 tahun, berdomisili di Jakarta. Menjabat sebagai Kepala Satuan Kerja Audit Intern berdasarkan Surat Keputusan Direksi No. 340/SKDIRSDM/XII/17 tanggal 4 Desember 2017. Beliau meraih gelar Sarjana Ekonomi jurusan Akuntansi dari Universitas Tarumanagara (2009).

Sebelumnya, beliau meniti karier di Ernst & Young Indonesia (2009-2011), Pricewaterhouse Coopers Indonesia (2011-2014), CIMB Niaga (2014-2016), kemudian bergabung dengan Bank Ganesha dan menempati berbagai posisi, seperti *Project Management Office*, *Corporate Secretary*, dan *eChannel Product Head*.

Efektif per tanggal 24 Februari 2023 sesuai Surat Keputusan Direksi No. 007/SKDIR/II/2023, Robert Halim ditunjuk sebagai Pejabat Pengganti Sementara (Pgs.) Kepala Satuan Kerja Audit Intern Perseroan menggantikan A.M. George Surya yang mengundurkan diri.

Kedudukan Satuan Kerja Audit Intern

Satuan Kerja Audit Intern dipimpin oleh seorang Kepala Satuan Kerja Audit Intern yang diangkat dan diberhentikan oleh Presiden Direktur setelah mendapat persetujuan dari Dewan Komisaris dengan mempertimbangkan rekomendasi dari Komite Audit dan dilaporkan kepada Otoritas Jasa Keuangan. Kepala Satuan Kerja Audit Intern bertanggung jawab secara langsung kepada Presiden Direktur. Dalam melaksanakan tugasnya, Satuan Kerja Audit Intern menyampaikan laporan kepada Presiden Direktur dan salinannya disampaikan kepada Dewan Komisaris, Komite Audit, dan Direktur yang membawahi Fungsi Kepatuhan.

Struktur Organisasi Satuan Kerja Audit Intern

Adapun Struktur Organisasi Satuan Kerja Audit Intern Perseroan berdasarkan Keputusan Direksi No. 007/SKDIR/IX/2022 tanggal 19 September 2022 tentang Struktur Organisasi PT Bank Ganesha Tbk sebagai berikut:

Profile of Head of Internal Audit Division

A.M. George Surya
Head of Internal Audit Division

Indonesian citizen, 35 years old, domiciled in Jakarta. He is appointed as Head of Internal Audit Division based on the Board of Directors' Decision Decree No. 340/SKDIRSDM/XII/17 dated December 4, 2017. He earned a Bachelor of Economics degree majoring in Accounting from Tarumanagara University (2009).

Previously, he had a career at Ernst & Young Indonesia (2009-2011), Pricewaterhouse Coopers Indonesia (2011-2014), CIMB Niaga (2014-2016), then joined Bank Ganesha and held various positions, such as Project Management Office, Corporate Secretary, and eChannel Product Head.

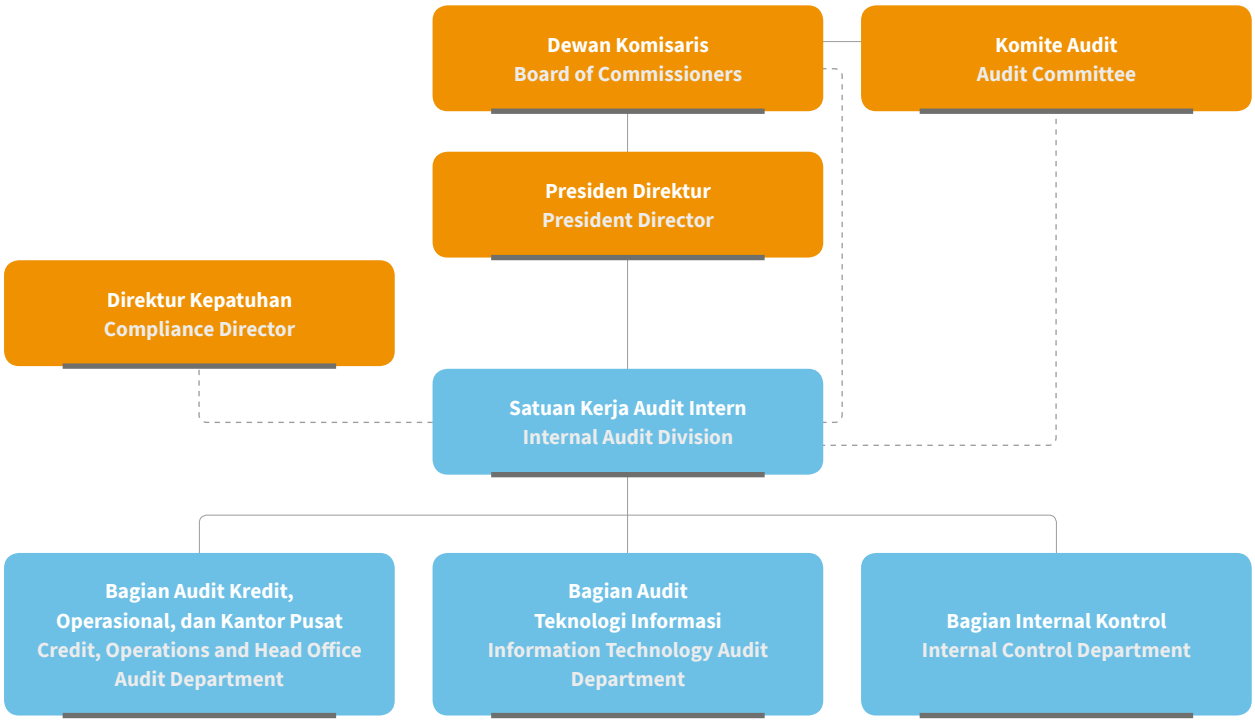
Effective as of February 24, 2023, according to the Board of Directors' Decision Letter No. 007/SKDIR/II/2023, Robert Halim was appointed as Acting Head of Internal Audit Division to replace A.M. George Surya who resigned.

Position of the Internal Audit Division

The Internal Audit Division is led by a Head of Internal Audit Division who is appointed and dismissed by the President Director after obtaining approval from the Board of Commissioners by considering recommendations from the Audit Committee and reporting to the Financial Services Authority. The Head of the Internal Audit Division is directly responsible to the President Director. In carrying out its duties, the Internal Audit Division submits a report to the President Director and a copy is submitted to the Board of Commissioners, the Audit Committee, and the Director in charge of Compliance Function.

Organizational Structure of the Internal Audit Division

The Organizational Structure of the Company's Internal Audit Division based on the Board of Directors' Decision No. 007/SKDIR/IX/2022 dated September 19, 2022, on the Organizational Structure of PT Bank Ganesha Tbk, is as follows.



Keterangan / Notes:

Melapor/tanggung jawab langsung / Direct report/responsibility
Komunikasi tidak langsung / Undirect communication

Tugas dan Tanggung Jawab Satuan Kerja Audit Intern

Berdasarkan Piagam Satuan Kerja Audit Intern, tugas dan tanggung jawab Satuan Kerja Audit Intern diuraikan sebagai berikut:

1. Menyusun dan melaksanakan rencana Satuan Kerja Audit Intern tahunan yang harus disetujui oleh Presiden Direktur dan Dewan Komisaris dengan mempertimbangkan rekomendasi Komite Audit;
2. Menguji dan mengevaluasi pelaksanaan pengendalian internal dan sistem manajemen risiko sesuai dengan kebijakan Bank;
3. Melakukan pemeriksaan dan penilaian atas efisiensi dan efektivitas di bidang keuangan, akuntansi, operasional, sumber daya manusia, pemasaran, teknologi informasi, dan kegiatan lainnya;
4. Memberikan saran perbaikan dan informasi yang obyektif tentang kegiatan yang diperiksa pada semua tingkat manajemen;
5. Membuat laporan hasil audit dan menyampaikan laporan tersebut kepada Presiden Direktur, Dewan Komisaris dengan tembusan kepada Komite Audit dan Direktur yang membawahi Fungsi Kepatuhan;
6. Berkoordinasi dengan Komite Audit di dalam kegiatan audit intern;
7. Menyusun program untuk mengevaluasi mutu kegiatan audit intern yang dilakukan;

Duties and Responsibilities of the Internal Audit Division

Based on the Internal Audit Division Charter, the duties and responsibilities of the Internal Audit Division are described as follows:

1. Preparing and implementing the annual Internal Audit Division plan, which must be approved by the President Director and Board of Commissioners, by considering the Audit Committee' recommendations;
2. Testing and evaluating the implementation of internal control and risk management systems in accordance with the Bank's policies;
3. Examining and evaluating efficiency and effectiveness in finance, accounting, operations, human resources, marketing, information technology, and other activities;
4. Providing suggestions for improvement and objective information about the activities examined at all levels of management;
5. Preparing audit reports and submitting the reports to the President Director, Board of Commissioners with a copy to the Audit Committee and Director in charge of Compliance Function;
6. Coordinating with the Audit Committee in internal audit activities;
7. Developing a program to evaluate the quality of the internal audit activities carried out;

8. Melakukan pemeriksaan khusus apabila diperlukan:
   a. Terhadap kasus atau masalah pada setiap aspek dan unsur kegiatan yang terindikasi *fraud* dan pelanggaran *code of conduct*;
   b. Bertujuan untuk mengungkap modus operandi, penyebab, potensi kerugian, pelaku, dan keterlibatan pihak lain;
   c. Melaporkan hasil pemeriksaan khusus kepada Presiden Direktur, Dewan Komisaris dengan tembusan kepada Komite Audit dan Direktur yang membawahi fungsi kepatuhan;
9. Memantau, menganalisis, dan melaporkan pelaksanaan tindak lanjut perbaikan yang telah disarankan;
10. Menyiapkan laporan pelaksanaan dan pokok-pokok hasil audit yang ditandatangani oleh Presiden Direktur dan Komisaris Independen yang menjadi Ketua Komite Audit untuk disampaikan kepada Otoritas Jasa Keuangan;
11. Menyiapkan laporan penerapan *anti fraud* setiap semester untuk disampaikan kepada Otoritas Jasa Keuangan dan laporan transfer dana terkait dengan *fraud* setiap bulannya untuk disampaikan kepada Bank Indonesia;
12. Menguji terhadap penyelenggaraan teknologi informasi, guna meningkatkan efisiensi serta memastikan sistem yang dibangun mematuhi pada rencana, kebijakan, prosedur, Undang-Undang dan regulasi; dan
13. Memelihara profesionalisme Satuan Kerja Audit Intern dengan menambah pengetahuan dan keterampilan melalui pendidikan yang berkesinambungan;
14. Mengalokasikan semua sumber daya, menyusun jadwal audit, memilih objek yang akan diaudit, menetapkan rentang atau ruang lingkup pekerjaan audit, serta mengaplikasikan semua teknik yang dibutuhkan untuk memenuhi tujuan audit;
15. Melakukan koordinasi dengan unit kerja yang melakukan fungsi pengendalian lain.

Ruang Lingkup Satuan Kerja Audit Intern

Secara umum, ruang lingkup pekerjaan Satuan Kerja Audit Intern meliputi:

1. Menilai kepatuhan terhadap regulator dan efektivitas penerapan sistem pengendalian Intern;
2. Menerapkan prinsip GCG dan pengelolaan risiko pada bidang operasional, perkreditan serta teknologi informasi di kantor pusat, kantor cabang, kantor cabang pembantu, dan kantor kas dalam rangka membantu perusahaan mencapai tujuannya;
3. Memberikan *assurance* kepada para pemangku kepentingan maupun regulator;
4. Melakukan perluasan terhadap objek audit lainnya maupun kasus-kasus *fraud* yang mungkin terjadi ataupun melakukan pendampingan terhadap proses investigasi kasus *fraud*;
5. Melakukan *on-site audit* dan *off-site audit* dengan meningkatkan pemanfaatan teknologi informasi yang hasilnya akan dilaporkan kepada Presiden Direktur dengan tembusan kepada Dewan Komisaris, Komite Audit, dan Direktur yang membawahkan Fungsi Kepatuhan; dan

8. Conducting special audit when required:
   a. On cases or problems in every aspect and element of activity indicating fraud and violations of the code of conduct;
   b. Aiming to reveal the modus operandi, causes, potential losses, perpetrators, and involvement of other parties;
   c. Reporting the special audit results to the President Director, Board of Commissioners with a copy to the Audit Committee and Director in charge of compliance function;
9. Monitoring, analyzing, and reporting on the implementation of follow-up improvements that have been suggested;
10. Preparing an implementation report and main audit results signed by the President Director and Independent Commissioner who is the Head of the Audit Committee to be submitted to the Financial Services Authority;
11. Preparing reports on the implementation of anti-fraud every semester to be submitted to the Financial Services Authority and monthly reports of fund transfers related to fraud to be submitted to Bank Indonesia;
12. Testing the implementation of information technology, in order to increase efficiency and ensure that the system built complies with plans, policies, procedures, laws, and regulations; and
13. Maintaining Internal Audit Division's professionalism by increasing knowledge and skills through continuous education;
14. Allocating all resources, arranging audit schedules, selecting objects to be audited, determining the range or scope of audit work, and applying all techniques required to meet audit objectives;
15. Coordinating with divisions that perform other control functions.

Scope of Work of the Internal Audit Division

In general, the scope of work of Internal Audit Division includes the following:

1. Assessing compliance with regulators and the effectiveness of implementing the internal control system;
2. Applying GCG principles and risk management in the operational, credit, and information technology fields at the head office, branch offices, sub-branch offices and cash offices in order to help the Company achieve its goals;
3. Providing assurance to stakeholders and regulators;
4. Expanding other audit objects and fraud cases that may occur or providing assistance to the fraud case investigation process;
5. Conducting on-site and off-site audits by increasing the utilization of information technology, the results of which will be reported to the President Director with a copy to the Board of Commissioners, Audit Committee, and Director in charge of Compliance Function; and

6. Melaporkan pencapaian rencana kerja tahunan kepada Presiden Direktur dengan tembusan kepada Dewan Komisaris.

6. Reporting the achievement of annual work plan to the President Director with a copy to the Board of Commissioners.

Jumlah Personel dan Sertifikasi Pegawai Satuan Kerja Audit Intern

Seluruh anggota Satuan Kerja Audit Intern memiliki latar belakang pendidikan dan kompetensi yang memadai dalam menjalankan tugas sebagai auditor, serta telah tersertifikasi dalam bidang manajemen risiko perbankan sesuai dengan ketentuan Bank Indonesia. Pada tahun 2022, jumlah pegawai Satuan Kerja Audit Intern sebanyak 21 orang dan telah memperoleh sertifikasi sebagai berikut:

Number of Personnel and Employee Certification of the Internal Audit Division

All members of the Internal Audit Division have sufficient educational background and competence to carry out their duties as auditors, and have been certified in banking risk management in accordance with Bank Indonesia regulations. In 2022, the number of employees of Internal Audit Division was 21 people and obtained the following certifications:

Jabatan Position	Sertifikasi Certification	Masa Berlaku Validity Period	Penyelenggara Organizer
Kepala Satuan Kerja Audit Intern Head of Internal Audit Division	*Internal Auditor Bank* Bank Internal Auditor	2025	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institute
	Sertifikasi Manajemen Risiko Risk Management Certification	2023	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institute
	Certified Anti-Fraud Manager	2024	Asia *Anti Fraud* Manajemen Asia Anti Fraud Management
Bagian Audit Kredit, Operasional, dan Kantor Pusat Credit, Operations, and Head Office Audit Department	*Internal Auditor Bank* Bank Internal Auditor	2023-2025	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institute
	Sertifikasi Manajemen Risiko Risk Management Certification	2023-2026	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institute
	Certified Anti-Fraud Manager	2022-2024	Asia *Anti Fraud* Manajemen Asia Anti Fraud Management
Bagian Audit Teknologi Informasi Information Technology Audit Department	*Internal Auditor Bank* Bank Internal Auditor	2022-2024	Asia *Anti Fraud* Manajemen Asia Anti Fraud Management
	Sertifikasi Manajemen Risiko Risk Management Certification	2024-2025	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institute
	Information Security Management System	2023-2025	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institute
Bagian Internal Kontrol Internal Control Department	*Internal Auditor Bank* Bank Internal Auditor	2023	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institute
	Sertifikasi Manajemen Risiko Risk Management Certification	2023-2025	Lembaga Sertifikasi Profesi Perbankan Banking Professional Certification Institute

Rapat Satuan Kerja Audit Intern

Satuan Kerja Audit Intern melakukan rapat secara berkala dengan Komite Audit minimal 4 kali dalam satu periode. Dalam rapat tersebut, Satuan Kerja Audit Intern menyampaikan Laporan Realisasi Rencana Kerja Tahunan Satuan Kerja Audit Intern, Laporan Tindak Lanjut Pemeriksaan Satuan Kerja Audit Intern, dan Laporan Hasil Audit Satuan Kerja Audit Intern.

Internal Audit Division's Meeting

The Internal Audit Division conducts regular meetings with the Audit Committee at least 4 times in one period. In these meetings, the Internal Audit Division submits the Realization Report of Internal Audit Division' Annual Work Plan, the Follow-up Report of Internal Audit Division' Audits, and the Report of Internal Audit Division' Audit Results.

Pelatihan dan/atau Peningkatan Satuan Kerja Audit Intern

Informasi terkait pelatihan dan/atau peningkatan yang diikuti oleh Satuan Kerja Audit Intern dapat dilihat sebagai berikut:

Training and/or Development of the Internal Audit Division

Information related to the training and/or development programs attended by the Internal Audit Division can be seen as follows:

Materi Topic	Penyelenggara Organizer	Waktu Time	Tempat Venue
Digital Banking	PT Pasar Jasa Profesional	24 Maret 2022 March 24, 2022	*Hybrid Class*
Digital Banking Audit	Infobank	25 Maret 2022 March 25, 2022	*Online Class*
COBIT 2019 *Fundamental*	Andalan Teknologi Informasi	2-3 Juni 2022 June 2-3, 2022	*Online Class*
Webinar Preventing and Combating Financial Crime in Financial Services Industry	Otoritas Jasa Keuangan Financial Services Authority	9 Juni 2022 June 9, 2022	Webinar
Sertifikasi Manajemen Risiko Level 1 Level 1 Risk Management Certification	Efektif Pro dan Lembaga Sertifikasi Profesi Perbankan Effective Pro and Banking Professional Certification Institute	16-18 Juni 2022 June 16-18, 2022	*Online Class*
Training Audit ISO 2015:9001 Training on ISO 2015:9001 Audit	PT TCL Sertifikasi Indonesia	20-21 Juni 2022 June 20-21, 2022	*Online Class*
Webinar Pemilik Manfaat Webinar on Beneficiaries	Direktur Jenderal Administrasi Hukum Umum Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia Director General of General Legal Administration, Ministry of Law and Human Rights of the Republic of Indonesia	5 Juli 2022 July 5, 2022	Webinar
Identifikasi Transaksi Keuangan Mencurigakan dan Penentuan Tindak Pidana Asal Identification of Suspicious Financial Transactions and Determination of Predicate Crimes	Forum Komunikasi Direktur Kepatuhan Perbankan Banking Compliance Director Communication Forum	20-21 Juli 2022 July 20-21, 2022	*Online Class*
Digital Banking Awareness & Fraud in Digital Banking	The Millenials Institute	11-12 Agustus 2022 August 11-12, 2022	*Hybrid Class*
Sertifikasi *Certified Bank Internal Audit* Certification of Certified Bank Internal Audit	PT Asanka Kreasi Mandiri	3-4 Oktober 2022 October 3-4, 2022	*Online Class*
Refreshment & Resertifikasi *Certified Anti Fraud Manager*	Asia Anti Fraud Management	11 November 2022 November 11, 2022	Hotel Crowne Plaze Bandung
Fokus Audit dan Mitigasi terhadap Risiko Pihak Ketiga Focus on Audit and Mitigation of Third Party Risks	Ikatan Auditor Intern Bank Association of Bank Internal Auditors	23 November 2022 November 23, 2022	Webinar

Rencana dan Realisasi Pelaksanaan Kerja Satuan Kerja Audit Intern

Satuan Kerja Audit Intern setiap tahun menyusun rencana kerja sebagai panduan dalam melaksanakan kegiatan pemeriksaan tahunan secara efektif. Adapun jumlah rencana dan realisasi pemeriksaan oleh Satuan Kerja Audit Intern di tahun 2022 sebagai berikut:

Plans and Realization of Work Implementation of the Internal Audit Division

The Internal Audit Division annually prepares a work plan as a guide in carrying out annual audit activities effectively. The number of plans and actual audits by the Internal Audit Division in 2022 are as follows.

Program Kerja Work Program	Rencana Audit Audit Plan	Realisasi Audit Audit Realization	Pencapaian Achievement (%)
Audit Operasional dan perkreditan di Kantor Pusat, Kantor Cabang, Kantor Cabang Pembantu, dan Kantor Kas Operational and Credit Audits at the Head Office, Branch Offices, Sub-Branch Offices and Cash Offices	30	30	100,00
Audit Teknologi Informasi Information Technology Audits	5	5	100,00
Audit Penerapan Strategi *Anti Fraud* Anti-Fraud Strategy Implementation Audits	4	4	100,00

Bank juga telah melakukan kaji ulang secara berkala atas pelaksanaan kerja Satuan Kerja Audit Intern dan kepatuhannya terhadap Standar Pelaksanaan Fungsi Audit Intern Bank oleh pihak eksternal setiap 3 tahun. Kaji ulang pihak eksternal terakhir dilakukan untuk periode 1 Januari 2017 - 30 Juni 2020 oleh Kantor Akuntan Publik Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Rekan yang hasilnya telah dituangkan dalam Laporan No. PHHARP-AL/174/ADH/WDS/2020 tanggal 10 Agustus 2020.

The Bank also conducts periodic reviews of the implementation of Internal Audit Division's work and its compliance with the Standards for Implementation of the Bank's Internal Audit Function by external parties every 3 years. The last external party review was carried out for the period of January 1, 2017 - June 30, 2020, by Public Accounting Firm Paul Hadiwinata, Hidajat, Arsono, Retno, Palilingan & Partners whose results have been outlined in Report No. PHHARP-AL/174/ADH/WDS/2020 dated August 10, 2020.

AKUNTAN PUBLIK
PUBLIC ACCOUNTANT

Akuntan publik merupakan pihak di luar perusahaan yang bertugas untuk mengaudit laporan keuangan Perseroan. Hal tersebut bertujuan memastikan laporan telah disusun dengan benar dan layak, serta dapat dipertanggungjawabkan. Perseroan menunjuk kantor akuntan publik dan akuntan publik yang telah memenuhi persyaratan untuk melakukan tugas tersebut. Penunjukan kantor akuntan publik ini diharapkan dapat mendorong Perseroan untuk memberikan informasi dan data yang akuntabel, independen, serta wajar tanpa modifikasi kepada Pemegang Saham, regulator, serta pemangku kepentingan lainnya.

The public accountant is a party outside the Company whose job is to audit the Company's financial statements. This aims to ensure that reports have been prepared correctly and properly, and can be accounted for. The Company appoints a public accounting firm and public accountants who have met the requirements to perform this task. The appointment of public accounting firm is expected to encourage the Company to provide accountable, independent, and fair information and data without modification to Shareholders, regulators, and other stakeholders.

Mekanisme Penunjukan Kantor Akuntan Publik

Penunjukan akuntan publik dilakukan dengan mengacu pada Peraturan Otoritas Jasa Keuangan No. 13/POJK.03/2017 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan, yaitu dilakukan melalui RUPS Tahunan dengan mempertimbangkan rekomendasi Dewan Komisaris dan Komite Audit. Berdasarkan hasil RUPS tahun 2022, kantor akuntan publik Purwantoro, Sungkoro & Surja (jaringan Ernst & Young) telah ditunjuk sebagai Auditor Eksternal dengan akuntan publik yaitu Christophorus Alvin Kossim untuk melakukan pemeriksaan independen atas laporan keuangan Perseroan per 31 Desember 2022.

Adapun jasa yang diberikan kantor akuntan publik untuk tahun buku 2022 meliputi jasa audit berupa pelaksanaan audit dan menerbitkan laporan audit atas Laporan keuangan Bank untuk periode 6 bulan yang berakhir pada 30 Juni 2022 dan untuk tahun yang berakhir pada 31 Desember 2022 dan tidak memberikan jasa non audit.

Mechanism for Appointing Public Accounting Firm

The public accountant is appointed by referring to the Financial Services Authority Regulation No. 13/POJK.03/2017 on the Use of Services of Public Accountant and Public Accounting Firm in Financial Services Activities, which is carried out through the Annual GMS, by observing recommendations from the Board of Commissioners and the Audit Committee. Based on the 2022 GMS results, the public accounting firm Purwantoro, Sungkoro & Surja (Ernst & Young network) has been appointed as the External Auditor with a public accountant namely Christophorus Alvin Kossim to conduct an independent audit of the Company's financial statements as of December 31, 2022.

The public accounting firm's services for the 2022 financial year were audit services in the form of conducting audits and generating audit reports on the Bank's financial statements for the six-month period ending June 30, 2022, and the year ending December 31, 2022, and did not include non-audit services.

Tahun Audit Audit Year	Kantor Akuntan Publik Public Accounting Firm	Nama Akuntan Publik Name of Public Accountant
2022	**Purwantoro, Sungkoro & Surja**	**Christophorus Alvin Kossim**
2021	Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan	Tjiong Eng Pin
2020	Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan	Tjiong Eng Pin
2019	Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan	Tjiong Eng Pin
2018	Satrio Bing Eny & Rekan	Riniek Winarsih

Koordinasi Akuntan Publik dengan Auditor Internal dan Komite Audit

Bank selalu berupaya meningkatkan komunikasi antara akuntan publik, auditor internal, dan Komite Audit untuk dapat meminimalisir kendala-kendala yang terjadi selama proses audit berlangsung. Hal ini agar proses audit sesuai dengan standar profesional akuntan serta perjanjian kerja dan ruang lingkup audit yang telah ditetapkan dan selesai sesuai dengan target waktu yang telah ditetapkan, secara rutin dilakukan pertemuan-pertemuan guna membahas beberapa permasalahan yang dihadapi jika terjadi perbedaan pendapat antara akuntan publik dengan auditor internal.

Coordination of Public Accountant with Internal Auditor and Audit Committee

The Bank always tries to improve communication between public accountant, internal auditor, and Audit Committee to minimize issues during the audit process. This coordination ensures that the audit process is in accordance with the accountant's professional standards as well as work agreements and audit scope that has been determined and completed according to a predetermined time target. Meetings are regularly held to discuss some of the problems encountered in the event of dissenting opinion between the public accountant and the internal auditor.

SISTEM MANAJEMEN RISIKO

RISK MANAGEMENT SYSTEM

Dalam melaksanakan kegiatan usahanya, Bank selalu berhadapan dengan risiko yang melekat *(inheren)* pada kegiatan keuangan maupun operasional perbankan. Guna mengendalikan risiko tersebut, Perseroan menerapkan sistem manajemen risiko yang mencakup seluruh aspek risiko yang dihadapi oleh Perseroan.

Instrumen manajemen risiko diperlukan untuk meningkatkan kualitas pengelolaan Perseroan melalui 2 aspek, yaitu melindungi modal dan mengoptimalkan *return* terhadap risiko. Perseroan menerapkan pengelolaan risiko yang terintegrasi melalui berbagai aktivitas, antara lain mengidentifikasi, mengukur, memantau, serta mengendalikan eksposur risiko di seluruh lini organisasi.

In carrying out its business activities, the Bank always faces risks inherent in its financial activities and banking operations. In order to control these risks, the Company implements a risk management system that covers all aspects of the risks faced by the Company.

Risk management instruments are needed to improve the Company's management quality through 2 aspects, namely protecting capital and optimizing return against risks. The Company implements integrated risk management through various activities, including identifying, measuring, monitoring, and controlling risk exposure across all organizational lines.

Dasar Penerapan Sistem Manajemen Risiko

Dasar penerapan manajemen risiko Perseroan mengacu pada:

1. Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum;
2. Surat Edaran Otoritas Jasa Keuangan No. 34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum;
3. Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum;

Basic of Implementation of Risk Management System

The basis for implementing the Company's risk management refers to the following regulations:

1. Financial Services Authority Regulation No. 18/POJK.03/2016 on Implementation of Risk Management for Commercial Banks;
2. Financial Services Authority Circular No. 34/SEOJK.03/2016 on Implementation of Risk Management for Commercial Banks;
3. Financial Services Authority Regulation No. 11/POJK.03/2016 on Minimum Capital Adequacy Requirement for Commercial Banks;

4. Surat Edaran Otoritas Jasa Keuangan No. 26/SEOJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum sesuai Profil Risiko dan Pemenuhan *Capital Equivalency Maintenaned Assets.*
5. Manajemen Risiko bagi Produk dan Aktivitas Bank Umum, antara lain:
   a. Peraturan Otoritas Jasa Keuangan No. 39/POJK.04/2014 tanggal 29 Desember 2014 tentang Agen Penjual Efek Reksa Dana;
   b. Peraturan Otoritas Jasa Keuangan No. 8/POJK.03/2016 tanggal 26 Januari 2016 tentang Prinsip Kehati-hatian dalam Melaksanakan Aktivitas Keagenan Produk Keuangan Luar Negeri oleh Bank Umum;
   c. Peraturan Otoritas Jasa Keuangan No. 9/POJK.03/2016 tanggal 26 Januari 2016 tentang Prinsip Kehati-hatian bagi Bank Umum yang Melakukan Penyerahan Sebagian Pelaksanaan Pekerjaan kepada Pihak Lain;
   d. Peraturan Otoritas Jasa Keuangan No. 57/POJK.03/2016 tanggal 7 Desember 2016 tentang Penerapan Manajemen Risiko pada Bank Umum yang Melakukan Layanan Nasabah Prima.
   e. Peraturan Otoritas Jasa Keuangan No. 23/POJK.01/2019 tanggal 18 September 2019 tentang Perubahan atas Peraturan Otoritas Jasa Keuangan No.12/POJK.01/2017 tentang Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Sektor Jasa Keuangan;
   f. Peraturan Otoritas Jasa Keuangan No. 6/POJK.03/2018 tanggal 19 April 2018 tentang Perubahan atas Peraturan Otoritas Jasa Keuangan No. 7/POJK.03/2016 tanggal 26 Januari 2016 tentang Prinsip Kehati-hatian dalam Melaksanakan Kegiatan *Structured Product* bagi Bank Umum;
   g. Peraturan Otoritas Jasa Keuangan No. 12/POJK.03/2018 tanggal 6 Agustus 2018 tentang Penyelenggaraan Layanan Perbankan Digital oleh Bank Umum;
   h. Peraturan Otoritas Jasa Keuangan No. 39/POJK.03/2019 tanggal 19 Desember 2019 tentang Penerapan Strategi *Anti Fraud* Bagi Bank Umum;
   i. Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2022 tanggal 7 Juli 2022 tentang Penyelenggaraan Teknologi Informasi oleh Bank Umum;
   j. Peraturan Otoritas Jasa Keuangan No. 13/POJK.03/2021 tanggal 30 Juli 2021 tentang Penyelenggaraan Produk Bank Umum;
   k. Surat Edaran Otoritas Jasa Keuangan No. 33/SEOJK.03/2016 tanggal 1 September 2016 tentang Penerapan Manajemen Risiko pada Bank yang Melakukan Aktivitas Kerja Sama Pemasaran dengan Perusahaan Asuransi (*Bancassurance*);

4. Financial Services Authority Circular No. 26/SEOJK.03/2016 on Minimum Capital Adequacy Requirement according to Risk Profile and Fulfillment of Capital Equivalency Maintained Assets.
5. Risk Management for Commercial Bank Products and Activities, among others:
   a. Financial Services Authority Regulation No. 39/POJK.04/2014 dated December 29, 2014, on Mutual Funds Selling Agent;
   b. Financial Services Authority Regulation No. 8/POJK.03/2016 dated January 26, 2016, on Prudential Principles in Carrying out Agency Activities for Foreign Financial Products by Commercial Banks;
   c. Financial Services Authority Regulation No. 9/POJK.03/2016 dated January 26, 2016, on Prudential Principles for Commercial Banks that Outsource Part of the Work Implementation to Other Parties;
   d. Financial Services Authority Regulation No. 57/POJK.03/2016 dated December 7, 2016, on Implementation of Risk Management in Commercial Banks Performing Prime Customer Services.
   e. Financial Services Authority Regulation No. 23/POJK.01/2019 dated September 18, 2019, on Amendment to Financial Services Authority Regulation No. 12/POJK.01/2017 on Implementation of Anti-Money Laundering and Counter-Terrorism Financing Programs in the Financial Services Sector;
   f. Financial Services Authority Regulation No. 6/POJK.03/2018 dated April 19, 2018, on Amendments to Financial Services Authority Regulation No. 7/POJK.03/2016 dated January 26, 2016, on Prudential Principles in Carrying out Structured Product Activities for Commercial Banks;
   g. Financial Services Authority Regulation No. 12/POJK.03/2018 dated August 6, 2018, on Implementation of Digital Banking Services by Commercial Banks;
   h. Financial Services Authority Regulation No. 39/POJK.03/2019 dated December 19, 2019, on Implementation of Anti-Fraud Strategy for Commercial Banks;
   i. Financial Services Authority Regulation No. 11/POJK.03/2022 dated July 7, 2022, on Implementation of Information Technology by Commercial Banks;
   j. Financial Services Authority Regulation No. 13/POJK.03/2021 dated July 30, 2021, on Implementation of Commercial Bank Products;
   k. Financial Services Authority Circular No. 33/SEOJK.03/2016 dated September 1, 2016, on Implementation of Risk Management in Banks Conducting Marketing Cooperation Activities with Insurance Companies (Bancassurance);

l. Surat Edaran Otoritas Jasa Keuangan No. 4/SEOJK.03/2017 tanggal 16 Januari 2017 tentang Penerapan Manajemen Risiko pada Bank yang Melakukan Aktivitas Berkaitan dengan Reksa Dana;
m. Surat Edaran Otoritas Jasa Keuangan No. 11/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Prinsip Kehati-Hatian bagi Bank Umum yang Melakukan Penyerahan Sebagian Pelaksanaan Pekerjaan kepada Pihak Lain;
n. Surat Edaran Otoritas Jasa Keuangan No. 21/SEOJK.03/2017 tanggal 6 Juni 2017 tentang Penerapan Manajemen Risiko dalam Penggunaan Teknologi Informasi oleh Bank Umum;
o. Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.03/2017 tanggal 22 Juli 2017 tentang Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Sektor Jasa Keuangan;
p. Peraturan Bank Indonesia No. 23/6/PBI/2021 tanggal 1 Juli 2021 tentang Penyedia Jasa Pembayaran;
q. Peraturan Bank Indonesia No. 23/7/PBI/2021 tanggal 1 Juli 2021 tentang Penyelenggara Infrastruktur Pembayaran;

6. Sistem Pengendalian Intern
   a. Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tanggal 7 Desember 2016 tentang Penerapan Tata Kelola bagi Bank Umum;
   b. Peraturan Otoritas Jasa Keuangan No. 46/POJK.03/2017, tanggal 12 Juli 2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum;
   c. Peraturan Otoritas Jasa Keuangan No. 1/POJK.03/2019 tanggal 29 Januari 2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum;
   d. Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Penerapan Tata Kelola bagi Bank Umum;
   e. Surat Edaran Otoritas Jasa Keuangan No. 35/SEOJK.03/2017 tanggal 7 Juli 2017 tentang Pedoman Standar Sistem Pengendalian Intern bagi Bank Umum;
7. Penilaian Tingkat Kesehatan Bank (TKB)
   a. Peraturan Otoritas Jasa Keuangan No. 4/POJK.03/2016 tanggal 26 Januari 2016 tentang Penilaian Tingkat Kesehatan Bank Umum;
   b. Surat Edaran Otoritas Jasa Keuangan No. 14/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Penilaian Tingkat Kesehatan Bank Umum;
8. Permodalan
   a. Peraturan Bank Indonesia No. 17/22/PBI/2015 tanggal 23 Desember 2015 tentang Kewajiban Pembentukan *Countercyclical Buffer*;

l. Financial Services Authority Circular No. 4/SEOJK.03/2017 dated January 16, 2017 on Implementation of Risk Management in Banks Conducting Activities Related to Mutual Funds;
m. Financial Services Authority Circular No. 11/SEOJK.03/2017 dated March 17, 2017, on Prudential Principles for Commercial Banks that Outsource Part of the Work Implementation to Other Parties;
n. Financial Services Authority Circular No. 21/SEOJK.03/2017 dated June 6, 2017, on Implementation of Risk Management in the Use of Information Technology by Commercial Banks;
o. Financial Services Authority Circular No. 32/SEOJK.03/2017 dated July 22, 2017, on Anti-Money Laundering and Counter-Terrorism Financing Programs in the Financial Services Sector;
p. Bank Indonesia Regulation No. 23/6/PBI/2021 dated July 1, 2021, on Payment Service Providers;
q. Bank Indonesia Regulation No. 23/7/PBI/2021 dated July 1, 2021 on Payment Infrastructure Providers;

6. Internal Control System
   a. Financial Services Authority Regulation No. 55/POJK.03/2016 dated December 7, 2016, on Implementation of Governance for Commercial Banks;
   b. Financial Services Authority Regulation No. 46/POJK.03/2017, dated July 12, 2017, on Implementation of Compliance Function for Commercial Banks;
   c. Financial Services Authority Regulation No. 1/POJK.03/2019 dated January 29, 2019, on Implementation of Internal Audit Function at Commercial Banks;
   d. Financial Services Authority Circular No. 13/SEOJK.03/2017 dated March 17, 2017 on Implementation of Governance for Commercial Banks;
   e. Financial Services Authority Circular No. 35/SEOJK.03/2017 dated July 7, 2017, on Standard Guidelines for Internal Control System for Commercial Banks;
7. Assessment of Bank Soundness Level (TKB)
   a. Financial Services Authority Regulation No. 4/POJK.03/2016 dated January 26, 2016, on Soundness Level of Commercial Banks;
   b. Financial Services Authority Circular No. 14/SEOJK.03/2017 dated March 17, 2017, on Assessment of Soundness Level of Commercial Banks;
8. Capital
   a. Bank Indonesia Regulation No. 17/22/PBI/2015 dated December 23, 2015, on the Obligation to Form a Countercyclical Buffer;

b. Peraturan Otoritas Jasa Keuangan No. 34/POJK.03/2016 tanggal 22 September 2016 tentang Perubahan atas Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum;
c. Peraturan Otoritas Jasa Keuangan No. 36/POJK.03/2017 tanggal 12 Juli 2017 tentang Prinsip Kehati-hatian dalam Kegiatan Penyertaan Modal;
d. Peraturan Otoritas Jasa Keuangan No. 2/POJK.03/2018 tanggal 26 Maret 2018 tentang Penetapan Bank Sistemik dan *Capital Surcharge*;
e. Peraturan Otoritas Jasa Keuangan No. 31/POJK.03/2019 tanggal 2 Desember 2019 tentang Kewajiban Pemenuhan Rasio Pengungkit Bagi Bank Umum;
f. Surat Edaran Otoritas Jasa Keuangan No. 26/SEOJK.03/2016 tanggal 14 Juli 2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum sesuai Profil Risiko dan Pemenuhan *Capital Equivalency Maintained Assets*;
g. Surat Edaran Otoritas Jasa Keuangan No. 20/SEOJK.03/2016 tanggal 2 Juni 2016 tentang Fitur Konversi Menjadi Saham Biasa atau *Write Down* terhadap Instrumen Modal Inti Tambahan dan Modal Pelengkap;
h. Surat Edaran Otoritas Jasa Keuangan No. 24/SEOJK.03/2016 tanggal 14 Juli 2016 tentang Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Operasional dengan Menggunakan Pendekatan Indikator Dasar;
i. Surat Edaran Otoritas Jasa Keuangan No. 11/SEOJK.03/2018 tanggal 15 Agustus 2018 tentang perubahan Surat Edaran Otoritas Jasa Keuangan No. 42/SEOJK.03/2016 tentang Pedoman Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Kredit dengan Menggunakan Pendekatan Standar;
j. Surat Edaran Otoritas Jasa Keuangan No. 6/SEOJK.03/2020 tanggal 29 April 2020 tentang Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Operasional dengan Menggunakan Pendekatan Standar Bagi Bank Umum;
k. Surat Edaran Otoritas Jasa Keuangan No. 24/SEOJK.03/2021 tanggal 7 Oktober 2021 tentang Perhitungan Aset Tertimbang Menurut Risiko Untuk Risiko Kredit Dengan Menggunakan Pendekatan Standar Bagi Bank Umum;

9. Manajemen Kelangsungan Usaha
a. Peraturan Otoritas Jasa Keuangan No. 14/POJK.03/2017 tanggal 04 April 2017 tentang Rencana Aksi (*Recovery Plan*) bagi Bank Sistemik;
b. Peraturan Lembaga Penjamin Simpanan (LPS) No. 1/2021 tanggal 29 Maret 2021 tentang Rencana Resolusi bagi Bank Umum;

b. Financial Services Authority Regulation No. 34/POJK.03/2016 dated September 22, 2016, on Amendments to Financial Services Authority Regulation No. 11/POJK.03/2016 on Minimum Capital Requirement for Commercial Banks;
c. Financial Services Authority Regulation No. 36/POJK.03/2017 dated July 12, 2017, on Prudential Principles in Equity Participation Activities;
d. Financial Services Authority Regulation No. 2/POJK.03/2018 dated March 26, 2018, on Determination of Systemic Bank and Capital Surcharge;
e. Financial Services Authority Regulation No. 31/POJK.03/2019 dated December 2, 2019, on the Requirement to Fulfill Leverage Ratios for Commercial Banks;
f. Financial Services Authority Circular No. 26/SEOJK.03/2016 dated July 14, 2016, on the Minimum Capital Adequavy Requirement for Commercial Banks in accordance with the Risk Profile and Fulfillment of Capital Equivalency Maintained Assets;
g. Financial Services Authority Circular No. 20/SEOJK.03/2016 dated June 2, 2016, on Conversion Features into Ordinary Shares or Write Down of Additional Core Capital Instruments and Supplementary Capital;
h. Financial Services Authority Circular No. 24/SEOJK.03/2016 dated July 14, 2016, on Calculation of Risk-Weighted Assets for Operational Risk Using the Basic Indicator Approach;
i. Financial Services Authority Circular No. 11/SEOJK.03/2018 dated August 15, 2018, on Amendments to Financial Services Authority Circular No. 42/SEOJK.03/2016 on Guidelines for Calculation of Risk-Weighted Assets for Credit Risk Using a Standard Approach;
j. Financial Services Authority Circular No. 6/SEOJK.03/2020 dated April 29, 2020, on Calculation of Risk-Weighted Assets for Operational Risk Using the Standard Approach for Commercial Banks;
k. Financial Services Authority Circular No. 24/SEOJK.03/2021 dated October 7, 2021, on Calculation of Risk-Weighted Assets for Credit Risk Using a Standard Approach for Commercial Banks;

9. Business Continuity Management
a. Financial Services Authority Regulation No. 14/POJK.03/2017 dated April 4, 2017, on Action Plan (Recovery Plan) for Systemic Banks;
b. Deposit Insurance Corporation Regulation (LPS) No. 1/2021 dated March 29, 2021, on the Resolution Plan for Commercial Banks;

10. Transparansi dan Publikasi Laporan Bank
    a. Peraturan Otoritas Jasa Keuangan No. 63/POJK.03/2020 tanggal 22 Desember 2020 tentang Pelaporan Bank Umum melalui Sistem Pelaporan Otoritas Jasa Keuangan;
    b. Peraturan Otoritas Jasa Keuangan No. 36/POJK.03/2019 tanggal 18 Desember 2019 tentang Penyampaian Laporan melalui Portal Pelaporan Terintegrasi;
    c. Peraturan Otoritas Jasa Keuangan No. 37/POJK.03/2019 tanggal 19 Desember 2019 tentang Transparansi dan Publikasi Laporan Bank;
    d. Surat Edaran Otoritas Jasa Keuangan No. 9/SEOJK.03/2020 tanggal 30 Juni 2020 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional;
11. Perlindungan Nasabah
    a. Peraturan Otoritas Jasa Keuangan No. 6/POJK.07/2022 tanggal 14 April 2022 tentang Perlindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan;
    b. Peraturan Otoritas Jasa Keuangan No. 18/POJK.07/2018 tanggal 10 September 2018 tentang Layanan Pengaduan Konsumen di Sektor Jasa Keuangan;
    c. Peraturan Bank Indonesia No. 22/20/PBI/2020 tanggal 22 Desember 2020 tentang Perlindungan Konsumen Bank Indonesia;
    d. Surat Edaran Otoritas Jasa Keuangan No. 17/SEOJK.07/2018 tanggal 6 Desember 2018 tentang Pedoman Pelaksanaan Layanan Pengaduan Konsumen di Sektor Jasa Keuangan; dan
12. Perlindungan Data, Undang-undang Republik Indonesia No. 27 Tahun 2022 tanggal 17 Oktober 2022 tentang Perlindungan Data Pribadi.

10. Transparency and Publication of Bank Reports
    a. Financial Services Authority Regulation No. 63/POJK.03/2020 dated December 22, 2020, on Commercial Bank Reporting through Financial Services Authority Reporting System;
    b. Financial Services Authority Regulation No. 36/POJK.03/2019 dated December 18, 2019, on Submission of Reports through the Integrated Reporting Portal;
    c. Financial Services Authority Regulation No. 37/POJK.03/2019 dated December 19, 2019, on Transparency and Publication of Bank Reports;
    d. Financial Services Authority Circular No. 9/SEOJK.03/2020 dated June 30, 2020, on Transparency and Publication of Conventional Commercial Bank Reports;
11. Customer Protection
    a. Financial Services Authority Regulation No. 6/POJK.07/2022 dated April 14, 2022, on Consumer and Community Protection in the Financial Services Sector;
    b. Financial Services Authority Regulation No. 18/POJK.07/2018 dated September 10, 2018, on Consumer Complaint Services in the Financial Services Sector;
    c. Peraturan Bank Indonesia No. 22/20/PBI/2020 dated December 22, 2020, on Bank Indonesia Consumer Protection;
    d. Financial Services Authority Circular No. 17/SEOJK.07/2018 dated December 6, 2018, on Guidelines for Implementing Consumer Complaint Services in the Financial Services Sector; and
12. Data Protection, Law of the Republic of Indonesia No. 27 of 2022 dated October 17, 2022, on Protection of Personal Data.

Proses Penerapan Sistem Manajemen Risiko

Dalam penerapan sistem manajemen risiko, Perseroan menerapkan kerangka pengelolaan risiko secara terpadu untuk mengendalikan risiko yang melekat dalam kegiatan usaha. Kerangka terpadu tersebut didukung oleh penerapan 4 pilar pengelolaan risiko yang terdiri dari:

Pengawasan Aktif Dewan Komisaris dan Direksi

Dewan Komisaris dan Direksi memiliki tanggung jawab atas efektivitas penerapan manajemen risiko, pemahaman yang kuat mengenai risiko yang dihadapi, serta memegang peranan penting dalam mendukung dan mengawasi keberhasilan penerapan manajemen risiko di seluruh unit kerja Perseroan.

Risk Management System Implementation Process

In implementing the risk management system, the Company applies an integrated risk management framework to control risks inherent in business activities. This integrated framework is supported by the implementation of 4 risk management pillars which consist of:

Active Supervision of the Board of Commissioners and Board of Directors

The Board of Commissioners and Board of Directors are responsible for the effectiveness of risk management implementation, a strong understanding of the risks faced, and play an important role in supporting and overseeing the successful implementation of risk management in all divisions of the Company.

Dewan Komisaris melalui Komite Pemantau Risiko memastikan efektivitas pengelolaan aktivitas dan manajemen risiko oleh Direksi serta melakukan evaluasi terhadap kebijakan dan implementasi manajemen risiko yang dilaksanakan oleh Direksi.

Direksi dibantu Komite Manajemen Risiko menentukan arah kebijakan, strategi manajemen risiko, dan implementasinya secara komprehensif; memastikan seluruh risiko yang material dan dampaknya telah dimitigasi dan ditindaklanjuti; melaksanakan langkah-langkah perbaikan atas permasalahan atau penyimpangan dalam kegiatan usaha; dan memastikan telah berjalannya budaya manajemen risiko termasuk kesadaran risiko pada seluruh jenjang organisasi.

Kecukupan Kebijakan, Prosedur, dan Penetapan Limit

Kebijakan manajemen risiko menjelaskan dasar-dasar kebijakan manajemen risiko dan merupakan ketentuan tertinggi bidang manajemen risiko di Perseroan, serta menjadi acuan bagi prosedur, serta pedoman di bidang manajemen risiko.

Penetapan pedoman dan prosedur didasarkan pada kegiatan Perseroan, antara lain perkreditan, *treasury*, operasional, manajemen teknologi informasi, sumber daya manusia, dan aktivitas lainnya. Prosedur pengelolaan dan penetapan limit untuk setiap jenis risiko yang wajib dikelola dalam seluruh produk dan kegiatan usaha Perseroan disesuaikan dengan tingkat risiko yang akan diambil, dengan memperhatikan pengalaman yang dimiliki dalam mengelola risiko dimaksud. Limit ditinjau secara berkala guna menyesuaikan perubahan kondisi yang terjadi.

Direksi memiliki wewenang dalam penetapan limit risiko, tingkat toleransi bagi setiap jenis risiko, dan eksposur risiko, dengan memperhatikan pengalaman, kemampuan permodalan, kemampuan sistem dan perangkat manajemen risiko, sumber daya yang dimiliki, serta ketentuan.

Proses Manajemen Risiko dan Sistem Informasi Manajemen Risiko

Proses manajemen risiko, terdiri dari:

1. Identifikasi
   Dilakukan dengan menganalisis seluruh jenis dan karakteristik risiko yang terdapat pada setiap kegiatan usaha, produk, dan jasa Perseroan. Identifikasi risiko bersifat proaktif dan mencakup seluruh aktivitas bisnis Perseroan, termasuk sumber dan kemungkinan timbulnya risiko, serta dampaknya.
2. Pengukuran
   Pengukuran risiko dilakukan dengan maksud untuk mengetahui besarnya eksposur risiko dalam rangka pengendalian risiko dan kecukupan Kewajiban Penyediaan Modal Minimum.

The Board of Commissioners, through the Risk Monitoring Committee, ensures the effectiveness of activity management and risk management by the Board of Directors and evaluates the policies and implementation of risk management carried out by the Board of Directors.

The Board of Directors is assisted by the Risk Management Committee to determine the direction of policies, risk management strategies and their implementation in a comprehensive manner; ensure that all material risks and their impacts have been mitigated and followed up; carry out remedial measures for problems or irregularities in business activities; and ensuring that a risk management culture has been implemented including risk awareness at all levels of the organization.

Adequacy of Policies, Procedures, and Determination of Limits

The risk management policy explains the basics of risk management policy and is the highest regulation in the field of risk management in the Company, as well as a reference for procedures and guidelines in the field of risk management.

The guidelines and procedures are established based on the Company's activities, among others, credit, treasury, operations, information technology management, human resources, and other activities. Procedures to manage and determine limits for each type of risk that must be managed in all of the Company's products and business activities are adjusted to the level of risk to be taken, by considering the experience in managing such risk. The limit is reviewed periodically in order to adjust to changes in conditions that occur.

The Board of Directors has the authority to determine the risk limits, tolerance levels for each type of risk, and risk exposure, by observing experience, capital capability, risk management system and tool capabilities, resources, and regulations.

Risk Management Process and Risk Management Information System

The risk management process consists of:

1. Identification
   This is done by analyzing all types and characteristics of the risks involved in each of the Company's business activities, products and services. Risk identification is proactive in nature and covers all of the Company's business activities, including sources and possible risks, as well as their impacts.
2. Measurement
   Risk measurement is conducted for the purpose of knowing the magnitude of risk exposure in the context of risk control and adequacy of Capital Adequacy Ratio.

Pengukuran risiko dilakukan secara berkala, baik untuk produk dan portofolio maupun seluruh aktivitas bisnis Perseroan yang bertujuan untuk mengukur eksposur risiko Perseroan sebagai acuan di dalam pengendalian risiko. Pendekatan dan metodologi pengukuran dapat bersifat kuantitatif, kualitatif, atau merupakan kombinasi keduanya baik yang ditetapkan oleh regulator maupun secara *best practice*.

3. Pemantauan
   Dilakukan dalam rangka untuk memastikan bahwa seluruh risiko telah dikelola dengan baik, baik terhadap limit risiko maupun kecukupan mitigasi risiko yang telah ditetapkan. Pemantauan dimaksud mencakup pemantauan terhadap eksposur risiko yang terdapat dalam seluruh portofolio produk dan kegiatan usaha Perseroan, *risk appetite* dan toleransi risiko, kepatuhan terhadap limit, serta pelaksanaan terhadap kebijakan dan prosedur yang telah ditetapkan.
4. Pengendalian
   Dilakukan untuk mengelola risiko yang dapat mengganggu keberlangsungan aktivitas usaha Perseroan. Salah satu bentuk pengendalian dilakukan melalui penetapan limit *risk appetite* dan *risk tolerance* dalam rangka menjaga stabilitas permodalan.

Sistem Pengendalian Internal

Pengendalian internal secara menyeluruh dengan menggunakan konsep *three lines of defence* dan telah diimplementasikan melalui:

1. Pemisahan fungsi yang jelas antara unit kerja operasional (*risk taking unit*) dengan unit kerja yang melaksanakan fungsi pengendalian risiko (*risk management unit*) di dalam penetapan struktur organisasi;
2. Penetapan *risk management unit* sebagai unit kerja independen (*second line of defence*) yang membuat kebijakan manajemen risiko, metodologi pengukuran risiko, evaluasi limit risiko, dan melakukan validasi data;
3. Satuan Kerja Audit Intern secara berkala melakukan pemeriksaan (*third line of defence*) untuk menilai pelaksanaan proses dan sistem manajemen risiko pada aktivitas fungsional yang memiliki eksposur risiko; dan
4. Menerapkan sistem pengawasan melekat melalui pemisahan fungsi secara jelas dan tegas dengan menerapkan konsep *maker*, *checker*, dan *approval* pada seluruh kegiatan/aktivitas operasional.

Strukur Organisasi Sistem Manajemen Risiko

Dewan Komisaris dan Direksi telah dilibatkan dalam organisasi manajemen risiko. Pada tingkat Dewan Komisaris telah dibentuk Komite Pemantau Risiko sebagai pengawas tertinggi. Di tingkat Direksi telah dibentuk Komite Manajemen Risiko yang berperan dalam pengendalian risiko dan berperan sebagai kontrol unit atau pemantau seluruh risiko pada kegiatan operasional Perseroan.

Risk measurement is carried out periodically, both for products and portfolios as well as for all of the Company's business activities which aim to measure the Company's risk exposure as a reference in risk control. Measurement approaches and methodologies can be quantitative, qualitative, or a combination of both, either established by regulators or as best practices.

3. Monitoring
   This is done in order to ensure that all risks have been properly managed, either regarding the established risk limits or the adequacy of risk mitigation. Such monitoring includes monitoring of risk exposures contained in the entire product portfolio and business activities of the Company, risk appetite and risk tolerance, compliance with limits, and implementation of the established policies and procedures.
4. Control
   This is done to manage risks that may disrupt the Company's business continuity. One form of control is conducted by setting risk appetite and risk tolerance limits in order to maintain capital stability.

Internal Control System

The overall internal control uses the three lines of defense concept and has been implemented through:

1. Clear separation of functions between operational divisions (risk taking unit) with divisions that carry out the risk control function (risk management unit) in determining the organizational structure;
2. Establishment of risk management unit as an independent division (second line of defence) that formulates risk management policies, risk measurement methodologies, evaluates risk limits, and performs data validation;
3. The Internal Audit Division regularly conducts audits (third line of defence) to assess the implementation of risk management processes and systems in functional activities that have risk exposure; and
4. Implementation of an inherent monitoring system through a clear and firm separation of functions, by applying the concept of maker, checker, and approval to all operational activities.

Organizational Structure of the Risk Management System

The Board of Commissioners and Board of Directors have been involved in the risk management organization. At the Board of Commissioners level, a Risk Monitoring Committee has been established as the highest supervisor. At the Board of Directors level, a Risk Management Committee has been established that plays a role in risk control and acts as a control unit or monitor of all risks in the Company's operational activities.

Komite Pemantau Risiko

Diketuai oleh Komisaris Independen dan beranggotakan Komisaris dan pihak independen yang memiliki keahlian di bidang manajemen risiko dan/atau keuangan. Fungsi dari Komite ini adalah untuk membantu Dewan Komisaris dalam memantau dan mengevaluasi pelaksanaan tugas Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko serta melakukan evaluasi kesesuaian kebijakan manajemen risiko dengan pelaksanaannya.

Komite Manajemen Risiko

Diketuai oleh Direktur yang membawahi Satuan Kerja Manajemen Risiko, beranggotakan Direksi dan pejabat eksekutif unit bisnis dan/atau unit *support*, serta Kepala Satuan Kerja Manajemen Risiko dan Sistem dan Prosedur. Komite Manajemen Risiko melakukan evaluasi atas proses manajemen risiko di Perseroan dan bertanggung jawab atas penerapan kerangka manajemen risiko secara keseluruhan.

Satuan Kerja Manajemen Risiko

Melaksanakan fungsi koordinasi dan sosialisasi seluruh proses manajemen risiko Perseroan untuk meminimalkan potensi dan dampak risiko yang dihadapi oleh Perseroan. Satuan Kerja Manajemen Risiko membangun proses yang komprehensif dalam mengidentifikasi, mengukur, memantau, dan mengendalikan risiko serta menyampaikan laporan atas tingkat risiko dan membangun sistem pengendalian internal yang andal.

Pedoman Satuan Kerja Manajemen Risiko

Perseroan telah memiliki kebijakan terkait Satuan Kerja Manajemen Risiko yang yang mengacu pada Peraturan Otoritas Jasa Keuangan.

Tugas dan Tanggung Jawab Satuan Kerja Manajemen Risiko

Tugas dan tanggung jawab Satuan Kerja Manajemen Risiko meliputi:

1. Bertanggungjawab terhadap pelaksanaan/penerapan Manajemen Risiko di Bank dari mulai proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko;
2. Mengevaluasi kebijakan, kerangka, dan strategi Manajemen Risiko di Bank serta perubahannya termasuk strategi manajemen risiko dan *contingency plan* apabila kondisi eksternal tidak normal;
3. Mengoordinasikan penerapan *risk management* sesuai dengan BASEL Accord II, BASEL III, dan BASEL III Reforms di Bank;
4. Bertanggung jawab terhadap penyusunan *risk profile* Bank secara berkala dan melaporkan serta mempresentasikan ke Otoritas, termasuk namun tidak terbatas pada koordinasi penilaian dan penyusunan tingkat kesehatan bank berdasarkan risiko (*risk based bank rating*);

Risk Monitoring Committee

Chaired by an Independent Commissioner and consists of Commissioners and independent parties who have expertise in risk management and/or finance. This Committee functions to assist the Board of Commissioners in monitoring and evaluating the implementation of duties of Risk Management Committee and Risk Management Division as well as evaluating the conformity of risk management policies with their implementation.

Risk Management Committee

Chaired by the Director who oversees the Risk Management Division, consisting of members of the Board of Directors and executive officers of business units and/or support units, as well as the Head of Risk Management and System and Procedure Division. The Risk Management Committee evaluates the risk management process in the Company and is responsible for implementing the overall risk management framework.

Risk Management Division

Carry out the function of coordination and dissemination of the Company's entire risk management processes to minimize the potential and impact of risks faced by the Company. The Risk Management Division develops a comprehensive process for identifying, measuring, monitoring, and controlling risks, as well as submitting reports on risk levels and building a reliable internal control system.

Risk Management Division Charter

The Company already has a policy related to the Risk Management Work Unit, which refers to the Financial Services Authority Regulations.

Duties and Responsibilities of the Risk Management Division

Duties and responsibilities of the Risk Management Division include:

1. Responsible for the implementation of Risk Management in the Bank starting from the process of identifying, measuring, monitoring, and controlling risks;
2. Evaluate Risk Management policies, frameworks, and strategies at the Bank and their changes including risk management strategies and contingency plans if external conditions are not normal;
3. Coordinate the implementation of risk management in accordance with BASEL Accord II, BASEL III, and BASEL III Reforms at the Bank;
4. Responsible for preparing the Bank's risk profile on a regular basis and report and present it to the Authority, including but not limited to coordinate assessments and compile a risk-based bank rating;

5. Mengoordinasikan perhitungan kebutuhan modal sesuai profil risiko, termasuk namun tidak terbatas pada penyusunan pedoman *Internal Capital Adequacy Assessment Process* dan perhitungan kewajiban penyediaan modal minimum sesuai profil risiko secara berkala (per semester);
6. Memberikan rekomendasi atas hal-hal yang terkait dengan keputusan-keputusan bisnis yang berbeda dari prosedur normal berdasarkan analisa profil risiko, antara lain keputusan pelampauan ekspansi usaha yang signifikan dibandingkan dengan rencana bisnis Bank atau pengambilan posisi/eksposur risiko yang melampaui limit yang ditetapkan (risk *appetite & risk tolerance*).
7. Mengevaluasi dan menyempurnakan prosedur dan sarana/perangkat untuk proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko, termasuk namun tidak terbatas pada parameter perhitungan *inherent risk* dan kualitas penerapan manajemen risiko pada masing-masing risiko;
8. Memantau dan menganalisa portofolio (eksposur) risiko baik secara keseluruhan maupun per jenis risiko termasuk namun tidak terbatas pada analisa portofolio dan dampaknya terhadap toleransi risiko dan limit yang ditetapkan;
9. Melakukan *stress test* baik berkala maupun insidentil untuk mengetahui dan sekaligus upaya mitigasi atas dampak dari implementasi kebijakan dan strategi manajemen risiko terhadap portofolio atau kinerja Bank secara keseluruhan;
10. Melakukan analisa risiko (*risk assessment*) terhadap pedoman yang diusulkan oleh Unit Bisnis atau Operasional (*risk taking unit*).
11. Mengkaji usulan aktivitas dan/atau produk baru yang dikembangkan oleh suatu unit tertentu Bank. Pengkajian difokuskan terutama pada aspek kemampuan Bank untuk mengelola aktivitas dan/atau produk baru termasuk kelengkapan sistem dan prosedur yang digunakan serta dampaknya terhadap eksposur risiko Bank secara keseluruhan;
12. Mengevaluasi akurasi dan validitas data yang digunakan Bank untuk mengukur risiko bagi Bank yang menggunakan model untuk keperluan intern;
13. Melaksanakan kaji ulang secara berkala dengan frekuensi yang disesuaikan kebutuhan Bank untuk memastikan: kecukupan kerangka manajemen risiko, keakuratan metodologi penilaian risiko, dan kecukupan sistem informasi manajemen risiko;
14. Menyusun dan mengevaluasi *business impact analysis* dan *risk assessment* terkait dengan perencanaan business continuity planning.
15. Menumbuhkembangkan dan sekaligus memastikan budaya risiko (*risk awareness*) telah terinternalisasi dengan baik kepada seluruh karyawan, termasuk

5. Coordinate the calculation of capital requirements according to the risk profile, including but not limited to preparing guidelines for the Internal Capital Adequacy Assessment Process and calculating the minimum capital adequacy requirement according to the risk profile periodically (per semester);
6. Provide recommendations on matters related to business decisions that are different from normal procedures based on risk profile analysis, including decisions to exceed business expansions that are significant compared to the Bank's business plan or take positions/risk exposures that exceed the established limits (risk appetite & risk tolerance).
7. Evaluate and improve the procedures and facilities/tools for the process of identifying, measuring, monitoring, and controlling risks, including but not limited to the inherent risk calculation parameters and the quality of risk management implementation for each risk;
8. Monitor and analyze the risk portfolio (exposure) both as a whole and per type of risk including but not limited to portfolio analysis and its impact on risk tolerance and the established limits;
9. Conduct stress tests both periodically and incidentally to identify and at the same time mitigate the impact of the implementation of risk management policies and strategies on the Bank's portfolio or performance as a whole;
10. Conduct a risk analysis (risk assessment) of the guidelines proposed by the Business or Operational Unit (risk taking unit).
11. Review proposed new activities and/or products developed by a particular unit of the Bank. The assessment is focused primarily on aspects of the Bank's ability to manage new activities and/or products including the completeness of the systems and procedures used and their impact on the overall risk exposure of the Bank;
12. Evaluate the accuracy and validity of the data used by the Bank to measure risk for Banks using models for internal purposes;
13. Carry out regular reviews with a frequency adjusted to the needs of the Bank to ensure: adequacy of risk management framework, accuracy of risk assessment methodology, and adequacy of risk management information system;
14. Prepare and evaluate business impact analysis and risk assessment related to business continuity planning.
15. Develop and at the same time ensure risk culture (risk awareness) is properly internalized to all employees, including coordinating with the Internal Audit Division

berkoordinasi dengan Satuan Kerja Audit Intern terkait *root cause analysis* atas temuan pemeriksaan Satuan Kerja Audit Intern; dan

16. Bertindak sebagai narahubung (*liaison officer*) untuk permasalahan *risk management* Bank bagi pihak internal maupun eksternal.

Profil Kepala Satuan Kerja Manajemen Risiko

Ahadi
Kepala Satuan Kerja Manajemen Risiko dan Sistem & Prosedur

Warga negara Indonesia, usia 53 tahun, berdomisili di Jakarta. Menjabat sebagai Kepala Satuan Kerja Manajemen Risiko dan Sistem & Prosedur berdasarkan Surat Keputusan Direksi No. 032/SDM/SPB/IV/20 tanggal 6 April 2020. Mendapatkan gelar Sarjana dari Indonesia Banking School (2022). Memiliki kompetensi manajemen risiko level 4 yang dikeluarkan oleh Badan Sertifikasi Manajemen Risiko (BSMR) pada tahun 2017 dan Lembaga Sertifikasi Profesi Perbankan (LSPP) pada tahun 2021, serta telah memiliki sertfikasi Kepatuhan dan *Anti Money Laundring* Level 2 yang diselenggarakan oleh Lembaga Sertifikasi Profesi Perbankan dan Forum Komunikasi Direktur Keptuhan Perbankan pada tahun 2017.

Sebelumnya, beliau menjabat sebagai Kepala Divisi Manajemen Risiko di PT Bank Nusantara Parahyangan Tbk MUFG Group (2010-2019) dan *Credit Risk Monitoring* di PT Bank Commonwealth (2006-2010). Saat ini, sedang tidak merangkap jabatan di perusahaan mana pun.

Komposisi dan Sertifikasi Manajemen Risiko

Bank telah mengikutsertakan jajaran manajemen untuk berpartisipasi dalam program sertifikasi manajemen risiko serta memberikan pelatihan penyegaran (*refreshment training*) terhadap pihak yang telah lulus program sertifikasi manajemen risiko. Informasi terkait sertifikasi manajemen risiko di tahun 2022, sebagai berikut.

regarding root cause analysis of the Internal Audit Division audit findings; and

16. Act as a liaison officer for the Bank's risk management issues for both internal and external parties.

Profile of Head of Risk Management Unit

Ahadi
Head of Risk Management and System & Procedure Unit

Indonesian citizen, 53 years old, domiciled in Jakarta. Appointed as Head of Risk Management and System & Procedure Unit based on the Board of Directors' Decision Letter No. 032/SDM/SPB/IV/20 dated April 6, 2020. Obtained a Bachelor's degree from Indonesia Banking School (2022). Have risk management competence level 4 issued by the Risk Management Certification Agency (BSMR) in 2017 and the Banking Professional Certification Institute (LSPP) in 2021, and already have Level 2 Compliance and Anti-Money Laundering certification held by the Banking Professional Certification Institute and Banking Compliance Director Communication Forum in 2017.

Previously, he served as Head of Risk Management Division at PT Bank Nusantara Parahyangan Tbk MUFG Group (2010-2019) and Credit Risk Monitoring at PT Bank Commonwealth (2006-2010). Currently, he has no concurrent positions in any company.

Composition and Risk Management Certification

The Bank has enlisted the management to participate in the risk management certification program and provided refreshment training for parties who have passed the risk management certification program. Information regarding risk management certification in 2022 is as follows.

Level	Dewan Komisaris Board of Commissioners	Direksi Board of Directors	Pejabat Eksekutif Executive Officers	Lain-Lain Others	Total
I	1	-	1	139	**141**
II	1	-	-	42	**43**
III	-	-	19	16	**35**
IV	-	-	3	-	**3**
V	1	5	-	-	**6**
Total	**3**	**5**	**23**	**197**	**228**

Laporan Singkat Pelaksanaan Kegiatan Tugas Satuan Kerja Manajemen Risiko

Realisasi program kerja Satuan Kerja Manajemen Risiko pada tahun 2022 adalah sebagai berikut:

1. Melakukan evaluasi dan menetapkan limit risiko (*risk appetite* dan *risk tolerance*) sesuai dengan arah kebijakan strategis bank;
2. Menetapkan, melakukan *review* terhadap parameter profil risiko dan tingkat kesehatan bank, serta melakukan penilaian mandiri profil risiko dan kesehatan bank;
3. Mengembangkan formulasi dan melakukan penilaian *Internal Capital Adequacy Assessment Process* secara mandiri;
4. Mengembangkan *tools* dan model *stress test* untuk risiko kredit, pasar (risiko nilai tukar dan suku bunga), dan likuiditas berdasarkan *best practice;*
5. Mengembangkan dan telah mengimplementasikan *interest rate risk in the banking book* (IRRBB) sesuai dengan regulasi;
6. Melakukan *stress test* baik secara berkala sesuai dengan regulasi, secara triwulanan dan enam bulanan, maupun permintaan yang bersifat khusus dari regulasi;
7. Mengembangkan aplikasi *Operasional Risk Self Assessment* dan *Loss Event Database*;
8. Melakukan *review* dan validasi penggunaan model implementasi PSAK 71;
9. Mempersiapkan dan mengimplemetasikan perhitungan rasio *liquidity coverage ratio* dan *net stable funding ratio* yang akan diimpelentasikan pada tahun 2023;
10. Mengembangkan metode/model VaR untuk mengidentifikasi dan mengukur risiko likuiditas dengan *maturity profile* berdasarkan *behavioral*;
11. Mempersiapkan dan mengimplementasikan BASEL III Reforms sesuai ketentuan regulasi baik untuk perhitungan ATMR Risiko Operasional dan Risiko Kredit;
12. Penguatan proses identifikasi risiko kredit, pasar, dan likuiditas sejak pandemi COVID-19 melalui proses pemantauan secara harian khususnya identifikasi potensi penurunan kulitas kredit dan potensi *cash outflow* dana pihak ketiga;
13. Memperkuat sumber daya manusia dengan melakukan rekrutmen karyawan yang kompeten di bidang IT *Risk* untuk menunjang layanan/bisnis digital (proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko);
14. Memperkuat dan meningkatkan kompetensi sumber daya manusia dengan tujuan untuk menambah wawasan, pengetahuan, pemahaman konseptual, kerangka kerja, proses transaksi, serta produk dan layanan/bisnis digital dalam rangka efektivitas penerapan manajemen risiko (proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko);

Brief Report on the Implementation of Risk Management Division's Duties

The realization of the Risk Management Division work program in 2022 is as follows:

1. Evaluate and set risk limits (risk appetite and risk tolerance) in accordance with the direction of the Bank's strategic policies;
2. Determine, review the parameters of the Bank's risk profile and soundness level, as well as conduct an independent assessment of the Bank's risk profile and soundness;
3. Develop formulations and conduct independent Internal Capital Adequacy Assessment Process assessments;
4. Develop stress test tools and models for credit risk, market risk (exchange rate and interest rate risk), and liquidity risk based on best practices;
5. Develop and implement interest rate risk in the banking book (IRRBB) in accordance with regulations;
6. Conduct stress tests periodically according to regulations, quarterly and semi-annually, as well as specific requests from regulations;
7. Develop Operational Risk Self Assessment and Loss Event Database applications;
8. Review and validate the use of PSAK 71 implementation model;
9. Prepare and implement calculations of the liquidity coverage ratio and net stable funding ratio which will be implemented in 2023;
10. Develop a VaR method/model to identify and measure liquidity risk with a behavioral maturity profile;
11. Prepare and implement BASEL III Reforms in accordance with regulatory provisions for RWA calculation of Operational Risk and Credit Risk;
12. Strengthen the process of identifying credit, market, and liquidity risks since the COVID-19 pandemic through a daily monitoring process, specifically identifying potential decreases in loan quality and potential cash outflows of third-party funds;
13. Strengthen human resources by recruiting employees who are competent in IT Risk to support digital services/ business (risk identification, measurement, monitoring and control processes);
14. Strengthen and improve human resources competence with the aim of adding insight, knowledge, conceptual understanding, frameworks, transaction processes, and digital products and services/business in order to effectively implement risk management (the process of identifying, measuring, monitoring, and controlling risk);

15. Melakukan *cyber risk assessment* dalam rangka membangun ketahanan dan pengelolaan risiko siber sesuai dengan regulasi yang telah ditetapkan;
16. Melakukan evaluasi dan review business impact analysis (BIA) dan *risk assessment* terkait dengan perencanaan *Business Continuity Planning*;
17. Meningkatkan budaya sadar risiko dalam organisasi melalui program SKMR Info yang dilakukan secara bulanan; dan
18. Melakukan sertifikasi manajemen risiko bagi seluruh pegawai Bank.

15. Conduct cyber risk assessment in order to build cyber resilience and risk management in accordance with established regulations;
16. Evaluate and review business impact analysis (BIA) and risk assessment related to Business Continuity Planning;
17. Improve the culture of risk awareness within the organization through the SKMR Info program which is conducted monthly; and
18. Conduct risk management certification for all Bank employees.

Penilaian Profil Risiko

Sesuai dengan Peraturan Otoritas Jasa Keuangan tentang Penerapan Manajemen Risiko bagi Bank Umum, tingkat kesehatan Bank, dan peraturan-peraturan pelaksanaannya, Perseroan melakukan penilaian profil risiko. Hasil penilaian profil risiko Bank per Desember 2022 mempunyai peringkat Profil Risiko 2 *(Low to Moderate)* yang ditunjukkan sebagai berikut:

Risk Profile Assessment

In accordance with the Financial Services Authority Regulation on the Implementation of Risk Management for Commercial Banks, the Bank's soundness level, and its implementing regulations, the Company conducts a risk profile assessment. The Bank's risk profile assessment results as of December 2022 indicated a Risk Profile rating of 2 (Low to Moderate), which is shown as follows:

Jenis Risiko	Penilaian Desember 2022 December 2022 Assessment			Type of Risk
	Risiko Inheren Inherent Risk	Kualitas Penerapan Manajemen Risiko Quality of Risk Management Implementation	Net Inheren Inherent Net	
Kredit	*Low to Moderate*	*Satisfactory*	PK 2	Credit
Likuiditas	*Low to Moderate*	*Satisfactory*	PK 2	Liquidity
Pasar	*Low to Moderate*	*Satisfactory*	PK 2	Market
Operasional	*Low to Moderate*	*Satisfactory*	PK 2	Operational
Hukum	*Low*	*Satisfactory*	PK 2	Law
Reputasi	*Low to Moderate*	*Satisfactory*	PK 2	Reputation
Stratejik	*Low to Moderate*	*Satisfactory*	PK 2	Strategic
Kepatuhan	*Low to Moderate*	*Satisfactory*	PK 2	Compliance
Peringkat Profil Risiko	**Low to Moderate**	**Satisfactory**	**PK 2**	**Risk Profile Rating**

PENGUNGKAPAN EKSPOSUR RISIKO

DISCLOSURE OF RISK EXPOSURE

Pengelolaan risiko Bank dikembangkan berdasarkan faktor-faktor internal dan eksternal yang mencakup namun tidak terbatas pada bisnis Bank, ketentuan regulator, perkembangan metodologi dan *best practice*, serta data risiko. Sesuai dengan Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum, Bank menyampaikan laporan profil risiko ke Otoritas Jasa Keuangan per triwulan yang memuat tentang eksposur risiko kredit, likuiditas, pasar, operasional, hukum, stratejik, reputasi, dan kepatuhan.

The Bank's risk management is developed based on internal and external factors, including but not limited to the Bank's business, regulatory provisions, methodological developments, best practices, and risk data. In accordance with Financial Services Authority Regulation No. 18/POJK.03/2016 on Implementation of Risk Management for Commercial Banks, the Bank submits quarterly risk profile reports to the Financial Services Authority, containing credit, liquidity, market, operational, legal, strategic, reputation, and compliance risk exposures.

Risiko Kredit

Risiko Kredit - Pengungkapan Kualitatif Umum Bank Secara Individu

Risiko Kredit adalah risiko kerugian keuangan yang timbul akibat debitur dan/atau pihak lain gagal memenuhi kewajiban kontraktualnya kepada Bank.

Implementasi Risiko Kredit

Penerapan manajemen risiko pelaksanaan kegiatan pengelolaan risiko kredit Perseroan dilakukan berdasarkan pada ketentuan Otoritas Jasa Keuangan, yaitu Peraturan Otoritas Jasa Keuangan No. 18/POJK.03/2016 dan Surat Edaran Otoritas Jasa Keuangan No. 34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum.

Manajemen Risiko Kredit meliputi proses *end to end* dan kriteria penyaluran kredit, organisasi dan persetujuan, penetapan margin, pemantauan, proses manajemen kredit bermasalah, dan manajemen portofolio. Strategi manajemen risiko kredit harus dapat mencakup seluruh aktivitas yang memiliki eksposur risiko kredit yang signifikan dan sejalan dengan tujuan Bank.

Perseroan mengelola risiko kredit pada level transaksional dan portofolio, aktivitas ini meliputi proses identifikasi, pengukuran, monitoring, dan kontrol terhadap risiko kredit, sehingga model bisnis Perseroan tercermin pada profil Risiko Kredit.

Kriteria dan pendekatan dalam menetapkan kebijakan manajemen risiko kredit dan limit risiko kredit, meliputi:

1. Proses identifikasi risiko kredit dilakukan baik secara individual maupun secara portofolio untuk dapat dilakukan pemetaan risiko dan faktor-faktor yang berpotensi dapat meningkatkan risiko kredit. Identifikasi risiko kredit individual secara *best practice* dilakukan dengan metode

Credit Risk

Credit Risk - General Qualitative Disclosures of the Bank, Individually

Credit Risk is the risk of financial loss arising from debtors and/or other parties failing to fulfill their contractual obligations to the Bank.

Credit Risk Implementation

The Company's credit risk management is implemented based on the provisions of Financial Services Authority Regulation No. 18/POJK.03/2016 and Financial Services Authority Circular No. 34/SEOJK.03/2016 on Implementation of Risk Management for Commercial Banks.

Credit Risk Management includes end-to-end processes and lending criteria, organization and approval, margin setting, monitoring, non-performing loan management process, and portfolio management. The credit risk management strategy must be able to cover all activities that have significant credit risk exposure and be in line with the Bank's objectives.

The Company manages credit risk at the transactional and portfolio level. This activity includes the process of identifying, measuring, monitoring, and controlling credit risk, so that the Company's business model is reflected in the Credit Risk profile.

Criteria and approaches in establishing credit risk management policies and credit risk limits, include:

1. The process of identifying credit risk is carried out both individually and in a portofolio in order to be able to map risks and factors that have the potential to increase credit risk. Best practice individual credit risk identification is carried out using the screening method

screening ataupun *risk acceptance criteria* yang memuat sektor ekonomi/industri, calon debitur, agunan, dan kinerja usaha yang dapat dibiayai selanjutnya untuk dilakukan analisa menggunakan pendekatan 5C;
2. Pengukuran risiko kredit baik secara individual maupun portofolio dilakukan dengan tujuan untuk mengetahui potensi *default* calon debitur maupun portofolio, yang selanjutnya atas eksposur risiko tersebut dikendalikan melalui penetapan limit risiko (sektor ekonomi dan industri, produk, kewenangan persetujuan, konsentrasi portofolio, LAR, NPL, dll) sejalan dengan sasaran dan strategi bisnis Perseroan secara keseluruhan;
3. Melakukan pemantauan risiko kredit secara harian dalam upaya memberikan informasi perkembangan kualitas kredit dan *sensitivity analysis* terhadap potensi risiko kredit yang akan dihadapi Bank, yang disampaikan kepada Direksi dan Unit kerja terkait;
4. Melakukan *stress testing* secara berkala terhadap potensi penurunan kualitas kredit khususnya untuk debitur restrukturisasi dampak COVID-19 untuk mengetahui kecukupan CKPN, dampak terhadap kinerja profit dan modal bank; dan
5. Meningkatkan fungsi pengendalian internal melalui opini risiko dari Satuan Kerja Manajemen Risiko dan opini kepatuhan dari Satuan Kerja Kepatuhan terkait dengan proposal kredit sesuai dengan limit tertentu.

Perseroan telah memiliki kebijakan pengelolaan risiko konsentrasi kredit dalam bentuk pedoman penetapan limit risiko kredit. Pedoman tersebut ditujukan untuk menetapkan limit risiko kredit pada level portofolio atau level Bank secara keseluruhan yang dilaksanakan untuk seluruh produk dan aktivitas Perseroan yang berisiko kredit, dengan tetap memperhatikan kemampuan modal untuk menyerap risiko atau kerugian yang timbul, dan tinggi rendahnya eksposur. Penetapan limit risiko kredit bertujuan untuk mengurangi risiko yang ditimbulkan karena adanya konsentrasi penyaluran pinjaman.

Penerapan manajemen risiko kredit di Bank Ganesha dilakukan melalui desain struktur organisasi yang menggambarkan keterlibatan seluruh pihak yang terkait manajemen risiko kredit (Dewan Komisaris, Direksi, Komite Kredit, Satuan Kerja Kepatuhan, Satuan Kerja Manajemen Risiko, dan Satuan Kerja Audit Intern).
1. Komisaris bertanggung jawab dalam melakukan persetujuan dan peninjauan berkala atau sekurangnya secara tahunan mengenai strategi kebijakan risiko kredit. Strategi dan kebijakan tersebut harus mencerminkan batas toleransi Bank terhadap risiko dan merupakan pendekatan yang berkesinambungan dengan memperhatikan kondisi perekonomian dan komponen lain yang memengaruhi komposisi serta portofolio kredit; dan

or risk acceptance criteria which include the economic/ industrial sector, prospective debtors, collateral, and business performance that can be financed for further analysis using the 5C approach;
2. Measurement of credit risk both individually and in a portfolio is carried out with the aim of knowing the default potential of prospective debtors and portfolios, which in turn controls risk exposure through setting risk limits (economic and industrial sectors, products, approval authority, portfolio concentration, LAR, NPL, etc.) in line with the overall goals and business strategy of the Company;
3. Monitoring credit risk on a daily basis in an effort to provide information on developments in loan quality and sensitivity analysis on the potential credit risk that will be faced by the Bank, which is submitted to the Board of Directors and related divisions;
4. Conducting periodic stress testing of potential decline in credit quality, especially for debtors restructuring due to the impact of COVID-19 to determine the adequacy of CKPN, the impact on profit performance and bank capital; and
5. Improving the internal control function through risk opinion from the Risk Management Division and compliance opinion from the Compliance Division related to credit proposals according to certain limits.

The Company already has a credit concentration risk management policy in the form of guidelines for determining credit risk limits. The guidelines are intended to set credit risk limits at the portfolio level or the Bank level in overall, which are implemented for all of the Company's credit risk products and activities, by considering the ability of capital to absorb risks or losses that arise, and the level of exposure. Determination of credit risk limits aims to reduce risks arising from the concentration of loan disbursement.

Bank Ganesha's credit risk management is implemented through the design of an organizational structure that describes the involvement of all parties related to credit risk management (Board of Commissioners, Board of Directors, Credit Committee, Compliance Division, Risk Management Division, and Internal Audit Division).
1. The Board of Commissioners is responsible for periodic or at least annual approval and review of the credit risk policies and strategies. These strategies and policies must reflect the Bank's tolerance limits for risk and constitute a sustainable approach by observing economic conditions and other components that affect the composition and credit portfolio; and

2. Direksi memiliki tanggung jawab atas implementasi strategi dan kebijakan risiko kredit serta mengembangkan prosedur identifikasi, pengukuran, pemantauan, dan pengendalian risiko kredit, yang mencakup penerapan standar pemberian kredit yang sehat, memantau, serta mengendalikan risiko kredit, identifikasi, dan penanganan kredit bermasalah.

Dalam rangka mengelola risiko kredit, Perseroan telah menetapkan beberapa prinsip *prudential banking* yang tercermin dalam kebijakan perkreditan, tata cara penilaian kualitas kredit, pengelolaan, dan proses putusan kredit, antara lain berupa pemisahan fungsi pejabat kredit antara pemrakarsa dan pemutus kredit, penerapan *four eyes principle*, penerapan *credit scoring system* untuk kredit konsumsi, dan pemisahan pengelolaan kredit bermasalah.

Pengendalian Risiko Kredit dilakukan melalui berbagai kontrol risiko yang telah tertuang dalam prosedur pemberian kredit yang diatur sejak proses permohonan kredit, monitoring, restrukturisasi, sampai dengan penyelesaian kredit bermasalah. Sistem informasi manajemen risiko kredit memberikan informasi kepada Komisaris, Direksi, dan seluruh tingkatan manajemen dalam melaksanakan tugas dan tanggung jawabnya, termasuk memantau eksposur aktual terhadap limit yang ditetapkan telah mendekati atau melebihi limit yang perlu mendapat perhatian Direksi.

Perseroan memiliki data seluruh eksposur kredit debitur secara grup dan individual serta melaporkannya kepada Direksi. Sistem informasi yang digunakan menjadi media bagi Direksi untuk melakukan identifikasi terhadap konsentrasi portofolio kredit, serta dikaji secara berkala guna memastikan kesesuaiannya dengan kompleksitas usaha Bank.

Risiko Likuiditas

Pengelolaan risiko likuiditas bertujuan untuk meminimalkan kemungkinan ketidakmampuan Perseroan dalam memperoleh sumber pendanaan arus kas dan membangun kekuatan liukuiditas struktural neraca Bank untuk mendukung pertumbuhan secara jangka panjang dan berkesinambungan.

Manajemen Risiko Likuiditas (LIQA) Bank Secara Individu

Risiko likuiditas adalah risiko akibat ketidakmampuan untuk memenuhi kewajiban yang jatuh tempo dari sumber pendanaan arus kas dan/atau dari aset berlikuiditas tinggi yang dapat diagunkan, tanpa mengganggu aktivitas dan kondisi keuangan Bank.

2. The Board of Directors is responsible for implementing credit risk strategies and policies and developing credit risk identification, measurement, monitoring, and control procedures, including implementing sound credit provision standards, monitoring and controlling credit risk, identifying and handling non-performing loans.

In order to manage credit risk, the Company has established several prudential banking principles which are reflected in credit policies, procedures for assessing credit quality, management, and credit decision process, including the separation of functions of credit officers between credit initiators and credit decision-makers, implementation of the four eyes principle, implementation of a credit scoring system for consumer credit, and separation of non-performing loans management.

Credit Risk Control is carried out through various risk controls that have been contained in credit granting procedures that are regulated from the credit application process, monitoring, restructuring, to the settlement of non-performing loans. The credit risk management information system provides information to Commissioners, Directors, and all levels of management in carrying out their duties and responsibilities, including monitoring actual exposures to the established limits that are approaching or exceeding limits that require the attention of the Board of Directors.

The Company has data on all debtors' credit exposure as a group and individually and reports it to the Board of Directors. The information system used is a medium for the Board of Directors to identify the concentration of loan portfolio, and is reviewed periodically to ensure compliance with the Bank's business complexities.

Liquidity Risk

Liquidity risk management aims to minimize the possibility of the Company's inability to obtain cash flow funding sources and build the structural liquidity strength of the Bank's balance sheet to support long-term and sustainable growth.

Liquidity Risk Management (LIQA) of the Bank, Individually

Liquidity risk is the risk due to the inability to meet due obligations from cash flow funding sources and/or from high liquidity assets that can be pledged, without interfering with the Bank's activities and financial conditions.

Implementasi Rasio Likuiditas

Perseroan mengelola risiko likuiditas agar dapat memenuhi setiap kewajiban finansial sesuai perjanjian secara tepat waktu, serta dapat memelihara tingkat likuiditas yang memadai dan optimal. Untuk mendukung pengelolaan likuiditas, Perseroan menetapkan kebijakan dan pedoman likuiditas yang mencakup manajemen likuiditas, pemeliharaan cadangan likuiditas yang optimal, penetapan strategi pendanaan, sistem peringatan dini, proyeksi arus kas, profil maturitas, penetapan limit likuiditas, dan rencana pendanaan darurat *(contingency funding plan)*.

Kebijakan ini bertujuan untuk memastikan kecukupan dana harian dalam memenuhi kewajiban pada kondisi normal maupun kondisi krisis secara tepat waktu dari berbagai sumber dana yang tersedia, termasuk memastikan ketersediaan aset likuid berkualitas tinggi. Strategi pendanaan diutamakan berasal dari penghimpunan dana pihak ketiga yang memiliki struktur yang sehat, stabil, dan *sustainable*.

Untuk memperoleh gambaran mengenai kondisi likuiditas yang aktual, hasil pengukuran menggunakan rasio likuiditas dianalisis lebih mendalam dan dikaitkan dengan informasi kualitatif terkini, sehingga menghasilkan kesimpulan yang wajar dan komprehensif. Alat pengukur risiko likuiditas yang digunakan adalah proyeksi arus kas, profil maturitas, rasio likuiditas, dan stress test risiko likuiditas.

Upaya meningkatkan ketahanan likuditas jangka pendek dan jangka panjang. Perseroan melakukan uji ketahanan likuiditas terhadap potensi *maximum cashoutflow pattern* untuk memenuhi kebutuhan likuiditas selama periode 30 hari ke depan dalam skenario *stress test* dengan tetap memelihara *liquidity reserves* dan stabilitas dana pihak ketiga secara optimal.

Liquidity Ratio Implementation

The Company manages liquidity risk in order to fulfill every financial obligation according to the agreement in a timely manner, and to maintain an adequate and optimal liquidity level. To support liquidity management, the Company establishes liquidity policies and guidelines which include liquidity management, optimal maintenance of liquidity reserves, establishment of funding strategies, early warning systems, cash flow projections, maturity profiles, determination of liquidity limits, and contingency funding plan.

This policy aims to ensure sufficient daily funds to meet obligations under normal conditions and crisis conditions in a timely manner from various available funding sources, including ensuring the availability of high quality liquid assets. The priority funding strategy comes from collecting third-party funds that have a sound, stable, and sustainable structure.

To obtain an overview of actual liquidity conditions, the measurement results using liquidity ratios are analyzed in more depth and linked with the latest qualitative information, resulting in reasonable and comprehensive conclusions. Liquidity risk measurement tools used are cash flow projections, maturity profiles, liquidity ratios, and liquidity risk stress tests.

Efforts to increase short-term and long-term liquidity resilience. The Company conducts liquidity resilience tests on the potential maximum cashoutflow pattern to meet liquidity needs for the next 30 days in a stress test scenario while maintaining optimal liquidity reserves and stability of third party funds.

Risiko Pasar

Market Risk

Risiko Pasar - Pengungkapan Kualitatif Umum Bank Secara Individu

Risiko pasar merupakan risiko kerugian pada posisi neraca dan rekening administratif serta transaksi derivatif akibat perubahan secara keseluruhan kondisi pasar. Variabel pasar yang dikelola oleh Bank terdiri risiko suku bunga dan risiko nilai tukar.

Divisi *Treasury* sebagai *risk taking unit* dalam melakukan aktivitas transaksi *treasury* dengan tetap memperhatikan prinsip kehati-hatian dan berpegang pada pedoman internal dan peraturan eksternal. Perseroan telah memiliki Kebijakan Manajemen Risiko Pasar serta Kebijakan dan Pedoman Transaksi *treasury*. Sebagai pengendalian risiko pasar pada Divisi *Treasury*, Perseroan telah menetapkan limit *risk appetite* dan *risk tolerance* yang diusulkan oleh Satuan Kerja Manajemen Risiko.

Market Risk - General Qualitative Disclosures of the Bank, Individually

Market risk is the risk of loss on balance sheet and off-balance sheet positions as well as derivative transactions due to changes in overall market conditions. Market variables managed by the Bank consist of interest rate risk and exchange rate risk.

The Treasury Division acts as a risk taking unit in conducting treasury transaction activities while adhering to the principle of prudence, internal guidelines, and external regulations. The Company already has a Market Risk Management Policy and Treasury Transaction Policies and Guidelines. As market risk control in the Treasury Division, the Company has set risk appetite and risk tolerance limits proposed by the Risk Management Division.

Proses implemetasi risiko pasar dilakukan melalui proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko pasar dilakukan oleh unit yang independen dari unit bisnis. Identifikasi risiko pasar dilakukan pada seluruh aktivitas dan produk baru. Dalam proses pengukuran risiko pasar Perseroan menggunakan metode standar dan metode internal. Metode standar digunakan untuk menghitung kewajiban penyediaan modal minimum risiko pasar, sementara pengukuran risiko suku bunga untuk mengetahui dampak perubahan suku bunga terhadap *net interest income* dan *economic value* menggunakan *Interest Rate Risk in The Banking Book* (IRRBB) dan risiko nilai tukar untuk mengetahui potensi kerugian yang disebabkan karena adanya pergerakan nilai tukar menggunakan metode *variance covariance.*

The market risk process is carried out through a process of identifying, measuring, monitoring, and controlling market risk, conducted by a unit that is independent from the business unit. Market risk is identified on all new activities and products. In measuring market risk, the Company uses standard methods and internal methods. The standard method is used for calculating the capital adequacy ratio for market risk, while interest rate risk is measured to determine the impact of changes in interest rates on net interest income and economic value using Interest Rate Risk in The Banking Book (IRRBB) and exchange rate risk to determine potential loss due to exchange rate movements using variance covariance method.

Satuan Kerja Manajemen Risiko melakukan *monitoring* terhadap Posisi Devisa Neto. Perseroan telah menggunakan sistem *e-treasury* untuk mendukung aktivitas transaksi *treasury* serta menyediakan informasi portofolio *treasury* dalam memudahkan proses pemantauan risiko pasar menjadi lebih efisien dan efektif. Satuan Kerja Audit Intern melakukan internal audit di Divisi *Treasury* untuk memastikan pengendalian internal risiko pasar telah seuai dengan kebijakan dan pedoman yang telah ditetapkan.

The Risk Management Division monitors the Net Open Position. The Company has used the e-treasury system to support treasury transaction activities and provide treasury portfolio information in facilitating the market risk monitoring process to be more efficient and effective. The Internal Audit Division conducts internal audits at the Treasury Division to ensure that internal control over market risk complies with the established policies and guidelines.

Risiko Operasional

Kejadian risiko operasional merupakan kejadian risiko yang melekat pada setiap aktivitas proses bisnis operasional bank yang dijalankan Bank yang dapat berpotensi memicu risiko reputasi, risiko hukum, risiko kepatuhan, serta risiko lainnya apabila hal tersebut tidak dikelola dengan baik.

Identifikasi risiko operasional yang dilakukan Perseroan menggunakan aplikasi *Operational Risk Self Assessment* dan aplikasi *Loss Event Database* untuk pengendalian risiko operasional. Sedangkan pengukuran risiko operasional dalam menghitung kecukupan penyediaan modal minimum dilakukan dengan menggunakan metode *Basic Indicator Approach*.

Risiko Operasional - Pengungkapan Kualitatif Umum Bank Secara Individu

Risiko operasional adalah risiko terjadinya kerugian yang disebabkan oleh ketidakcukupan dan/atau tidak berfungsinya proses internal, kesalahan manusia, kegagalan sistem, atau adanya kejadian-kejadian eksternal.

Implementasi Risiko Operasional

Penerapan manajemen risiko operasional ditujukan untuk mengelola eksposur risiko operasional yang berpotensi menimbulkan kerugian keuangan maupun non-keuangan bagi Perseroan.

Operational Risk

Operational risk events are risk events inherent in every bank operational business process carried out by the Bank which can potentially trigger reputation risk, legal risk, compliance risk, and other risks if not managed properly.

Operational risk is identified by the Company by using the Operational Risk Self Assessment and Loss Event Database applications for operational risk control. While the measurement of operational risk in calculating minimum capital adequacy is carried out using the Basic Indicator Approach method.

Operational Risk - General Qualitative Disclosures of the Bank, Individually

Operational risk is the risk of loss caused by inadequate and/or non-functioning internal processes, human error, system failure, or external events.

Operational Risk Implementation

The implementation of operational risk management is aimed at managing operational risk exposures that have the potential to cause financial and non-financial losses to the Company.

Penerapan manajemen risiko operasional di antaranya dilaksanakan dan dipantau melalui perangkat manajemen risiko operasional berupa *Operational Risk Self Assessment*, *Loss Event Database*, dan Implementasi *Business Continuity Management*. Upaya peningkatan pemahaman atas manajemen risiko difokuskan pada peningkatan budaya sadar risiko, *fraud awareness,* dan sosialisasi/pelatihan manajemen risiko yang terus dilakukan kepada seluruh karyawan, serta peningkatan kualitas pengendalian risiko pada setiap aktivitas operasional Perseroan.

Dalam rangka perhitungan beban modal dan aktiva tertimbang menurut risiko operasional, saat ini Perseroan menggunakan metode *Basic Indicator Approach* sesuai dengan ketentuan Otoritas Jasa Keuangan, yaitu Surat Edaran Otoritas Jasa Keuangan No. 24/SEOJK.3/2016 tanggal 14 Juli 2016 perihal Perhitungan Aktiva Tertimbang Menurut Risiko Operasional untuk Risiko Operasional dengan menggunakan Pendekatan Indikator Dasar.

Implementation of operational risk management, among others, is carried out and monitored through operational risk management tools in the form of Operational Risk Self Assessment, Loss Event Database, and Business Continuity Management. Efforts to increase understanding of risk management are focused on increasing risk awareness culture, fraud awareness, and ongoing risk management dissemination/training for all employees, as well as improving the quality of risk control in each of the Company's operational activity.

In order to calculate the capital expense and operational risk weighted assets , the Company currently uses the Basic Indicator Approach method according to the Financial Services Authority requirement, which is Financial Services Authority Circular No. 24/SEOJK.3/2016 dated July 14, 2016, on Calculation of Weighted Assets According to Operational Risk for Operational Risk using the Basic Indicator Approach.

Risiko Hukum

Risiko Hukum - Pengungkapan Kualitatif Umum Bank Secara Individu

Risiko hukum adalah risiko akibat tuntutan hukum dan/atau kelemahan aspek yuridis.

Implementasi Risiko Hukum

Pengelolaan manajemen risiko hukum dilakukan oleh Bagian Legal dan Remedial melalui beberapa cara, mencakup:

1. Melakukan kajian terhadap peraturan perundang-undangan, baik yang baru maupun yang sudah berlaku dan peristiwa hukum aktual yang terjadi di lapangan untuk memastikan bahwa ketentuan internal Bank tidak menyimpang dari ketentuan perundangan yang berlaku;
2. Memberikan advis/opini hukum atas perjanjian kerja sama/*agreement* antara Bank dengan pihak lain, untuk melindungi kepentingan hukum Bank sebelum perjanjian/*agreement* ditandatangani oleh pejabat Bank yang berwenang; dan
3. Setiap transaksi perbankan Perseroan yang meliputi operasional, perkreditan, dan hubungan ketenagakerjaan telah dilakukan sesuai dengan ketentuan perundang-undangan yang berlaku dan didukung oleh dokumen hukum yang memadai.

Terhadap gugatan-gugatan yang muncul dilakukan upaya-upaya sebagai berikut:

1. Berkoordinasi dengan unit kerja terkait;
2. Memberikan pendampingan hukum sesuai dengan kewenangannya apabila terjadi kasus hukum dan memberikan konsultasi mengenai permasalahan hukum yang bersifat teknis;
3. Melakukan penanganan perkara di pengadilan;

Legal Risk

Legal Risk - General Qualitative Disclosures of the Bank, Individually

Legal risk is the risk due to lawsuits and/or weaknesses in juridical aspects.

Legal Risk Implementation

Legal risk management is carried out by the Legal and Remedial Department in several ways, including:

1. Conduct a review of laws and regulations, both new and existing ones and actual legal events that occur in the field to ensure that the Bank's internal regulations do not deviate from the applicable laws and regulations;
2. Provide legal advice/opinion on cooperation agreements between the Bank and other parties, to protect the Bank's legal interests before the agreement is signed by an authorized Bank official; and
3. Each of the Company's banking transactions covering operations, credit, and employment relations have been carried out in accordance with applicable laws and regulations and supported by adequate legal documents.

The following efforts were made against the lawsuits that arose:

1. Coordinate with related divisions;
2. Provide legal assistance in accordance with the authority in the event of a legal case and provide consultation regarding technical legal issues;
3. Handle cases in court;

4. Dalam hal adanya tuntutan hukum yang memiliki potensi kerugian sangat signifikan bagi Bank dan/atau adanya tuntutan hukum yang secara signifikan bisa berdampak negatif pada reputasi Bank, maka sebagai *contingency plan* harus dilakukan tindakan untuk mengurangi risiko hukum, antara lain melalui penggunaan jasa pengacara dan melaporkan perkembangannya kepada Direksi;
5. Berkoordinasi dengan pihak-pihak terkait, antara lain: kepolisian, pengadilan negeri, kejaksaan, Badan Pertanahan Nasional, pengacara, dan lain-lain dalam rangka penanganan permasalahan hukum.

Sebagai bagian dalam proses penilaian risiko hukum, Bagian Legal dan Remedial berkoordinasi dengan Satuan Kerja Manajemen Risiko terkait dengan pelaporan profil risiko hukum kepada Direksi.

Risiko Reputasi

Risiko Reputasi - Pengungkapan Kualitatif Umum Bank Secara Individu

Risiko reputasi adalah risiko akibat menurunnya tingkat kepercayaan pemangku kepentingan yang bersumber dari persepsi negatif terhadap Bank.

Implementasi Risiko Reputasi

Proses identifikasi risiko reputasi dilakukan melalui beberapa sumber data atau informasi terkait dengan pemberitaan media massa, situs Perseroan pada jejaring sosial, pengaduan/komplain nasabah melalui layanan yang disediakan Perseroan, seluruh informasi tersebut dicatat dan ditatausahakan, diolah, dan diklasifikasikan berdasarkan frekuensi dan dampak serta tingkat materialitas secara rapih dan disajikan secara informatif.

Fungsi pengelolaan risiko reputasi dilakukan oleh bagian *Service Quality Management & Call Center* dan *Corporate Secretary*. Bagian *Service Quality Management* mengelola risiko reputasi atas seluruh keluhan nasabah sedangkan Bagian *Corporate Secretary* mengelola seluruh potensi pemberitaan negatif pada media massa, situs jejaring sosial, situs web, dan lain-lain serta melaporkan aktivitas pemantauan termasuk tindak lanjut risiko reputasi setiap bulannya kepada Direksi.

Perseroan telah memiliki sistem serta prosedur pengaduan nasabah dan dapat segera menindaklanjuti dan mengatasi adanya keluhan nasabah dan gugatan hukum yang dapat meningkatkan eksposur risiko reputasi dan melakukan pengembangan mekanisme secara terus menerus dalam melakukan tindakan pengendalian risiko reputasi yang efektif. Pengendalian dimaksud adalah selalu berusaha

4. In the event that there is a lawsuit that has the potential of high significant losses for the Bank and/or there is a lawsuit that can significantly have negative impact on the Bank's reputation, then as contingency plan, particular actions must be taken to minimize legal risk, among others, through the use of lawyers and progress must be reported to the Board of Directors;
5. Coordinate with third parties, among others: police, district courts, prosecutors, National Land Agency, lawyers, and others in the context of handling legal issues.

As part of legal risk assessment process, the Legal and Remedial Department coordinates with the Risk Management Division regarding legal risk profile reporting to the Board of Directors.

Reputation Risk

Reputation Risk - General Qualitative Disclosures of the Bank, Individually

Reputation risk is the risk due to a decrease in the level of stakeholder trust stemming from a negative perception of the Bank.

Reputation Risk Implementation

The reputation risk is identified through several sources of data or information related to mass media coverage, the Company's website on social networks, customer complaints/grievances through services provided by the Company, all of this information is recorded and administered, processed, and classified based on frequency and impact as well as level of materiality neatly and presented in an informative manner.

The reputation risk management function is carried out by the Service Quality Management & Call Center and Corporate Secretary. Department. The Service Quality Management Department manages reputation risk for all customer complaints, while the Corporate Secretary Department manages all potential negative coverage in the mass media, social networking sites, websites, etc. and reports monitoring activities including follow-up on reputation risk every month to the Board of Directors.

The Company already has a system and procedure for customer complaints and can immediately follow up and resolve customer complaints and lawsuits that can increase reputation risk exposure and continuously develop mechanisms for carrying out effective reputation risk control measures. The intended control is to always take preventive action on all potentials that can cause reputation risk and

melakukan tindakan preventif atas seluruh potensi yang dapat menimbulkan risiko reputasi serta melakukan penanganan dan pemulihan secara cepat dan efektif saat dan tengah terjadi peristiwa risiko reputasi.

carry out handling and recovery quickly and effectively when and in the midst of a reputation risk event.

Pengelolaan risiko reputasi pada saat krisis diatur dalam kebijakan manajemen kelangsungan usaha yang bertujuan untuk meminimalkan dampak risiko reputasi pada saat terjadi situasi gangguan atau bencana. Dalam hal ini, Perseroan memiliki Tim Manajemen Krisis yang berperan penting saat terjadi gangguan atau bencana dan bertanggung jawab melakukan langkah-langkah yang perlu diambil termasuk pengelolaan risiko reputasi. Tim Manajemen Krisis dibentuk mulai dari kantor pusat hingga ke kantor cabang. Aspek yang harus diperhatikan dalam pengelolaan risiko reputasi saat krisis adalah menjaga kepercayaan nasabah, Pemegang Saham, dan masyarakat sekitar terhadap nama baik Perseroan.

Management of reputation risk during a crisis is regulated in a business continuity management policy that aims to minimize the impact of reputation risk in the event of a disruption or disaster. In this case, the Company has a Crisis Management Team that plays an important role in the event of a disruption or disaster and is responsible for taking measures that need to be taken, including managing reputational risk. The Crisis Management Team is formed from the head office to the branch offices. The aspect that must be considered in managing reputation risk during a crisis is maintaining the trust of customers, shareholders, and the surrounding community in the Company's good name.

Langkah yang dilakukan Perseroan dalam manajemen risiko reputasi antara lain melalui komunikasi yang konsisten, dengan menjaga keterbukaan informasi dan transparansi kepada seluruh pemangku kepentingan, serta menjalin hubungan yang harmonis dengan pihak media. Kedua hal tersebut dilakukan dalam rangka meminimalkan dan menangani keluhan dari pemangku kepentingan yang dapat mengakibatkan timbulnya publikasi negatif terhadap Bank.

Measures taken by the Company in reputation risk management include consistent communication, maintaining information disclosure and transparency to all stakeholders, and establishing harmonious relationships with the media. Both of these are done in order to minimize and handle complaints from stakeholders, which can result in negative publications against the Bank.

Risiko Stratejik

Strategic Risk.

Risiko Stratejik - Pengungkapan Kualitatif Umum Bank Secara Individu

Risiko stratejik adalah risiko akibat ketidaktepatan dalam pengambilan dan/atau pelaksanaan suatu keputusan stratejik serta kegagalan dalam mengantisipasi perubahan lingkungan bisnis.

Strategic Risk - General Qualitative Disclosures of the Bank, Individually

Strategic risk is the risk due to inaccuracy in making and/or implementing a strategic decision and failure to anticipate changes in the business environment.

Implementasi Manajemen Risiko Stratejik

Penerapan manajemen risiko stratejik mengacu pada Pedoman Penerapan Manajemen Risiko Stratejik serta kebijakan dan prosedur, antara lain Pedoman Penyusunan Produk dan Aktivitas Baru. Manajemen risiko stratejik dilakukan oleh bagian *Corporate Secretary* di bawah pengawasan Direktur Utama.

Strategic Risk Management Implementation

The implementation of strategic risk management refers to the Guidelines for Implementation of Strategic Risk Management and policies and procedures, among others, the Guidelines for Developing New Products and Activities. Strategic risk management is carried out by the Corporate Secretary, under the supervision of the President Director.

Pengelolaan risiko stratejik dilakukan melalui serangkaian proses perencanaan strategis berupa *planning* dan *budgeting* yang mencakup penyelarasan strategi perusahaan sesuai dengan visi dan misi Perseroan yang dijadikan acuan sebagai dasar penyusunan rencana bisnis Perseroan.

Strategic risk management is carried out through a series of strategic planning processes in the form of planning and budgeting, which includes the alignment of corporate strategy in accordance with the Company's vision and mission, and is used as a reference and the basis for preparing the Company's business plan.

Direksi membuat rencana kerja tahunan yang disetujui oleh Dewan Komisaris dan melakukan sosialisasi kepada seluruh karyawan. Rencana stratejik dibuat menggunakan

The Board of Directors prepares an annual work plan that is approved by the Board of Commissioners and disseminates it to all employees. Strategic plans are made using Strengths,

analisa *Strengths, Weaknesses, Opportunities, and Threats* (SWOT), faktor eksternal, dan tingkat risiko. Pengawasan aktif dilakukan melalui *monitoring* realisasi dengan rencana kerja tahunan. Pemantauan risiko oleh Dewan Komisaris dilakukan melalui Komite Pemantau Risiko.

Weaknesses, Opportunities, and Threats (SWOT) analysis, external factors, and level of risk. Active supervision is carried out through monitoring the realization of annual work plan. Risk monitoring by the Board of Commissioners is carried out through the Risk Monitoring Committee.

Dalam tata kelola manajemen risiko stratejik di Perseroan, evaluasi risiko stratejik dilakukan Direksi secara berkala melalui forum yang membahas tentang strategi dan kebijakan risiko stratejik. Forum tersebut antara lain rapat Direksi, rapat Komite Manajemen Risiko, dan *branch performance review meeting* yang digunakan untuk menyelaraskan strategi antar unit kerja.

In the Company's strategic risk management governance, strategic risk is evaluated by the Board of Directors periodically through forums that discuss strategic risk strategies and policies. These forums include Board of Directors' meetings, Risk Management Committee's meetings, and branch performance review meeting, which is used for aligning strategies among divisions.

Bank juga telah memiliki perencanaan bisnis yang disusun dalam rencana jangka panjang *(corporate plan)* dan rencana bisnis bank. Rencana bisnis bank dikaji kembali setiap tahun untuk disesuaikan dengan perubahan lingkungan usaha dan rencana perusahaan. Sementara itu, rencana jangka panjang menjadi pedoman dalam melakukan perencanaan setiap tahun dan dapat dikaji apabila terjadi perubahan-perubahan yang signifikan terhadap lingkungan bisnis dan sumber daya perusahaan.

The Bank also has a business plan compiled into long-term corporate plans and bank business plans. The Bank's business plan is reviewed annually to adapt to changes in the business environment and company plans. Meanwhile, the long-term plan serves as a guideline for planning every year and can be reviewed if there are significant changes to the business environment and Company resources.

Penetapan strategi yang tepat dalam pengembangan dan pemeliharaan teknologi informasi, pengelolaan sumber daya manusia, pengembangan produk baru, pengembangan layanan, perluasan jaringan, dan penetrasi pasar sasaran, bertujuan agar Perseroan dapat mempertahankan daya saing, sehingga kelangsungan usaha tetap terjaga. Budaya manajemen risiko stratejik tercermin dan terdokumentasi di antaranya melalui profil risiko. Pengukuran risiko stratejik antara lain dilakukan dengan menganalisis dan membandingkan eksposur risiko dengan limit yang ditetapkan, antara lain pencapaian aset, ekspansi pinjaman, dana pihak ketiga, dan efisiensi biaya. Penyusunan dan pelaksanaan tindak lanjut atau eksposur risiko yang signifikan, didokumentasikan dalam profil risiko dan disajikan dalam rapat Komite Manajemen Risiko.

Determining the proper strategy in developing and maintaining information technology, human resource management, new product development, service development, network expansion, and target market penetration, aims to enable the Company to maintain competitiveness and to maintain business continuity. The strategic risk management culture is reflected and documented, among others, through a risk profile. Strategic risk measurement is carried out by analyzing and comparing risk exposure with established limits, including asset achievement, loan expansion, third party funds, and cost efficiency. Preparation and implementation of follow-up on significant risk exposures are documented in the risk profile and presented in the Risk Management Committee's meeting.

Risiko Kepatuhan

Compliance Risk

Bank secara berkesinambungan meningkatkan budaya manajemen risiko kepatuhan kepada seluruh level organisasi antara lain dengan sosisalisasi dan *coaching*, meningkatkan *monitoring* untuk memastikan kebenaran laporan dan ketepatan waktu pengiriman laporan kepada regulator, pelaksanaan pemenuhan terhadap ketentuan internal dan eksternal, serta senantiasa berusaha meminimalkan pelampauan *risk appetite* dan *risk tolerance* yang ditetapkan.

The Bank continuously improves the compliance risk management culture at all levels of the organization, among others by dissemination and coaching, improving monitoring to ensure correctness of reports and timeliness of sending reports to regulators, the fulfilling internal and external provisions, and always trying to minimize the amount of risk appetite and risk tolerance set.

Bank telah memiliki unit kerja yang independen, yaitu Satuan Kerja Kepatuhan yang bertanggung jawab langsung kepada Direktur Kepatuhan yang berfungsi memastikan bahwa Perseroan telah mematuhi atau melaksanakan

The Bank already has an independent division, namely a Compliance Division, which is directly responsible to the Compliance Director whose function is to ensure that the Company complies with or implements the applicable laws,

peraturan, perundang-undangan dan ketentuan yang berlaku. Pengelolaan risiko kepatuhan dilakukan melalui penerapan sistem pengendalian internal secara konsisten, untuk itu Satuan Kerja Audit Intern melakukan audit internal untuk memastikan pengendalian internal terhadap risiko kepatuhan.

Risiko Kepatuhan - Pengungkapan Kualitatif Umum Bank Secara Individu

Risiko kepatuhan adalah risiko akibat Perseroan tidak mematuhi dan/atau tidak melaksanakan peraturan perundang-undangan dan ketentuan yang berlaku.

Implementasi Risiko Kepatuhan

Perbankan merupakan suatu industri yang *highly regulated,* sehingga Bank senantiasa melakukan pemantauan atas kepatuhan terhadap ketentuan yang diterbitkan oleh regulator maupun instansi berwenang lainnya. Sanksi regulator terhadap pelanggaran ketentuan-ketentuan dimaksud bervariasi dari bentuk teguran, sanksi/denda/penalti, hingga pencabutan lisensi. Pengelolaan risiko kepatuhan dilakukan pada seluruh aktivitas operasional Bank.

Direktur yang membawahi Fungsi Kepatuhan, melalui Satuan Kerja Kepatuhan merupakan koordinator risiko kepatuhan yang mengelola risiko kepatuhan di Bank. Selain itu, terdapat peran serta dari Satuan Kerja Manajemen Risiko, pemimpin unit kerja dalam memupuk budaya sadar risiko di seluruh unit kerja. Dalam memantau eksposur risiko kepatuhan, Satuan Kerja Kepatuhan berkoordinasi dengan Satuan Kerja Manajemen Risiko dalam menyusun laporan profil risiko kepatuhan melalui laporan profil risiko kepada Direksi.

Penerapan program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme telah dijalankan sesuai ketentuan yang berlaku. Untuk mendukung hal tersebut, dilakukan sosialisasi pelaksanaan *Customer Due Diligence* secara berkala. Hal tersebut ditujukan untuk meningkatkan *awareness* dan kepatuhan unit kerja operasional Perseroan terhadap prosedur ini.

Di samping itu, Perseroan juga telah memiliki kebijakan dan standar operasional prosedur terkait Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme untuk melindungi Bank dari sasaran tindak pidana pencucian uang dan terorisme. Hal ini juga didukung dengan telah diimplementasikannya sistem anti pencucian uang untuk memantau transaksi yang mencurigakan, melalui laporan *Cash Transaction Report* dan *Suspicious Transaction Report.*

Selain itu, Satuan Kerja Kepatuhan terlibat dalam pemantauan kepatuhan untuk hal-hal terkait pemenuhan komitmen kepada regulator, penyesuaian kebijakan baru mengikuti perubahan ketentuan eksternal, ataupun hal-hal yang disyaratkan oleh regulator, seperti perencanaan, pelaksanaan, dan pelaporan aktivitas baru.

regulations, and provisions. Compliance risk management is carried out through consistent implementation of an internal control system. For this purpose, the Internal Audit Division conducts internal audits to ensure internal control over compliance risk.

Compliance Risk - General Qualitative Disclosures of the Bank, Individually

Compliance risk is the risk due to the Company not complying with and/or not implementing the applicable laws and regulations.

Compliance Risk Implementation

Banking is an industry that is highly regulated, and therefore, the Bank continuously monitors compliance with the provisions issued by regulators and other authorized agencies. Regulatory sanctions for violations of these provisions vary from warnings, sanctions/fines/penalties, to revocation of licenses. Compliance risk management is carried out in all operational activities of the Bank.

The Director in charge of Compliance Function, through the Compliance Division, is the compliance risk coordinator who manages compliance risk in the Bank. In addition, the Risk Management Division and the division heads also participate in fostering risk awareness culture in all divisions. In monitoring compliance risk exposure, the Compliance Division coordinates with the Risk Management Division in preparing and reporting the compliance risk profile to the Board of Directors.

The Anti-Money Laundering and Countering the Financing Terrorism programs have been carried out in accordance with applicable regulations. To support the programs, the Customer Due Diligence is disseminated periodically. This is intended to improve awareness and compliance of the Company's operational division with this procedure.

Furthermore, the Company has policies and standard operating procedures related to Anti-Money Laundering and Countering the Financing Terrorism to protect the Bank from being the target of money laundering and terrorism. This is also supported by the anti-money laundering system to monitor suspicious transactions through Cash Transaction Report and Suspicious Transaction Report.

In addition, the Compliance Division is involved in monitoring compliance for matters related to fulfilling commitments to regulators, adjusting new policies following changes in external regulations, or matters required by regulators, such as planning, implementing, and reporting new activities.

Pengelolaan Risiko terkait Keuangan Berkelanjutan

Bank menerapkan prinsip kehati-hatian dalam mengukur risiko sosial dan lingkungan hidup dari aktivitas penghimpunan dan penyaluran dana. Aktivitas tersebut termasuk identifikasi, pengukuran, mitigasi, pengawasan, dan pemantauan. Risiko sosial dan lingkungan hidup dalam aktivitas Bank mencakup dampak sosial dan lingkungan hidup yang bersifat negatif dari proyek atau kegiatan yang dibiayai.

Evaluasi Penerapan Sistem Manajemen Risiko

Evaluasi dan penginian sistem dan prosedur manajemen risiko dilakukan secara berkala untuk menjaga kesesuaian antara Sistem Manajemen Risiko yang ada dengan kondisi internal Bank serta regulasi perbankan yang terkini. Evaluasi tersebut diterapkan melalui empat pilar pengelolaan risiko, yang dapat dijabarkan sebagai berikut:

Pilar 1 : Pengawasan Aktif Dewan Komisaris dan Direksi

Pilar 2 : Kecukupan Kebijakan, Prosedur, dan Penetapan Limit

Pilar 3 : Proses Manajemen Risiko dan Sistem Informasi Manajemen Risiko

Pilar 4 : Sistem pengendalian internal

Pengembangan Sumber Daya Manusia di Bidang Sistem Manajemen Risiko

Dalam penerapan manajemen risiko yang berkualitas dibutuhkan sumber daya manusia yang kompeten sesuai bidang tugasnya masing-masing dengan mengedepankan budaya risiko dan pelaksanaan manajemen risiko dalam aktivitas operasionalnya sehari-hari. Untuk memenuhi kebutuhan sumber daya manusia yang andal dalam bidang manajemen risiko sekaligus memenuhi ketentuan regulator tentang penerapan manajemen risiko bagi bank umum, maka Perseroan melaksanakan edukasi manajemen risiko antara lain melalui:

1. Sertifikasi manajemen risiko dan *refreshment*;
2. Sosialisasi mengenai budaya manajemen risiko serta perangkat manajemen risiko yang digunakan Perseroan terkait aktivitas operasional Bank; dan
3. Pembelajaran/pelatihan bagi karyawan Perseroan melalui seminar dan pelatihan yang diselenggarakan pihak eksternal.

Risk Management related to Sustainable Finance

The Bank applies the prudential principle in measuring the social and environmental risks of fundraising and channeling activities. These activities include identification, measurement, mitigation, monitoring, and monitoring. Social and environmental risks in Bank activities include negative social and environmental impacts of projects or activities financed.

Evaluation of Risk Management System Implementation

Risk management systems and procedures are evaluated and updated periodically to maintain conformity between the existing Risk Management System and the Bank's internal conditions and the latest banking regulations. The evaluation is implemented through the four pillars of risk management, which can be described as follows:

Pillar 1 : Active Supervision by the Board of Commissioners and Board of Directors

Pillar 2 : Adequacy of Policies, Procedures, and Limit Setting

Pillar 3 : Risk Management Process and Information System

Pillar 4 : Internal control system

Human Resources Development related to Risk Management System

In implementing quality risk management, competent human resources are needed according to their respective fields of work by prioritizing a risk culture and implementing risk management in their daily operational activities. In order to fulfill the need for reliable human resources in the field of risk management as well as to comply with regulatory requirements regarding the application of risk management for commercial banks, the Company carries out risk management education, among others, through:

1. Risk management certification and refreshment;
2. Dissemination of risk management culture and risk management tools used by the Company related to the Bank's operational activities; and
3. Learning/training for the Company's employees through seminars and training organized by external parties.

Kecukupan atas Sistem dan Infrastruktur Sistem Manajemen Risiko

Untuk mengelola risiko yang efektif dan komprehensif, diperlukan infrastruktur manajemen risiko yang memadai dan secara terus menerus dikembangkan sesuai dengan perkembangan arah strategis bisnis bank. Infrastruktur tersebut mencakup tata kelola dan organisasi (termasuk sumber daya manusia), kebijakan dan prosedur, proses manajemen risiko, perangkat dan metode pengukuran, dan didukung oleh teknologi informasi serta secara berkesinambungan meningkatkan budaya risiko. Dewan Komisaris dan Komite Audit menganggap bahwa sistem manajemen risiko Bank Ganesha telah mencukupi kebutuhan Bank.

Adequacy of Risk Management System and Infrastructure

In order to manage risk effectively and comprehensively, adequate risk management infrastructure is needed, which is continuously developed following developments in the strategic direction of the Bank's business. The infrastructure includes governance and organization (including human resources), policies and procedures, risk management processes, measurement tools and methods, and is supported by information technology and continuously enhances the risk culture. The Board of Commissioners and the Audit Committee consider that Bank Ganesha's risk management system is sufficient for the Bank' needs.

Tabel Komponen Modal Bank
Table of Bank Capital Components

Komponen Modal		31 Desember 2022 31 December 2022		31 Desember 2021 31 December 2021		Capital Components
		Bank	Konsolidasi Consolidated	Bank	Konsolidasi Consolidated	
I	**Komponen Modal**					**I** **Capital Components**
	A Modal Inti	**3.076.854**	**-**	2.095.044	-	A Core Capital
	1. Modal disetor	**1.647.100**	**-**	1.117.506	-	1. Paid-up Capital
	2. Cadangan Tambahan Modal	**1.481.543**	**-**	1.002.330	-	2. Additional Capital Reserves
	3. Modal Insentif	**-**	**-**	-	-	3. Incentive Capital
	4. Faktor Pengurang Modal inti	**(51.789)**	**-**	(24.792)	-	4. Core Capital Deduction Factor
	5. Kepentingan Non Pengendali					5. Non-Controlling Interests
	B Modal Pelengkap					B Supplementary Capital
	1. Level Atas (*Upper Tier2*)	**31.484**	**-**	33.477	-	1. Upper Level (Upper Tier2)
	2. Level Bawah (*Lower Tier2*) Maksimum 50% Modal Inti	**-**	**-**	-	-	2. Lower Level (Lower Tier2) Maximum 50% of Core Capital
	3. Faktor Pengurang Modal Pelengkap	**-**	**-**	-	-	3. Supplementary Capital Deduction Factor
	C Faktor Pengurang Modal Inti dan Modal Pelengkap					C Deduction Factor for Core Capital and Supplementary Capital
	Eksposur Sekuritisasi	**-**	**-**	-	-	Securitization Exposure
	D Modal Pelengkap Tambahan Yang Memenuhi Persyaratan (*Tier* 3)	**-**	**-**	-	-	D Additional Complementary Capital that Meets the Requirements (Tier 3)
	E Modal Pelengkap Tambahan yang Dialokasikan untuk Mengantisipasi Risiko Pasar	**-**	**-**	-	-	E Additional Supplementary Capital Allocated to Anticipate Market Risk
II	**Total Modal Inti dan Modal Pelengkap (A+B-C)**	**3.108.338**	**-**	**2.128.521**	**-**	**II** **Total Core Capital and Supplementary Capital (A+B-C)**
III	**Total Modal Inti, Modal Pelengkap, dan Modal Pelengkap Tambahan yang Dialokasikan untuk Mengantisipasi Risiko Pasar (A+B-C+F)**	**3.108.338**	**-**	**2.128.521**	**-**	**III** **Total Core Capital, Supplementary Capital, and Additional**
IV	**Aset Tertimbang menurut Risiko (ATMR) untuk Risiko Kredit**	**2.518.728**	**-**	**2.678.194**	**-**	**IV** **Risk Weighted Assets (RWA) for Credit Risk**
V	**Aset Tertimbang menurut Risiko (ATMR) untuk Risiko Operasional**	**402.041**	**-**	**428.228**	**-**	**V** **Risk Weighted Assets (RWA) for Operational Risk**
VI	**Aset Tertimbang menurut Risiko (ATMR) untuk Risiko Pasar**	**8.463**	**-**	**28.725**	**-**	**VI** **Risk Weighted Assets (RWA) for Market Risk**
	A Metode Standar	8.463	-	28.725	-	A Standard Method
	B Model Internal	-	-	-	-	B Internal Models
VII	**Rasio Kewajiban Penyediaan Modal Minimum Untuk Risiko Kredit, Risiko Operasional dan Risiko Pasar [III : (IV+V+VI]**	**106.11%**		**67.89%**	**-**	**VII** **Minimum Capital Adequacy Ratio for Credit Risk, Operational Risk, and Market Risk [III : (IV+V+VI]**

Tabel 1 Tabel Pengungkapan Tagihan Bersih berdasarkan Wilayah - Bank Secara Individu
Table 1 Table of Disclosure of Net Receivables by Area – Bank Individually

Kategori Portfolio	31 Desember 2022 31 December 2022				
	Tagihan Bersih Berdasarkan Wilayah Net Receivables by Region				
	Wilayah 1 Zone 1	Wilayah 2 Zone 2	Wilayah 3 Zone 3	dst and others	Total
Tagihan kepada Pemerintah	4.304.115	-	-	-	4.304.115
Tagihan kepada Entitas Sektor Publik	-	-	-	-	-
Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-
Tagihan kepada Bank	1.395.264	-	-	-	1.395.264
Kredit Beragun Rumah Tinggal	67.219	-	-	-	67.219
Kredit Beragun Properti Komersial	852	-	-	-	852
Kredit Pegawai / Pensiunan	-	-	-	-	-
Tagihan kepada Usaha MKM, Usaha Kecil, dan Portofolio Ritel	249.018	237.251	156.345	-	642.615
Tagihan kepada Korporasi	1.607.069	31.655	534.354	-	2.173.079
Tagihan yang Telah Jatuh Tempo	25.550	151	10.817	-	36.518
Aset Lainnya	177.473	-	-	-	177.473
Total	7.826.561	269.058	701.516	-	8.797.135

Tabel 2 Pengungkapan Tagihan Bersih berdasarkan Sisa Jangka Waktu Kontrak - Bank Secara Individual
Table 2 Table of Disclosure of Net Receivables by Remaining Contract Period – Bank Individually

Kategori Portfolio	31 Desember 2022 31 December 2022					
	Tagihan Bersih berdasarkan Sisa Jangka Waktu Kontrak Net Receivables by Remaining Contract Period					
	≤ 1 tahun <1 year	> 1 - 3 tahun >1 to 3 years	> 3 - 5 tahun >3 to 5 years	> 5 tahun >5 years	Non Kontraktual Non-Contractual	Total
Tagihan kepada Pemerintah	4.304.115	-	-	-	-	4.304.115
Tagihan kepada Entitas Sektor Publik	-	-	-	-	-	-
Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-
Tagihan kepada Bank	1.395.264	-	-	-	-	1.395.264
Kredit Beragun Rumah Tinggal	462	9.293	16.483	40.981	-	67.219
Kredit Beragun Properti Komersial	852	-	-	-	-	852
Kredit Pegawai / Pensiunan	-	-	-	-	-	-
Tagihan kepada Usaha MKM, Usaha Kecil, dan Portofolio Ritel	444.545	143.141	47.888	7.041	-	642.615
Tagihan kepada Korporasi	840.994	660.719	442.381	228.984	-	2.173.079
Tagihan yang Telah Jatuh Tempo	25.784	10.733	1	-	-	36.518
Aset Lainnya	177.473	-	-	-	-	177.473
Total	7.189.489	823.886	506.754	277.006	-	8.797.135

(dalam juta Rupiah) / (in million Rupiah)

31 Desember 2021 31 December 2021					Portfolio Category
Tagihan Bersih Berdasarkan Wilayah Net Receivables by Region					
Wilayah 1 Zone 1	Wilayah 2 Zone 2	Wilayah 3 Zone 3	dst and others	Total	
3.526.003	-	-	-	3.526.003	Receivables from Government
-	-	-	-	-	Receivables from Public Sector Entities
-	-	-	-	-	Receivables from Multilateral Development Banks and International Institutions
2.196.692	-	-	-	2.196.692	Receivables from Banks
63.254	-	-	-	63.254	Residential Property Collateralized Loans
3.968	-	-	-	3.968	Commercial Property Collateralized Loans
-	-	-	-	-	Employee/Retirement Loans
320.537	21.597	23.046	-	365.180	Receivables from Microbusiness, Small Business, and Retail Portfolio
1.684.683	21.326	283.494	-	1.989.503	Receivables from Corporations
17.463	2	8	-	17.473	Due Receivables
211.323	-	-	-	211.323	Other Assets
8.023.923	**42.925**	**306.548**	**-**	**8.373.396**	**Total**

(dalam juta Rupiah) / (in million Rupiah)

31 Desember 2021 31 December 2021						Portfolio Category
Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak Net Receivables by Remaining Contract Period						
≤ 1 tahun <1 year	> 1 - 3 tahun >1 to 3 years	> 3 - 5 tahun >3 to 5 years	> 5 tahun >5 years	Non Kontraktual Non-Contractual	Total	
3.526.003	-	-	-	-	3.526.003	Receivables from Government
-	-	-	-	-	-	Receivables from Public Sector Entities
-	-	-	-	-	-	Receivables from Multilateral Development Banks and International Institutions
2.196.692	-	-	-	-	2.196.692	Receivables from Banks
524	4.477	21.699	36.554		63.254	Residential Property Collateralized Loans
3.968	-	-	-	-	3.968	Commercial Property Collateralized Loans
-	-	-	-	-	-	Employee/Retirement Loans
182.745	134.100	46.956	1.379	-	365.180	Receivables from Microbusiness, Small Business, and Retail Portfolio
994.575	189.854	363.342	441.732	-	1.989.503	Receivables from Corporations
13.356	4.034	84	-	-	17.474	Due Receivables
211.323	-	-	-	-	211.323	Other Assets
7.129.186	**332.465**	**432.081**	**479.665**	**-**	**8.373.397**	**Total**

Tabel 3 Pengungkapan Tagihan Bersih berdasarkan Sektor Ekonomi - Bank Secara Individu
Table 3 Table of Disclosure of Net Receivables by Economic Sector – Bank Individually

Sektor Ekonomi	Tagihan kepada Pemerintah Receivables from Government	Tagihan kepada Entitas Sektor Publik Receivables from Public Sector Entities	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions	Tagihan kepada Bank Receivables from Banks	Kredit Beragun Rumah Tinggal Residential Property Collateralized Loans	
31 Desember 2022						
Pertanian, Kehutanan, dan Perikanan	-	-	-	-	-	
Pertambangan dan Penggalian	-	-	-	-	-	
Industri Pengolahan	-	-	-	-	-	
Pengadaan Listrik, Gas, Uap/Air Panas, dan Udara Dingin	-	-	-	-	-	
Pengelolaan Air, Pengelolaan Air Limbah, serta Pengelolaan dan Daur Ulang Sampah	-	-	-	-	-	
Konstruksi	-	-	-	-	-	
Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor	-	-	-	-	-	
Pengangkutan dan Pergudangan	-	-	-	-	-	
Penyediaan Akomodasi dan Penyediaan Makan Minum	-	-	-	-	-	
Informasi dan Komunikasi	-	-	-	-	-	
Aktivitas Keuangan dan Asuransi	-	-	-	-	-	
Real Estat	-	-	-	-	-	
Aktivitas Profesi, Ilmiah, dan Teknis	-	-	-	-	-	
Aktivitas Penyewaan dan Sewa Guna Usaha tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya	-	-	-	-	-	
Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib	-	-	-	-	-	
Pendidikan	-	-	-	-	-	
Aktivitas Kesehatan Manusia dan Aktivitas Sosial	-	-	-	-	-	
Kesenian, Hiburan, dan Rekreasi	-	-	-	-	-	
Aktivitas Jasa Lainnya	-	-	-	-	-	
Aktivitas Rumah Tangga sebagai Pemberi Kerja	-	-	-	-	-	
Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	
Bukan Lapangan Usaha	-	-	-	-	-	
Lainnya	**4.304.115**	-	-	**1.395.264**	**67.219**	
Total	**4.304.115**	-	-	**1.395.264**	**67.219**	

(dalam juta Rupiah) / (in million Rupiah)

Kredit Beragun Properti Komersial Commercial Property Collateralized Loans	Kredit Pegawai/ Pensiunan Employee/ Retirement Loans	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Microbusiness, Small Business, and Retail Portfolio	Tagihan kepada Korporasi Receivables from Corporations	Tagihan yang Telah Jatuh Tempo Due Receivables	Aset Lainnya Other Assets	Economi Sector
						31 December 2022
-	-	**101.753**	**21.904**	**4.210**	-	Agriculture, Forestry, and Fisheries
-	-	**2.630**	**365.700**	-	-	Mining and Extractive Industries
-	-	**23.526**	**672.015**	**2.926**	-	Processing Industry
-	-	**134**	-	-	-	Procurement of Electricity, Gas, Steam/ Hot Water, and Cold Air
-	-	-	-	-	-	Water Management, Waste Water Management, Waste Management and Recycle
852	-	**71**	**13.037**	-	-	Construction
-	-	**289.905**	**165.589**	**18.021**	-	Wholesale and Retail Trade; Car and Motorcycle Repair and Maintenance
-	-	**4.152**	**33.545**	-	-	Transportation and Warehousing
-	-	**904**	**99.502**	-	-	Provision of Accomodation And Foods & Beverages
-	-	**41**	**1.599**	-	-	Information and Communication
-	-	**6.835**	**388.465**	-	-	Financial and Insurance Activities
-	-	**18**	**296.965**	**10.582**	-	Real Estate
-	-	**2.124**	**99.979**	**103**	-	Professional, Scientific, and Technical Activities
-	-	**1.569**	**3.706**	**111**	-	Leasing and Leasing Activities without Option Rights, Employment, Travel Agencies, and Other Business Supports
-	-	**840**	-	-	-	Government administration, land business and mandatory social service
-	-	**520**	-	-	-	Education
-	-	**3.365**	**5.744**	-	-	Human Health Activities and Social Activities
-	-	**12.407**	**3.958**	**427**	-	Arts, Entertainment, and Recreation
-	-	-	-	-	-	Other Services Activities
-	-	**118**	-	-	-	Household Activities as Employer
-	-	-	-	-	-	International Organizations and Other Extra International Organizations Activities
-	-	-	-	-	-	Non-Business
-	-	**191.701**	**1.371**	**137**	**177.473**	Others
852	-	**642.613**	**2.173.079**	**36.518**	**177.473**	**Total**

Sektor Ekonomi	Tagihan kepada Pemerintah Receivables from Government	Tagihan kepada Entitas Sektor Publik Receivables from Public Sector Entities	Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions	Tagihan kepada Bank Receivables from Banks	Kredit Beragun Rumah Tinggal Residential Property Collateralized Loans	
31 Desember 2021						
Pertanian, Kehutanan, dan Perikanan	-	-	-	-	-	
Pertambangan dan Penggalian	-	-	-	-	-	
Industri Pengolahan	-	-	-	-	-	
Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin	-	-	-	-	-	
Pengelolaan Air, Pengelolaan Air Limbah, serta Pengelolaan dan Daur Ulang Sampah	-	-	-	-	-	
Konstruksi	-	-	-	-	-	
Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor	-	-	-	-	-	
Pengangkutan dan Pergudangan	-	-	-	-	-	
Penyediaan Akomodasi dan Penyediaan Makan Minum	-	-	-	-	-	
Informasi dan Komunikasi	-	-	-	-	-	
Aktivitas Keuangan dan Asuransi	-	-	-	-	-	
Real Estat	-	-	-	-	-	
Aktivitas Profesi, Ilmiah, dan Teknis	-	-	-	-	-	
Aktivitas Penyewaan dan Sewa Guna Usaha tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya	-	-	-	-	-	
Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib	-	-	-	-	-	
Pendidikan	-	-	-	-	-	
Aktivitas Kesehatan Manusia dan Aktivitas Sosial	-	-	-	-	-	
Kesenian, Hiburan, dan Rekreasi	-	-	-	-	-	
Aktivitas Jasa Lainnya	-	-	-	-	-	
Aktivitas Rumah Tangga sebagai Pemberi Kerja	-	-	-	-	-	
Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	
Bukan Lapangan Usaha	-	-	-	-	-	
Lainnya	3.526.003			2.196.692	63.254	
Total	**3.526.003**	**-**	**-**	**2.196.692**	**63.254**	

Kredit Beragun Properti Komersial Commercial Property Collateralized Loans	Kredit Pegawai/ Pensiunan Employee/ Retirement Loans	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Microbusiness, Small Business, and Retail Portfolio	Tagihan kepada Korporasi Receivables from Corporations	Tagihan yang Telah Jatuh Tempo Due Receivables	Aset Lainnya Other Assets	Economi Sector
						31 December 2021
-	-	9.189	24.565	222	-	Agriculture, Forestry, and Fisheries
-	-	5	99.724	-	-	Mining and Extractive Industries
-	-	9.120	521.478	16.292	-	Processing Industry
-	-	28	-	-	-	Procurement of Electricity, Gas, Steam/ Hot Water, and Cold Air
-	-	-	-	-	-	Water Management, Waste Water Management, Waste Management and Recycle
3.968	-	12	16.333	-	-	Construction
-	-	60.648	254.855	705	-	Wholesale and Retail Trade; Car and Motorcycle Repair and Maintenance
-	-	211	29.650	-	-	Transportation and Warehousing
-	-	554	111.592	-	-	Provision of Accomodation And Foods & Beverages
-	-	20	1.999	-	-	Information and Communication
-	-	1.476	438.673	-	-	Financial and Insurance Activities
-	-	41	369.855	-	-	Real Estate
-	-	1.325	107.336	8	-	Professional, Scientific, and Technical Activities
-	-	281	1.805	1	-	Leasing and Leasing Activities without Option Rights, Employment, Travel Agencies, and Other Business Supports
-	-	320	-	-	-	Government administration, land business and mandatory social service
-	-	308	-	-	-	Education
-	-	150	836	-	-	Human Health Activities and Social Activities
-	-	2.190	3.908	25	-	Arts, Entertainment, and Recreation
-	-	-	-	-	-	Other Services Activities
-	-	95	-	-	-	Household Activities as Employer
-	-	-	-	-	-	International Organizations and Other Extra International Organizations Activities
-	-	-	-	-	-	Non-Business
-	-	278.687	7.413	221	211.323	Others
3.968	**-**	**364.661**	**1.990.021**	**17.474**	**211.323**	**Total**

Tabel 4 Pengungkapan Tagihan dan Pencadangan berdasarkan Sektor Ekonomi - Bank Secara Individu
Table 4 Disclosure of Receivables and Allowances by Economic Sector – Bank Individually

Sektor Ekonomi	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables	
		Belum Jatuh Tempo Not Due	Telah Jatuh Tempo Due
31 Desember 2022			
Pertanian, Kehutanan, dan Perikanan	129.953	129.407	546
Pertambangan dan Penggalian	368.330	368.330	-
Industri Pengolahan	637.559	637.163	395
Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin	134	134	-
Pengelolaan Air, Pengelolaan Air Limbah, serta Pengelolaan dan Daur Ulang Sampah	-	-	-
Konstruksi	13.956	13.956	-
Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor	468.212	465.644	2.568
Pengangkutan dan Pergudangan	37.697	37.697	-
Penyediaan Akomodasi dan Penyediaan Makan Minum	100.406	100.406	-
Informasi dan Komunikasi	8.759	8.759	-
Aktivitas Keuangan dan Asuransi	395.301	395.301	-
Real Estat	297.166	297.166	-
Aktivitas Profesi, Ilmiah, dan Teknis	102.206	102.188	19
Aktivitas Penyewaan dan Sewa Guna Usaha tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya	5.385	5.367	19
Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib	840	840	-
Pendidikan	520	520	-
Aktivitas Kesehatan Manusia dan Aktivitas Sosial	9.109	9.109	-
Kesenian, Hiburan, dan Rekreasi	16.793	16.736	57
Aktivitas Jasa Lainnya	-	-	-
Aktivitas Rumah Tangga sebagai Pemberi Kerja	118	118	-
Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-
Bukan Lapangan Usaha	-	-	-
Lainnya	260.202	260.178	24
Total	**2.852.646**	**2.849.018**	**3.627**
31 Desember 2021			
Pertanian, Kehutanan, dan Perikanan	33.976	33.816	160
Pertambangan dan Penggalian	99.729	99.729	-
Industri Pengolahan	626.989	614.870	12.119
Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin	28	28	-
Pengelolaan Air, Pengelolaan Air Limbah, serta Pengelolaan dan Daur Ulang Sampah	-	-	-
Konstruksi	20.279	20.279	-
Perdagangan Besar dan Eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor	316.208	315.642	566
Pengangkutan dan Pergudangan	29.861	29.861	-
Penyediaan Akomodasi dan Penyediaan Makan Minum	112.146	112.146	-

(dalam juta Rupiah) / (in million Rupiah)

Cadangan Kerugian Penurunan Nilai Allowance for impairment losses			Tagihan yang Dihapus Buku Receivables Written Off	Economi Sector
Stage 1	*Stage* 2	*Stage* 3		
				31 December 2022
87	4	151	430	Agriculture, Forestry, and Fisheries
245	-	-	-	Mining and Extractive Industries
377	29.869	111	40.137	Processing Industry
-	-	-	-	Procurement of Electricity, Gas, Steam/Hot Water, and Cold Air
-	-	-	-	Water Management, Waste Water Management, Waste Management and Recycle
9	-	-	-	Construction
293	412	8.536	1.470	Wholesale and Retail Trade; Car and Motorcycle Repair and Maintenance
23	29	-	-	Transportation and Warehousing
73	-	-	-	Provision of Accomodation And Foods & Beverages
1	-	-	80.000	Information and Communication
264	-	-	-	Financial and Insurance Activities
19.440	-	-	17	Real Estate
67	-	5	-	Professional, Scientific, and Technical Activities
4	-	5	-	Leasing and Leasing Activities without Option Rights, Employment, Travel Agencies, and Other Business Supports
1	-	-	-	Government administration, land business and mandatory social service
-	-	-	-	Education
6	-	-	44	Human Health Activities and Social Activities
11	1	22	-	Arts, Entertainment, and Recreation
-	-	-	-	Other Services Activities
-	-	-	-	Household Activities as Employer
-	-	-	-	International Organizations and Other Extra International Organizations Activities
-	-	-	-	Non-Business
49	20	33	-	Others
20.950	**30.334**	**8.862**	**122.098**	**Total**
				31 December 2021
178	1	35	380	Agriculture, Forestry, and Fisheries
44	-	-	-	Mining and Extractive Industries
316	1.348	23.875	649	Processing Industry
-	-	-	-	Procurement of Electricity, Gas, Steam/Hot Water, and Cold Air
-	-	-	-	Water Management, Waste Water Management, Waste Management and Recycle
9	-	-	-	Construction
759	914	3.085	1.562	Wholesale and Retail Trade; Car and Motorcycle Repair and Maintenance
11	34	-	-	Transportation and Warehousing
39	-	-	-	Provision of Accomodation And Foods & Beverages

Sektor Ekonomi	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables	
		Belum Jatuh Tempo Not Due	Telah Jatuh Tempo Due
Informasi dan Komunikasi	2.019	2.019	-
Aktivitas Keuangan dan Asuransi	340.501	340.501	-
Real Estat	369.896	369.896	-
Aktivitas Profesi, Ilmiah, dan Teknis	108.669	108.662	7
Aktivitas Penyewaan dan Sewa Guna Usaha tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya	2.087	2.086	1
Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib	320	320	-
Pendidikan	308	308	-
Aktivitas Kesehatan Manusia dan Aktivitas Sosial	986	986	-
Kesenian, Hiburan, dan Rekreasi	6.123	6.104	20
Aktivitas Jasa Lainnya	-	-	-
Aktivitas Rumah Tangga sebagai Pemberi Kerja	95	95	-
Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-
Bukan Lapangan Usaha	-	-	-
Lainnya	345.579	345.549	30
Total	**2.415.800**	**2.402.896**	**12.904**

Tabel 5 Pengungkapan Tagihan dan Pencadangan berdasarkan Wilayah - Bank Secara Individu
Table 5 Table of Disclosure of Receivables and Allowances by Area – Bank Individually

Keterangan	31 Desember 2022 31 December 2022				
	Wilayah Region				
	Wilayah 1 Zone 1	Wilayah 2 Zone 2	Wilayah 3 Zone 3	dst and others	Total
Tagihan	**1.882.357**	**269.058**	**701.516**	**-**	**2.852.930**
Tagihan yang Mengalami Peningkatan dan Pemburukan Risiko Kredit (*Stage* 2 dan *Stage* 3)					**-**
a. Belum Jatuh Tempo	**1.878.917**	**268.776**	**701.325**	**-**	**2.849.018**
b. Telah Jatuh Tempo	**3.440**	**99**	**89**	**-**	**3.627**
Cadangan Kerugian Penurunan Nilai (CKPN)-*Stage* 1	**1.089**	**176**	**19.685**	**-**	**20.950**
Cadangan Kerugian Penurunan Nilai (CKPN)-*Stage* 2	**29.930**	**16**	**388**	**-**	**30.334**
Cadangan Kerugian Penurunan Nilai (CKPN)-*Stage* 3	**8.773**	**52**	**36**	**-**	**8.862**
Tagihan yang Dihapus Buku	**122.098**	**-**	**-**	**-**	**122.098**

Cadangan Kerugian Penurunan Nilai Allowance for impairment losses			Tagihan yang Dihapus Buku Receivables Written Off	Economi Sector
Stage 1	*Stage* 2	*Stage* 3		
1	-	80.000	-	Information and Communication
150	52	-	-	Financial and Insurance Activities
138	-	-	-	Real Estate
39	-	2	-	Professional, Scientific, and Technical Activities
5	-	-	8	Leasing and Leasing Activities without Option Rights, Employment, Travel Agencies, and Other Business Supports
-	-	-	-	Government administration, land business and mandatory social service
-	-	-	-	Education
-	-	-	-	Human Health Activities and Social Activities
18	-	4	-	Arts, Entertainment, and Recreation
-	-	-	38	Other Services Activities
-	-	-	-	Household Activities as Employer
-	-	-	-	International Organizations and Other Extra International Organizations Activities
-	-	-	-	Non-Business
279	-	657	1.530	Others
1.987	**2.350**	**107.658**	**4.167**	**Total**

(dalam juta Rupiah) / (in million Rupiah)

31 Desember 2021 31 December 2021					Description
Wilayah Region					
Wilayah 1 Zone 1	**Wilayah 2** Zone 2	**Wilayah 3** Zone 3	**dst** and others	**Total**	
2.066.327	42.925	306.548	-	2.415.800	Receivables
				-	Claims with Increased and Worsening Credit Risk (Stage 2 and Stage 3)
2.053.433	42.925	306.538	-	2.402.896	a. Not Due
12.894	-	10	-	12.904	b. Due
1.850	16	120		1.986	CKPN - Stage 1
1.441	-	909	-	2.350	CKPN - Stage 2
107.657	-	1	-	107.658	CKPN - Stage 3
4.167	-	-	-	4.167	Receivables Written Off

Tabel 6 Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai - Bank Secara Individu
Table 6 Table of Disclosure of Detailed Changes in Allowances for Impairment Losses – Bank Individually

Sektor Ekonomi	31 Desember 2022 31 December 2022		
	Stage 1	*Stage* 2	*Stage* 3
Saldo Awal Cadangan Kerugian Penurunan Nilai	1.987	2.350	107.658
Pembentukan (pemulihan) CKPN pada periode berjalan (Net)			
a. Pembentukan Cadangan Kerugian Penurunan Nilai pada Periode Berjalan	20.950	30.334	8.862
b. Pemulihan Cadangan Kerugian Penurunan Nilai pada Periode Berjalan	-	-	-
Cadangan Kerugian Penurunan Nilai yang Digunakan untuk Melakukan Hapus Buku Tagihan pada Periode Berjalan	140	53	3.897
Pembentukan (Pemulihan) Lainnya pada Periode Berjalan	-	-	-
Saldo akhir CKPN	22.797	32.631	112.623

Tabel 7 Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat - Bank Secara Individu
Table 7 Table of Disclosure of Net Receivables by Portfolio Category and Rating Scale – Bank Individually

Kategori Portofolio	Lembaga Pemeringkat Rating Agency	Tagihan Bersih Net Receivables					
		Peringkat Jangka Panjang Long Term Rating					
	Standard and Poor's	AAA	AA+ s.d. AA- AA+ to AA	A+ s.d A- A+ to A-	BBB+ s.d BBB- BBB+ to BBB-	BB+ s.d BB- BB+ to BB-	B+ s.d B B+ to B-
	Fitch Ratings	AAA	AA+ s.d. AA- AA+ to AA-	A+ s.d A- A+ to A-	BBB+ s.d BBB- BBB+ to BBB-	BB+ s.d BB- BB+ to BB-	B+ s.d B- B+ to B-
	Moody's	Aaa	Aa1 s.d. Aa3 Aa1 to Aa3	A1 s.d A3 A1 to A3	Baa1 s.d Baa3 Baa1 to Baa3	Ba1 s.d Ba3 Ba1 to Ba3	B1 s.d B3 B1 to B3
	PT Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn) AA+(idn) to AA-(idn)	A+(idn) s.d. A-(idn) A+(idn) to A-(idn)	BBB+(idn) s.d BBB-(idn) BBB+(idn) s.d BBB-(idn)	BB+(idn) s.d BB-(idn) BB+(idn) to BB-(idn)	B+(idn) s.d B-(idn) B+(idn) to B-(idn)
	PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA- idAA+ to idAA-	idA+ s.d id A- idA+ to id A-	id BBB+ s.d id BBB- id BBB+ to id BBB-	id BB+ s.d id BB- id BB+ to id BB-	id B+ s.d id B- id B+ to id B-
31 Desember 2022							
Tagihan kepada Pemerintah		-	-	-	-	-	-
Tagihan kepada Entitas Sektor Publik		-	-	-	-	-	-
Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional		-	-	-	-	-	-
Tagihan kepada Bank		-	-	-	-	-	-
Kredit Beragun Rumah Tinggal		-	-	-	-	-	-
Kredit Beragun Properti Komersial		-	-	-	-	-	-

(dalam juta Rupiah) / (in million Rupiah)

31 Desember 2021 31 December 2021			Description
Stage 1	Stage 2	Stage 3	
730	325	69.527	ILA - Starting Balance
			Establishment (Recovery) of ILA in Current Period (Net)
1.987	2.350	107.658	a. Establishment of ILA in Current Period
-	-	-	b. Recovery of ILA in Current Period
-	-	4.167	ILA Used for Writing Off Receivables in Current Period
-	-	-	Other Establishment (Recovery) in Current Period
2.717	**2.675**	**173.018**	**ILA - Ending Balance**

(dalam juta Rupiah) / (in million Rupiah)

Peringkat Jangka Pendek Short Term Rating					Tanpa Peringkat Not Rated	Total	Portfolio Category
Kurang dari B- Lower than B-	**A-1**	**A-2**	**A-3**	**Kurang dari A-3** Lower than A-3			
Kurang dari B- Lower than B-	**F1+ s.d F1** F1+ s.d F1	**F2**	**A-3**	**Kurang dari F3** Lower than F3			
Kurang dari B3 Lower than B3	**P-1**	**P-2**	**P-3**	**Kurang dari P-3** Lower than P-3			
Kurang dari B-(idn) Lower than B-(idn)	**F1+(idn) s.d F1(idn)** F1+(idn) toF1(idn)	**F2(idn)**	**F3(idn)**	**Kurang dari F3 (idn)** Lower than F3(idn)			
Kurang dari idB- Lower than id B-	**idA1**	**idA2**	**idA3 s.d id A4** idA3 to id A4	**Kurang dari idA4** Lower than id A4			
							31 December 2022
-	-	-	-	-	4.304.115	4.304.115	Receivables from Government
-	-	-	-	-	-	-	Receivables from Public Sector Entities
-	-	-	-	-	-	-	Receivables from Multilateral Development Banks and International Institutions
-	-	-	-	-	1.395.264	1.395.264	Receivables from Banks
-	-	-	-	-	67.219	67.219	Residential Property Collateralized Loans
-	-	-	-	-	852	852	Rommercial Property Collateralized Loans

Kategori Portofolio	Lembaga Pemeringkat Rating Agency	Tagihan Bersih Net Receivables					
		Peringkat Jangka Panjang Long Term Rating					
	Standard and Poor's	AAA	AA+ s.d. AA- AA+ to AA	A+ s.d A- A+ to A-	BBB+ s.d BBB- BBB+ to BBB-	BB+ s.d BB- BB+ to BB-	B+ s.d B B+ to B-
	Fitch Ratings	AAA	AA+ s.d. AA- AA+ to AA-	A+ s.d A- A+ to A-	BBB+ s.d BBB- BBB+ to BBB-	BB+ s.d BB- BB+ to BB-	B+ s.d B- B+ to B-
	Moody's	Aaa	Aa1 s.d. Aa3 Aa1 to Aa3	A1 s.d A3 A1 to A3	Baa1 s.d Baa3 Baa1 to Baa3	Ba1 s.d Ba3 Ba1 to Ba3	B1 s.d B3 B1 to B3
	PT Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn) AA+(idn) to AA-(idn)	A+(idn) s.d. A-(idn) A+(idn) to A-(idn)	BBB+(idn) s.d BBB-(idn) BBB+(idn) s.d BBB-(idn)	BB+(idn) s.d BB-(idn) BB+(idn) to BB-(idn)	B+(idn) s.d B-(idn) B+(idn) to B-(idn)
	PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA- idAA+ to idAA-	idA+ s.d id A- idA+ to id A-	id BBB+ s.d id BBB- id BBB+ to id BBB-	id BB+ s.d id BB- id BB+ to id BB-	id B+ s.d id B- id B+ to id B-
Kredit Pegawai / Pensiunan		-	-	-	-	-	-
Tagihan kepada Usaha MKM, Usaha Kecil, dan Portofolio Ritel		-	-	-	-	-	-
Tagihan kepada Korporasi		-	-	-	-	-	-
Tagihan yang Telah Jatuh Tempo		-	-	-	-	-	-
Aset Lainnya		-	-	-	-	-	-
Total		**-**	**-**	**-**	**-**	**-**	**-**
31 Desember 2021							
Tagihan kepada Pemerintah		-	-	-	-	-	-
Tagihan kepada Entitas Sektor Publik		-	-	-	-	-	-
Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional		-	-	-	-	-	-
Tagihan kepada Bank		-	-	-	-	-	-
Kredit Beragun Rumah Tinggal		-	-	-	-	-	-
Kredit Beragun Properti Komersial		-	-	-	-	-	-
Kredit Pegawai / Pensiunan		-	-	-	-	-	-
Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel		-	-	-	-	-	-
Tagihan kepada Korporasi		-	-	-	-	-	-
Tagihan yang Telah Jatuh Tempo		-	-	-	-	-	-
Aset Lainnya		-	-	-	-	-	-
Total		**-**	**-**	**-**	**-**	**-**	**-**

Peringkat Jangka Pendek Short Term Rating					Tanpa Peringkat Not Rated	Total	Portfolio Category
Kurang dari B- Lower than B-	A-1	A-2	A-3	Kurang dari A-3 Lower than A-3			
Kurang dari B- Lower than B-	F1+ s.d F1 F1+ s.d F1	F2	A-3	Kurang dari F3 Lower than F3			
Kurang dari B3 Lower than B3	P-1	P-2	P-3	Kurang dari P-3 Lower than P-3			
Kurang dari B-(idn) Lower than B-(idn)	F1+(idn) s.d F1(idn) F1+(idn) toF1(idn)	F2(idn)	F3(idn)	Kurang dari F3 (idn) Lower than F3(idn)			
Kurang dari idB- Lower than id B-	idA1	idA2	idA3 s.d id A4 idA3 to id A4	Kurang dari idA4 Lower than id A4			
-	-	-	-	-	-	-	Employee/Retirement Loans
-	-	-	-	-	642.615	642.615	Receivables from Microbusiness, Small Business, and Retail Portfolio
-	-	-	-	-	2.173.079	2.173.079	Receivables from Corporations
-	-	-	-	-	36.518	36.518	Due Receivables
-	-	-	-	-	177.473	177.473	Other Assets
-	**-**	**-**	**-**	**-**	**8.797.135**	**8.797.135**	Total
							31 December 2021
-	-	-	-	-	3.526.003	3.526.003	Receivables from Government
-	-	-	-	-	-	-	Receivables from Public Sector Entities
-	-	-	-	-	-	-	Receivables from Multilateral Development Banks and International Institutions
-	-	-	-	-	2.196.692	2.196.692	Receivables from Banks
-	-	-	-	-	63.254	63.254	Residential Property Collateralized Loans
-	-	-	-	-	3.968	3.968	Rommercial Property Collateralized Loans
-	-	-	-	-	-	-	Rmployee/Retirement Loans
-	-	-	-	-	365.180	365.180	Receivables from Microbusiness, Small Business, and Retail Portfolio
-	-	-	-	-	1.989.502	1.989.502	Receivables from Corporations
-	-	-	-	-	17.474	17.474	Due Receivables
-	-	-	-	-	211.323	211.323	Other Assets
-	**-**	**-**	**-**	**-**	**8.373.397**	**8.373.397**	

Tabel 8 Pengungkapan Tagihan Bersih berdasarkan berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank Secara Individu

Table 8 Table of Disclosure of Net Receivables by Risk Weight After Calculating Credit Risk Mitigation Impact – Bank, Individually

Kategori Portfolio	31 Desember 2022 31 December 2022					
	Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables Accounting Credit Risk Mitigation Impact					
	0%	20%	25%	35%	50%	75%
A. Ekposur Laporan Posisi Keuangan						
Tagihan kepada Pemerintah	4.304.115	-	-	-	-	-
Tagihan kepada Entitas Sektor Publik	-	-	-	-	-	-
Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-
Tagihan kepada Bank	-	1.395.264	-	-	-	-
Kredit Beragun Rumah Tinggal	-	-	6.608	60.611	-	-
Kredit Beragun Properti Komersial	-	-	-	-	-	-
Kredit Pegawai / Pensiunan	-	-	-	-	-	-
Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-	-	-	-	642.615
Tagihan kepada Korporasi	-	-	-	-	-	-
Tagihan yang Telah Jatuh Tempo	-	-	-	-	-	-
Aset Lainnya	-	-	-	-	-	-
Total Eksposur Laporan Posisi Keuangan	**4.304.115**	**1.395.264**	**6.608**	**60.611**	**-**	**642.615**
B. Ekposur Kewajiban Komitmen Kontijensi Transaksi Rekening Administratif						
Tagihan kepada Pemerintah	-	-	-	-	-	-
Tagihan kepada Entitas Sektor Publik	-	-	-	-	-	-
Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-
Tagihan kepada Bank	-	-	-	-	-	-
Kredit Beragun Rumah Tinggal	-	-	-	-	-	-
Kredit Beragun Properti Komersial	-	-	-	-	-	-
Kredit Pegawai / Pensiunan	-	-	-	-	-	-
Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-	-	-	-	-
Tagihan kepada Korporasi	-	-	-	-	-	-
Tagihan yang Telah Jatuh Tempo	-	-	-	-	-	-
Aset Lainnya	-	-	-	-	-	-
Total Eksposur Transaksi Rekening Administratif	**-**	**-**	**-**	**-**	**-**	**-**
C. Ekposur Risiko Kredit akibat Kegagalan Pihak Lawan (*Counterparty Credit Risk*)						
Tagihan kepada Pemerintah	-	-	-	-	-	-
Tagihan kepada Entitas Sektor Publik	-	-	-	-	-	-
Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-
Tagihan kepada Bank	-	-	-	-	-	-
Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-	-	-	-	-
Tagihan kepada Korporasi	-	-	-	-	-	-
Total Eksposur *Counterparty Credit Risk*	**-**	**-**	**-**	**-**	**-**	**-**

(dalam juta Rupiah) / (in million Rupiah)

				Aktiva Tertimbang Menurut Risiko RWA	Beban Modal Capital Expenses	Portfolio Category
	100%	150%	Lainnya Other			
						A. Balance Sheet Exposure
-	-	-		-	-	Receivables from Government
-	-	-		-	-	Receivables from Public Sector Entities
-	-	-		-	-	Receivables from Multilateral Development Banks and International Institutions
-	-	-		279.053	22.324	Receivables from Banks
-	-	-		22.866	1.829	Residential Property Collateralized Loans
852	-	-		852	68	Commercial Property Collateralized Loans
-	-	-		-	-	Employee/Retirement Loans
-	-	-		481.961	38.557	Receivables from Microbusiness, Small Business, and Retail Portfolio
2.173.079	-	-		2.173.079	173.846	Receivables from Corporations
10.582	25.936	-		49.486	3.959	Due Receivables
177.473	-	-		177.473	14.198	Other Assets
2.361.986	**25.936**	**-**		**3.184.770**	**254.782**	**Total Balance Sheet Exposure**
						B. Commitment Liability Exposure Contingencies on Administrative Account Transactions
-	-	-		-	-	Receivables from Government
-	-	-		-	-	Receivables from Public Sector Entities
-	-	-		-	-	Receivables from Multilateral Development Banks and International Institutions
-	-	-		-	-	Receivables from Banks
-	-	-		-	-	Residential Property Collateralized Loans
-	-	-		-	-	Commercial Property Collateralized Loans
-	-	-		-	-	Employee/Retirement Loans
-	-	-		-	-	Receivables from Microbusiness, Small Business, and Retail Portfolio
-	-	-		-	-	Receivables from Corporations
25.742	-	-		25.742	2.059	Due Receivables
-	-	-		-	-	Other Assets
25.742	**-**	**-**		**25.742**	**2.059**	**Total TRA Exposure**
						C. Counterparty Credit Risk Exposure
-	-	-		-	-	Receivables from Government
-	-	-		-	-	Receivables from Public Sector Entities
-	-	-		-	-	Receivables from Multilateral Development Banks and International Institutions
-	-	-		-	-	Receivables from Banks
-	-	-		-	-	Receivables from Microbusiness, Small Business, and Retail Portfolio
-	-	-		-	-	Receivables from Corporations
-	**-**	**-**		**-**	**-**	**Total Counterparty Credit Risk Exposure**

Kategori Portfolio	31 Desember 2021 31 December 2021					
	Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables Accounting Credit Risk Mitigation Impact					
	0%	20%	25%	35%	40%	45%
A. Ekposur Laporan Posisi Keuangan						
Tagihan kepada Pemerintah	3.526.003	-	-	-	-	-
Tagihan kepada Entitas Sektor Publik	-	-	-	-	-	-
Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-
Tagihan kepada Bank	-	2.196.692	-	-	-	-
Kredit Beragun Rumah Tinggal	-	-	12.782	50.473	-	-
Kredit Beragun Properti Komersial	-	-	-	-	-	-
Kredit Pegawai / Pensiunan	-	-	-	-	-	-
Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-	-	-	-	365.180
Tagihan kepada Korporasi	-	-	-	-	-	-
Tagihan yang Telah Jatuh Tempo	-	-	-	-	-	-
Aset Lainnya	-	-	-	-	-	-
Total Eksposur Laporan Posisi Keuangan	**3.526.003**	**2.196.692**	**12.782**	**50.473**	**-**	**365.180**
B. Ekposur Kewajiban Komitmen Kontijensi Transaksi Rekening Administratif						
Tagihan kepada Pemerintah	-	-	-	-	-	-
Tagihan kepada Entitas Sektor Publik	-	-	-	-	-	-
Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-
Tagihan kepada Bank	-	-	-	-	-	-
Kredit Beragun Rumah Tinggal	-	-	-	-	-	-
Kredit Beragun Properti Komersial	-	-	-	-	-	-
Kredit Pegawai / Pensiunan	-	-	-	-	-	-
Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-	-	-	-	-
Tagihan kepada Korporasi	-	4.276	-	-	9.813	-
Tagihan yang Telah Jatuh Tempo	-	-	-	-	-	-
Total Eksposur Transaksi Rekening Administratif	**-**	**4.276**	**-**	**-**	**9.813**	**-**
C. Ekposur Risiko Kredit akibat Kegagalan Pihak Lawan (*Counterparty Credit Risk*)						
Tagihan kepada Pemerintah	-	-	-	-	-	-
Tagihan kepada Entitas Sektor Publik	-	-	-	-	-	-
Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-
Tagihan kepada Bank	-	-	-	-	-	-
Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-	-	-	-	-
Tagihan kepada Korporasi	-	-	-	-	-	-
Total Eksposur *Counterparty Credit Risk*	**-**	**-**	**-**	**-**	**-**	**-**

				Aktiva Tertimbang Menurut Risiko RWA	Beban Modal Capital Expenses	Portfolio Category
	50%	75%	Lainnya Other			
						A. Balance Sheet Exposure
-	-	-	-	-	-	Receivables from Government
-	-	-	-	-	-	Receivables from Public Sector Entities
-	-	-	-	-	-	Receivables from Multilateral Development Banks and International Institutions
-	-	-	439.338	35.147		Receivables from Banks
-	-	-	20.861	1.669		Residential Property Collateralized Loans
3.968	-	-	3.968	317		Commercial Property Collateralized Loans
-	-	-	-	-		Employee/Retirement Loans
-	-	-	273.885	21.911		Receivables from Microbusiness, Small Business, and Retail Portfolio
1.989.502	-	-	1.989.502	159.160		Receivables from Corporations
-	17.474	-	26.210	2.097		Due Receivables
-	-	-	-	-		Other Assets
1.993.470	**17.474**	**-**	**2.753.764**	**220.301**		**Total Balance Sheet Exposure**
						B. Commitment Liability Exposure Contingencies on Administrative Account Transactions
-	-	-	-	-		Receivables from Government
-	-	-	-	-		Receivables from Public Sector Entities
-	-	-	-	-		Receivables from Multilateral Development Banks and International Institutions
-	-	-	-	-		Receivables from Banks
-	-	-	-	-		Residential Property Collateralized Loans
-	-	-	-	-		Commercial Property Collateralized Loans
-	-	-	-	-		Employee/Retirement Loans
-	-	-	-	-		Receivables from Microbusiness, Small Business, and Retail Portfolio
22.046	-	-	27.808	2.225		Receivables from Corporations
-	-	-	-	-		Due Receivables
22.046	**-**	**-**	**27.808**	**2.225**		**Total TRA Exposure**
						C. Counterparty Credit Risk Exposure
-	-	-	-	-		Receivables from Government
-	-	-	-	-		Receivables from Public Sector Entities
-	-	-	-	-		Receivables from Multilateral Development Banks and International Institutions
-	-	-	-	-		Receivables from Banks
-	-	-	-	-		Receivables from Microbusiness, Small Business, and Retail Portfolio
-	-	-	-	-		Receivables from Corporations
-	**-**	**-**	**-**	**-**		**Total Counterparty Credit Risk Exposure**

Tabel 9 Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank Secara Individu
Table 9 Table of Disclosure of Net Receivables and Credit Risk Mitigation Technique – Bank Individually

Kategori Portfolio	31 Desember 2022 31 December 2022					
	Tagihan Bersih Net Receivables	Bagian yang Dijamin dengan Part Guaranteed by				Bagian yang Tidak Dijamin Part Not Guaranteed
		Agunan Collateral	Garansi Guarantee	Asuransi Kredit Loan Insurance	Lainnya Other	
A. Ekposur Laporan Posisi Keuangan						
Tagihan kepada Pemerintah	**4.304.115**	-	-	-	-	**4.304.115**
Tagihan kepada Entitas Sektor Publik	-	-	-	-	-	-
Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-
Tagihan kepada Bank	**1.395.264**	-	-	-	-	**1.395.264**
Kredit Beragun Rumah Tinggal	**67.219**	**8.153**	-	**127.345**	**14.263**	**-82.542**
Kredit Beragun Properti Komersial	**852**	-	-	**100**	-	**752**
Kredit Pegawai / Pensiunan	-	-	-	-	-	-
Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	**642.615**	**99.170**	-	**438.885**	**39.917**	**64.643**
Tagihan kepada Korporasi	**2.173.079**	**2.003.421**	-	**2.558.502**	**851.599**	**-3.240.443**
Tagihan yang Telah Jatuh Tempo	**36.518**	**216**	-	**18.744**	**29.534**	**-11.976**
Aset Lainnya	**177.473**	-	-	-	-	**177.473**
Total Eksposur Laporan Posisi Keuangan	**8.797.135**	**2.110.960**	-	**3.143.577**	**935.313**	**2.607.285**
B. Ekposur Kewajiban Komitmen Kontijensi Transaksi Rekening Administratif						
Tagihan kepada Pemerintah	-	-	-	-	-	-
Tagihan kepada Entitas Sektor Publik	-	-	-	-	-	-
Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-
Tagihan kepada Bank	-	-	-	-	-	-
Kredit Beragun Rumah Tinggal	-	-	-	-	-	-
Kredit Beragun Properti Komersial	-	-	-	-	-	-
Kredit Pegawai / Pensiunan	-	-	-	-	-	-
Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-	-	-	-	-
Tagihan kepada Korporasi	**25.742**	-	-	-	-	**25.742**
Tagihan yang Telah Jatuh Tempo	-	-	-	-	-	-
Total Eksposur Transaksi Rekening Administratif	**25.742**	-	-	-	-	**25.742**
C. Ekposur Risiko Kredit akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)						
Tagihan kepada Pemerintah	-	-	-	-	-	-
Tagihan kepada Entitas Sektor Publik	-	-	-	-	-	-
Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-
Tagihan kepada Bank	-	-	-	-	-	-
Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-	-	-	-	-
Tagihan kepada Korporasi	-	-	-	-	-	-
Total Eksposur Risiko Kredit akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)	-	-	-	-	-	-
Total (A+B+C)	**8.822.877**	**2.110.960**	-	**3.143.577**	**935.313**	**2.633.027**

(dalam juta Rupiah) / (in million Rupiah)

31 Desember 2021 31 December 2021						Portfolio Category
Tagihan Bersih Net Receivable	Bagian yang Dijamin dengan Part Guaranteed by				Bagian yang Tidak Dijamin Part Not Guaranteed	
	Agunan Collateral	Garansi Guarantee	Asuransi Kredit Loan Insurance	Lainnya Other		
						A. Balance Sheet Exposure
3.526.003	-	-	-	-	3.526.003	Receivables from Government
-	-	-	-	-	-	Receivables from Public Sector Entities
-	-	-	-	-	-	Receivables from Multilateral Development Banks and International Institutions
2.196.692	-	-	-	-	2.196.692	Receivables from Banks
63.254	154.971	-	-	-	-91.717	Residential Property Collateralized Loans
3.968	100	-	-	-	3.868	Commercial Property Collateralized Loans
-	-	-	-	-	-	Employee/Retirement Loans
365.180	71.342	46.289	-	16.542	231.008	Receivables from Microbusiness, Small Business, and Retail Portfolio
1.989.502	2.717.502	-	-	939.804	-1.667.803	Receivables from Corporations
17.474	6.055	994	-	7.206	3.218	Due Receivables
211.323	-	-	-	-	211.323	Other Assets
8.373.397	**2.949.969**	**47.284**	**-**	**963.552**	**4.412.592**	**Total Balance Sheet Exposure**
						B. Commitment Liability Exposure Contingencies on Administrative Account Transactions
-	-	-	-	-	-	Receivables from Government
-	-	-	-	-	-	Receivables from Public Sector Entities
-	-	-	-	-	-	Receivables from Multilateral Development Banks and International Institutions
-	-	-	-	-	-	Receivables from Banks
-	-	-	-	-	-	Residential Property Collateralized Loans
-	-	-	-	-	-	Commercial Property Collateralized Loans
-	-	-	-	-	-	Employee/Retirement Loans
-	-	-	-	-	-	Receivables from Microbusiness, Small Business, and Retail Portfolio
36.136	-	-	-	-	36.136	Receivables from Corporations
-	-	-	-	-	-	Due Receivables
36.136	**-**	**-**	**-**	**-**	**36.136**	**Total TRA Exposure**
						C. Counterparty Credit Risk Exposure
-	-	-	-	-	-	Receivables from Government
-	-	-	-	-	-	Receivables from Public Sector Entities
-	-	-	-	-	-	Receivables from Multilateral Development Banks and International Institutions
-	-	-	-	-	-	Receivables from Banks
-	-	-	-	-	-	Receivables from Microbusiness, Small Business, and Retail Portfolio
-	-	-	-	-	-	Receivables from Corporations
-	-	-	-	-	-	Total Counterparty Credit Risk Exposure
8.409.533	**2.949.969**	**47.284**	**-**	**963.552**	**4.448.728**	**Total (A+B+C)**

Tabel 10 Pengungkapan Perhitungan Aktiva Tertimbang Menurut Risiko untuk Risiko Kredit dengan Menggunakan Pendekatan Standar - Bank Secara Individu

Table 10 Disclosure of Calculation of Risk-Weighted Asset of Credit Risks by Standardized Approach – Bank Individually

10.1 Eksposur Aset di Laporan Posisi Keuangan, kecuali Eksposur Sekuritisasi

Table 10.1 Asset Exposure in the Balance Sheet, except Securitization Exposures

Kategori Portofolio	31 Desember 2022 31 December 2022		
	Tagihan Bersih Net Receivables	ATMR sebelum MRK Pre-MRK RWA	ATMR setelah MRK Past-MRK RWA
Tagihan kepada Pemerintah	**4.304.115**	-	-
a. Tagihan kepada Pemerintah Indonesia	**4.304.115**	-	-
b. Tagihan kepada Pemerintah Negara Lain	-	-	-
Tagihan kepada Entitas Sektor Publik	-	-	-
Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-
Tagihan kepada Bank	**1.395.264**	**279.053**	**279.053**
a. Tagihan Jangka Pendek	**1.395.264**	**279.053**	**279.053**
b. Tagihan Jangka Panjang	-	-	-
Kredit Beragun Rumah Tinggal	**67.219**	**22.866**	**22.866**
Kredit Beragun Properti Komersial	**852**	**852**	**752**
Kredit Pegawai / Pensiunan	-	-	-
Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	**642.615**	**481.961**	**216.582**
Tagihan kepada Korporasi	**2.173.079**	**2.173.079**	**1.774.180**
Tagihan yang Telah Jatuh Tempo	**36.518**	**49.486**	**21.349**
a. Kredit Beragun Rumah Tinggal	**10.582**	**10.582**	**10.582**
b. Selain Kredit Beragun Rumah Tinggal	**25.936**	**38.904**	**10.767**
Aset Lainnya	**177.473**		**201.741**
a. Uang Tunai, Emas, dan Commemorative Lain	-		-
b. Penyertaan (Selain yang Menjadi Faktor Pengurang Modal)	-		-
1) Penyertaan Modal Sementara dalam Rangka Restrukturisasi kredit	-		-
2) Penyertaan kepada Perusahaan Keuangan yang Tidak Terdaftar di Bursa	-		-
3) Penyertaan kepada Perusahaan Keuangan yang Terdaftar di Bursa	-		-
c. Aset Tetap dan Inventaris Neto	**82.605**		**82.605**
d. Agunan yang Diambil Alih	**48.537**		**72.805**
e. Antar Kantor Neto	-		-
f. Lainnya	**46.331**		**46.331**
Total Eksposur Laporan Posisi Keuangan	**8.797.135**	**3.007.297**	**2.516.523**

(dalam juta Rupiah) / (in million Rupiah)

31 Desember 2021 31 December 2021			Portfolio Category
Tagihan Bersih Net Receivables	**ATMR sebelum MRK** Pre-MRK RWA	**ATMR setelah MRK** Past-MRK RWA	
3.526.003	-	-	Receivables from Government
3.526.003	-	-	a. Claims on the Government of Indonesia
-	-	-	b. Claims on Other Country Governments
-	-	-	Receivables from Public Sector Entities
-	-	-	Receivables from Multilateral Development Banks and International Institutions
2.196.692	439.338	439.338	Receivables from Banks
2.196.692	439.338	439.338	a. Short Term Claims
-	-	-	b. Long Term Claims
63.254	20.861	20.861	Residential Property Collateralized Loans
3.968	3.968	3.868	Commercial Property Collateralized Loans
-	-	-	Employee/Retirement Loans
365.180	273.885	227.103	Receivables from Microbusiness, Small Business, and Retail Portfolio
1.989.502	1.989.502	1.719.253	Receivables from Corporations
17.474	26.210	24.719	Due Receivables
-	-	-	a. Residential Mortgage Backed Loans
17.474	26.210	24.719	b. Apart from Credit Backed by Residential Homes
211.323		236.626	Other assets
-		-	a. Cash, Gold, and Commemorative Coins
-	-	-	b. Investments (Other Than Those That are Deducting Capital)
-		-	1) Temporary Equity Participation in the Framework of Credit Restructuring
-		-	2) Participation in Financial Companies That are Not Listed on the Stock Exchange
-		-	3) Participation in Financial Companies Listed on the Stock Exchange
81.713		81.713	c. Fixed Assets and Net Inventory
50.604		75.906	d. Foreclosed Collateral (AYDA)
-		-	e. Inter Office Net
79.007		79.007	f. Others
8.373.396	**2.753.765**	**2.671.768**	**Total Balance Sheet Exposure**

Tabel 10.2 Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif, kecuali Eksposur Sekuritisasi
Table 10.2 Exposures of Contingencies/Commitment Liability on Administrative Account Transactions, except Securitization Exposures

Kategori Portofolio	31 Desember 2022 31 December 2022		
	Tagihan Bersih Net Receivables	ATMR sebelum MRK Pre-MRK RWA	ATMR setelah MRK Past-MRK RWA
Tagihan kepada Pemerintah	-	-	-
a. Tagihan kepada Pemerintah Indonesia	-	-	-
b. Tagihan kepada Pemerintah Negara Lain	-	-	-
Tagihan kepada Entitas Sektor Publik	-	-	-
Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-
Tagihan kepada Bank	-	-	-
a. Tagihan Jangka Pendek	-	-	-
b. Tagihan Jangka Panjang	-	-	-
Kredit Beragun Rumah Tinggal	-	-	-
Kredit Beragun Properti Komersial	-	-	-
Kredit Pegawai / Pensiunan	-	-	-
Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-	-
Tagihan kepada Korporasi	**25.742**	**25.742**	**2.204**
Tagihan yang Telah Jatuh Tempo	-	-	-
a. Kredit Beragun Rumah Tinggal	-	-	-
b. Selain Kredit Beragun Rumah Tinggal	-	-	-
Total Eksposur Laporan Posisi Keuangan	**25.742**	**25.742**	**2.204**

Tabel 10.3 Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Pihak Lawan (*Counterparty Credit Risk*)
Table 10.3 Exposure Causing Credit Risk Due to Counterparty Credit Risk

Kategori Portofolio	31 Desember 2022 31 December 2022		
	Tagihan Bersih Net Receivables	ATMR sebelum MRK Pre-MRK RWA	ATMR setelah MRK Past-MRK RWA
Tagihan kepada Pemerintah	-	-	-
a. Tagihan kepada Pemerintah Indonesia	-	-	-
b. Tagihan kepada Pemerintah Negara Lain	-	-	-
Tagihan kepada Entitas Sektor Publik	-	-	-
Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-
Tagihan kepada Bank	-	-	-
a. Tagihan Jangka Pendek	-	-	-
b. Tagihan Jangka Panjang	-	-	-
Kredit Beragun Rumah Tinggal	-	-	-
Kredit Beragun Properti Komersial	-	-	-
Kredit Pegawai / Pensiunan	-	-	-
Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-	-
Tagihan kepada Korporasi	-	-	-
Total Eksposur Laporan Posisi Keuangan	-	-	-

(dalam juta Rupiah) / (in million Rupiah)

31 Desember 2021 31 December 2021			Portfolio Category
Tagihan Bersih Net Receivables	ATMR sebelum MRK Pre-MRK RWA	ATMR setelah MRK Past-MRK RWA	
	-	-	Receivables from Government
	-	-	a. Claims on the Government of Indonesia
-	-	-	b. Claims on Other Country Governments
-	-	-	Receivables from Public Sector Entities
-	-	-	Receivables from Multilateral Development Banks and International Institutions
-	-	-	Receivables from Banks
-	-	-	a. Short Term Claims
-	-	-	b. Long Term Claims
-	-	-	Residential Property Collateralized Loans
-	-	-	Commercial Property Collateralized Loans
-	-	-	Employee/Retirement Loans
-	-	-	Receivables from Microbusiness, Small Business, and Retail Portfolio
36.136	36.136	6.426	Receivables from Corporations
-	-	-	Due Receivables
-	-	-	a. Residential Mortgage Backed Loans
-	-	-	b. Apart from Credit Backed by Residential Homes
36.136	**36.136**	**6.426**	**Total Balance Sheet Exposure**

(dalam juta Rupiah) / (in million Rupiah)

31 Desember 2021 31 December 2021			Portfolio Category
Tagihan Bersih Net Receivables	ATMR sebelum MRK Pre-MRK RWA	ATMR setelah MRK Past-MRK RWA	
-	-	-	Receivables from Government
-	-	-	a. Claims on the Government of Indonesia
-	-	-	b. Claims on Other Country Governments
-	-	-	Receivables from Public Sector Entities
-	-	-	Receivables from Multilateral Development Banks and International Institutions
-	-	-	Receivables from Banks
-	-	-	a. Short Term Claims
-	-	-	b. Long Term Claims
-	-	-	Residential Property Collateralized Loans
-	-	-	Commercial Property Collateralized Loans
-	-	-	Employee/Retirement Loans
-	-	-	Receivables from Microbusiness, Small Business, and Retail Portfolio
-	-	-	Receivables from Corporations
-	**-**	**-**	**Total Balance Sheet Exposure**

Tabel 10.4 Eksposur yang Menimbulkan Risiko Kredit akibat kegagalan Kegagalan Setelmen (*Settlement Risk*)
Table 10.4 Exposure Causing Credit Risk Due to Settlement Risk – Bank, Individually

Jenis Transaksi	31 Desember 2022 31 December 2022		
	Nilai Eksposur Exposure Value	Faktor Pengurang Impairment Factor	ATMR RWA
Delivery Versus Payment	-	-	-
a. Beban Modal 8% (5-15 hari)	-	-	-
b. Beban Modal 50% (16-30 hari)	-	-	-
c. Beban Modal 75% (31-45 hari)	-	-	-
d. Beban Modal 100% (Lebih dari 45 Hari)	-	-	-
Non-delivery Versus Payment	-	-	-
Total	-	-	-

Tabel 10.5 Eksposur Sekuritisasi
Table 10.5 Securitization Exposure

Jenis Transaksi	31 Desember 2022 31 December 2022	
	Faktor Pengurang Impairment Factor	ATMR RWA
ATMR atas Eksposur Sekuritisasi yang Dihitung dengan Metode *External Rating Base Approach (ERBA)*	-	-
ATMR atas Eksposur Sekuritisasi yang Dihitung dengan Metode *Standardized Approach* (SA)	-	-
Eksposur Sekuritisasi yang merupakan Faktor Pengurang Modal Inti Utama	-	-
Total	-	-

Tabel 10.6 Eksposur Derivatif
Table 10.6 Derivative Exposure

Kategori Portofolio	31 Desember 2022 31 December 2022		
	Tagihan Bersih Net Receivables	ATMR sebelum MRK Pre-MRK RWA	ATMR setelah MRK Past-MRK RWA
Tagihan kepada Pemerintah	-	-	-
a. Tagihan kepada Pemerintah Indonesia	-	-	-
b. Tagihan kepada Pemerintah Negara Lain	-	-	-
Tagihan kepada Entitas Sektor Publik	-	-	-
Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-
Tagihan kepada Bank	-	-	-
a. Tagihan Jangka Pendek	-	-	-
b. Tagihan Jangka Panjang	-	-	-
Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-	-
Tagihan kepada Korporasi	-	-	-
Eksposur tertimbang dari *Credit Valuation Adjustment* (CVA *risk weighted assets*)			
Total Eksposur Laporan Posisi Keuangan	-	-	-

(dalam juta Rupiah) / (in million Rupiah)

31 Desember 2021 31 December 2021			Type of Transactions
Nilai Eksposur Exposure Value	Faktor Pengurang Impairment Factor	ATMR RWA	
	-	-	Delivery Versus Paymet
	-	-	a. Capital Charge 8% (5-15 Days)
-	-	-	b. Capital Charge 50% (16-30 Days)
-	-	-	c. Capital Charge 75% (31-45 Days)
-	-	-	d. Capital Chargel 100% (More than 45 Days)
-	-	-	Non-Delivery Versus Payment
-	**-**	**-**	**Total**

(dalam juta Rupiah) / (in million Rupiah)

31 Desember 2021 31 December 2021		Type of Transactions
Faktor Pengurang Impairment Factor	ATMR RWA	
-	-	RWA for Securitization Exposures calculated by the External Rating Base Approach (ERBA) Method
-	-	RWA for Securitization Exposures Calculated Using the Standardized Approach (SA) Method
-	-	Securitization Exposure, which is a Deduction Factor for Main Core Capital
-	**-**	**Total**

(dalam juta Rupiah) / (in million Rupiah)

31 Desember 2021 31 December 2021			Portfolio Category
Tagihan Bersih Net Receivables	ATMR sebelum MRK Pre-MRK RWA	ATMR setelah MRK Past-MRK RWA	
	-	-	Receivables from Government
	-	-	a. Claims on the Government of Indonesia
-	-	-	b. Claims on Other Country Governments
-	-	-	Receivables from Public Sector Entities
-	-	-	Receivables from Multilateral Development Banks and International Institutions
-	-	-	Receivables from Banks
-	-	-	a. Short Term Claims
-	-	-	b. Long Term Claims
-	-	-	Receivables from Microbusiness, Small Business, and Retail Portfolio
-	-	-	Receivables from Corporations
			Weighted Exposure from Credit Valuation Adjustments (CVA Risk Weighted Assets)
-	**-**	**-**	

	31 Desember 2022 31 December 2022
Total ATMR Risiko Kredit (A)	**2.518.727**
Faktor Pengurang ATMR Risiko Kredit: Selisih lebih antara cadangan umum PPKA atas aset produktif yang wajib dihitung dan 1,25% ATMR untuk Risiko Kredit (B)	-
Total ATMR Risiko Kredit (A) - (B)	**2.518.727**
Total Faktor Pengurang Modal	-

Risiko Kredit - Pengungkapan Kualitatif *Counterparty Credit Risk* (CCRA) - Bank Secara Individu Bank tidak memiliki eksposur CCRA **Credit Risk - Qualitative Disclosure of Counterparty Credit Risk (CCRA) – Bank, Individually** The Bank has no CCRA exposure	**Risiko Kredit - Pengungkapan Kualitatif mengenai Eksposur Sekuritisasi (SECA) - Bank Secara Individu** Bank tidak memiliki eksposur SECA **Credit Risk - Qualitative Disclosure of Securitization Exposure (SECA) – Bank, Individually** The Bank has no SECA exposure	**Risiko Kredit - Analisis Eksposur *Counterparty Credit Risk* (CCR1) - Bank Secara Individu** Bank tidak memiliki eksposur CCR1 **Credit Risk - Exposure Analysis of Counterparty Credit Risk (CCR1) – Bank, Individually** The Bank has no CCR1 exposure
Risiko Kredit - Eksposur Sekuritisasi pada *Trading Book* (SEC2) - Bank Secara Individu Bank tidak memiliki eksposur SEC2 **Credit Risk - Securitization Exposure on Trading Book (SEC2) – Bank, Individually** The Bank has no SEC2 exposure	**Risiko Kredit - Eksposur CCR berdasarkan Kategori Portofolio dan Bobot Risiko (CCR3) - Bank Secara Individu** Bank tidak memiliki eksposur CCR3 **Credit Risk - CCR Exposure by Portfolio Category and Risk Weight (CCR3) – Bank, Individually** The Bank has no CCR3 exposure	**Risiko Kredit - Eksposur Sekuritisasi pada *Banking Book* dan terkait Persyaratan Modalnya – Bank Bertindak sebagai *Originator* atau *Sponsor* (SEC3)- Bank Secara Individu** Bank tidak memiliki eksposur SEC3 **Credit Risk - Securitization Exposure in the Banking Book and related to the Capital Requirements - Bank Acting as Originator or Sponsor (SEC3) – Bank, Individually** The Bank has no SEC3 exposure

Tabel 11 Pengungkapan Risiko Pasar dengan Menggunakan Metode Standar - Bank Secara IndividuaL
Table 11 Disclosure of Market Risk Using Standardized Method – Bank, Individually

Kategori Portofolio	31 Desember 2022 31 December 2022			
	Bank		Konsolidasi Consolidate	
	Beban Modal Capital Expenses	ATMR RWA	Beban Modal Capital Expenses	ATMR RWA
Risiko Suku Bunga	-	-	-	-
a. Risiko Spesifik	-	-	-	-
b. Risiko Umum	**4**	-	-	-
Risiko Nilai Tukar	**673**	**8.463**	-	-
Risiko Ekuitas *)	-	-	-	-
Risiko Komoditas *)	-	-	-	-
Risiko *Option*	-	-	-	-
Total	**677**	**8.463**	-	-

31 Desember 2021 31 December 2021	
2.678.194	Total RWA For Credit Risk (A)
-	Credit Risk RWA Reducing Factors: The Excess Difference between PPKA's General Reserve for Earning Assets That Must be Calculated and 1.25% RWA for Credit Risk (B)
2.678.194	**Total RWA Credit Risk (A) - (B)**
-	**Total Impairment Factor**

Risiko Kredit - Eksposur Sekuritisasi pada *Banking Book* (SEC1) - Bank Secara Individu Bank tidak memiliki eksposur SEC1 **Credit Risk - Securitization Exposure in the Banking Book (SEC1) – Bank, Individually** The Bank has no SEC1 exposure	**Risiko Kredit - *Capital Charge* untuk *Credit Valuation Adjustment* (CCR2) - Bank Secara Individu** Bank tidak memiliki eksposur CCR2 **Credit Risk - Capital Charge for Credit Valuation Adjustment (CCR2) – Bank, Individually** The Bank has no CCR2 exposure
Risiko Kredit - Tagihan Bersih Derivatif Kredit (CCR6) - Bank Secara Individu Bank tidak memiliki eksposur CCR6 **Credit Risk - Net Receivables on Credit Derivatives (CCR6) – Bank, Individually** The Bank has no CCR6 exposure	**Risiko Kredit - Eksposur Sekuritisasi pada *Banking Book* dan terkait Persyaratan Modalnya - Bank Bertindak Sebagai Investor (SEC4) - Bank Secara Individu** Bank tidak memiliki eksposur SEC4 **Credit Risk - Exposure to Securitization in the Banking Book and related to the Capital Requirements - Banks Acting as Investors (SEC4) – Bank, Individually** The Bank has no SEC4 exposure

(dalam juta Rupiah) / (in million Rupiah)

31 Desember 2021 31 December 2021				Portfolio Category
Bank		Konsolidasi Consolidate		
Beban Modal Capital Expenses	ATMR RWA	Beban Modal Capital Expenses	ATMR RWA	
-	-		-	Interest Rate Risk
-	-		-	a. Specific Risk
1.956	24.455		-	b. General Risk
342	4.270		-	Exchange Rate Risk
-	-		-	Equity Risk
-	-		-	Commodity Risk
-	-		-	Option Risk
2.298	**28.725**		-	**Total**

	Analisis Kualitatif
1	Risiko suku bunga didefinisikan melalui aktiva dan pasiva yang memiliki tingkat sensitifitas yang relatif tinggi dan secara signifikan memengaruhi laba dan modal Bank jika terjadi perubahan suku bunga pasar.
2	Pengukuran risiko suku bunga dalam banking book adalah dengan menyusun *repricing gap* dari seluruh *interest earning assets* dan *interest bearing liabilities*. Bank melakukan analisa sensitivitas atas suku bunga tersebut terhadap *net interest margin* (NIM).
3	Pengendalian risiko bunga diterapkan dari keputusan manajemen dalam menentukan langkah-langkah untuk mengendalikan risiko termasuk pencegahan terjadinya kerugian risiko pasar yang lebih besar melalui fungsi ALCO yang menyesuaikan pergerakan suku bunga serta mitigasi risikonya.
4	Periode pemantauan risiko suku bunga pada banking book dilakukan secara bulanan dan stress test risiko suku bunga dilakukan dengan menggunakan metode NII.
5	Dengan memperhatikan skala dan kompleksitas usaha, Bank tidak melakukan lindung nilai *Interest Rate Risk in the Banking Book* (IRRBB) dan perlakuan akuntansi.

Tabel 12 Laporan Perhitungan Kewajiban Pemenuhan Rasio Kecukupan Likuiditas (*Liquidity Coverage Ratio*)
Table 12 Calculation Report of the Liquidity Coverage Ratio

Komponen	31 Desember 2022 31 December 2022	
	Nilai *Outstanding* Kewajiban dan Komitmen/Nilai Tagihan Kontraktual Outstanding Value of Liabilities and Commitments/Contractual Receivables Value	Nilai *High Quality Liquid Asset* Setelah Pengurangan Nilai (*Haircut*), Outstanding Kewajiban dan Komitmen Dikalikan Tingkat Penarikan (*Run Offrate*) atau Nilai Tagihan Kontraktual Dikalikan Tingkat Penerimaan (*Inflow Rate*) High Quality Liquid Asset Value Less Haircut, Outstanding Liabilities and Commitments Multiplied by Run Offrate or Contractual Receivables Value Multiplied by Inflow Rate
High Quality Liquid Asset		
Total High Quality Liquid Asset		**3.048.972**
Arus Kas Keluar (*Cash Outflow*)		
Simpanan Nasabah Perorangan dan Pendanaan yang Berasal dari Nasabah Usaha Mikro dan Usaha Kecil, terdiri dari:		
a. Simpanan/Pendanaan stabil	**919.367**	**45.968**
b. Simpanan/Pendanaan kurang stabil	**384.073**	**38.407**
Pendanaan yang Berasal dari Nasabah Korporasi, terdiri dari:		
a. Simpanan Operasional	-	-
b. Simpanan Non-Operasional dan/atau Kewajiban Lainnya yang Bersifat Non-Operasional	**4.053.256**	**1.560.385**
c. Surat Berharga Berupa Surat Utang yang Diterbitkan oleh Bank	-	-
Pendanaan dengan Agunan (*Secured Funding*)		-
Arus Kas Keluar Lainnya (*Additional Requirement*), terdiri dari:		
a. Arus Kas Keluar atas Transaksi Derivatif	-	-
b. Arus Kas Keluar atas Peningkatan Kebutuhan Likuiditas	-	-
c. Arus Kas Keluar atas Kehilangan Pendanaan	-	-
d. Arus Kas Keluar atas Penarikan Komitmen Fasilitas Kredit dan Fasilitas Likuiditas	**(3.148)**	**-315**
e. Arus Kas Keluar atas Kewajiban Kontraktual Lainnya terkait Penyaluran Dana	-	-
f. Arus Kas Keluar atas Kewajiban Kontinjensi Pendanaan Lainnya	-	-
g. Arus Kas Keluar Kontraktual Lainnya	-	-
Total Arus Kas Keluar (*Cash Outflow*)		**1.644.446**

	Qualitative Analysis
1	Interest rate risk is defined through assets and liabilities which have a relatively high level of sensitivity and significantly affect the Bank's profit and capital if there is a change in market interest rates.
2	Measurement of interest rate risk in the banking book is by compiling repricing gap of all interest earning assets and interest bearing liabilities. The Bank conducts a sensitivity analysis of these interest rates to net interest margin (NIM).
3	Interest risk control is applied under management decisions in determining steps to control risk, including the prevention of larger market risk losses through ALCO function, which adjusts interest rate movements and mitigates the risk.
4	The monitoring period for interest rate risk in the banking book is carried out monthly and the interest rate risk stress test is carried out using NII method.
5	By observing the business scale and complexity, the Bank does not hedge the Interest Rate Risk in the Banking Book (IRRBB) and accounting treatment.

(dalam juta Rupiah) / (in million Rupiah)

31 Desember 2021 31 December 2021		Component
Nilai *Outstanding* Kewajiban dan Komitmen/Nilai Tagihan Kontraktual **Outstanding Value of Liabilities and Commitments/Contractual Receivables Value**	**Nilai *High Quality Liquid Asset* Setelah Pengurangan Nilai (*Haircut*), Outstanding Kewajiban dan Komitmen Dikalikan Tingkat Penarikan (*Run Offrate*) atau Nilai Tagihan Kontraktual Dikalikan Tingkat Penerimaan (*Inflow Rate*)** **High Quality Liquid Asset Value Less Haircut, Outstanding Liabilities and Commitments Multiplied by Run Offrate or Contractual Receivables Value Multiplied by Inflow Rate**	
		High Quality Liquid Assets
	3.686.413	Total High Quality Liquid Assets
		Cash Outflow
		Savings from Individual Customers and Funding Derived from Micro and Small Business Customers, consisting of:
967.587	48.379	a. Savings/Funding is stable
312.869	31.287	b. Savings/Funding is less stable
		Funding Derived from Corporate Customers, consists of:
-	-	a. Operational Savings
4.277.656	1.658.911	b. Non-Operational Deposits and/or Other Non-Operational Liabilities
	-	c. Securities in the Form of Debt Securities Issued by Banks
	-	Funding with Collateral (Secured Funding)
		Other Cash Outflows (Additional Requirements), consisting of:
-	-	a. Cash Outflows from Derivative Transactions
-	-	b. Cash Outflows from Increased Liquidity Needs
-	-	c. Cash Outflows for Loss of Funding
-3.148	-315	d. Cash Outflows for Withdrawal of Committed Credit Facilities and Liquidity Facilities
-	-	e. Cash Outflows on Other Contractual Liabilities related to Distribution of Funds
-	-	f. Cash Outflows from Other Funding Contingent Liabilities
-	-	g. Other Contractual Cash Outflows
	1.738.262	**Total Cash Outflow**

Komponen	31 Desember 2022 31 December 2022	
	Nilai *Outstanding* Kewajiban dan Komitmen/Nilai Tagihan Kontraktual Outstanding Value of Liabilities and Commitments/Contractual Receivables Value	Nilai *High Quality Liquid Asset* Setelah Pengurangan Nilai (*Haircut*), Outstanding Kewajiban dan Komitmen Dikalikan Tingkat Penarikan (*Run Offrate*) atau Nilai Tagihan Kontraktual Dikalikan Tingkat Penerimaan (*Inflow Rate*) High Quality Liquid Asset Value Less Haircut, Outstanding Liabilities and Commitments Multiplied by Run Offrate or Contractual Receivables Value Multiplied by Inflow Rate
Arus Kas Masuk (*Cash Inflow*)		
Pinjaman dengan Agunan Secured Lending	**653.253**	**-**
Tagihan Berasal dari Pihak Lawan (*Counterparty*)	**88.440**	**44.220**
Arus Kas Masuk Lainnya	**-**	**-**
Total Arus Kas Masuk (*Cash Inflow*)		**44.220**
Total High Quality Liquid Asset		**3.048.972**
Total Arus Kas Keluar Bersih (*Net Cash Outflows*)		**1.600.226**
LCR (%)		**190.53%**

Analisis
Semester 2/2022 LCR: 190,53%, nilai ini masih di atas ketentuan Otoritas Jasa Keuangan yang sebesar 100,00%. Total *High Quality Liquid Asset* (HQLA) PT Bank Ganesha Tbk: Rp3.048.972 juta sebagian besar penempatan Bank Indonesia: Rp2.230.203 juta atau 73,19% dari total HQLA. Nilai LCR Bank yang sesuai dengan ketentuan Otoritas Jasa Keuangan mengindikasikan bahwa kondisi likuiditas Bank masih memadai dalam menjamin kelancaran usaha Bank saat ini maupun di masa yang akan datang.perlakuan akuntansi.

Tabel 13 Pengungkapan Risiko Operasional
Table 13 Disclosure of Operational Risk

Pendekatan yang Digunakan	31 Desember 2022 31 December 2022		
	Pendapatan Bruto (Rata- rata 3 tahun terakhir) Gross Revenue (Last 3 Years' Average)	Konsolidasi Consolidate	ATMR RWA
Pendekatan Indikator Dasar	**214.422**	**32.163**	**402.041**
Total	**214.422**	**32.163**	**402.041**

31 Desember 2021 31 December 2021		Component
Nilai *Outstanding* Kewajiban dan Komitmen/Nilai Tagihan Kontraktual Outstanding Value of Liabilities and Commitments/Contractual Receivables Value	**Nilai *High Quality Liquid Asset* Setelah Pengurangan Nilai (*Haircut*), Outstanding Kewajiban dan Komitmen Dikalikan Tingkat Penarikan (*Run Offrate*) atau Nilai Tagihan Kontraktual Dikalikan Tingkat Penerimaan (*Inflow Rate*)** High Quality Liquid Asset Value Less Haircut, Outstanding Liabilities and Commitments Multiplied by Run Offrate or Contractual Receivables Value Multiplied by Inflow Rate	
497.965	-	Loans with Collateral Secured Lending
52.775	26.387	Bills Originating from the Counterparty (Counterparty)
-	-	Other Cash Inflows
	26.387	**Total Cash Inflow (Cash Inflow)**
	3.686.413	**Total High Quality Liquid Assets**
	1.711.875	**Total Net Cash Outflows**
	215,34%	**LCR (%)**

Analysis
Semester 2/2022 LCR: 190.53%, this value is still above the provisions of the Financial Services Authority which is 100.00%. Total High Quality Liquid Assets (HQLA) PT Bbank Ganesha Tbk: IDR 3,048,972 million, most of the placements of Bank Indonesia : IDR 2,230,203 million or 73.19% of the total HQLA. The Bank's LCR value in accordance with the provisions of the Financial Services Authority indicates that the Bank's liquidity conditions are still sufficient to ensure the smooth running of the Bank's business today and in the future.

(dalam juta Rupiah) / (in million Rupiah)

31 Desember 2021 31 December 2021			Approach Used
Pendapatan Bruto (Rata- rata 3 tahun terakhir) Gross Revenue (Last 3 Years' Average)	**Konsolidasi** Consolidate	**ATMR** RWA	
228.388	34.258	428.228	Basic Indicator Approach
228.388	**34.258**	**428.228**	**Total**

SISTEM PENGENDALIAN INTERNAL

INTERNAL CONTROL SYSTEM

Perseroan merancang sistem pengendalian internal untuk dapat memberikan keyakinan yang memadai serta menjaga dan mengamankan harta kekayaan Bank, menjamin tersedianya laporan yang akurat, meningkatkan kepatuhan terhadap ketentuan yang berlaku, mengurangi dampak kerugian keuangan, dan penyimpangan termasuk kecurangan.

Penerapan sistem pengendalian internal Perseroan dilakukan melalui pendekatan pertahanan berlapis (*three lines of defense*), dengan masing-masing lini yang bekerja secara independen. Hal ini diuraikan sebagai berikut:

1. Lini Pertama
   Peran dari pada pemilik risiko sebagai *first line of defense* dalam fungsinya mengelola aspek internal kontrol di unit kerjanya;
2. Lini Kedua
   Satuan Kerja Manajemen Risiko bersama Satuan Kerja Kepatuhan melakukan pendefinisian, pernyempurnaan, dan pemeliharaan metodologi pengelolaan risiko, memastikan kecukupan mitigasi risiko, kebijakan dan prosedur, serta melakukan koordinasi dari aktivitas pengelolaan risiko operasional secara menyeluruh; dan
3. Lini Ketiga
   Satuan Kerja Audit Intern memastikan secara independen bahwa seluruh risiko residual telah dikelola sesuai dengan toleransi risiko yang telah disetujui.

The Company designs an internal control system to be able to provide adequate assurance as well as maintain and secure the Bank's assets, ensure the availability of accurate reports, improve compliance with applicable regulations, reduce the impact of financial losses, and irregularities, including fraud.

The Company's internal control system is carried out through a layered defense approach (three lines of defense), with each line working independently, as follows:

1. First Line
   The role of the risk owner as the first line of defense in its function of managing internal control aspects in its di-vision;
2. Second Line
   The Risk Management Division, in cooperation with the Compliance Division, defines, refines, and maintains the risk management methodology, ensures the adequacy of risk mitigation, policies, and procedures, as well as coordinates overall operational risk management activities; and
3. Third Line
   The Internal Audit Division independently ensures that all residual risk has been managed in accordance with the approved risk tolerance.

Pengendalian Keuangan, Operasional, dan Kepatuhan

Perseroan melakukan evaluasi terhadap sistem pengendalian keuangan dan operasional secara berkala serta kepatuhan terhadap peraturan perundang-undangan yang berlaku. Hal ini merupakan salah satu fondasi bagi Perseroan untuk terus melaksanakan perbaikan dan penyempurnaan sistem pengendalian yang dapat meningkatkan pertumbuhan Perseroan.

Kesesuaian Sistem Pengendalian Internal dengan Kerangka *Committee of Sponsoring Organizations of the Treadway Commission*

Sistem pengendalian internal merupakan suatu proses yang tidak terpisahkan dari aktivitas bisnis yang berkelanjutan. Untuk mendukung hal ini, *Committee of Sponsoring Organizations of the Treadway Commission* (*COSO*) sebagai

Financial, Operational, and Compliance Control

The Company periodically evaluates the financial and operational control systems as well as compliance with the applicable laws and regulations. This is one of the foundations for the Company to continue to improve and refine the control system, which can increase the Company's growth.

Conformity of the Internal Control System with the Committee of Sponsoring Organizations of the Treadway Commission Framework

The internal control system is a process that is closely relat-ed to the ongoing business activities. To support this, Committee of Sponsoring Organizations of the Treadway Commission (COSO) as an International Commission is

Komisi Internasional yang dibentuk untuk mengidentifikasi faktor-faktor penyebab penggelapan dan membuat rekomendasi untuk meminimalisasi kejadian tersebut, menetapkan suatu kerangka kerja (*framework*). COSO *framework* telah menjadi acuan perusahaan publik sebagai model *best practices* pengendalian internal.

Perseroan telah mengacu pada COSO *framework*, sebagaimana diuraikan berikut:

1. Lingkungan Pengendalian
   Menyediakan arahan bagi Perseroan dan memengaruhi kesadaran pengendalian dari orang-orang yang ada di dalam Perseroan tersebut. Beberapa faktor yang berpengaruh di dalam lingkungan pengendalian antara lain integritas dan Kode Etik, serta komitmen terhadap kompetensi.
2. Penaksiran Risiko
   Mengidentifikasi risiko melalui analisis yang relevan dan dijadikan dasar untuk perencanaan pengelolaan risiko.
3. Aktivitas Pengendalian
   Melakukan kaji ulang terhadap kinerja, pengelolaan informasi, dan pemisahan tugas agar menjamin bahwa arahan manajemen dilaksanakan. Aktivitas tersebut membantu memastikan bahwa tindakan yang diperlukan untuk menanggulangi risiko dalam pencapaian tujuan.
4. Informasi dan Komunikasi
   Sistem informasi yang relevan dalam pelaporan keuangan merupakan sistem akuntansi yang berisi metode untuk mengidentifikasikan, menggabungkan, menganalisis, mengklasifikasi, mencatat, dan melaporkan transaksi, serta menjaga akuntabilitas aset dan kewajiban. Komunikasi meliputi penyediaan deskripsi tugas individu dan tanggung jawab berkaitan dengan struktur pengendalian internal dalam pelaporan keuangan.
5. Pemantauan
   Pemantauan bertujuan mewujudkan hal-hal sebagai berikut:
   a. Mendapatkan kepastian dipatuhinya seluruh peraturan dan perundang-undangan yang berlaku dalam seluruh kegiatan operasional;
   b. Memastikan tersedianya informasi keuangan dan non-keuangan yang akurat, lengkap, dan tepat waktu bagi pihak internal dan eksternal;
   c. Mendapatkan efisiensi dan efektivitas dari kegiatan usaha Perseroan; dan
   d. Mencegah penyimpangan termasuk kecurangan.

established to identify the factors that cause embezzlement and make recommendations to minimize the occurrence, and establish a framework. The COSO framework has become a reference for public companies as a model for internal control best practices.

The Company has referred to COSO framework, as described below:

1. Control Environment
   Provide direction for the Company and influence the control awareness of the people in the Company. Several factors that influence the control environment include integrity and the Code of Conducts, as well as commitment to competence.
2. Risk Assessment
   Identify risks through relevant analysis and serve as the basis for risk management planning.
3. Control Activities
   Conduct performance reviews, information management, and duties segregation to ensure that management directives are carried out. These activities help ensure the actions necessary to mitigate risks in achieving objectives.
4. Information and Communication
   The relevant information systems in financial reporting are accounting systems that contain methods for identifying, combining, analyzing, classifying, recording, and reporting transactions, as well as maintaining accountability of assets and liabilities. Communication includes providing descriptions of individual duties and responsibilities relating to the internal control structure in financial reporting.
5. Monitoring
   Monitoring aims to realize the following:
   a. Obtain assurance that all applicable laws and regulations are complied with in all operational activities;
   b. Ensure the availability of accurate, complete, and timely financial and non-financial information for internal and external parties;
   c. Obtain the efficiency and effectiveness of the Company's business activities; and
   d. Prevent irregularities, including fraud.

Tinjauan atas Efektivitas Sistem Pengendalian Internal 2022

Secara berkala, Perseroan melakukan tinjauan atas efektivitas sistem pengendalian internal. Hal ini merupakan salah satu fondasi bagi Perseroan untuk terus melaksanakan perbaikan dan penyempurnaan sistem pengendalian yang dapat meningkatkan pertumbuhan Perseroan. Direksi melalui Satuan Kerja Audit Intern melakukan evaluasi atas efektivitas sistem pengendalian internal di lingkungan Perseroan.

Hasil evaluasi tahun 2022, menunjukkan bahwa sistem pengendalian internal yang dilakukan oleh Perseroan telah berjalan baik. Ke depannya, Perseroan akan tetap melakukan pengembangan, evaluasi, serta perbaikan sistem pengendalian internal secara berkelanjutan.

Review of the Effectiveness of Internal Control System in 2022

Periodically, the Company reviews the effectiveness of the internal control system. This is one of the foundations for the Company to continue to improve and refine the control system, which can increase the Company's growth. The Board of Directors, through the Internal Audit Division, evaluates the effectiveness of the internal control system within the Company.

The 2022 evaluation results showed that the internal control system implemented by the Company has been running well. In the future, the Company will continue to develop, evaluate, and improve its internal control system on an ongoing basis.

Pernyataan Dewan Komisaris dan Direksi atas Kecukupan Sistem Pengendalian Internal

Dewan Komisaris dan Direksi Perseroan melakukan tinjauan ulang atas sistem pengendalian internal perusahaan secara berkelanjutan dan konsisten. Di tahun 2022, Dewan Komisaris dan Direksi menilai bahwa sistem pengendalian internal yang dimiliki telah mencukupi untuk menunjang keberlanjutan usaha Perseroan.

Statement of the Board of Commissioners and Board of Directors on the Adequacy of the Internal Control System

The Company's Board of Commissioners and Board of Directors review its internal control system in a sustainable and consistent manner. In 2022, the Board of Commissioners and Board of Directors considered that their internal control system was sufficient to support the Company's business sustainability.

FUNGSI KEPATUHAN
COMPLIANCE FUNCTION

Perseroan telah membentuk Fungsi Kepatuhan sebagai unit independen yang membantu sekaligus bertanggung jawab langsung kepada Direktur yang membawahi Fungsi Kepatuhan. Fungsi Kepatuhan adalah serangkaian langkah-langkah untuk mengantisipasi perkembangan tantangan dan risiko usaha bank yang semakin besar.

The Company has established the Compliance Function as an independent division that assists and is directly responsible to the Director in charge of Compliance Function. The Compliance Function is a series of measures to anticipate the growing challenges and risks in the Bank's business.

Pedoman Fungsi Kepatuhan

Fungsi Kepatuhan telah memiliki pedoman yang mengacu pada Peraturan Otoritas Jasa Keuangan.

Compliance Function Charter

The Compliance Function already has guidelines that refer to the Financial Services Authority Regulations.

Penanggung Jawab Fungsi Kepatuhan

Perseroan memiliki Satuan Kerja Kepatuhan yang terdiri dari dari Direktur Kepatuhan dan Satuan Kerja Kepatuhan. Jajaran kepatuhan bersifat Independen dan terpisah dari fungsi bisnis, operasional, maupun fungsi penunjang lainnya. Berikut tugas dan tanggung jawab masing-masing pihak tersebut dalam menjalankan Fungsi Kepatuhan:

1. Direktur Kepatuhan

a. Merumuskan strategi guna mendorong terciptanya budaya kepatuhan Perseroan;
b. Mengusulkan kebijakan kepatuhan atau prinsip-prinsip kepatuhan yang akan ditetapkan oleh Direksi;
c. Menetapkan sistem dan prosedur kepatuhan yang akan digunakan untuk menyusun ketentuan dan pedoman internal Perseroan;
d. Memastikan bahwa seluruh kebijakan, ketentuan, sistem dan prosedur, serta kegiatan usaha yang dilakukan Perseroan telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang-undangan;
e. Meminimalkan risiko kepatuhan Perseroan;
f. Melakukan tindakan pencegahan agar kebijakan dan/atau keputusan yang diambil Direksi Perseroan tidak menyimpang dari ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang-undangan; dan
g. Melakukan tugas-tugas lainnya yang terkait dengan Fungsi Kepatuhan.

2. Satuan Kerja Kepatuhan

a. Membuat langkah-langkah dalam rangka mendukung terciptanya budaya kepatuhan pada seluruh kegiatan usaha Perseroan pada setiap jenjang organisasi;
b. Melakukan identifikasi, pengukuran, pemantauan, dan pengendalian terhadap risiko kepatuhan dengan mengacu pada ketentuan Peraturan Otoritas Jasa Keuangan mengenai Penerapan Manajemen Risiko bagi Bank Umum;
c. Menilai dan mengevaluasi efektivitas, kecukupan, dan kesesuaian kebijakan, ketentuan, sistem, maupun prosedur yang dimiliki oleh Perseroan dengan peraturan perundang-undangan;
d. Melakukan kaji ulang dan/atau merekomendasikan pengkinian dan penyempurnaan kebijakan, ketentuan, sistem, maupun prosedur yang dimiliki oleh Perseroan agar sesuai dengan ketentuan Bank Indonesia atau Otoritas Jasa Keuangan dan peraturan perundang-undangan;

Person in Charge of Compliance Function

The Company has a Compliance Division consisting of the Compliance Director and the Compliance Division. The compliance team is independent and separate from business, operational, and other support functions. Following are the duties and responsibilities of each of these parties in carrying out the Compliance Function:

1. Compliance Director

a. Formulating strategies to encourage the creation of the Company's compliance culture;
b. Proposing compliance policies or compliance principles to be determined by the Board of Directors;
c. Establishing compliance systems and procedures that will be used to develop the Company's internal provisions and guidelines;
d. Ensuring that all policies, provisions, systems, and procedures, as well as business activities carried out by the Company are in accordance with the provisions of the Financial Services Authority and the provisions of laws and regulations;
e. Minimizing the Company's compliance risk;
f. Taking preventive measures so the policies and/or decisions taken by the Company's Board of Directors do not deviate from the provisions of the Financial Services Authority and laws and regulations; and
g. Perform other duties related to the Compliance Function.

2. Compliance Division

a. Taking measures in order to support the creation of a compliance culture in all of the Company's business activities at every level of the organization;
b. Performing identification, measurement, monitoring, and control of compliance risk with reference to the provisions of the Financial Services Authority Regulation on Implementation of Risk Management for Commercial Banks;
c. Assessing and evaluating the effectiveness, adequacy, and suitability of policies, provisions, systems, and procedures owned by the Company with laws and regulations;
d. Reviewing and/or recommending updates and improvements of policies, regulations, systems, and procedures owned by the Company so that they comply with the provisions of Bank Indonesia or Financial Services Authority and laws and regulations;

e. Melakukan upaya-upaya untuk memastikan bahwa kebijakan, ketentuan, sistem, dan prosedur, serta kegiatan usaha Perseroan telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan peraturan perundang-undangan yang berlaku; dan
f. Melakukan tugas-tugas lainnya yang terkait dengan Fungsi Kepatuhan.

Laporan Singkat Pelaksanaan Program Kerja Fungsi Kepatuhan Tahun 2022

Selama tahun 2022, pelaksanaan program kerja Direktur yang membawahkan Fungsi Kepatuhan, antara lain:

1. Melakukan langkah-langkah untuk mendorong terciptanya budaya kepatuhan, antara lain:
   a. Melakukan sosialisasi/diseminasi ketentuan baru kepada pejabat dan pihak yang terkait; dan
   b. Melaksanakan fungsi konsultatif terkait penerapan ketentuan yang berlaku dari unit kerja terkait.

2. Mengelola risiko kepatuhan dan memastikan agar kebijakan, ketentuan, sistem, dan prosedur serta kegiatan usaha yang dilakukan oleh Bank telah sesuai dengan ketentuan yang berlaku, antara lain:
   a. Melakukan penyesuaian manual, kebijakan, dan prosedur internal;
   b. Melakukan tinjauan dan memberikan pendapat atas rencana produk dan aktivitas baru, untuk memastikan bahwa produk yang akan dibuat dan aktivitas baru yang akan dilakukan telah sesuai dengan ketentuan yang berlaku;
   c. Melakukan tinjauan atas rancangan ketentuan internal yang akan diterbitkan untuk memastikan ketentuan internal telah sesuai dengan ketentuan yang berlaku;
   d. Melakukan pemantauan terhadap tingkat kepatuhan atas ketentuan yang berlaku terkait prinsip *prudential banking*, seperti kewajiban penyediaan modal minimum, giro wajib minimum, batas maksimum pemberian kredit, dan *non-performing loan*. Sepanjang tahun 2022, secara keseluruhan tidak terdapat pelanggaran terhadap ketentuan terkait prinsip *prudential banking*; dan
   e. Memantau kepatuhan terhadap kewajiban penyampaian laporan kepada regulator.
3. Memastikan kepatuhan Bank terhadap komitmen yang dibuat kepada regulator, antara lain:
   a. Melakukan pemantauan komitmen Bank kepada Otoritas Jasa Keuangan, Bank Indonesia, dan regulator lainnya; dan

e. Making efforts to ensure that the policies, provisions, systems, and procedures, as well as the Company's business activities, comply with the provisions of the Financial Services Authority and applicable laws and regulations; and
f. Performing other duties related to the Compliance Function.

Brief Report on the Implementation of Compliance Function Work Program in 2022

Throughout 2022, the implementation of work programs of the Director in charge of the Compliance Function, among others:

1. Took measures to encourage the creation of a compliance culture, including:
   a. Conducted outreach/dissemination of new provisions to officials and related parties; and
   b. Conducted a consultative function related to the implementation of applicable provisions to the relevant divisions.
2. Managed compliance risk and ensured that policies, provisions, systems, and procedures, as well as business activities carried out by the Bank comply with applicable regulations, including:
   a. Made adjustments to internal manuals, policies, and procedures;
   b. Conducted a survey and provided opinions on plans for new products and activities, to ensure that the products to be made and the new activities to be carried out comply with the applicable regulations;
   c. Conducted a survey on the draft of internal provisions to be issued to ensure that the internal provisions are in accordance with the applicable provisions;
   d. Monitored the level of compliance with the applicable provisions related to prudential banking principles, such as minimum capital adequacy requirements, minimum statutory reserves, legal lending limits, and non-performing loans. Throughout 2022, overall, there were no violations of provisions related to prudential banking principles; and
   e. Monitored compliance with the obligation to submit reports to the regulator.
3. Ensured the Bank's compliance with the commitments made to the regulator, among others:
   a. Monitored the Bank's commitment to the Financial Services Authority, Bank Indonesia, and other regulators; and

b. Memantau dan menindaklanjuti permintaan informasi/data oleh otoritas dalam rangka pengawasan Bank.

Kebijakan Kepatuhan telah tertuang dalam Pedoman Internal, di mana setiap rencana kebijakan dan/atau keputusan transaksi investasi berisiko tinggi yang berkaitan dengan ketentuan kehati-hatian yang akan dilaksanakan oleh unit kerja terkait wajib diajukan terlebih dahulu kepada Direktur/Satuan Kerja Khusus untuk dilakukan pengujian.

Beberapa hal pokok terkait dengan pelaksanaan fungsi kepatuhan yang telah dilakukan selama tahun 2022, antara lain meliputi:
1. Pengkajian rancangan kebijakan/keputusan;
2. Sosialisasi keputusan/kebijakan dan ketentuan yang berlaku;
3. Pemantauan keputusan/kebijakan;
4. Opini kepatuhan;
5. Pemantauan surat berharga;
6. Pemantauan laporan berkala/insidentil ke Otoritas;
7. Pelaksanaan prinsip kehati-hatian;
8. Pemantauan realisasi Rencana Bisnis Bank; dan
9. Pemenuhan perjanjian dan komitmen Bank.

Tinjauan atas Efektivitas Fungsi Kepatuhan

Secara umum, Fungsi Kepatuhan sepanjang tahun 2022 telah berjalan baik karena kebijakan kepatuhan sudah secara menyeluruh diterapkan dalam setiap unit meskipun masih perlu pemantauan yang efektif. Beberapa Indikator yang mencerminkan pelaksanaan fungsi kepatuhan di Bank, antara lain:
1. Pelaksanaan *Capital Adequacy Ratio* dengan memperhitungkan risiko kredit, risiko pasar, dan risiko operasional sebesar 106,10% di atas ketentuan yang berlaku, yaitu 9,00% s.d <10,00% (Kewajiban Penyediaan Modal Minimum berdasarkan profil risiko Bank yaitu peringkat 2);
2. Pemenuhan modal inti minimun per 31 Desember 2022 sebesar Rp3,07 triliun;
3. Pemenuhan Posisi Devisa Neto selama tahun 2022 tidak terdapat pelanggaran;
4. Pemenuhan rasio *Non-Performing Loan gross* sebesar 2,01% dan rasio *Non-Performing Loan net* sebesar 0,68% masih berada jauh dari batas maksimal sebesar 5,00% (*net*) sesuai ketentuan yang berlaku;

b. Monitored and followed up on requests for information/data by authorities in the context of bank supervision.

The Compliance Policy has been stated in Internal Guidelines, in which every policy plan and/or high-risk investment transaction decision related to prudential provisions shall be carried out by the relevant divisions and must be submitted in advance to the Director/Particular Division for testing.

Some of the foundations related to the compliance function implementation carried out in 2022, among others:

1. Study of policy draft/decisions;
2. Dissemination of decisions/policies and applicable provisions;
3. Monitoring of decisions/policies;
4. Compliance opinion;
5. Monitoring of securities;
6. Monitoring of periodic/incidental reports to the Authority;
7. Implementation of the prudential principle;
8. Monitoring of the Bank's Business Plan realization; and
9. Fulfillment of agreements and commitments of the Bank.

Review of the Effectiveness of Compliance Function

In 2022, the Compliance Function was generally running well because the compliance policy had been thoroughly implemented in each unit, although it still needed effective monitoring. Several indicators that reflect the implementation of compliance function in the Bank among others:
1. Capital Adequacy Ratio Implementation by considering credit, market, and operational risks of 106.10% above the applicable provisions, namely 9.00% to <10.00% (Minimum Capital Adequacy Requirement based on the Bank's risk profile, namely rating 2);
2. Fulfillment of the minimum core capital as of December 31, 2022, of Rp3.07 trillion;
3. Fulfillment of the Net Open Position throughout with no violations;
4. Fulfillment of gross Non-Performing Loan ratio of 2.01% and net Non-Performing Loan ratio of 0.68%, which were still far from the maximum limit of 5.00% (net) according to the applicable provisions;

5. Tidak ada pelampauan maupun pelanggaran terhadap Batas Maksimum Pemberian Kredit, baik kepada pihak terkait, maupun kepada kelompok usaha;
6. Giro Wajib Minimum dalam Rupiah dan Valuta Asing serta Penyangga Likuiditas Makroprudensial selama tahun 2022 telah sesuai dengan ketentuan; dan
7. Komitmen terhadap Otoritas Jasa Keuangan telah dipenuhi dengan baik.

Berdasarkan indikator sebelumnya, dapat disampaikan bahwa selama tahun 2022 tingkat kepatuhan Bank adalah "**Baik**", dan peringkat Tingkat Kesehatan Bank berdasarkan risiko (*Risk-Based Bank Rating*) adalah **Sehat**, sehingga dinilai mampu menghadapi pengaruh negatif yang signifikan dari perubahan kondisi bisnis dan faktor eksternal lainnya, termasuk terkait pemenuhan terhadap prinsip *prudential banking* (Kewajiban Penyediaan Modal Minimum, Giro Wajib Minimum, Batas Maksimum Pemberian Kredit, *Non-Performing Loan*) dan penerapan program APU PPT.

Pemenuhan kepatuhan Bank tersebut merupakan cerminan dari terwujudnya pelaksanaan Budaya Kepatuhan pada semua tingkatan organisasi dan kegiatan usaha Bank. Hal tersebut dikarenakan tanggung jawab kepatuhan merupakan tanggung jawab bersama, melekat pada seluruh jenjang organisasi sesuai peran dan tanggung jawab masing-masing.

Fungsi kepatuhan yang telah berjalan dengan baik selama ini, secara berkesinambungan akan terus dikembangkan melalui peningkatan pelaksanaan budaya kepatuhan, meningkatkan kualitas pemahaman terhadap ketentuan yang berlaku, serta meningkatkan pemantauan dan pengujian terhadap rencana keputusan dan/atau kebijakan manajemen.

5. There was no exceedance or violation of the Legal Lending Limit, either to related parties or to business groups;
6. The Minimum Statutory Reserves in Rupiah and Foreign Currency, as well as the Macroprudential Liquidity Buffer for 2022 were in accordance with the provisions; and
7. The commitment to the Financial Services Authority has been well fulfilled.

Based on the previous indicators, it can be said that the Bank's compliance level in 2022 was "**Good**", and the Bank's Soundness Level rating based on risk (Risk-Based Bank Rating) was **Healthy**, and therefore, it was considered capable of facing significant negative influences from changes in business conditions and other external factors, including those related to compliance with prudential banking principles (Minimum Capital Adequacy Ratio, Minimum Statutory Reserves, Legal Lending Limit, Non-Performing Loan) and implementation of the AML CFT program.

The fulfillment of the Bank's compliance is a reflection of the realization of the Compliance Culture implementation at all levels of the organization and the Bank's business activities. This is because compliance is a shared responsibility attached to all levels of the organization according to their respective roles and responsibilities.

The compliance function that has been running well so far will continue to be developed through improving the implementation of a compliance culture, increasing the quality of understanding of applicable regulations, and increasing monitoring and testing of planned decisions and/or management policies.

PROGRAM ANTI PENCUCIAN UANG DAN PENCEGAHAN PENDANAAN TERORISME

ANTI-MONEY LAUNDERING AND COUNTERING THE FINANCING TERRORISM PROGRAM

Perseroan yang bergerak pada industri perbankan sangat rentan terhadap kemungkinan adanya pencucian uang dan pendanaan terorisme. Selain itu, dengan semakin kompleksnya produk dan layanan jasa keuangan yang dimiliki Perseroan, termasuk pemasaran (*multi channel marketing*), serta penggunaan teknologi informasi yang semakin maju pada industri jasa keuangan, maka kemungkinan terjadinya risiko tersebut juga semakin meningkat.

The companies engaged in the banking industry are very vulnerable to the possibility of money laundering and terrorism financing. In addition, with the increasingly complex financial products and services owned by the Company, including marketing (multi channel marketing), as well as the increasingly advanced use of information technology in the financial services industry, the possibility of these risks also increasing.

Pedoman dan Tata Tertib Kerja Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme

Perseroan telah memiliki pedoman terkait tata kerja yang tertuang dalam Pedoman Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme yang mengacu pada Peraturan Otoritas Jasa Keuangan.

Guidelines and Work Procedures for the Anti-Money Laundering and Countering the Financing Terrorism Program

The Company already has guidelines regarding work procedures set out in the Anti-Money Laundering and Counter-Terrorism Financing Program Guidelines, which refer to the Financial Services Authority Regulations.

Laporan Singkat Pelaksanaan Program Kerja Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme Tahun 2022

Berkaitan dengan penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme, program kerja yang telah dilakukan Perseroan sebagai berikut:

1. Secara berkelanjutan meningkatkan budaya kepatuhan terhadap penerapan anti pencucian uang dan pencegahan pendanaan terorisme. Program peningkatan budaya kepatuhan yang telah dilakukan adalah dengan melaksanakan pelatihan dan sosialisasi kepada seluruh karyawan. Khusus karyawan *front office* dan yang terlibat langsung dengan nasabah dilakukan program penyegaran. Pelaksanaan pelatihan dilakukan melalui *in house training,* di mana di masa pandemi ini dilakukan melalui media zoom, dan mengikut sertakan pejabat dan karyawan yang menangani anti pencucian uang dan pencegahan pendanaan terorisme pada pelatihan yang diselenggarakan pihak eksternal, seperti Otoritas Jasa Keuangan, Forum Komunikasi Direktur Kepatuhan Perbankan, atau Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK);
2. Memenuhi kewajiban pelaporan kepada PPATK yaitu laporan transaksi keuangan tunai, laporan transaksi keuangan mencurigakan, laporan transfer dana dari dan ke luar negeri, serta laporan sistem informasi pengguna jasa terpadu;
3. Melakukan pemantauan atas penginian data nasabah, dan pencapaian realisasi penginian data nasabah dilaporkan setiap tahun ke Otoritas Jasa Keuangan;
4. Sesuai dengan ketentuan, Bank wajib memastikan, meneliti kemiripan dan kesamaan nama dengan nama yang tercantum dalam daftar teroris dan daftar proliferasi. Bank melakukan penginian daftar teroris

Brief Report on the Implementation of Anti-Money Laundering and Countering the Financing Terrorism Work Program in 2022

In connection with the Anti-Money Laundering and Countering the Financing Terrorism Program implementation, the work programs carried out by the Company are as follows:

1. Continuously improving the compliance culture with the implementation of anti-money laundering and and countering the financing terrorism. The compliance culture improvement program that has been carried out is training and dissemination program to all employees. Particularly for front office employees and those directly involved with customers, a refresher program was carried out. The training was carried out through in house training, where Zoom was utilized during pandemic, and involved officials and employees who handle anti-money laundering and countering the financing terrorism in training programs organized by external parties, such as the Financial Services Authority, Banking Compliance Director Communication Forum, or Indonesian Financial Transaction Reports and Analysis Center (PPATK);
2. Fulfilled reporting obligations to PPATK, namely reports on cash financial transactions, suspicious financial transactions, transfers of funds from and to abroad, as well as service user information systems;
3. Monitored customer data submissions, where the achievement of customer data submissions is reported annually to the Financial Services Authority;
4. Followed the provisions, the Bank must ensure, examine the similarity and likeness of names to those listed in the terrorist list and the proliferation list. The Bank has updated the terrorist and proliferation lists in the core

dan daftar proliferasi pada *sistem core banking* sesuai dengan data yang disampaikan dari otoritas;
5. Untuk pemantauan nasabah yang tergolong *high risk*, bank juga telah memiliki Daftar *Politically Exposed Person* dan Daftar *Business Email Compromise*;
6. Mengembangkan sistem informasi yang mendukung pelaksanaan program anti pencucian uang dan pencegahan pendanaan terorisme, baik untuk pelaporan maupun pemantauan;
7. Melakukan penyesuaian pedoman anti pencucian uang dan pencegahan pendanaan terorisme dengan ketentuan yang berlaku dan menerbitkan petunjuk teknis pelaksanaan program anti pencucian uang dan pencegahan pendanaan terorisme;
8. Dalam rangka implementasi *Financial Integrity Rating on Money Laundering and Terrorist Financing* PPATK, Perseroan melakukan penilaian sendiri atas efektivitas program anti pencucian uang dan pencegahan pendanaan terorisme yang terfokus pada kinerja pelaporan anti pencucian uang dan pencegahan pendanaan terorisme; dan
9. Dalam rangka pembaruan *National Risk Assessment on Money Laundering/Terrorist Financing* yang dilakukan PPATK, Perseroan juga menyampaikan Kuesioner *National Risk Assessment* Tahun 2022 yang merupakan basis data dalam pembaruan *National Risk Assessment* on *Money Laundering & Terrorist Financing.*

Sepanjang tahun 2022, **tidak ditemukan** indikasi terjadinya tindak pidana pencucian uang dan pendanaan terorisme di Perseroan.

banking system in accordance with the data submitted from the authorities;
5. For monitoring high risk customers, the Bank also has Politically Exposed Person and Business Email Compromise lists;
6. Developed an information system that supports the implementation of anti-money laundering and prevention of terrorism financing programs, both for reporting and monitoring;
7. Made adjustments to the anti-money laundering and countering the financing terrorism charter with the applicable regulations and issued technical guidelines for the implementation of the anti-money laundering and countering the financing terrorism program;
8. In the framework of implementing the Financial Integrity Rating on PPATK's Money Laundering and Terrorist Financing, the Company conducted its own assessment of the effectiveness of anti-money laundering and countering the financing terrorism program that focus on reporting anti-money laundering and countering the financing terrorism performance; and
9. In order to update the National Risk Assessment on Money Laundering/Terrorist Financing carried out by PPATK, the Company also submitted the 2022 National Risk Assessment Questionnaire, which is a database for updating the National Risk Assessment on Money Laundering & Terrorist Financing.

Throughout 2022, there were **no indications** of money laundering and terrorism financing in the Company.

PERKARA HUKUM
LEGAL CASES

Pada tahun 2022, tidak ada kasus hukum yang dihadapi Perseroan, Entitas Anak, serta anggota Direksi dan Dewan Komisaris.

In 2022, there were no legal cases faced by the Company, Subsidiaries, and members of the Board of Directors and Board of Commissioners.

SANKSI ADMINISTRATIF
ADMINISTRATIVE SANCTIONS

Sepanjang tahun 2022, Perseroan beserta Dewan Komisaris dan Direksi tidak menerima sanksi administratif yang material yang dikenakan oleh Otoritas Jasa Keuangan, Bank Indonesia, maupun otoritas lainnya.

Throughout 2022, the Company and its Board of Commissioners and Board of Directors did not receive material administrative sanctions imposed by the Financial Services Authority, Bank Indonesia, or other authorities.

KODE ETIK
CODE OF CONDUCT

Perseroan senantiasa menjunjung tinggi integritas. Untuk mendukung hal tersebut, Perseroan memiliki dan menerapkan pedoman standar mengenai tata cara perilaku yaitu Kode Etik. Kode Etik merupakan dasar sikap dan tindakan karyawan agar bekerja secara profesional dan beretika dengan menggunakan prinsip-prinsip dasar yang mengacu kepada visi, misi, dan nilai-nilai Perseroan serta regulasi internal dan eksternal yang berlaku.

Perseroan memiliki Pedoman Kode Etik yang diterapkan mulai dari *top management* sampai dengan level staf. Dengan integritas yang tinggi, diharapkan seluruh jajaran yang ada di Perseroan dapat memelihara etika dalam bertindak dan bertingkah laku sebagai cerminan dari pada Perseroan.

Pokok–Pokok Kode Etik

Pokok-pokok Kode Etik Perseroan terdiri dari:
1. Pengertian umum;
2. Visi, misi, pilar-pilar strategi, dan nilai-nilai perusahaan;
3. Kode etik bankir Indonesia;
4. Unsur-unsur kode etik meliputi:
   a. Kepatuhan terhadap hukum dan kebijakan bank;
   b. Hubungan dengan nasabah eksternal;
   c. Hubungan dengan komunitas setempat;
   d. Hubungan perusahaan dengan karyawan;
   e. Kerahasiaan bank;
   f. Akurasi pembukuan bank;
   g. Pemberian dan penerimaan hadiah dan gratifikasi;
   h. Pengadaan barang dan jasa;
   i. Kegiatan usaha di luar bank;
   j. Suap;
   k. Kontribusi dan aktivitas politik;
   l. Pemberian kredit;
   m. Penanganan dan pengungkapan benturan kepentingan; dan
5. Sanksi dan pernyataan kepatuhan atas kode etik.

Pernyataan bahwa Kode Etik Perusahaan Berlaku untuk Semua Jenjang Organisasi

Kode Etik berlaku bagi seluruh pihak yang terkait dengan Perseroan, seperti Dewan Komisaris, Direksi, dan karyawan. Selain itu, pihak eksternal yang berhubungan dengan Perseroan juga diwajibkan untuk mengikuti berbagai ketentuan yang ada di dalam kode etik Perseroan.

Dalam rangka mendukung penerapan Kode Etik tersebut, Perseroan melakukan beberapa hal berikut:
1. Pemberlakuan kewajiban mematuhi Kode Etik Perseroan bagi seluruh insan Perseroan;

The Company always upholds integrity. To support this, the Company has and implements standard guidelines regarding procedures for behavior, namely Code of Conduct. The Code of Conduct is the basis for employees' attitudes and actions to work professionally and ethically by using basic principles that refer to the Company's vision, mission, and values, as well as applicable internal and external regulations.

The Company has a Code of Conduct that is implemented starting from top management to staff level. With high integrity, it is expected that all levels of the Company can maintain conduct in acting and behaving as a reflection of the Company.

Principles of the Code of Conduct

The main principles of the Company's Code of Conduct are:
1. General understanding;
2. Vision, mission, strategic pillars, and corporate values;
3. Indonesian banker's code of conduct;
4. The code of conduct elements include:
   a. Compliance with laws and bank policies;
   b. Relationship with external customers;
   c. Relationship with local communities;
   d. Company relations with employees;
   e. Bank secrecy;
   f. Bank bookkeeping accuracy;
   g. Giving and receiving gifts and gratuities;
   h. Procurement of goods and services;
   i. Business activities outside the bank;
   j. Bribery;
   k. Political contributions and activities;
   l. Granting of credit;
   m. Handling and disclosure of conflicts of interest; and
5. Sanctions and statements of compliance with the code of conduct.

Statement that the Company's Code of Conducts Applies to All Levels of the Organization

The Code of Conduct applies to all parties related to the Company, such as the Board of Commissioners, Board of Directors, and employees. In addition, external parties related to the Company are also required to follow various provisions outlined in the Company's code of conduct.

In order to support the Code of Conduct implementation, the Company conducts the following matters:
1. Enforcement of compliance with the Company's Code of Conduct for all personnel.

2. Sosialisasi dan pemahaman atas Kode Etik; dan
3. Manajemen Perseroan bertanggung jawab dan memberi keteladanan bagi bawahannya untuk menerapkan Kode Etik.

Pedoman Kode Etik dibagikan kepada semua karyawan Persroan dan pihak lain yang melaksanakan pekerjaan untuk perusahaan.

Bentuk Sosialisasi dan Upaya Penegakan Kode Etik

Sosialisasi Kode Etik dilakukan melalui berbagai media, termasuk dengan memanfaatkan media teknologi informasi yang dapat diakses oleh seluruh karyawan dengan mudah setiap saat. Sosialisasi Kode Etik dilakukan kepada seluruh insan Perseroan, mulai dari Dewan Komisaris, Direksi, dan karyawan, baik karyawan tetap maupun karyawan tidak tetap.

Saat ini, Perseroan telah menyediakan poster dan *banner* yang berisikan informasi Kode Etik Perseroan yang ditempatkan di dalam ruangan dan tempat-tempat strategis pada kantor pusat dan cabang.

Sanksi Pelanggaran Kode Etik

Dalam rangka meningkatkan kesadaran akan penerapan dan penegakan Kode Etik, Perseroan memberlakukan pemberian sanksi bagi mereka yang melakukan pelanggaran terhadap Kode Etik sesuai dengan Perjanjian Kerja Bersama atau peraturan perundang-undangan yang berlaku.

Jumlah Pelanggaran Kode Etik

Sepanjang tahun 2022, Perseroan tidak menerima adanya laporan pelanggaran Kode Etik di Perseroan.

2. Dissemination and awareness of the Code of Conduct.
3. The Company's management is held responsible for leading by example over its subordinates to implement the Code of Conduct.

The Code of Conduct is distributed to all Company employees and other parties who work for the company.

Dissemination and Efforts to Enforce the Code of Conducts

The Code of Conduct is disseminated through various media, including by utilizing information technology media that can be easily accessed by all employees at any time. The Code of Conduct is disseminated to all Company personnel, starting from the Board of Commissioners, Board of Directors, and employees, both permanent and non-permanent employees.

Currently, the Company has provided posters and banners containing information on the Company's Code of Conduct placed in rooms and strategic places at the head office and branches.

Sanctions for Violation of the Code of Conduct

In order to increase awareness of the implementation and enforcement of the Code of Conduct, the Company imposes sanctions on those who violate the Code of Conduct in accordance with the Collective Labor Agreement or applicable laws and regulations.

Number of Violations of the Code of Conducts

Throughout 2022, the Company did not receive any reports of violations of the Code of Conduct in the Company.

PROGRAM KEPEMILIKAN SAHAM OLEH MANAJEMEN DAN/ATAU KARYAWAN

MANAGEMENT AND/OR EMPLOYEES SHARE OWNERSHIP PROGRAM

Pada tahun 2022, Perseroan tidak melakukan program kepemilikan saham oleh manajemen *(management stock ownership program*/MSOP) dan/atau program kepemilikan saham oleh karyawan *(employee stock ownership program*/ESOP).

In 2022, the Company did not implement management stock ownership program (MSOP) and/or employee share ownership program (ESOP).

KEBIJAKAN PENGUNGKAPAN INFORMASI

INFORMATION DISCLOSURE POLICY

Sesuai dengan Peraturan Otoritas Jasa Keuangan No. 11/POJK.04/2017 tentang Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka, anggota Dewan Komisaris atau anggota Direksi wajib melaporkan kepada Otoritas Jasa Keuangan atas kepemilikan dan setiap perubahan kepemilikannya atas saham perusahaan terbuka, baik langsung maupun tidak langsung. Laporan dimaksud wajib disampaikan paling lambat 10 hari sejak terjadinya kepemilikan atau perubahan. Selain ketentuan pelaporan kepada Otoritas Jasa Keuangan, anggota Direksi dan anggota Dewan Komisaris juga wajib menyampaikan informasi kepada perusahaan terbuka mengenai kepemilikan dan setiap perubahan kepemilikannya atas saham perusahaan terbuka. Penyampaian informasi tersebut dilakukan paling lambat 3 hari kerja setelah terjadinya kepemilikan atau setiap perubahan kepemilikan atas saham perusahaan terbuka.

In accordance with Financial Services Authority Regulation No. 11/POJK.04/2017 on Reports of Ownership or Any Changes in Ownership of Public Company Shares, members of the Board of Commissioners or Board of Directors must report to the Financial Services Authority on ownership and any changes in ownership of shares of a public company, either directly or indirectly. The report must be submitted no later than 10 days after the ownership or change occurs. In addition to reporting requirements to the Financial Services Authority, members of the Board of Directors and Board of Commissioners are also required to submit information to public companies regarding ownership and any changes in their ownership of shares in public companies. Submission of such information is carried out no later than 3 working days after the occurrence of ownership or any change in ownership of the shares of the public company.

Dalam praktik di Bank, anggota Dewan Komisaris dan anggota Direksi menyampaikan informasi kepemilikan saham di Bank kepada Sekretaris Perusahaan paling lambat 3 hari kerja setelah terjadinya kepemilikan saham. Kebijakan mengenai kewajiban anggota Dewan Komisaris dan anggota Direksi untuk menyampaikan informasi mengenai kepemilikan dan setiap perubahan kepemilikan saham atas saham Bank diatur dalam Pedoman Manajemen tentang Benturan Kepentingan.

In practice at the Bank, members of the Board of Commissioners and Board of Directors submit information on share ownership in the Bank to the Corporate Secretary no later than 3 working days after the share ownership occurs. The policy regarding the obligations of members of the Board of Commissioners and Board of Directors to submit information regarding ownership and any changes in share ownership of the Bank's shares is regulated in the Management Guidelines on Conflict of Interest

Selama tahun 2022, Sekretaris Perusahaan telah menyampaikan laporan bulanan kepemilikan saham anggota Dewan Komisaris dan Direksi melalui *e-reporting* kepada Otoritas Jasa Keuangan dan Bursa Efek Indonesia.

Throughout 2022, the Corporate Secretary submitted monthly reports on share ownership of members of the Board of Commissioners and Board of Directors through e-reporting to the Financial Services Authority and Indonesian Stock Exchange.

Pengungkapan Kepemilikan Saham

Pada tahun 2021 dan 2022, kepemilikan saham Dewan Komisaris dan Direksi tidak berubah. Informasi kepemilikan saham Dewan Komisaris dapat dilihat pada bab Profil Perusahaan bagian Komposisi Kepemilikan Saham Dewan Komisaris dan Direksi dan Kepemilikan Tidak Langsung atas Saham Perseroan oleh Anggota Dewan Komisaris dan Anggota Direksi.

Share Ownership Disclosure

In 2021 and 2022, the share ownership of the Board of Commissioners and Board of Directors did not change. Information on share ownership of the Board of Commissioners can be obtained and seen in the Company Profile chapter, the Composition of Share Ownership of the Board of Commissioners and Board of Directors as well as Indirect Ownership of Company Shares by Members of the Board of Commissioners and Board of Directors.

SISTEM PELAPORAN PELANGGARAN

WHISTLEBLOWING SYSTEM

Perseroan telah menerapkan kebijakan sistem pelaporan pelanggaran yang ditujukan untuk meningkatkan efektivitas penerapan sistem pengendalian internal, termasuk pencegahan *fraud*, dan mendeteksi kejadian *fraud* melalui pengungkapan dari pengaduan, baik pengaduan dari internal Bank maupun eksternal yang tertuang pada Pedoman tentang Kebijakan *Whistleblowing*. Penerapan sistem pelaporan pelanggaran merupakan bentuk komitmen Bank dalam mendukung penerapan GCG yang baik dan praktik bisnis yang berintegritas.

The Company has implemented a whistleblowing system policy aimed at increasing the effectiveness of implementation of internal control system, including preventing fraud, and detecting fraud incidents through disclosure of complaints, both internal and external complaints contained in Charter on Whistleblowing Policy. Whistleblowing system implementation is a form of the Bank's commitment to supporting good GCG implementation and business practices with integrity.

Cara Penyampaian Pelaporan Pelanggaran dan Pihak yang Mengelola Pelanggaran

Sarana penyampaian pelaporan pelaporan atas dugaan pelanggaran *fraud* dapat disampaikan melalui *link* yang ada di situs web Perseroan atau dapat melalui sarana sebagai berikut:
SMS/WA : 081288885169
E-mail : whistleblowing@bankganesha.co.id

Procedures of Submission of Violation Reports and Parties Managing Violations

Reports of suspected fraud violations can be submitted via the link on the Company's website or through the following channels:
SMS/WA : 081288885169
E-mail : whistleblowing@bankganesha.co.id

Perlindungan bagi Pelapor

Perseroan berkomitmen untuk memberikan dukungan dan melindungi pelapor yang beriktikad baik untuk melaporkan terjadinya pelanggaran yang terjadi di perusahaan. Perseroan juga menjamin kerahasiaan identitas serta memberikan perlindungan kepada pelapor, sehingga akan menumbuhkan rasa aman bagi karyawan dan pelapor lainnya.

Protection for Whistleblowers

The Company is committed to providing support and protecting whistleblowers who have good faith in reporting violations that occur within the Company. The Company also guarantees the confidentiality of identity and provides protection to whistleblowers so that it will foster a sense of security for employees and other whistleblowers.

Penanganan Pengaduan

Berdasarkan hasil evaluasi atas kejadian *fraud*, Komite Anti *Fraud* menyusun mekanisme tindak lanjut untuk memperbaiki kelemahan-kelemahan dan memperkuat sistem pengendalian internal agar dapat mencegah tidak terulangnya kembali *fraud* karena kelemahan yang serupa dengan mengacu kepada pedoman standar sistem pengendalian internal.

Setiap laporan yang masuk akan diidentifikasi terlebih dahulu kebenarannya. Jika laporan terbukti kebenarannya, maka pihak Perseroan melalui Direksi akan memberikan sanksi sesuai dengan tingkat pelanggaran. Namun, jika laporan pelanggaran adalah laporan palsu atau tidak terbukti, maka penangan pelaporan tidak akan dilanjutkan.

Report Handling

Based on the evaluation results of fraud incident, the Anti-Fraud Committee developed a follow-up mechanism to correct weaknesses and strengthen the internal control system so as to prevent the recurrence of fraud due to similar weaknesses by referring to the internal control system standard guidelines.

Each incoming report will be identified in advance for its accuracy. If the report is proven to be true, then the Company through the Board of Directors will impose sanctions according to the level of violation. However, if the violation report is false or unproven, then the reporting process will not be continued.

Sosialisasi dan Upaya Peningkatan Kualitas Sistem Pelaporan Pelanggaran

Perseroan secara berkesinambungan terus meningkatkan kualitas penerapan strategi *anti fraud* dengan melakukan sosialisasi penerapan strategi *anti fraud* secara berkala kepada karyawan. Dalam upaya pencegahan *fraud*, Perseroan menambahkan media penyampaian pelaporan dugaan pelanggaran dan disosialisasikan kepada pihak internal maupun eksternal melalui poster-poster yang ditempatkan di seluruh kantor Perseroan.

Dissemination and Efforts to Improve the Quality of the Whistleblowing System

The Company continuously improves the quality of Anti-Fraud strategy implementation by regularly disseminating the Anti-Fraud strategy to employees. In an effort to prevent fraud, the Company has added a reporting channl for alleged violations and has disseminated it to both internal and external parties through posters placed throughout the Company's offices.

Laporan Pengaduan Pelanggaran 2022

Pada tahun 2022, Bank tidak menerima pengaduan atas pelanggaran yang terjadi di lingkungan perusahaan.

Whistleblowing Report 2022

In 2022, the Bank did not receive reports of violations that occurred within the corporate environment.

KEBIJAKAN ANTI KORUPSI DAN *ANTI FRAUD*

ANTI-CORRUPTION AND ANTI-FRAUD POLICIES

Perseroan menerapkan kebijakan anti korupsi dan *anti fraud* untuk mencegah adanya praktik tidak etis antara karyawan dengan semua nasabah dan mitra usaha. Kebijakan anti korupsi tercantum dalam Kode Etik dan Kebijakan Anti Korupsi Bank Ganesha yang harus dipatuhi oleh seluruh jenjang organisasi. Selain itu, Perseroan juga menerapkan kebijakan dan strategi *anti fraud* yang menjadi salah satu komitmen kuat Perseroan dalam menegakkan praktik GCG yang bertanggung jawab.

The Company implements anti-corruption and Anti-Fraud policies to prevent unethical practices between employees and all customers and business partners. The anti-corruption policy is included in the Code of Conduct and Bank Ganesha's Anti-Corruption Policies which must be complied with by all levels of the organization. In addition, the Company also implements Anti-Fraud policies and strategies, which is one of the Company's strong commitments to upholding responsible GCG practices.

Sosialisasi Kebijakan Anti Korupsi dan *Anti Fraud*

Perseroan terus melakukan sosialisasi mengenai kebijakan anti korupsi kepada seluruh karyawan. Sosialisasi dilakukan melalui berbagai kegiatan dan media internal Perseroan. Hal ini dilakukan untuk memastikan serta meningkatkan kesadaran karyawan agar tidak melakukan tindakan korupsi dalam melaksanakan tugas dan tanggung jawabnya.

Pada tahun 2022, Perseroan telah mengikutsertakan karyawan Bank dalam program pendidikan dan pelatihan terkait pelatihan/sosialisasi anti korupsi yang diikuti oleh 26 peserta dengan tema *Digital Banking Awareness & Fraud in Digital Banking* yang diselenggarakan oleh The Millenials Institute.

Dissemination of Anti-Corruption and Anti-Fraud Policies

The Company continues to disseminate anti-corruption policies to all employee. The dissemination is carried out through various activities and the Company's internal media. This is done to ensure and increase employee awareness so as not to commit acts of corruption in carrying out their duties and responsibilities.

In 2022, the Company enrolled Bank employees in education and training programs related to anti-corruption training/ dissemination, which were attended by 26 participants with the theme Digital Banking Awareness & Fraud in Digital Banking organized by The Millenials Institute.

PENGENDALIAN GRATIFIKASI

GRATIFICATION CONTROL

Kegiatan Perseroan pada umumnya tidak terlepas dari hubungan dan interaksi antara pihak internal maupun eksternal untuk menjalin kerja sama. Oleh karenanya, hal yang sering muncul dan tidak terhindarkan adalah adanya penerimaan, pemberian, dan permintaan gratifikasi dari salah satu pihak. Perseroan telah memiliki kebijakan terkait pengendalian gratifikasi yang diatur dalam Kode Etik Perseroan. Dewan Komisaris, Direksi, Pejabat Eksekutif, Pimpinan Kantor, seluruh karyawan Bank, serta anggota keluarganya tidak diperbolehkan menerima pemberian dalam bentuk apapun, baik secara langsung maupun tidak langsung dari nasabah. Hal ini merupakan upaya untuk meningkatkan akuntabilitas dan nilai perusahaan sebagai Bank yang bersih dan bebas dari korupsi, kolusi, dan nepotisme.

The Company's activities are generally related to relationship and interaction between internal and external parties to establish cooperation. Therefore, unavoidable matters that often arise are receiving, giving, and requesting gratuities from one of the parties. The Company already has a policy related to gratification control, which is regulated in the Company's Code of Conduct. The Board of Commissioners, Board of Directors, Executive Officers, Office Leaders, all Bank employees, and their family members are not allowed to receive gifts in any form, either directly or indirectly, from customers. This is an effort to increase accountability and corporate value as a clean bank that is free from corruption, collusion, and nepotism.

Pengelolaan Pengendalian Gratifikasi

Pengelolaan pengendalian gratifikasi Perseroan dilakukan melalui penerapan kewajiban pelaporan gratifikasi/parsel dalam bentuk apapun. Apabila Dewan Komisaris, Direksi, Pejabat Eksekutif, Pimpinan Kantor, karyawan Perseroan, serta anggota keluarganya mendapatkan gratifikasi/parsel dalam bentuk apapun, maka pihak tersebut wajib mengisi formulir penerimaan gratifikasi/parsel dan diserahkan kepada *Corporate Secretary* untuk ditindaklanjuti.

Gratification Control Management

The Company's gratification control management is carried out through the implementation of obligation to report gratuities/parcels in any form. If the Board of Commissioners, Board of Directors, Executive Officers, Head of Office, employees of the Company, and their family members receive gratuities/parcels in any form, those parties must fill out the gratuity/parcel receipt form and submit it to Corporate Secretary for follow up.

Sosialisasi Kebijakan Pengendalian Gratifikasi

Sosialisasi terkait pengendalian gratifikasi dilakukan secara berkelanjutan kepada seluruh level organisasi untuk meningkatkan *awareness*. Sosialisasi dilakukan melalui media internal Bank, sehingga dapat diakses dengan mudah setiap saat oleh seluruh karyawan Bank.

Dissemination of Gratification Control Policies

Dissemination related to gratification control is carried out on an ongoing basis at all levels of the organization to improve awareness. Dissemination is carried out through the Bank's internal media, which is easily accessed at any time by all Bank employees.

Laporan Gratifikasi Tahun 2022

Pada tahun 2022, tidak terdapat laporan adanya gratifikasi yang mengandung *fraud* di Perseroan.

Gratification Report in 2022

In 2022, there were no reports of gratuities containing fraud in the Company.

PAKTA INTEGRITAS
INTEGRITY PACT

Perseroan berkomitmen untuk menerapkan GCG secara berkelanjutan yang tercermin melalui Pakta Integritas antara Perseroan dan Kementerian Keuangan Republik Indonesia melalui Kantor Pelayanan Perbendaharaan Negara Khusus Penerimaan, Direktorat Jenderal Perbendaharaan Pemerintah Provinsi DKI Jakarta yang menyatakan bahwa kedua belah pihak akan melaksanakan tugas pengelolaan keuangan secara bersih, tertib, dan bertanggung jawab sesuai peraturan perundang-undangan yang berlaku. Pakta integritas tersebut diharapkan mampu menciptakan kinerja aparatur pemerintah yang bersih dari korupsi, kolusi, dan nepotisme (KKN) sehingga GCG dapat terwujud serta terlaksananya program Reformasi Birokrasi Kementerian Keuangan.

The Company is committed to implementing GCG in a sustainable manner which is reflected in the Integrity Pact between the Company and the Ministry of Finance of the Republic of Indonesia through the Special State Treasury Service Office, the Directorate General of Treasury of the Provincial Government of DKI Jakarta. It states that both parties will carry out financial management tasks in a clean, orderly, and be responsible according to the applicable laws and regulations. The integrity pact is expected to be able to create performance in government apparatus that is clean from corruption, collusion, and nepotism (KKN) so that GCG can be realized and the Ministry of Finance's Bureaucratic Reform program can be implemented.

RENCANA STRATEGIS BANK
BANK STRATEGIC PLAN

Rencana strategis Bank dibentuk untuk meningkatkan performa Bank dan menyesuaikan perubahan yang terjadi di lingkungan eksternal dan perubahan perundang-undangan yang berlaku. Oleh karena itu, Persreoan senantiasa melakukan evaluasi terhadap strategi bisnis, baik untuk jangka pendek, jangka menengah, ataupun jangka panjang yang disampaikan dalam Rencana Bisnis Bank.

The Bank's strategic plan is prepared to improve the Bank's performance and adapt to changes that occur in the external environment and amendments to applicable laws and regulations. Therefore, the Company constantly evaluates the business strategy, for the short, medium, or long-term, as stated in the Bank's Business Plan.

Rencana Jangka Menengah dan Panjang

Dalam rangka mewujudkan visi dan misi Bank, Perseroan telah menetapkan strategi-strategi yang ingin dicapai dalam kurun waktu 2 hingga 3 tahun mendatang, sebagai berikut:

1. Melanjutkan pengembangan aplikasi *mobile banking* BANGGA untuk menjadi *Super Apps;*
2. *Launching* pinjaman berbasis layanan digital (a.l kredit penghasilan tetap *online, supply chain financing*).
3. Digitalisasi proses bisnis;
4. Kerja sama dengan mitra strategis dalam rangka membangun ekosistem digital;
5. Memperluas kemitraan bisnis digital;
6. Diversifikasi produk-produk simpanan dan pinjaman; dan
7. Meningkatkan sistem keamanan transaksi dan perlindungan nasabah (sistem deteksi penipuan, *credit risk scoring*, dan lainnya).

Medium and Long-Term Plans

In order to realize the Bank's vision and mission, the Company has determined the strategies to be achieved within the next 2 to 3 years, as follows:

1. Continue the development of BANGGA mobile banking to be Super Apps;
2. Launch digital service-based loans (i.e. online fixed income credit, supply chain financing);
3. Digitalization of business processes;
4. Cooperation with strategic partners in order to build a digital ecosystem;
5. Expand digital business partnerships;
6. Diversification of savings and loan products; and
7. Improve transaction security systems and customer protection (fraud detection systems, credit risk scoring, and others).

Rencana Jangka Pendek

Bank menetapkan target jangka pendek yang ingin dicapai dalam setahun ke depan yang diuraikan sebagai berikut:

1. Mengembangkan digitalisasi transaksi nasabah;
2. Meninjau ulang aplikasi *mobile banking* BANGGA dan menambahkan beberapa fitur transaksi;
3. Menyiapkan kebijakan, standar operasioanl prosedur, pengendalian internal, dan sistem manajemen risiko dalam rangka pengembangan pinjaman berbasis layanan digital;
4. Menganalisa terhadap potensi mitra strategis dalam rangka membangun ekosistem digital; dan
5. Membangun kemampuan digital (organisasi, sumber daya manusia, dan *cyber security*).

Short-Term Plan

The Bank sets short-term targets to be achieved in the next year, which are described as follows:

1. Develop digitization of customer transactions;
2. Review BANGGA mobile banking and add several transaction features;
3. Prepare policies, standard operating procedures, internal controls, and risk management systems in the context of developing digital service-based loans;
4. Analyze the potential of strategic partners in order to build a digital ecosystem; and
5. Build digital capabilities (organizational, human resources, and cyber security).

TRANSPARANSI KONDISI KEUANGAN DAN NON-KEUANGAN

TRANSPARENCY OF FINANCIAL AND NON-FINANCIAL CONDITIONS

Perseroan memenuhi kewajiban transparansi dan publikasi kondisi keuangan dan non keuangan sesuai ketentuan yang berlaku melalui penyampaian dan publikasi informasi baik melalui media cetak maupun situs web Persreoan. Beberapa laporan tersebut terkait dengan laporan keuangan, laporan kinerja Bank, laporan atas hasil RUPS, dan laporan lain-lain yang disampaikan kepada regulator. Informasi terkait laporan yang telah disampaikan oleh Perseroan sepanjang tahun 2022, sebagai berikut:

The Company fulfills the obligation of transparency and publication of financial and non-financial conditions in accordance with applicable regulations by delivering and publishing information both through print media and Company's website. Some of these reports are related to financial statements, Bank performance reports, GMS resolutions, and other reports submitted to regulators. Information regarding reports submitted by the Company throughout 2022 is as follows:

Jenis Laporan Report Type	Tujuan Objective	Periode Laporan Report Period	Jumlah Total
Laporan Tahunan Annual Report	Otoritas Jasa Keuangan dan Bursa Efek Indonesia Financial Services Authority and Indonesia Stock Exchange	Tahunan Yearly	1
Laporan Keuangan Financial Statements	Otoritas Jasa Keuangan Financial Services Authority	Triwulanan Quarterly	4
Laporan Registrasi Pemegang Saham Shareholder Registration Report	Otoritas Jasa Keuangan dan Bursa Efek Indonesia Financial Services Authority and Indonesia Stock Exchange	Bulanan Monthly	12
Laporan Pihak Terkait Related Party Report	Otoritas Jasa Keuangan Financial Services Authority	Semesteran Semester	2
Laporan Transaksi Afiliasi Affiliate Transaction Report	Otoritas Jasa Keuangan Financial Services Authority	Triwulanan Quarterly	4

KONGLOMERASI KEUANGAN

FINANCIAL CONGLOMERATION

Berdasarkan Peraturan Otoritas Jasa Keuangan Republik Indonesia No. 45/POJK.03/2020 tentang Konglomerasi Keuangan, Perseroan tidak termasuk kriteria lembaga jasa keuangan anggota konglomerasi keuangan.

As per the Financial Services Authority Regulation No. 45/POJK.03/2020 on Financial Conglomeration, the Company does not fall into the criteria of financial service institution that is a member of financial conglomerations.

PEMBELIAN KEMBALI SAHAM DAN/ATAU OBLIGASI

SHARE AND/OR BOND BUYBACK

Sepanjang tahun 2022, Perseroan tidak melakukan pembelian kembali saham maupun obligasi.

Throughout 2022, the Company did not conduct share or bond buy back.

PEMBERIAN DANA KEGIATAN POLITIK

PROVISION OF FUNDS FOR POLITICAL ACTIVITIES

Pada tahun 2022, Perseroan tidak terlibat di dalam kegiatan politik serta tidak memberikan dana untuk kepentingan politik. Kebijakan internal Perseroan melarang keterlibatan karyawan untuk berkegiatan politik, termasuk memberikan dana untuk kepentingan politik. Kebijakan ini diterapkan guna menjaga independensi dan profesionalisme Bank dan karyawan.

In 2022, the Company was not involved in political activities and did not provide funds for political purposes. The Company's internal policy prohibits employee's involvement in political activities, including providing funds for political purposes. This policy is implemented to maintain the independence and professionalism of the Bank and its employees.

PENYEDIAAN DANA KEPADA PIHAK TERKAIT DAN PENYEDIAAN DANA BESAR

PROVISION OF FUNDS TO RELATED PARTIES AND PROVISION OF LARGE EXPOSURE

Bank menerapkan prinsip kehati-hatian dalam melakukan penyediaan dana kepada pihak terkait dan kepada debitur dalam jumlah besar. Per tanggal 31 Desember 2022, penyediaan dana kepada pihak terkait dan penyediaan dana besar sebagai berikut:

The Bank applies the prudential principle in providing funds to related parties and to debtors in large exposures. As of December 31, 2022, provision of funds to related parties and provision of large exposure are as follows:

Penyediaan Dana	Jumlah Amount		Provision of Funds
	Debitur Debtor	Nominal (jutaan Rupiah) Nominal (million Rupiah)	
Kepada pihak terkait	6	125.302	To related parties
Kepada debitur inti			To core debtors
a. Individu	15	1.386.899	Individual
b. Grup	12	1.258.154	Group

PENERAPAN PEDOMAN TATA KELOLA PERUSAHAAN TERBUKA

IMPLEMENTATION OF PUBLIC COMPANY GOVERNANCE GUIDELINES

Perseroan menerapkan aspek, prinsip, dan rekomendasi tata kelola perusahaan terbuka sesuai dengan Peraturan Otoritas Jasa Keuangan No. 21/POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka dan Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka. Berikut rincian penerapan rekomendasi tersebut di Perseroan:

The Company implements aspects, principles, and recommendations of public company governance in accordance with Financial Services Authority Regulation No. 21/POJK.04/2015 on Implementation of Governance Guidelines for Public Companies and Financial Services Authority Circular No. 32/SEOJK.04/2015 on Guidelines for Public Company Governance. The following details the implementation of these recommendations in the Company:

No.	Aspek/Prinsip/Rekomendasi Aspects/Principle/Recommendations	Pemenuhan Fulfillment	Keterangan Description
I.	**Hubungan Perusahaan Terbuka dengan Pemegang Saham dalam Menjamin Hak-Hak Pemegang Saham.** **Relationship between the Public Company and Shareholders in Guaranteeing the Shareholders' Rights**		
1.	**Meningkatkan Nilai Penyelenggaraan RUPS.** **Increasing the Value of Convening General Meeting of Shareholders (GMS).**		
a.	Perusahaan terbuka memiliki cara atau prosedur teknis pengumpulan suara *(voting)*, baik secara terbuka maupun tertutup yang mengedepankan independensi, dan kepentingan Pemegang Saham. The Public Company has technical voting methods or procedures, either open or close, prioritizing independence, and interest of Shareholders.	**Terpenuhi** **Complied**	Perseroan sebagai perusahaan terbuka telah memiliki prosedur teknis pengumpulan suara yang mengedepankan independensi dan kepentingan Pemegang Saham. Prosedur ini tertuang dalam berita acara RUPS. The Company as a public company has technical voting procedures that prioritize Shareholders' independence and interests. This procedure is stated in the GMS minutes.
b.	Seluruh anggota Direksi dan anggota Dewan Komisaris perusahaan terbuka hadir dalam RUPS Tahunan. All members of Board of Directors and members of Board of Commissioners of the Public Company attend the Annual GMS.	**Terpenuhi** **Complied**	RUPS Tahunan 2022 telah dihadiri oleh seluruh Dewan Komisaris dan Direksi Perseroan. The 2022 Annual GMS was attended by all members of the Board of Commissioners and Board of Directors of the Company.
c.	Ringkasan risalah RUPS tersedia dalam situs web perusahaan terbuka paling sedikit selama 1 tahun. Summary of GMS Minutes is available on the Public Company's website for at least 1 (one) year.	**Terpenuhi** **Complied**	Ringkasan risalah rapat telah tersedia dalam situs web Perseroan. A summary of the minutes of meetings is available on the Company's website.
2.	**Meningkatkan Kualitas Komunikasi Perusahaan Terbuka dengan Pemegang Saham atau Investor.** **Increasing the Communication Quality between the Public Company and Shareholders or Investors.**		
a.	Perusahaan terbuka memiliki suatu kebijakan komunikasi dengan Pemegang Saham atau investor. The Public Company has communication policy with the Shareholders or Investors.	**Terpenuhi** **Complied**	Perseroan telah memiliki kebijakan komunikasi dengan Pemegang Saham atau investor. Kebijakan ini terdapat dalam Pedoman *Corporate Secretary.* The Company already has a communication policy with Shareholders or investors. This policy is contained in the Corporate Secretary Guidelines.

No.	Aspek/Prinsip/Rekomendasi Aspects/Principle/Recommendations	Pemenuhan Fulfillment	Keterangan Description
b.	Perusahaan terbuka mengungkapkan kebijakan komunikasi perusahaan terbuka dengan Pemegang Saham atau investor dalam situs web. The Public Company discloses its policy on communication with Shareholders or investors on the website.	**Terpenuhi** **Complied**	Kebijakan komunikasi telah diungkapkan dalam situs web Perseroan. The communication policy has been disclosed on the Company's website.
II.	**Fungsi dan Peran Dewan Komisaris** **Functions and Roles of the Board of Commissioners**		
3.	**Memperkuat Keanggotaan dan Komposisi Dewan Komisaris.** **Strengthening the Board of Commissioners' Membership and Composition.**		
a.	Penentuan jumlah anggota Dewan Komisaris mempertimbangkan kondisi perusahaan terbuka. The determination of number of Board of Commissioners' members considers the Public Company's condition.	**Terpenuhi** **Complied**	Perseroan telah memiliki jumlah anggota Dewan Komisaris sesuai dengan ketentuan dan mempertimbangkan kondisi perusahaan. The Company already has the number of members of the Board of Commissioners in accordance with the provisions and considers the Company's condition.
b.	Penentuan komposisi anggota Dewan Komisaris memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan. The determination of Board of Commissioners' composition considers the range of expertise, knowledge, and experience required.	**Terpenuhi** **Complied**	Komposisi anggota Dewan komisaris telah memperhatikan keberagaman keahlian, pengetahuan dan pengalaman yang dibutuhkan. The composition of members of the Board of Commissioners has observed the diversity of skills, knowledge, and experience required.
4.	**Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris.** **Increasing the Quality of Implementation of Board of Commissioners' Duties and Responsibilities.**		
a.	Dewan Komisaris mempunyai kebijakan penilaian sendiri *(self assessment)* untuk menilai kinerja Dewan Komisaris. The Board of Commissioners has self-assessment policy to assess the Board of Commissioners' performance.	**Terpenuhi** **Complied**	Dewan Komisaris telah mempunyai Kebijakan Penilaian Sendiri Dewan Komisaris dan Direksi. The Board of Commissioners has Self-Assessment Policy for the Board of Commissioners and Board of Directors.
b.	Kebijakan penilaian sendiri *(self assessment)* untuk menilai kinerja Dewan Komisaris, diungkapkan melalui Laporan Tahunan perusahaan terbuka. The self-assessment policy to assess the Board of Commissioners' performance is disclosed in the Public Company's Annual Report.	**Terpenuhi** **Complied**	Kebijakan penilaian sendiri Dewan Komisaris diungkapkan dalam Laporan Tahunan The Board of Commissioners' self-assessment policy is disclosed in the Annual Report.
c.	Dewan Komisaris mempunyai kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan. The Board of Commissioners has policy related to resignation of the Board of Commissioners' members if involved in financial crime.	**Terpenuhi** **Complied**	Dewan Komisaris mempunyai kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan yang tertuang dalam Anggaran Dasar dan Sistem dan Prosedur Pemilihan dan/atau Penggantian anggota Direksi, Dewan Komisaris, dan anggota Komite di bawah Komisaris. The Board of Commissioners has a policy regarding resignation of a member of Board of Commissioners if involved in a financial crime which is stipulated in the Articles of Association and the System and Procedure for Selection and/or Replacement of members of the Board of Directors, Board of Commissioners, and members of Committees under the Board of Commissioners.
d.	Dewan Komisaris atau Komite yang menjalankan fungsi nominasi dan remunerasi menyusun kebijakan suksesi dalam proses nominasi anggota Direksi. The Board of Commissioners or Committee performing nomination and remuneration functions prepares the succession policy for the nomination process of the Board of Directors' members.	**Terpenuhi** **Complied**	Dewan Komisaris yang menjabat sebagai Komite Remunerasi dan Nominasi telah menyusun kebijakan suksesi dalam proses nominasi anggota Direksi yaitu Sistem dan Prosedur Pemilihan dan/atau Penggantian anggota Direksi, Dewan Komisaris, dan anggota Komite di bawah Komisaris. The Board of Commissioners who serves as the Remuneration and Nomination Committee has developed a succession policy in the process of nominating members of the Board of Directors, namely the System and Procedure for Selection and/or Replacement of members of the Board of Directors, Board of Commissioners, and members of Committees under the Board of Commissioners.
III.	**Fungsi dan Peran Direksi** **Functions and Roles of the Board of Directors**		
5.	**Memperkuat Keanggotaan dan Komposisi Direksi.** **Strengthening the Board of Directors' Membership and Composition.**		
a.	Penentuan jumlah anggota Direksi mempertimbangkan kondisi perusahaan terbuka, serta efektifitas dalam pengambilan keputusan. The determination of number of Board of Directors' members considers the public company's condition and effectiveness in decision-making.	**Terpenuhi** **Complied**	Perseroan telah menyusun anggota Direksi yang telah sesuai dengan ketentuan dan mempertimbangkan kondisi perusahaan dan efektivitas dalam pengambilan keputusan. The Company's members of the Board of Directors are already in accordance with the provisions and consider the Company's conditions and effectiveness in making decisions.

No.	Aspek/Prinsip/Rekomendasi Aspects/Principle/Recommendations	Pemenuhan Fulfillment	Keterangan Description
b.	Penentuan komposisi anggota Direksi memperhatikan, keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan. The determination of Board of Directors' composition considers the range of expertise, knowledge, and experience required.	**Terpenuhi** **Complied**	Komposisi anggota Direksi telah memperhatikan keragaman keahlian, pengetahuan dan pengalaman yang dibutuhkan. The composition of members of Board of Directors has considered the diversity of skills, knowledge, and experience required.
c.	Anggota Direksi yang membawahi bidang akuntansi atau keuangan memiliki keahlian dan/atau pengetahuan di bidang akuntansi. The Board of Directors' member in charge of accounting or finance has the expertise and/or knowledge in accounting.	**Terpenuhi** **Complied**	Anggota Direksi yang membawahi bidang akuntasi dan keuangan memiliki keahlian dan/atau pengetahuan di bidang akuntansi. Members of the Board of Directors in charge of accounting and finance have expertise and/or knowledge in accounting.
6.	**Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Direksi.** **Increasing the Quality of Implementation of Board of Directors' Duties and Responsibilities.**		
a.	Direksi mempunyai kebijakan penilaian sendiri *(self assessment)* untuk menilai kinerja Direksi. The Board of Directors has self-assessment policy to assess the Board of Directors' performance.	**Terpenuhi** **Complied**	Direksi telah mempunyai Kebijakan Penilaian Sendiri Dewan Komisaris dan Direksi. The Board of Directors has Self-Assessment Policy for the Board of Commissioners and Board of Directors.
b.	Kebijakan penilaian sendiri *(self assessment)* untuk menilai kinerja Direksi diungkapkan melalui laporan tahunan perusahaan terbuka. The self-assessment policy to assess the Board of Directors' performance is disclosed in the Public Company's Annual Report.	**Terpenuhi** **Complied**	Kebijakan Penilaian Sendiri diungkapkan dalam Laporan Tahunan. The Self-Assessment Policy is disclosed in the Annual Report.
c.	Direksi mempunyai kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan. The Board of Directors has policy related to resignation of the Board of Directors' members if involved in financial crime.	**Terpenuhi** **Complied**	Direksi mempunyai kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan yang tertuang dalam Anggaran Dasar dan Sistem dan Prosedur Pemilihan dan/atau Penggantian anggota Direksi, Dewan Komisaris, dan anggota Komite di bawah Komisaris. The Board of Directors has a policy regarding the resignation of a member of Board of Directors if involved in a financial crime which is stipulated in the Articles of Association and the System and Procedure for Selection and/or Replacement of members of the Board of Directors, Board of Commissioners, and members of Committees under the Board of Commissioners.
IV.	**Partisipasi Pemangku Kepentingan** **Stakeholders Participation**		
7.	**Meningkatkan Aspek Tata Kelola Perusahaan melalui Partisipasi Pemangku Kepentingan.** **Increasing the Corporate Governance Aspect through Stakeholders Participation.**		
a.	Perusahaan terbuka memiliki kebijakan untuk mencegah terjadinya *insider trading*. The Public Company has a policy to prevent the occurrence of insider trading.	**Terpenuhi** **Complied**	Perseroan telah memiliki kebijakan untuk mencegah terjadinya *insider trading melalui* Kebijakan Pencegahan *Insider Trading.* The Company already has a policy to prevent insider trading through the Insider Trading Prevention Policy.
b.	Perusahaan terbuka memiliki kebijakan anti korupsi dan *anti fraud.* The Public Company has anti-corruption and anti-fraud policy.	**Terpenuhi** **Complied**	Perseroan telah memiliki kebijakan anti korupsi dan anti fraud dalam Kebijakan Anti Korupsi dan Pedoman Penerapan Strategi *Anti Fraud* yang mengacu pada Peraturan Otoritas Jasa Keuangan. The Company already has anti-corruption and anti-fraud policies in the Anti-Corruption Policy and Guidelines for Implementing Anti-Fraud Strategies, which refer to the Financial Services Authority Regulations.
c.	Perusahaan terbuka memiliki kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau *vendor*. The Public Company has a policy on selection and improvement of supplier's or vendor's capabilities.	**Terpenuhi** **Complied**	Perseroan telah memiliki kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau *vendor* yang diatur dalam Pedoman tentang Pengadaan Barang dan Jasa. The Company already has a policy regarding the selection and capacity building of suppliers or vendor regulated in Guideline on Procurement of Goods and Services.
d.	Perusahaan terbuka memiliki kebijakan tentang pemenuhan hak-hak kreditur. The Public Company has a policy on the fulfillment of creditor's rights.	**Terpenuhi** **Complied**	Perseroan telah memiliki kebijakan tentang pemenuhan hak-hak kreditur yang diatur dalam Pedoman tentang Perlindungan Konsumen. The Company already has a policy regarding fulfillment of creditor rights as regulated in Guideline on Consumer Protection.
e.	Perusahaan terbuka memiliki kebijakan sistem *whistleblowing*. The Public Company has a policy on whistleblowing system.	**Terpenuhi** **Complied**	Perseroan telah memiliki kebijakan sistem *whistleblowing* yang diatur dalam Pedoman tentang Kebijakan *Whistleblowing*. The Company already has a whistleblowing system policy regulated in Guideline on Whistleblowing Policy.
f.	Perusahaan terbuka memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan. The Public Company has a policy on provision of long-term incentive for the Board of Directors and employees.	**Terpenuhi** **Complied**	Perseroan telah memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan. Kebijakan ini diatur dalam Pedoman tentang Remunerasi. The Company already has a policy of providing long-term incentives to Board of Directors and employees. This policy is regulated in Guideline on Remuneration.

No.	Aspek/Prinsip/Rekomendasi Aspects/Principle/Recommendations	Pemenuhan Fulfillment	Keterangan Description
V.	**Keterbukaan Informasi** **Information Disclosure**		
8.	**Meningkatkan Pelaksanaan Keterbukaan Informasi.** **Increasing the Implementation of Information Disclosure.**		
a.	Perusahaan terbuka memanfaatkan penggunaan teknologi informasi secara lebih luas selain situs web sebagai media keterbukaan informasi. The Public Company utilizes information technology more broadly, in addition to the website, as a media for information disclosure.	**Terpenuhi** **Complied**	Perseroan telah memanfaatkan penggunaan teknologi informasi sebagai keterbukaan informasi melaluii situs web dan media sosial. The Company has utilized information technology as information disclosure through its website and social media.
b.	Laporan Tahunan perusahaan terbuka mengungkapkan pemilik manfaat akhir dalam kepemilikan saham perusahaan terbuka paling sedikit 5%, selain pengungkapan pemilik manfaat akhir dalam kepemilikan saham perusahaan terbuka melalui Pemegang Saham Utama dan Pengendali. The Public Company's Annual Report discloses the ultimate beneficial owner of the Public Company's share ownership of at least 5%, in addition to the disclosure of the ultimate beneficial owner in the share ownership of Public Company through the Main and Controlling Shareholders.	**Terpenuhi** **Complied**	Dalam laporan tahunan telah diungkapkan kepemilikan saham paling sedikit 5%. The Annual Report has disclosed share ownership of at least 5%.

TRANSPARANSI PRAKTIK *BAD CORPORATE GOVERNANCE*

TRANSPARENCY OF BAD CORPORATE GOVERNANCE PRACTICES

Bank Ganesha menyadari bahwa praktik-praktik *bad corporate governance* akan mengganggu sistem GCG yang telah dibangun. Dalam rangka mendukung hal tersebut, berikut tindakan dan kebijakan yang berkaitan dengan praktik *bad corporate governance* yang ditunjukkan pada tabel berikut:

Bank Ganesha realizes that bad corporate governance practices will disrupt the GCG system that has been built. In order to support this, actions and policies related to bad corporate governance practices are shown in the following table:

Keterangan	Praktik Practices	Description
Terdapat laporan atas kegiatan perusahaan yang mencemari lingkungan.	**Nihil** **None**	There are reports of company activities that pollute the environment.
Kelalaian dalam pemenuhan kewajiban perpajakan.	**Nihil** **None**	Negligence in fulfilling tax obligations.
Ketidaksesuaian penyajian laporan tahunan dan laporan keuangan dengan peraturan yang berlaku dan standar akuntansi keuangan.	**Nihil** **None**	Discrepancies in the presentation of annual reports and financial statements with applicable regulations and financial accounting standards.
Terdapat kasus terkait buruh dan karyawan.	**Nihil** **None**	There are cases related to workers and employees.
Tidak mengungkapkan segmen operasi perusahaan.	**Nihil** **None**	Does not disclose the company's operating segments.
Ketidaksesuaian format berkas laporan tahunan dengan regulasi.	**Nihil** **None**	Discrepancies in the annual report file format with regulations.

KRITERIA PENYAMPAIAN LAPORAN TAHUNAN BERDASARKAN SEOJK NO. 16/SEOJK.04/2021

CRITERIA FOR ANNUAL REPORT SUBMISSION BASED ON SEOJK NO. 16/SEOJK.04/2021

Kriteria Criteria	Penjelasan Explanation	Halaman Page
KETENTUAN UMUM / GENERAL PROVISIONS		
Laporan Tahunan disajikan dalam bentuk dokumen cetak dan dokumen elektronik. The Annual Report is presented in the form of printed documents and electronic documents.		v
Laporan Tahunan yang disajikan dalam bentuk dokumen cetak, dicetak pada kertas yang berwarna terang, berkualitas baik, berukuran A4, dijilid, dan dapat diperbanyak dengan kualitas yang baik. The Annual Report is presented in hardcopy format, printed on bright colored paper, of good quality, A4 size, bound, and can be reproduced in good quality.		v
Laporan Tahunan dapat menyajikan informasi berupa gambar, grafik, tabel, dan/atau diagram dengan mencantumkan judul dan/atau keterangan yang jelas, sehingga mudah dibaca dan dipahami. The Annual Report can present information in the form of pictures, graphs, tables and/or diagrams by including clear titles and/or descriptions, so that they are easy to read and understand.		v
Laporan Tahunan yang disajikan dalam bentuk dokumen elektronik merupakan Laporan Tahunan yang dikonversi dalam *portable document format* (PDF). The Annual Report presented in the form of an electronic document is an Annual Report that is converted in portable document format (PDF).		v
ISI LAPORAN TAHUNAN / ANNUAL REPORT CONTENTS		
Kilas Kinerja / Performance Highlights		
Ikhtisar data keuangan penting memuat informasi keuangan yang disajikan dalam bentuk perbandingan selama 3 (tiga) tahun buku atau sejak memulai usahanya jika Emiten atau Perusahaan Publik tersebut menjalankan kegiatan usahanya kurang dari 3 (tiga) tahun. Summary of important financial data contains financial information presented in comparative form for 3 (three) financial years or since the business starts if the Issuer or Public Company started its business in less than 3 (three) years ago.	Informasi memuat antara lain: 1. Pendapatan/penjualan; 2. Laba bruto; 3. Laba (rugi); 4. Jumlah laba (rugi) yang dapat diatribusikan kepada pemilik entitas induk dan kepentingan non pengendali; 5. Total laba (rugi) komprehensif; 6. Jumlah laba (rugi) komprehensif yang dapat diatribusikan kepada pemilik entitas induk dan kepentingan non-pengendali; 7. Laba (rugi) per saham; 8. Jumlah aset; 9. Jumlah liabilitas; 10. Jumlah ekuitas; 11. Rasio laba (rugi) terhadap jumlah aset; 12. Rasio laba (rugi) terhadap ekuitas; 13. Rasio laba (rugi) terhadap pendapatan; 14. Rasio lancar; 15. Rasio liabilitas terhadap ekuitas; 16. Rasio liabilitas terhadap jumlah aset; dan 17. Informasi dan rasio keuangan lainnya yang relevan dengan perusahaan dan jenis industrinya.	8

Kriteria Criteria	Penjelasan Explanation	Halaman Page
	Information includes, among others: 1. Revenue/sales; 2. Gross profit; 3. Profit (loss); 4. Total profit (loss) attributable to owners of the parent entity and non-controlling interests; 5. Total comprehensive profit (loss); 6. Total comprehensive profit (loss) attributable to owners of the parent entity and non-controlling interests; 7. Earnings (loss) per share; 8. Total assets; 9. Total liabilities; 10. Total equity; 11. Profit (loss) to total assets ratio; 12. Profit (loss) to equity ratio; 13. Profit (loss) to revenue ratio; 14. Current ratio; 15. Liabilities to equity ratio; 16. Liabilities to total assets ratio; and 17. Information and other financial ratios that are relevant to the company and the type of industry.	
Informasi Saham Share Information	Informasi saham bagi Perusahaan Terbuka paling sedikit memuat: 1. Saham yang telah diterbitkan untuk setiap masa triwulan yang disajikan dalam bentuk perbandingan selama 2 (dua) tahun buku terakhir, paling sedikit memuat: a. Jumlah saham yang beredar; b. Kapitalisasi pasar berdasarkan harga pada bursa efek tempat saham dicatatkan; c. Harga saham tertinggi, terendah, dan penutupan berdasarkan harga pada bursa efek tempat saham dicatatkan; dan d. Volume perdagangan pada bursa efek tempat saham dicatatkan. Informasi dalam huruf b), huruf c) dan huruf d) hanya diungkapkan jika sahamnya tercatat di bursa efek; 2. Dalam hal terjadi aksi korporasi yang menyebabkan terjadinya perubahan pada saham, seperti pemecahan saham (*stock split*), penggabungan saham (*reverse stock*), dividen saham, saham bonus, perubahan nilai nominal saham, penerbitan efek konversi, serta penambahan dan pengurangan modal, informasi saham sebagaimana dimaksud pada angka 1) ditambahkan penjelasan paling sedikit mengenai: a. Tanggal pelaksanaan aksi korporasi; b. Rasio pemecahan saham (*stock split*), penggabungan saham (*reverse stock*), dividen saham, saham bonus, jumlah efek konversi yang diterbitkan, dan perubahan nilai nominal saham; c. Jumlah saham beredar sebelum dan sesudah aksi korporasi; d. Jumlah efek konversi yang dilaksanakan (jika ada); dan e. Harga saham sebelum dan sesudah aksi korporasi; 3. Dalam hal terjadi penghentian sementara perdagangan saham (*suspension*) dan/atau pembatalan pencatatan saham (*delisting*) dalam tahun buku, dijelaskan alas an penghentian sementara perdagangan saham (*suspension*) dan/atau pembatalan pencatatan saham (*delisting*) tersebut; dan 4. Dalam hal penghentian sementara perdagangan saham (*suspension*) sebagaimana dimaksud pada angka 3) dan/atau proses pembatalan pencatatan saham (*delisting*) masih berlangsung hingga akhir periode laporan tahunan, dijelaskan tindakan yang dilakukan untuk menyelesaikan penghentian sementara perdagangan saham (*suspension*) dan/atau pembatalan pencatatan saham (*delisting*) tersebut.	**13**

Kriteria Criteria	Penjelasan Explanation	Halaman Page
	Information on shares for Public Companies at least contains: 1. Shares that have been issued for each quarter, presented in comparative form for the last 2 (two) financial years, at least contain: a. Number of outstanding shares; b. Market capitalization based on the price on the stock exchange where the shares are listed; c. The highest, lowest, and closing share prices based on the price on the stock exchange where the shares are listed; and d. Trading volume on the stock exchange where the shares are listed.Information in letter b), letter c) and letter d) is only disclosed if the shares are listed on the stock exchange; 2. In the event of a corporate action causing a change in shares, such as stock split, reverse stock, share dividends, bonus shares, changes in the nominal value of shares, issuance of convertible securities, as well as capital increase and decrease, share information as referred to in number 1) shall be added with an explanation of at least: a. The corporate action execution date; b. Ratio of stock split, reverse stock, stock dividends, bonus shares, number of convertible securities issued, and changes in share par value; c. The number of outstanding shares before and after the corporate action; d. The number of convertible securities executed (if any); and e. Share prices before and after corporate actions; 3. In the event of temporary suspension of share trading and/or delisting of share in the financial year, the reasons for the temporary suspension of share trading and/or delisting of share must be explained; and 4. In the event of temporary suspension of share trading as referred to in number 3) and/or the process of delisting of shares is still ongoing at the end of the annual report period, the actions taken to resolve the temporary suspension of share trading and/or delisting of share must be explained.	
Laporan Direksi dan Dewan Komisaris / Report of the Board of Directors and Board of Commissioners		
Laporan Direksi Board of Directors' Report	Laporan Direksi paling sedikit memuat uraian singkat mengenai: 1. Kinerja Emiten atau Perusahaan Publik, paling sedikit memuat: a. Strategi dan kebijakan strategis Emiten atau Perusahaan Publik; b. Peranan Direksi dalam perumusan strategi dan kebijakan strategis Emiten atau Perusahaan Publik; c. Proses yang dilakukan Direksi untuk memastikan implementasi strategi Emiten atau Perusahaan Publik; d. Perbandingan antara hasil yang dicapai dengan yang ditargetkan Emiten atau Perusahaan Publik; dan e. Kendala yang dihadapi Emiten atau Perusahaan Publik; 2. Gambaran tentang prospek usaha Emiten atau Perusahaan Publik; dan 3. Penerapan tata kelola Emiten atau Perusahaan Publik. The Board of Directors' report contains at least a brief description of: 1. Performance of Issuers or Public Companies, at least includes: a. Issuer's or Public Company's strategy and strategic policies; b. The role of the Board of Directors in formulating the strategy and strategic policies of the Issuer or Public Company; c. The process carried out by the Board of Directors to ensure the implementation of the Issuer's or Public Company's strategy; d. Comparison between the results achieved and those targeted by the Issuer or Public Company; and e. Obstacles faced by Issuers or Public Companies; 2. An overview of the business prospects of the Issuer or Public Company; and 3. Implementation of Issuer or Public Company governance.	**37**
Laporan Dewan Komisaris Board of Commissioners' Report	Laporan Dewan Komisaris paling sedikit memuat uraian singkat mengenai: 1. Penilaian terhadap kinerja Direksi mengenai pengelolaan Emiten atau Perusahaan Publik, termasuk pengawasan Dewan Komisaris dalam perumusan dan implementasi strategi Emiten atau Perusahaan Publik yang dilakukan oleh Direksi; 2. Pandangan atas prospek usaha Emiten atau Perusahaan Publik yang disusun oleh Direksi; dan 3. Pandangan atas penerapan tata kelola Emiten atau Perusahaan Publik. The Board of Commissioners' report contains at least a brief description of: 1. Assessment of the Board of Directors' performance regarding the management of the Issuer or Public Company, including the Board of Commissioners' oversight in the formulation and implementation of the Issuer's or Public Company's strategy carried out by the Board of Directors; 2. Views on the business prospects of the Issuer or Public Company prepared by the Board of Directors; and 3. Views on the implementation of governance of the Issuer or Public Company.	**29**

Kriteria Criteria	Penjelasan Explanation	Halaman Page
Profil Perusahaan / Company Profile		
1. Nama Emiten atau Perusahaan Publik termasuk apabila terdapat perubahan nama, alasan perubahan, dan tanggal efektif perubahan nama pada tahun buku. Name of Issuer or Public Company including if there is a name change, reasons for the change, and the effective date of the name change in the financial year.		**48**
2. Akses terhadap Emiten atau Perusahaan Publik termasuk kantor cabang atau kantor perwakilan yang memungkinkan masyarakat dapat memperoleh informasi mengenai Emiten atau Perusahaan Publik. Access to Issuers or Public Companies including branch offices or representative offices that enable the public to obtain information about Issuers or Public Companies.	a. Alamat; b. Nomor telepon; c. Alamat surat elektronik; dan d. Alamat situs web. a. Address; b. Phone number; c. Electronic mail address; and d. Website address.	**48**
3. Riwayat singkat Emiten atau Perusahaan Publik. Brief history of Issuer or Public Company.		**49**
4. Visi dan misi Emiten atau Perusahaan Publik serta budaya perusahaan (*corporate culture*) atau nilai-nilai perusahaan. Issuer's or Public Company's vision and mission and corporate culture or corporate values.		**52**
5. Kegiatan usaha menurut anggaran dasar terakhir, kegiatan usaha yang dijalankan pada tahun buku, serta jenis barang dan/atau jasa yang dihasilkan. Business activities according to the latest articles of association, business activities carried out in the financial year, and types of goods and/or services produced.		**56**
6. Wilayah operasional Emiten atau Perusahaan Publik; wilayah operasional merupakan wilayah atau daerah pelaksanaan kegiatan operasional atau jangkauan dari kegiatan operasional perusahaan. The operational area of the Issuer or Public Company; operational area is the area or region where the operational activities take place or the coverage area of the company's operational activities.		**68**
7. Struktur organisasi Emiten atau Perusahaan Publik dalam bentuk bagan, paling sedikit sampai dengan struktur 1 (satu) tingkat di bawah Direksi termasuk komite di bawah Direksi (jika ada) dan komite di bawah Dewan Komisaris, disertai dengan nama dan jabatan. The organizational structure of the Issuer or Public Company in the form of a chart, at least up to 1 (one) level below the Board of Directors including committees under the Board of Directors (if any) and committees under the Board of Commissioners, accompanied by names and positions.		**72**
8. Daftar keanggotaan asosiasi industri baik dalam skala nasional maupun internasional yang berkaitan dengan penerapan keuangan berkelanjutan. List of industry association memberships both on a national and international scale related to the implementation of sustainable finance.		**74**
9. Profil Direksi. Board of Directors' Profile.	a. Nama dan jabatan yang sesuai dengan tugas dan tanggung jawab; b. Foto terbaru; c. Usia; d. Kewarganegaraan; e. Riwayat pendidikan dan/atau sertifikasi; rubahan komposisi anggota Direksi, maka diungkapkan mengenai hal tersebut.	**78**

Kriteria Criteria	Penjelasan Explanation	Halaman Page
	f. Riwayat jabatan, meliputi informasi: 1) Dasar hukum pengangkatan sebagai anggota Direksi pada Emiten atau Perusahaan Publik yang bersangkutan; 2) Rangkap jabatan, baik sebagai anggota Direksi, anggota Dewan Komisaris, dan/atau anggota komite serta jabatan lainnya baik di dalam maupun di luar Emiten atau Perusahaan Publik. Dalam hal anggota Direksi tidak memiliki rangkap jabatan, maka diungkapkan mengenai hal tersebut; dan 3) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik; g. Hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, pemegang saham utama, dan pengendali baik langsung maupun tidak langsung sampai kepada pemilik individu, meliputi nama pihak yang terafiliasi. Dalam hal anggota Direksi tidak memiliki hubungan afiliasi, maka Emiten atau Perusahaan Publik mengungkapkan hal tersebut; dan h. Perubahan komposisi anggota Direksi dan alasan perubahannya. Dalam hal tidak terdapat pe a. Name and position according to duties and responsibilities; b. Latest photos; c. Age; d. Citizenship; e. Educational history and/or certification; f. Position history, including information on: 1) The legal basis of appointment as a member of the Board of Directors of the Issuer or Public Company concerned; 2) Concurrent positions, as members of the Board of Directors, members of the Board of Commissioners, and/or committee members as well as other positions inside and outside the Issuer or Public Company. In the event that members of the Board of Directors do not have concurrent positions, then this shall be disclosed; and 3) Work experience and time period inside and outside the Issuer or Public Company; g. Affiliation with other members of the Board of Directors, members of the Board of Commissioners, major and controlling shareholders, either directly or indirectly up to individual owners, including names of affiliated parties. In the event that members of the Board of Directors have no affiliation, then the Issuer or Public Company shall disclose this matter; and h. Changes in the composition of members of the Board of Directors and reasons for the changes. In the event that there is no change in the composition of the members of the Board of Directors, this shall be disclosed.	
10.Profil Dewan Komisaris. Board of Commissioners' Profile.	a. Nama dan jabatan; b. Foto terbaru; c. Usia; d. Kewarganegaraan; e. Riwayat pendidikan dan/atau sertifikasi; f. Riwayat jabatan, meliputi informasi: 1) Dasar hukum pengangkatan sebagai anggota dewan komisaris; 2) Dasar hukum pengangkatan pertama kali sebagai anggota dewan komisaris yang merupakan komisaris independen pada emiten atau perusahaan publik yang bersangkutan; 3) Rangkap jabatan, baik sebagai anggota dewan komisaris, anggota direksi, dan/atau anggota komite serta jabatan lainnya baik di dalam maupun di luar emiten atau perusahaan Publik. Dalam hal anggota Dewan Komisaris tidak memiliki rangkap jabatan, maka diungkapkan mengenai hal tersebut; dan 4) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik; g. Hubungan afiliasi dengan anggota Dewan Komisaris lainnya, pemegang saham utama, dan pengendali baik langsung maupun tidak langsung sampai kepada pemilik individu, meliputi nama pihak yang terafiliasi; Dalam hal anggota Dewan Komisaris tidak memiliki hubungan afiliasi, maka Emiten atau Perusahaan Publik mengungkapkan hal tersebut; h. Pernyataan independensi komisaris independent dalam hal komisaris independen telah menjabat lebih dari 2 (dua) periode; dan i. Perubahan komposisi anggota Dewan Komisaris dan alasan perubahannya. Dalam hal tidak terdapat perubahan komposisi anggota Dewan Komisaris, maka diungkapkan mengenai hal tersebut.	**75**

Kriteria Criteria	Penjelasan Explanation	Halaman Page
	a. Name and position; b. Latest photos; c. Age; d. Citizenship; e. Educational history and/or certification; f. Position history, including information on: 1) Legal basis of appointment as a member of the board of commissioners; 2) The legal basis for the first appointment as a member of the board of commissioners who is an independent commissioner at the issuer or public company concerned; 3) Concurrent positions, as members of the board of commissioners, members of the board of directors, and/or committee members as well as other positions inside and outside the issuer or public company. In the event that members of the Board of Commissioners do not have concurrent positions, then this shall be disclosed; and 4) Work experience and time period inside and outside the Issuer or Public Company; g. Affiliation with other members of the Board of Commissioners, major and controlling shareholders, either directly or indirectly up to individual owners, including names of affiliated parties; In the event that members of the Board of Commissioners have no affiliation, the Issuer or Public Company shall disclose this matter; h. Statement of independency of the independent commissioner in the event that the independent commissioner has served more than 2 (two) periods; and i. Changes in the composition of members of the Board of Commissioners and reasons for changes. In the event that there is no change in the composition of the members of the Board of Commissioners, this shall be disclosed.	
11.Dalam hal terdapat perubahan susunan anggota Direksi dan/atau anggota Dewan Komisaris yang terjadi setelah tahun buku berakhir sampai dengan batas waktu penyampaian Laporan Tahunan, susunan yang dicantumkan dalam Laporan Tahunan adalah susunan anggota Direksi dan/atau anggota Dewan Komisaris yang terakhir dan sebelumnya. In the event that there is a change in the composition of members of the Board of Directors and/or members of the Board of Commissioners that occurs after the end of the financial year until the deadline for submitting the Annual Report, the composition included in the Annual Report is the last and previous composition of members of the Board of Directors and/or members of the Board of Commissioners.		**83**
12.Jumlah karyawan menurut jenis kelamin, jabatan, usia, tingkat pendidikan, dan status ketenagakerjaan (tetap/kontrak) dalam tahun buku. Number of employees by gender, position, age, educational level, and employment status (permanent/contract) in the financial year.	Pengungkapan informasi dapat disajikan dalam bentuk tabel. Disclosure of information can be presented in tabular form.	**131**
13.Nama pemegang saham dan persentase kepemilikan pada awal dan akhir tahun buku. Name of shareholder and ownership percentage at the beginning and end of the financial year.	a. Pemegang saham yang memiliki 5% (lima persen) atau lebih saham Emiten atau Perusahaan Publik; b. Anggota Direksi dan anggota Dewan Komisaris yang memiliki saham Emiten atau Perusahaan Publik. Dalam hal seluruh anggota Direksi dan/atau seluruh anggota Dewan Komisaris tidak memiliki saham, maka diungkapkan mengenai hal tersebut; dan c. Kelompok pemegang saham masyarakat, yaitu kelompok pemegang saham yang masing-masing memiliki kurang dari 5% (lima persen) saham Emiten atau Perusahaan Publik. Informasi di atas dapat disajikan dalam bentuk tabel. a. Shareholders who own 5% (five percent) or more shares of the Issuer or Public Company; b. Members of the Board of Directors and members of the Board of Commissioners who own shares of Issuers or Public Companies. In the event that all members of the Board of Directors and/or all members of the Board of Commissioners do not own shares, this shall be disclosed; and c. Group of public shareholders, namely groups of shareholders who each own less than 5% (five percent) of the shares of the Issuer or Public Company. The above information can be presented in tabular form.	**86**

Kriteria Criteria	Penjelasan Explanation	Halaman Page
14. Persentase kepemilikan tidak langsung atas saham Emiten atau Perusahaan Publik oleh anggota Direksi dan anggota Dewan Komisaris pada awal dan akhir tahun buku, termasuk informasi mengenai pemegang saham yang terdaftar dalam daftar pemegang saham untuk kepentingan kepemilikan tidak langsung anggota Direksi dan anggota Dewan Komisaris. Percentage of indirect ownership of Issuer or Public Company shares by members of the Board of Directors and members of the Board of Commissioners at the beginning and end of the financial year, including information regarding shareholders who are registered in the shareholders register for the benefit of indirect ownership by members of the Board of Directors and members of the Board of Commissioners.	Dalam hal seluruh anggota Direksi dan/atau seluruh anggota Dewan Komisaris tidak memiliki kepemilikan tidak langsung atas saham Emiten atau Perusahaan Publik, maka diungkapkan mengenai hal tersebut. In the event that all members of the Board of Directors and/or all members of the Board of Commissioners do not have indirect ownership of shares of Issuer or Public Company, then this matter shall be disclosed.	87
15. Jumlah pemegang saham dan persentase kepemilikan per akhir tahun buku berdasarkan klasifikasi: Number of shareholders and ownership percentage at the end of the financial year based on classification:	a. Kepemilikan institusi lokal; b. Kepemilikan institusi asing; c. Kepemilikan individu lokal; dan d. Kepemilikan individu asing; a. Ownership of local institutions; b. Ownership of foreign institutions; c. Ownership of local individuals; and d. Ownership of foreign individuals;	87
16. Informasi mengenai pemegang saham utama dan pengendali Emiten atau Perusahaan Publik, baik langsung maupun tidak langsung, sampai kepada pemilik individu, yang disajikan dalam bentuk skema atau bagan. Information regarding major and controlling shareholders of Issuers or Public Companies, either directly or indirectly, up to individual owners, presented in the form of a schematic or chart.		88
17. Nama entitas anak, perusahaan asosiasi, perusahaan ventura bersama dimana Emiten atau Perusahaan Publik memiliki pengendalian bersama entitas (jika ada), beserta persentase kepemilikan saham, bidang usaha, total aset, dan status operasi entitas anak, perusahaan asosiasi, perusahaan ventura bersama. Names of subsidiaries, associated companies, joint venture companies where the Issuer or Public Company has joint control of an entity (if any), along with share ownership percentage, line of business, total assets, and operating status of subsidiaries, associated companies, joint venture companies.	Untuk entitas anak, ditambahkan informasi mengenai alamat entitas anak tersebut. For subsidiaries, information regarding the address of subsidiary is added.	88
18. Kronologis pencatatan saham, jumlah saham, nilai nominal, dan harga penawaran dari awal pencatatan hingga akhir tahun buku serta nama bursa efek di mana saham Emiten atau Perusahaan Publik dicatatkan, termasuk pemecahan saham (*stock split*), penggabungan saham (*reverse stock*), dividen saham, saham bonus, dan perubahan nilai nominal saham, pelaksanaan efek konversi, pelaksanaan penambahan dan pengurangan modal (jika ada); Chronology of share listing, number of shares, nominal value, and offering price from the beginning of listing to the end of the financial year as well as the name of the stock exchange where the Issuer's or Public Company's shares are listed, including stock split, reverse stock, share dividends, bonus shares, and changes in the nominal value of shares, exercise of convertible securities, capital increase and decrease (if any);		89

Kriteria Criteria	Penjelasan Explanation	Halaman Page
19. Informasi pencatatan efek lainnya selain efek sebagaimana dimaksud pada angka 18), yang belum jatuh tempo pada tahun buku paling sedikit memuat nama efek, tahun penerbitan, tingkat suku bunga/ imbal hasil, tanggal jatuh tempo, nilai penawaran, dan peringkat efek (jika ada). Information on the listing of other securities besides the securities referred to in number 18), which have not yet matured in the financial year, at least contains the name of the securities, year of issuance, interest/ yield rate, maturity date, offering price, and securities rating (if any).		89
20. Informasi penggunaan jasa akuntan publik (AP) dan kantor akuntan publik (KAP) beserta jaringan/ asosiasi/aliansinya. Information on the use of services from public accounting (AP) and public accounting firm (KAP) and their networks/associations/alliances.	a. Nama dan alamat; b. Periode penugasan; c. Informasi jasa audit dan/atau non audit yang diberikan; d. Biaya jasa (fee) audit dan/atau non audit untuk masing-masing penugasan yang diberikan selama tahun buku; dan e. Dalam hal AP dan KAP beserta jaringan/asosiasi/aliansinya, yang ditunjuk tidak memberikan jasa non audit, maka diungkapkan mengenai informasi tersebut. Pengungkapan informasi penggunaan jasa AP dan KAP beserta jaringan/asosiasi/ aliansinya dapat disajikan dalam bentuk tabel. a. Name and address; b. Assignment period; c. Information on audit and/or non-audit services provided; d. Audit and/or non-audit service fees for each assignment given during the financial year; and e. In the event that the designated AP and KAP and their network/association/ alliance do not provide non-audit services, the information shall be disclosed. Disclosure of information on the use of AP and KAP services and their networks/ associations/alliances can be presented in tabular form.	90
21. Nama dan alamat lembaga dan/atau profesi penunjang pasar modal selain AP dan KAP. Profile. Names and addresses of capital market supporting institutions and/or professions other than AP and KAP.		91
Analisis dan Pembahasan Manajemen / Management Discussion and Analysis		
Analisis dan pembahasan manajemen memuat analisis dan pembahasan mengenai laporan keuangan dan informasi penting lainnya dengan penekanan pada perubahan material yang terjadi dalam tahun buku. Management discussion and analysis contains discussion and analysis of financial statements and other important information with an emphasis on material changes that occurred during the financial year.		
1. Tinjauan operasi per segmen usaha sesuai dengan jenis industri Emiten atau Perusahaan Publik. Overview of operations per business segment according to the type of industry of the Issuer or Public Company.	a. Produksi, yang meliputi proses, kapasitas, dan perkembangannya; b. Pendapatan/penjualan; dan c. Profitabilitas. a. Production, which includes process, capacity, and development; b. Revenue/sales; and c. Profitability.	105
2. Kinerja keuangan komprehensif yang mencakup perbandingan kinerja keuangan dalam 2 (dua) tahun buku terakhir, penjelasan tentang penyebab adanya perubahan dan dampak perubahan tersebut. Comprehensive financial performance which includes a comparison of financial performance in the last 2 (two) financial years, with explanation of causes of changes and impact of changes.	a. Aset lancar, aset tidak lancar, dan total aset; b. Liabilitas jangka pendek, liabilitas jangka panjang, dan total liabilitas; c. Ekuitas; d. Pendapatan/penjualan, beban, laba (rugi), penghasilan komprehensif lain, dan total laba (rugi) komprehensif; dan e. Arus kas. a. Current assets, non-current assets, and total assets; b. Current liabilities, non-current liabilities, and total liabilities; c. Equity; d. Revenue/sales, expenses, profit (loss), other comprehensive income, and total comprehensive profit (loss); and e. Cash flows.	107

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3. Kemampuan membayar utang atau kewajiban dengan menyajikan perhitungan rasio yang relevan. Profile. Debt or liabilities service ability by presenting the calculation of relevant ratio.		**116**
4. Tingkat kolektibilitas piutang Emiten atau Perusahaan Publik dengan menyajikan perhitungan rasio yang relevan Receivables turnover ratio of the Issuer or Public Company by presenting calculation of relevant ratio.		**117**
5. Struktur modal (*capital structure*) dan kebijakan manajemen atas struktur modal (*capital structure*) tersebut disertai dasar penentuan kebijakan dimaksud. Capital structure and management policy on capital structure accompanied by the basis for determining the said policy.		**117**
6. Bahasan mengenai ikatan yang material untuk investasi barang modal. Discussion on material commitments for capital goods investment.	a. Tujuan dari ikatan tersebut; b. Sumber dana yang diharapkan untuk memenuhi ikatan tersebut; c. Mata uang yang menjadi denominasi; dan d. Langkah yang direncanakan Emiten atau Perusahaan Publik untuk melindungi risiko dari posisi mata uang asing yang terkait. a. The purpose of the commitment; b. The source of funds expected to fulfill the said commitment; c. The currency; and d. Steps planned by the Issuer or Public Company to protect against risks from related foreign currency positions.	**119**
7. Bahasan mengenai investasi barang modal yang direalisasikan dalam tahun buku terakhir. Discussion on capital goods investment realized in the last financial year.	a. Jenis investasi barang modal; b. Tujuan investasi barang modal; dan c. Nilai investasi barang modal yang dikeluarkan. a. Type of capital goods investment; b. The purpose of capital goods investment; and c. The value of capital goods investment.	**119**
8. Informasi dan fakta material yang terjadi setelah tanggal laporan akuntan (jika ada). Information and material facts that occurred after the date of the accountant's report (if any).		**122**
9. Prospek usaha dari Emiten atau Perusahaan Publik dikaitkan dengan kondisi industri, ekonomi secara umum dan pasar internasional disertai data pendukung kuantitatif dari sumber data yang layak dipercaya. The business prospects of Issuers or Public Companies connected to industry conditions, the general economy and international markets accompanied by quantitative supporting data from reliable data sources.		**127**
10. Perbandingan antara target/proyeksi pada awal tahun buku dengan hasil yang dicapai (realisasi). Profile. Comparison between targets/projections at the beginning of financial year and the results achieved (realization).	a. Pendapatan/penjualan; b. Laba (rugi); c. Struktur modal (*capital structure*); atau d. Hal lainnya yang dianggap penting bagi Emiten atau Perusahaan Publik. a. Revenue/sales; b. Profit (loss); c. Capital structure; or d. Other matters deemed important by the Issuer or Public Company.	**120**
11. Target/proyeksi yang ingin dicapai Emiten atau Perusahaan Publik untuk 1 (satu) tahun mendatang. Targets/projections to be achieved by the Issuer or Public Company for the next 1 (one) year.	a. Pendapatan/penjualan; b. Laba (rugi); c. Struktur modal (*capital structure*); d. Kebijakan dividen; atau e. Hal lainnya yang dianggap penting bagi Emiten atau Perusahaan Publik. a. Revenue/sales; b. Profit (loss); c. Capital structure; d. Dividend policy; or e. Other matters deemed important by the Issuer or Public Company.	**121**

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12.Aspek pemasaran atas barang dan/atau jasa Emiten atau Perusahaan Publik, paling sedikit mengenai strategi pemasaran dan pangsa pasar. Marketing aspects of the Issuer's or Public Company's goods and/or services, at least regarding marketing strategy and market share.		**100**
13.Uraian mengenai dividen selama 2 (dua) tahun buku terakhir. Description of dividends for the last 2 (two) financial years.	a. Kebijakan dividen, antara lain memuat informasi persentase jumlah dividen yang dibagikan terhadap laba bersih; b. Tanggal pembayaran dividen kas dan/atau tanggal distribusi dividen non kas; c. Jumlah dividen per saham (kas dan/atau non kas); dan d. Jumlah dividen per tahun yang dibayar. Pengungkapan informasi dapat disajikan dalam bentuk tabel. Dalam hal Emiten atau Perusahaan Publik tidak membagikan dividen dalam 2 (dua) tahun terakhir, maka diungkapkan mengenai hal tersebut. a. Dividend policy, including information on the percentage of the amount of dividends distributed to net profit; b. Cash dividend payment date and/or non-cash dividend distribution date; c. Total dividend per share (cash and/or non-cash); and d. The amount of dividends per year paid. Disclosure of information can be presented in tabular form. In the event that the Issuer or Public Company has not distributed dividends in the last 2 (two) years, this shall be disclosed.	**123**
14.Realisasi penggunaan dana hasil penawaran umum. Realization of the use of proceeds from the public offering.	a. Dalam hal selama tahun buku, Emiten memiliki kewajiban menyampaikan laporan realisasi penggunaan dana, maka diungkapkan realisasi penggunaan dana hasil penawaran umum secara kumulatif sampai dengan akhir tahun buku; dan b. Dalam hal terdapat perubahan penggunaan dana sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan mengenai laporan realisasi penggunaan dana hasil penawaran umum, maka Emiten menjelaskan perubahan tersebut. a. In the event that during the financial year, the Issuer has an obligation to submit a report on the realization of use of proceeds, then the cumulative realization of the use of proceeds from the public offering until the end of the financial year shall be disclosed; and b. In the event that there is a change in the use of proceeds as stipulated in the Financial Services Authority Regulation regarding the report on realization of use of proceeds from a public offering, the Issuer shall explain such change.	**123**
15.Informasi material (jika ada), antara lain mengenai investasi, ekspansi, divestasi, penggabungan/ peleburan usaha, akuisisi, restrukturisasi utang/ modal, transaksi material, transaksi afiliasi, dan transaksi benturan kepentingan, yang terjadi pada tahun buku. Material information (if any), including investment, expansion, divestment, business merger/ consolidation, acquisition, debt/capital restructuring, material transactions, affiliate transactions, and conflict of interest transactions, which occurred in the financial year.	a. Tanggal, nilai, dan objek transaksi; b. Nama pihak yang melakukan transaksi; c. Sifat hubungan afiliasi (jika ada); d. Penjelasan mengenai kewajaran transaksi; e. Pemenuhan ketentuan terkait; dan f. Dalam hal terdapat hubungan afiliasi, selain mengungkapkan informasi sebagaimana dimaksud dalam huruf a) sampai dengan huruf e), emiten atau perusahaan publik juga mengungkapkan informasi: 1) Pernyataan direksi bahwa transaksi afiliasi telah melalui prosedur yang memadai untuk memastikan bahwa transaksi afiliasi dilaksanakan sesuai dengan praktik bisnis yang berlaku umum antara lain dilakukan dengan memenuhi prinsip transaksi yang wajar (*armslength principle*); dan 2) Peran dewan komisaris dan komite audit dalam melakukan prosedur yang memadai untuk memastikan bahwa transaksi afiliasi dilaksanakan sesuai dengan praktik bisnis yang berlaku umum antara lain dilakukan dengan memenuhi prinsip transaksi yang wajar (*armslength principle*); g. Untuk transaksi afiliasi atau transaksi material yang merupakan kegiatan usaha yang dijalankan dalam rangka menghasilkan pendapatan usaha dan dijalankan secara rutin, berulang, dan/atau berkelanjutan, ditambahkan penjelasan bahwa transaksi afiliasi atau transaksi material tersebut merupakan kegiatan usaha yang dijalankan dalam rangka menghasilkan pendapatan usaha dan dijalankan secara rutin, berulang, dan/atau berkelanjutan; Dalam hal transaksi afiliasi atau transaksi material dimaksud telah diungkapkan dalam laporan keuangan tahunan, ditambahkan informasi mengenai rujukan pengungkapan dalam laporan keuangan tahunan tersebut. h. Untuk pengungkapan transaksi afiliasi dan/atau transaksi benturan kepentingan yang merupakan hasil pelaksanaan transaksi afiliasi dan/atau transaksi benturan kepentingan yang telah disetujui pemegang saham independen, ditambahkan informasi mengenai tanggal pelaksanaan rups yang menyetujui transaksi afiliasi dan/atau transaksi benturan kepentingan tersebut; dan i. Dalam hal tidak terdapat transaksi afiliasi dan/atau transaksi benturan kepentingan, maka diungkapkan mengenai hal tersebut.	**121**

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	a. Transaction date, value, and object; b. The name of the party making the transaction; c. Nature of affiliate relationship (if any); d. Explanation of the fairness of transaction; e. Fulfillment of related provisions; and f. In the event that there is an affiliation relationship, apart from disclosing the information referred to in letter a) through letter e), the issuer or public company shall also disclose information on: 1) The statement of the board of directors that the affiliated transactions have gone through adequate procedures to ensure that the affiliated transactions are carried out in accordance with the generally accepted business practices, among others, conducted according to fair transaction principles (arm's length principle); and 2) The role of the board of commissioners and audit committee in carrying out adequate procedures to ensure that the affiliated transactions are carried out in accordance with the generally accepted business practices, among others, conducted according to fair transaction principles (arm's length principle); g. For affiliate transactions or material transactions which are business activities carried out in order to generate business income and are carried out routinely, repeatedly, and/or continuously, an explanation is added that the affiliated transactions or material transactions are business activities carried out in order to generate business income and are carried out routinely, repeatedly, and/or continuously; In the event that the affiliated transactions or material transactions referred to have been disclosed in the annual financial statements, information is added regarding references to disclosure in the said annual financial statements. h. For disclosure of affiliated transactions and/or conflict of interest transactions which are the result of executing affiliated transactions and/or conflict of interest transactions that have been approved by independent shareholders, information is added regarding the date of the GMS that approves the said affiliated transactions and/or conflict of interest transactions; and i. In the event that there are no affiliated transactions and/or conflict of interest transactions, this shall be disclosed.	
16.Perubahan ketentuan peraturan perundang-undangan yang berpengaruh signifikan terhadap Emiten atau Perusahaan Publik dan dampaknya terhadap laporan keuangan (jika ada). Amendments to provisions of laws and regulations that have a significant impact on the Issuer or Public Company and the impact on the financial statements (if any).		**122**
17.Perubahan kebijakan akuntansi, alasan dan dampaknya terhadap laporan keuangan (jika ada). Changes to accounting policies, reasons, and their impact on financial statements (if any).		**126**
Tata Kelola Emiten atau Perusahaan Publik / Governance of Issuers or Public Companies		
1. Rapat Umum Pemegang Saham (RUPS) General Meeting of Shareholders (GMS)	a. Informasi mengenai keputusan RUPS pada tahun buku dan 1 (satu) tahun sebelum tahun buku meliputi: 1) keputusan RUPS pada tahun buku dan 1 (satu) tahun sebelum tahun buku yang direalisasikan pada tahun buku; dan 2) keputusan RUPS pada tahun buku dan 1 (satu)tahun sebelum tahun buku yang belum direalisasikan beserta alasan belum direalisasikan; b. Dalam hal Emiten atau Perusahaan Publik menggunakan pihak independen dalam pelaksanaan RUPS untuk melakukan perhitungan suara, maka diungkapkan mengenai hal tersebut. a. Information regarding GMS resolutions in the financial year and 1 (one) year before the financial year that includes: 1) GMS resolutions in the financial year and 1 (one) year prior to the financial year realized in the financial year; and 2) GMS resolutions in the financial year and 1 (one) year prior to the financial year which have not been realized and the reasons for not being realized; b. In the event that an Issuer or Public Company uses an independent party in the implementation of the GMS to count the votes, this matter shall be disclosed.	**149**

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2. Direksi Board of Directors	a. Tugas dan tanggung jawab masing-masing anggota Direksi; Informasi mengenai tugas dan tanggung jawab masing-masing anggota Direksi diuraikan dan dapat disajikan dalam bentuk tabel; b. Pernyataan bahwa Direksi memiliki pedoman atau piagam (*charter*) Direksi; c. Kebijakan dan pelaksanaan frekuensi rapat Direksi, rapat Direksi bersama Dewan Komisaris, dan tingkat kehadiran anggota Direksi dalam rapat tersebut termasuk kehadiran dalam RUPS; Informasi tingkat kehadiran anggota Direksi dalam rapat Direksi, rapat Direksi bersama Dewan Komisaris, atau RUPS dapat disajikan dalam bentuk tabel. d. Pelatihan dan/atau peningkatan kompetensi anggota Direksi: 1) Kebijakan pelatihan dan/atau peningkatan kompetensi anggota Direksi, termasuk program orientasi bagi anggota Direksi yang baru diangkat (jika ada); dan 2) Pelatihan dan/atau peningkatan kompetensi yang diikuti anggota Direksi dalam tahun buku (jika ada); e. Penilaian Direksi terhadap kinerja komite yang mendukung pelaksanaan tugas Direksi pada tahun buku paling sedikit memuat: 1) Prosedur penilaian kinerja; dan 2) Kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat; dan f. Dalam hal Emiten atau Perusahaan Publik tidak memiliki komite yang mendukung pelaksanaan tugas Direksi, maka diungkapkan mengenai hal tersebut. a. Duties and responsibilities of each member of the Board of Directors; Information regarding the duties and responsibilities of each member of the Board of Directors is described and can be presented in tabular form; b. Statement that the Board of Directors has Board of Directors guidelines or charter; c. Policy and frequency of Board of Directors' meetings, Board of Directors' joint meetings with the Board of Commissioners, and the attendance level of Board of Directors' members at these meetings including attendance at the GMS; Information on the attendance level of Board of Directors' members at Board of Directors' meetings, Board of Directors' joint meetings with the Board of Commissioners, or the GMS can be presented in tabular form. d. Training and/or competency development for Board of Directors' members: 1) Policy on training and/or competency development for Board of Directors' members, including an orientation program for newly appointed members of the Board of Directors (if any); and 2) Training and/or competency development programs attended by the Board of Directors' members in the financial year (if any); e. The Board of Directors' assessment of the performance of committees that support the implementation of Board of Directors' duties in the financial year that contains at least: 1) Performance assessment procedures; and 2) The criteria used such as performance achievements during the financial year, competence, and attendance at meetings; and f. In the event that the Issuer or Public Company does not have a committee that supports the implementation of Board of Directors' duties, this shall be disclosed.	**168**
3. Dewan Komisaris General Meeting of Shareholders (GMS)	a. Tugas dan tanggung jawab Dewan Komisaris; b. Pernyataan bahwa Dewan Komisaris memiliki pedoman atau piagam (*charter*) Dewan Komisaris; c. Kebijakan dan pelaksanaan frekuensi rapat Dewan Komisaris, rapat Dewan Komisaris bersama Direksi dan tingkat kehadiran anggota Dewan Komisaris dalam rapat tersebut termasuk kehadiran dalam RUPS; Informasi tingkat kehadiran anggota Dewan Komisaris dalam rapat Dewan Komisaris, rapat Dewan Komisaris bersama Direksi, atau RUPS dapat disajikan dalam bentuk tabel. d. Pelatihan dan/atau peningkatan kompetensi anggota Dewan Komisaris: 1) Kebijakan pelatihan dan/atau peningkatan kompetensi anggota Dewan Komisaris, termasuk program orientasi bagi anggota Dewan Komisaris yang baru diangkat (jika ada); dan 2) Pelatihan dan/atau peningkatan kompetensi yang diikuti anggota Dewan Komisaris dalam tahun buku (jika ada); e. Penilaian kinerja Direksi dan Dewan Komisaris serta masing-masing anggota Direksi dan anggota Dewan Komisaris, paling sedikit memuat: 1) Prosedur pelaksanaan penilaian kinerja; 2) Kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat; dan 3) Pihak yang melakukan penilaian; dan f. Penilaian Dewan Komisaris terhadap kinerja Komite yang mendukung pelaksanaan tugas Dewan Komisaris pada tahun buku meliputi: 1) Prosedur penilaian kinerja; dan 2) Kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat.	**158**

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	a. Duties and responsibilities of the Board of Commissioners; b. Statement that the Board of Commissioners has Board of Commissioners guidelines or charter; c. Policy and frequency of Board of Commissioners' meetings, Board of Commissioners' joint meetings with the Board of Directors, and the attendance level of Board of Commissioners' members at these meetings including attendance at the GMS; Information on the attendance level of Board of Commissioners' members at Board of Commissioners' meetings, meetings between the Board of Commissioners and the Board of Directors, or the GMS can be presented in tabular form. d. Training and/or competency development for Board of Commissioners' members: 1) Policy on training and/or competency development for Board of Commissioners' members, including an orientation program for newly appointed members of the Board of Commissioners (if any); and 2) Training and/or competency development programs attended by the Board of Commissioners' members in the financial year (if any); e. Assessment of the Board of Directors' performance and the Board of Commissioners as well as of each member of the Board of Directors and the Board of Commissioners, that contains at least: 1) Performance assessment procedures 2) The criteria used such as performance achievements during the financial year, competence, and attendance at meetings; and 3) The assessor; and f. The Board of Commissioners' assessment of the performance of Committees that support the implementation of Board of Commissioners' duties in the financial year that contains at least: 1) Performance assessment procedures; and 2) The criteria used such as performance achievements during the financial year, competence, and attendance at meetings.	
4. Nominasi dan remunerasi Direksi dan Dewan Komisaris. Nomination and remuneration of the Board of Directors and Board of Commissioners.	a. Prosedur nominasi, meliputi uraian singkat mengenai kebijakan dan proses nominasi anggota Direksi dan/atau anggota Dewan Komisaris; dan b. Prosedur dan pelaksanaan remunerasi Direksi dan Dewan Komisaris, antara lain: 1) prosedur penetapan remunerasi Direksi dan Dewan Komisaris; 2) struktur remunerasi Direksi dan Dewan Komisaris seperti, gaji, tunjangan, tantiem/bonus dan lainnya; dan 3) besarnya remunerasi masing-masing anggota Direksi dan anggota Dewan Komisaris; Pengungkapan informasi dapat disajikan dalam bentuk tabel. a. Nomination procedures, including a brief description of the policies and nomination process for members of the Board of Directors and/or members of the Board of Commissioners; and b. Procedures and implementation of remuneration for the Board of Directors and Board of Commissioners, including: 1) procedures for determining remuneration for the Board of Directors and Board of Commissioners; 2) remuneration structure for the Board of Directors and Board of Commissioners such as salaries, allowances, tantiem/bonuses, and others; and 3) remuneration amount for each member of the Board of Directors and members of the Board of Commissioners; Disclosure of information can be presented in tabular form.	**182**
5. Dewan pengawas syariah, bagi Emiten atau Perusahaan Publik yang menjalankan kegiatan usaha berdasarkan prinsip syariah sebagaimana tertuang dalam anggaran Dasar. Sharia supervisory board, for Issuers or Public Companies that carry out business activities based on sharia principles as stated in the articles of association.	a. Nama; b. Dasar hukum pengangkatan dewan pengawas syariah; c. Periode penugasan dewan pengawas syariah; d. Tugas dan tanggung jawab dewan pengawas syariah; dan e. Frekuensi dan cara pemberian nasihat dan saran serta pengawasan pemenuhan prinsip syariah di pasar modal terhadap emiten atau perusahaan publik. a. Name; b. The legal basis of appointment of the sharia supervisory board; c. The assignment period of the sharia supervisory board; d. The duties and responsibilities of the sharia supervisory board; and e. Frequency and method of providing advice and suggestions as well as supervising compliance with sharia principles in the capital market applicable to issuers or public companies.	**N/A**

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6. Komite Audit Audit Committee	a. Nama dan jabatannya dalam keanggotaan komite; b. Usia; c. Kewarganegaraan; d. Riwayat pendidikan; e. Riwayat jabatan, meliputi informasi: 1) Dasar hukum penunjukan sebagai anggota komite; 2) Rangkap jabatan, baik sebagai anggota dewan komisaris, anggota direksi, dan/atau anggota komite serta jabatan lainnya (jika ada); dan 3) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar emiten atau perusahaan publik; f. Periode dan masa jabatan anggota komite audit; g. Pernyataan independensi komite audit; h. Pelatihan dan/atau peningkatan kompetensi yang telah diikuti dalam tahun buku (jika ada); i. Kebijakan dan pelaksanaan frekuensi rapat komite audit dan tingkat kehadiran anggota komite audit dalam rapat tersebut; dan j. Pelaksanaan kegiatan komite audit pada tahun buku sesuai dengan yang dicantumkan dalam pedoman atau piagam (*charter*) komite audit. a. Name and position in committee; b. Age; c. Citizenship; d. Educational history; e. Position history, including information on: 1) Legal basis of appointment as committee member; 2) Concurrent positions, as members of the board of commissioners, members of the board of directors, and/or committee members and other positions (if any); and 3) Work experience and time period inside and outside the issuer or public company; f. Period and term of audit committee members; g. Audit committee independency statement; h. Training and/or competency development programs attended in the financial year (if any); i. Policy and frequency of audit committee's meetings and the attendance level of audit committee's members in these meetings; and j. Implementation of audit committee activities in the financial year according to what is stated in the audit committee guidelines or charter.	**187**
7. Komite atau fungsi nominasi dan remunerasi Emiten atau Perusahaan Publik. Nomination and remuneration committee or function of Issuer or Public Company.	a. Nama dan jabatannya dalam keanggotaan komite; b. Usia; c. Kewarganegaraan; d. Riwayat pendidikan; e. Riwayat jabatan, meliputi informasi: 1) Dasar hukum penunjukan sebagai anggota komite; 2) Rangkap jabatan, baik sebagai anggota dewan komisaris, anggota direksi, dan/atau anggota komite serta jabatan lainnya (jika ada); dan 3) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar emiten atau perusahaan publik; f. Periode dan masa jabatan anggota komite; g. Pernyataan independensi komite; h. Pelatihan dan/atau peningkatan kompetensi yang telah diikuti dalam tahun buku (jika ada); i. Uraian tugas dan tanggung jawab; j. Pernyataan bahwa telah memiliki pedoman atau piagam (*charter*); k. Kebijakan dan pelaksanaan frekuensi rapat dan tingkat kehadiran anggota dalam rapat tersebut; l. Uraian singkat pelaksanaan kegiatan pada tahun buku; dan m. Dalam hal tidak dibentuk komite nominasi dan remunerasi, emiten atau perusahaan publik cukup mengungkapkan informasi sebagaimana dimaksud dalam huruf i) sampai dengan huruf l) dan mengungkapkan: 1) Alasan tidak dibentuknya komite; dan 2) Pihak yang melaksanakan fungsi nominasi dan remunerasi.	**194**

Kriteria Criteria	Penjelasan Explanation	Halaman Page
	a. Name and position in committee; b. Age; c. Citizenship; d. Educational history; e. Position history, including information on: 1) Legal basis of appointment as committee member; 2) Concurrent positions, as members of the board of commissioners, members of the board of directors, and/or committee members and other positions (if any); and 3) Work experience and time period inside and outside the issuer or public company; f. Period and term of committee members; g. Committee independency statement; h. Training and/or competency development programs attended in the financial year (if any); i. Description of duties and responsibilities; j. Statement that the committee already has a guideline or charter; k. Policy and frequency of meetings and the attendance level of members at the meetings; l. A brief description of the implementation of activities in the financial year; and m. In the event that a nomination and remuneration committee is not formed, it is sufficient for the issuer or public company to disclose the information referred to in letter i) to letter l) and disclose: 1) The reasons for not forming the committee; and 2) Party carrying out nomination and remuneration functions.	
8. Komite lain yang dimiliki Emiten atau Perusahaan Publik dalam rangka mendukung fungsi dan tugas Direksi (jika ada) dan/atau komite yang mendukung fungsi dan tugas Dewan Komisaris. Other committees established by Issuers or Public Companies in order to support the Board of Directors' functions and duties (if any) and/or committees that support the Board of Commissioners' functions and duties.	a. Nama dan jabatannya dalam keanggotaan komite; b. Usia; c. Kewarganegaraan; d. Riwayat pendidikan; e. Riwayat jabatan, meliputi informasi: 1) Dasar hukum penunjukan sebagai anggota komite; 2) Rangkap jabatan, baik sebagai anggota dewan komisaris, anggota direksi, dan/atau anggota komite serta jabatan lainnya (jika ada); dan 3) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar emiten atau perusahaan publik; f. Periode dan masa jabatan anggota komite; g. Pernyataan independensi komite; h. Pelatihan dan/atau peningkatan kompetensi yang telah diikuti dalam tahun buku (jika ada); dan i. Uraian tugas dan tanggung jawab; j. Pernyataan bahwa telah memiliki pedoman atau piagam (*charter*) komite; k. Kebijakan dan pelaksanaan frekuensi rapat komite dan tingkat kehadiran anggota komite dalam rapat tersebut; dan l. Uraian singkat pelaksanaan kegiatan komite pada tahun buku. a. Name and position in committee; b. Age; c. Citizenship; d. Educational history; e. Position history, including information on: 1) Legal basis of appointment as committee member; 2) Concurrent positions, as members of the board of commissioners, members of the board of directors, and/or committee members and other positions (if any); and 3) Work experience and time period inside and outside the issuer or public company; f. Period and term of committee members; g. Committee independency statement; h. Training and/or competency development programs attended in the financial year (if any); and i. Description of duties and responsibilities; j. Statement that the committee already has a guideline or charter; k. Policy and frequency of committee's meetings and the attendance level of committee members at meetings; and l. A brief description of the implementation of committee's activities in the financial year.	**202**

Kriteria Criteria	Penjelasan Explanation	Halaman Page
9. Sekretaris Perusahaan Corporate Secretary	a. Nama; b. Domisili; c. Riwayat jabatan, meliputi: 1) Dasar hukum penunjukan sebagai sekretaris perusahaan; dan 2) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar emiten atau perusahaan publik; d. Riwayat pendidikan; e. Pelatihan dan/atau peningkatan kompetensi yang diikuti dalam tahun buku; dan f. Uraian singkat pelaksanaan tugas sekretaris perusahaan pada tahun buku. a. Name; b. Domicile; c. Position history, including: 1) Legal basis of appointment as corporate secretary; and 2) Work experience and time period inside and outside the issuer or public company; d. Educational history; e. Training and/or competency development programs attended in the financial year; and f. Brief description of the implementation of corporate secretary's duties in the financial year.	**215**
10. Unit Audit Internal Internal Audit Unit	a. Nama kepala unit audit internal; b. Riwayat jabatan, meliputi: 1) Dasar hukum penunjukan sebagai kepala unit audit internal; dan 2) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar emiten atau perusahaan publik; c. Kualifikasi atau sertifikasi sebagai profesi audit internal (jika ada); d. Pelatihan dan/atau peningkatan kompetensi yang diikuti dalam tahun buku; e. Struktur dan kedudukan unit audit internal; f. Uraian tugas dan tanggung jawab; g. Pernyataan bahwa telah memiliki pedoman atau piagam (*charter*) unit audit internal; dan h. Uraian singkat pelaksanaan tugas unit audit internal pada tahun buku termasuk kebijakan dan pelaksanaan frekuensi rapat dengan direksi, dewan komisaris, dan/atau komite audit. a. Name of the head of internal audit unit; b. Position history, including: 1) Legal basis of appointment as head of internal audit unit; and 2) Work experience and time period inside and outside the issuer or public company; c. Qualification or certification for internal audit profession (if any); d. Training and/or competency development programs attended in the financial year; e. The structure and position of the internal audit unit; f. Description of duties and responsibilities; g. Statement that the internal audit unit already has a guideline or charter; and h. A brief description of the implementation of internal audit unit's duties in the financial year including the policies and frequency of meetings with the board of directors, board of commissioners, and/or audit committee.	**218**
11. Uraian mengenai sistem pengendalian internal (*internal control*) yang diterapkan oleh Emiten atau Perusahaan Publik. Description of internal control system implemented by Issuers or Public Companies.	a. Pengendalian keuangan dan operasional, serta kepatuhan terhadap peraturan perundang-undangan lainnya; b. Tinjauan atas efektivitas sistem pengendalian internal; dan c. Pernyataan direksi dan/atau dewan komisaris atas kecukupan sistem pengendalian internal. a. Financial and operational control, as well as compliance with other laws and regulations; b. Review of the effectiveness of internal control system; and c. Statement of the board of directors and/or board of commissioners on the adequacy of the internal control system.	**282**

Kriteria Criteria	Penjelasan Explanation	Halaman Page
12.Sistem manajemen risiko yang diterapkan oleh Emiten atau Perusahaan Publik. Risk management system implemented by Issuers or Public Companies.	a. Gambaran umum mengenai sistem manajemen risiko Emiten atau Perusahaan Publik; b. Jenis risiko dan cara pengelolaannya; c. Tinjauan atas efektivitas sistem manajemen risiko Emiten atau Perusahaan Publik; dan d. Pernyataan Direksi dan/atau Dewan Komisaris atau komite audit atas kecukupan sistem manajemen risiko. a. General description of the Issuer's or Public Company's risk management system; b. Types of risks and how to manage them; c. Review of the effectiveness of the Issuer's or Public Company's risk management system; and d. Statement of the Board of Directors and/or Board of Commissioners or the audit committee on the adequacy of the risk management system.	**226**
13.Perkara hukum yang berdampak material yang dihadapi oleh Emiten atau Perusahaan Publik, entitas anak, anggota Direksi dan anggota Dewan Komisaris (jika ada). Legal cases with material impacts faced by Issuers or Public Companies, subsidiaries, members of the Board of Directors, and members of the Board of Commissioners (if any).	a. Pokok perkara/gugatan; b. Status penyelesaian perkara/gugatan; dan c. Pengaruhnya terhadap kondisi emiten atau perusahaan Publik. a. Case profile/lawsuit; b. The settlement status of the case/lawsuit; and c. The impact on the issuers or public companies' condition.	**290**
14.informasi tentang sanksi administratif/sanksi yang dikenakan kepada Emiten atau Perusahaan Publik, anggota Dewan Komisaris dan anggota Direksi, oleh Otoritas Jasa Keuangan dan otoritas lainnya pada tahun buku (jika ada). Information on administrative sanctions/sanctions imposed on Issuers or Public Companies, members of the Board of Commissioners. and members of the Board of Directors, by the Financial Services Authority and other authorities in the financial year (if any).		**290**
15.Informasi mengenai kode etik Emiten atau Perusahaan Publik. Information regarding the code of conduct of Issuers or Public Companies.	a. Pokok-pokok kode etik; b. Bentuk sosialisasi kode etik dan upaya penegakannya; dan c. Pernyataan bahwa kode etik berlaku bagi anggota direksi, anggota Dewan Komisaris, dan karyawan Emiten atau Perusahaan Publik. a. The principles of the code of conduct; b. The form of dissemination of the code of conduct and efforts to enforce it; and c. A statement that the code of conduct applies to members of the board of directors, members of the board of commissioners, and employees of Issuers or Public Companies.	**291**
16.Uraian singkat mengenai kebijakan pemberian kompensasi jangka panjang berbasis kinerja kepada manajemen dan/atau karyawan yang dimiliki oleh Emiten atau Perusahaan Publik (jika ada), antara lain berupa program kepemilikan saham oleh manajemen (*management stock ownership program*/MSOP) dan/atau program kepemilikan saham oleh karyawan (*employee stock ownership program*/ESOP). A brief description of the policy of providing performance-based long-term compensation to management and/or employees owned by Issuers or Public Companies (if any), including but not limited to management stock ownership program (MSOP) and/or employee stock ownership program (ESOP).	Dalam hal pemberian kompensasi berupa program kepemilikan saham oleh manajemen (*management stock ownership program*/MSOP) dan/atau program kepemilikan saham oleh karyawan (*employee stock ownership program*/ESOP), informasi yang diungkapkan paling sedikit memuat: a. Jumlah saham dan/atau opsi; b. Jangka waktu pelaksanaan; c. Persyaratan karyawan dan/atau manajemen yang berhak; dan d. Harga pelaksanaan atau penentuan harga pelaksanaan. In terms of providing compensation in the form of management stock ownership program (MSOP) and/or employee stock ownership program (ESOP), the information disclosed shall contain at least: a. Number of shares and/or options; b. Implementation period; c. Requirements for eligible employee and/or management; and d. Execution price or determination of execution price.	**292**
17.Uraian singkat mengenai kebijakan pengungkapan informasi. A brief description of the information disclosure policy.	a. Kepemilikan saham anggota Direksi dan anggota Dewan Komisaris paling lambat 3 (tiga) hari kerja setelah terjadinya kepemilikan atau setiap perubahan kepemilikan atas saham Perusahaan Terbuka; dan b. Pelaksanaan atas kebijakan dimaksud. a. Share ownership of members of the Board of Directors and members of the Board of Commissioners no later than 3 (three) working days after the ownership or any change in ownership of the Public Company's shares; and b. Implementation of the said policy.	**293**

Kriteria Criteria	Penjelasan Explanation	Halaman Page
18.Uraian mengenai sistem pelaporan pelanggaran (*whistleblowing system*) di Emiten atau Perusahaan Publik. Description of the violation reporting system (whistleblowing system) in Issuers or Public Companies.	a. Cara penyampaian laporan pelanggaran; b. Perlindungan bagi pelapor; c. Penanganan pengaduan; d. Pihak yang mengelola pengaduan; dan e. Hasil dari penanganan pengaduan, paling sedikit: 1) Jumlah pengaduan yang masuk dan diproses dalam tahun buku; dan 2) Tindak lanjut pengaduan. Dalam hal Emiten atau Perusahaan Publik tidak memiliki sistem pelaporan pelanggaran (*whistleblowing system*), maka diungkapkan mengenai hal tersebut. a. Method of submission of violation reports; b. Protection for reporters; c. How to handle the complaints; d. Parties who manage complaints; and e. The results of handling complaints, at least: 1) Number of complaints received and processed in the financial year; and 2) The complaint follow-up. In the event that the Issuer or Public Company does not have a violation reporting system (whistleblowing system), then this matter shall be disclosed.	**294**
19.Uraian mengenai kebijakan anti korupsi Emiten atau Perusahaan Publik. Description of the Issuer's or Public Company's anti-corruption policy.	a. Program dan prosedur yang dilakukan dalam mengatasi praktik korupsi, balas jasa (*kickbacks*), fraud, suap dan/atau gratifikasi dalam Emiten atau Perusahaan Publik; dan b. Pelatihan/sosialisasi anti korupsi kepada karyawan Emiten atau Perusahaan Publik. Dalam hal Emiten atau Perusahaan Publik tidak memiliki kebijakan anti korupsi, maka dijelaskan alasan tidak dimilikinya kebijakan dimaksud. a. Programs and procedures carried out in overcoming corrupt practices, remuneration (kickbacks), fraud, bribes, and/or gratuities in Issuers or Public Companies; and b. Anti-corruption training/dissemination for employees of Issuers or Public Companies. If the Issuer or Public Company does not have an anti-corruption policy, the reasons for not having such a policy shall be explained.	**295**
20.Penerapan atas pedoman tata kelola Perusahaan Terbuka bagi Emiten yang menerbitkan efek bersifat ekuitas atau Perusahaan Publik. Implementation of Public Company governance guidelines for Issuers that issue equity securities or Public Companies.	a. Pernyataan mengenai rekomendasi yang telah dilaksanakan; dan/atau b. Penjelasan atas rekomendasi yang belum dilaksanakan, disertai alasan dan alternatif pelaksanaannya (jika ada). Pengungkapan informasi dapat disajikan dalam bentuk tabel. a. Statement regarding recommendations that have been implemented; and/or b. Explanation of recommendations that have not been implemented, accompanied by reasons and alternatives for implementation (if any). Disclosure of information can be presented in tabular form.	**300**
Tanggung Jawab Sosial dan Lingkungan Emiten atau Perusahaan Publik / Social and Environmental Responsibility of Issuers or Public Companies		
1. Informasi yang diungkapkan dalam bagian tanggung jawab sosial dan lingkungan merupakan Laporan Keberlanjutan (*Sustainability Report*) sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik. The information disclosed in the social and environmental responsibility section is a Sustainability Report as referred to in the Financial Services Authority Regulation No. 51/POJK.03/2017 on Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies.	a. Penjelasan strategi keberlanjutan; b. Ikhtisar aspek keberlanjutan (ekonomi, sosial, dan lingkungan hidup); c. Profil singkat emiten atau perusahaan publik; d. Penjelasan direksi; e. Tata kelola keberlanjutan; f. Kinerja keberlanjutan; g. Verifikasi tertulis dari pihak independen, jika ada; h. Lembar umpan balik (*feedback*) untuk pembaca, jika ada; dan i. Tanggapan emiten atau perusahaan publik terhadap umpan balik laporan tahun sebelumnya. a. Explanation of sustainability strategy; b. An overview of sustainability aspects (economic, social, and environmental); c. Brief profile of the issuer or public company; d. Explanation from the board of directors; e. Sustainability governance; f. Sustainability performance; g. Written verification from an independent party, if any; h. Feedback form for readers, if any; and i. The issuer or public company's response to the previous year's report feedback.	**v**

Kriteria Criteria	Penjelasan Explanation	Halaman Page
2. Laporan Keberlanjutan sebagaimana dimaksud pada angka 1), harus disusun sesuai Pedoman Teknis Penyusunan Laporan Keberlanjutan (*Sustainability Report*) Bagi Emiten dan Perusahaan Publik sebagaimana tercantum dalam Lampiran II yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini. The Sustainability Report as referred to in number 1), must be prepared in accordance with the Technical Guidelines for Preparing Sustainability Reports For Issuers and Public Companies as listed in Appendix II which is an integral part of this Financial Services Authority Circular.		v
3. informasi Laporan Keberlanjutan (*Sustainability Report*) pada angka 1) dapat: Sustainability Report information in number 1) can:	a. Diungkapkan pada bagian lain yang relevan di luar bagian tanggung jawab sosial dan lingkungan, seperti penjelasan Direksi terkait Laporan Keberlanjutan diungkapkan dalam bagian terkait Laporan Direksi; dan/atau b. Merujuk pada bagian lain di luar bagian tanggung jawab sosial dan lingkungan dengan tetap mengacu pada Pedoman Teknis Penyusunan Laporan Keberlanjutan (*Sustainability Report*) Bagi Emiten dan Perusahaan Publik sebagaimana tercantum dalam Lampiran II yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini, seperti profil Emiten atau Perusahaan Publik. a. Be disclosed in other relevant sections outside the social and environmental responsibility section, such as the Board of Directors' explanation regarding the Sustainability Report is disclosed in the related section of the Board of Directors' Report; and/or b. Refer to other sections outside the social and environmental responsibility section while still referring to the Technical Guidelines for Preparing Sustainability Report For Issuers and Public Companies as listed in Appendix II which is an integral part of this Financial Services Authority Circular, such as the profile of the Issuer or Public Company.	v
4. Laporan Keberlanjutan (*Sustainability Report*) sebagaimana dimaksud pada angka 1) merupakan bagian yang tidak terpisahkan dari Laporan Tahunan namun dapat disajikan secara terpisah dengan Laporan Tahunan. Sustainability Report as referred to in number 1) is an integral part of the Annual Report but can be presented separately from the Annual Report.		v
5. Dalam hal Laporan Keberlanjutan disajikan secara terpisah dengan Laporan Tahunan, informasi yang diungkapkan dalam Laporan Keberlanjutan dimaksud harus: In the event that the Sustainability Report is presented separately from the Annual Report, the information disclosed in the Sustainability Report must:	a. Memuat seluruh informasi sebagaimana dimaksud pada angka 1); dan b. Disusun sesuai Pedoman Teknis Penyusunan Laporan Keberlanjutan (*Sustainability Report*) Bagi Emiten dan Perusahaan Publik sebagaimana tercantum dalam Lampiran II yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini. a. Contain all the information referred to in number 1); and b. Be prepared according to Technical Guidelines for Preparing Sustainability Report for Issuers and Public Companies as listed in Appendix II which is an integral part of this Financial Services Authority Circular.	v
6. Dalam hal Laporan Keberlanjutan disajikan secara terpisah dengan Laporan Tahunan, maka dalam bagian tanggung jawab sosial dan lingkungan memuat informasi bahwa informasi mengenai tanggung jawab sosial dan lingkungan telah diungkapkan dalam Laporan Keberlanjutan yang disajikan secara terpisah dari Laporan Tahunan. In the event that the Sustainability Report is presented separately from the Annual Report, then the social and environmental responsibility section contains information that information regarding social and environmental responsibility has been disclosed in the Sustainability Report which is presented separately from the Annual Report.		v

Kriteria Criteria	Penjelasan Explanation	Halaman Page
7. Penyampaian Laporan Keberlanjutan (*Sustainability Report*) yang disajikan secara terpisah dengan Laporan Tahunan harus disampaikan bersamaan dengan penyampaian Laporan Tahunan. Submission of Sustainability Report presented separately from the Annual Report must be submitted together with the submission of the Annual Report.		v
Laporan Keuangan Tahunan yang Telah Diaudit / Audited Annual Financial Statements		
Laporan keuangan tahunan yang dimuat dalam Laporan Tahunan disusun sesuai dengan standar akuntansi keuangan di Indonesia dan telah diaudit oleh akuntan publik yang terdaftar di Otoritas Jasa Keuangan. Laporan keuangan tahunan dimaksud memuat pernyataan mengenai pertanggungjawaban atas laporan keuangan sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan mengenai tanggung jawab Direksi atas laporan keuangan atau peraturan perundang-undangan di sektor pasar modal yang mengatur mengenai laporan berkala perusahaan efek dalam hal Emiten merupakan perusahaan efek. The annual financial statements included in the Annual Report are prepared in accordance with Indonesian financial accounting standards and have been audited by a public accountant registered with the Financial Services Authority. The annual financial statements contain a statement regarding accountability for financial statements as stipulated in the Financial Services Authority Regulation regarding the responsibility of the Board of Directors for financial statements or laws and regulations in the capital market sector which regulate periodic reports of securities companies in the event that the Issuer is a securities company.		v
Surat Pernyataan Anggota Direksi dan Anggota Dewan Komisaris tentang Tanggung Jawab atas Laporan Tahunan / Statement of Members of the Board of Directors and Members of the Board of Commissioners regarding Responsibility for the Annual Report		
Surat pernyataan anggota Direksi dan anggota Dewan Komisaris tentang tanggung jawab atas Laporan Tahunan disusun sesuai dengan format Surat Pernyataan Anggota Direksi dan Anggota Dewan Komisaris tentang Tanggung Jawab atas Laporan Tahunan sebagaimana tercantum dalam Lampiran I yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini. Statements of members of the Board of Directors and members of the Board of Commissioners regarding responsibility for the Annual Report are prepared in accordance with the format of Statement Letters of Members of the Board of Directors and Board of Commissioners regarding Responsibility for Annual Reports as listed in Appendix I which is an integral part of this Financial Services Authority Circular.		v

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TANGGUNG JAWAB LAPORAN TAHUNAN

ANNUAL REPORT RESPONSIBILITY

SURAT PERNYATAAN ANGGOTA DIREKSI DAN ANGGOTA DEWAN KOMISARIS TENTANG TANGGUNG JAWAB ATAS LAPORAN TAHUNAN 2022 PT BANK GANESHA TBK

STATEMENT OF MEMBERS OF THE BOARD OF DIRECTORS AND THE BOARD OF COMMISSIONERS ON THE RESPONSIBILITY FOR THE 2022 ANNUAL REPORT OF PT BANK GANESHA TBK

Kami, yang bertanda tangan di bawah ini, menyatakan bahwa semua informasi dalam Laporan Tahunan PT Bank Ganesha Tbk tahun 2022 telah dimuat secara lengkap dan bertanggung jawab penuh atas kebenaran isi Laporan Tahunan ini.

We, the undersigned, hereby declare that all information in the Annual Report of PT Bank Ganesha Tbk for year 2022 has been fully contained and we shall be fully responsible to the correctness of contents in the Annual Report of the Company.

Demikian pernyataan ini dibuat dengan sebenarnya.

This statement is hereby made in all truthfulness.

Jakarta, April 2023

Dewan Komisaris
Board of Commissioners

Marcello Theodore Taufik
Presiden Komisaris
President Commissioner

Lisawati
Wakil Presiden Komisaris
Vice President Commissioner

Sudarto
Komisaris Independen
Independent Commissioner

Direksi
Board of Directors

Lenny Sugihat
Presiden Direktur
President Director

Setiawan Kumala
Direktur
Director

Agoes Roediyanto
Direktur
Director

Suroso
Direktur
Director

Arif Wicaksono
Direktur
Director

LAPORAN KEBERLANJUTAN
SUSTAINABILITY REPORT




ESG

STRATEGI KEBERLANJUTAN BANK GANESHA

BANK GANESHA SUSTAINABILITY STRATEGY



Bank Ganesha berkomitmen untuk menerapkan praktik-praktik perbankan yang baik dengan mengacu kepada prinsip keberlanjutan. Dalam pelaksanaannya, Bank hadir sebagai mitra strategis untuk membantu pertumbuhan sektor usaha mikro, kecil, dan menengah (UMKM) sebagai kontributor utama dalam pendapatan domestik Indonesia.

Penerapan keuangan berkelanjutan ini merupakan pemenuhan kewajiban terhadap Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik, serta upaya untuk mencapai target sekaligus wujud dukungan Bank dalam pencapaian Tujuan Pembangunan Berkelanjutan (*Sustainable Development Goals*/SDGs) di Indonesia.

Strategi keberlanjutan dilengkapi dengan target sehingga penerapannya terukur dan terarah. Strategi yang dimiliki Bank dituangkan dalam Rencana Aksi Keuangan Berkelanjutan untuk periode tahun 2021-2025. Penyusunan Rencana Aksi Keuangan Berkelanjutan difokuskan terhadap bisnis yang dapat tumbuh berkelanjutan dengan struktur bisnis yang kuat dan sehat melalui fokus pada sektor UMKM dengan tetap memperhatikan aspek ekonomi, sosial, dan lingkungan hidup pada operasi bisnis untuk memenuhi konsep pembangunan berkelanjutan.

Bank Ganesha is committed to implementing good banking practices by referring to the sustainability principles. In practice, the Bank is present as a strategic partner to help the growth of micro, small, and medium enterprises (MSMEs) sector as the main contributor to Indonesia's domestic income.

The implementation of sustainable finance is a fulfillment of obligations under Financial Services Authority Regulation No. 51/POJK.03/2017 on Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies, as efforts to achieve targets, and as a form of the Bank's support in achieving the Sustainable Development Goals (SDGs) in Indonesia.

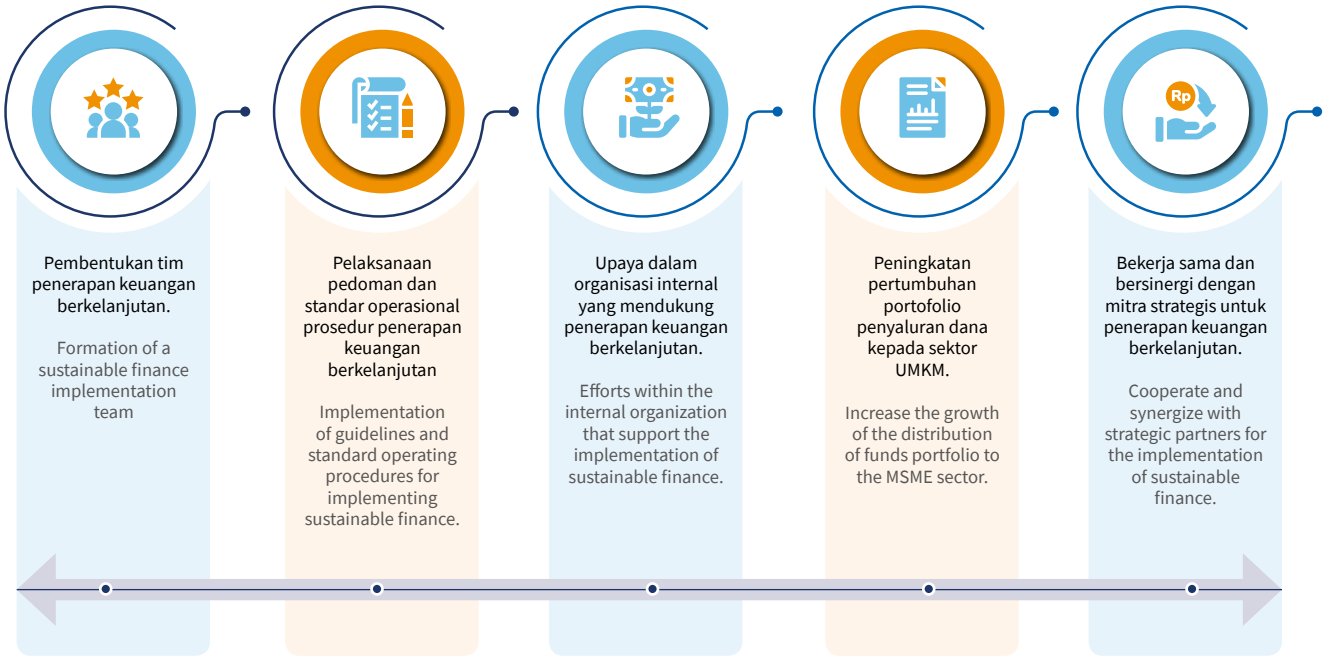
The sustainability strategy is equipped with targets to ensure measurable and directed implementation. The Bank's strategy is outlined in the Sustainable Finance Action Plan for the 2021-2025 period. The Sustainable Finance Action Plan focuses on sustainable business with strong and sound business structure and focuses on MSME sector while observing economic, social, and environmental aspects of business operations to fulfill the concept of sustainable development.

RENCANA AKSI KEUANGAN BERKELANJUTAN

SUSTAINABLE FINANCE ACTION PLAN

Langkah-langkah yang dijalankan Bank untuk mencapai tujuan Rencana Aksi Keuangan Berkelanjutan tersebut meliputi:

The steps taken by the Bank to achieve the objectives of the Sustainable Finance Action Plan include:



Tahapan Implementasi Rencana Aksi Keuangan Berkelanjutan

Rencana Aksi Keuangan Berkelanjutan yang telah disusun Bank Ganesha terbagi menjadi 3 tahap. Adapun program perencanaan keuangan berkelanjutan diuraikan sebagai berikut:

Stages of Implementation of the Sustainable Finance Action Plan

The Sustainable Finance Action Plan that has been prepared by Bank Ganesha is divided into 3 stages. The sustainable finance planning program is described as follows:

Tahun 2020 **Tahap Penyesuaian dan Implementasi Awal 2020** **Initial Adjustment and Implementation Stage**	• Tim penerapan keuangan berkelanjutan; • Pelaksanaan edukasi internal; • Pelaksanaan pedoman dan standar operasional prosedur penerapan keuangan berkelanjutan; • Pelaksanaan kegiatan di internal yang mendukung penerapan keuangan berkelanjutan; • Implementasi dan alokasi dana tanggung jawab sosial dan perusahaan dan lingkungan hidup; dan • Kerja sama dengan mitra strategis untuk penerapan keuangan berkelanjutan. • Sustainable finance implementation team; • Implementation of internal education; • Implementation of guidelines and standard operating procedures for implementing sustainable finance; • Implementation of internal activities that support the implementation of sustainable finance; • Implementation and allocation of social and environmental responsibility funds; and • Collaboration with strategic partners for the implementation of sustainable finance.

Tahun 2021-2022 **Tahap Implementasi Lanjutan** **2021-2022** **Advanced Implementation Stage**	• Pengembangan kompetensi sumber daya manusia yang mengelola fungsi keuangan berkelanjutan; • Pengembangan sistem informasi teknologi keuangan berkelanjutan; • Pelaksanaan inklusi dan edukasi eksternal; • Pembiayaan atau penyaluran kredit kepada UMKM; dan • Pembiayaan kredit yang mendukung kegiatan usaha berkelanjutan. • Development of human resource competencies that manage the sustainable finance function; • Development of a sustainable finance technology information system; • Implementation of inclusion and external education; • Financing or lending to MSMEs; and • Credit financing that supports sustainable business activities.
Tahun 2023-2024 **Tahap Implementasi Akhir dan Berkelanjutan** **2023-2024** **Final Implementation Stage and Sustainable**	• Pengembangan kompetensi sumber daya manusia lanjutan; • Pelaksanaan inklusi dan edukasi eksternal terkait produk dan/atau jasa keuangan berkelanjutan; • Penyusunan sistem pengawasan dan pelaporan penerapan keuangan berkelanjutan; dan • Penerapan keuangan berkelanjutan yang dapat mendukung pertumbuhan UMKM secara berkesinambungan. • Advanced human resource competency development; • Implementation of external inclusion and education regarding sustainable finance products and/or services; • Compilation of a monitoring and reporting system for the implementation of sustainable finance; and • The application of sustainable finance that can support the growth of MSMEs on an ongoing basis.

Implementasi Rencana Aksi Keuangan Berkelanjutan

Pada tahun 2022, Perseroan berada pada tahap implementasi lanjutan keuangan berkelanjutan. Perseroan telah menetapkan sejumlah target kegiatan prioritas, indikator keberhasilannya, realisasi yang ditunjukkan sebagai berikut:

Implementation of the Sustainable Finance Action Plan

In 2022, the Company was at the advanced implementation stage of sustainable finance. The Company set a number of priority activity targets, indicators of success, the realization of which is shown as follows:

Target Kegiatan Prioritas Priority Activity Targets	**Indikator Keberhasilan** Indicator of Success	**Realisasi Tahun 2022** Realization in 2022
Pengembangan kompetensi sumber daya manusia yang mengelola fungsi keuangan berkelanjutan dengan mengadopsi perkembangan teknologi digital. Development of human resource competencies that manage the sustainable finance function by adopting digital technology developments.	• Peningkatan kompetensi dan pelatihan kepada tim penerapan keuangan berkelanjutan dengan mengadopsi perkembangan teknologi digital; dan • Pelatihan kepada bagian/unit lain. • Increasing competency and training for the sustainable finance implementation team by adopting digital technology developments; and • Training for other departments/units.	Mengikuti beberapa sosialisasi dan pelatihan dari eksternal maupun regulator. Participated in several dissemination and training from external and regulators.
Pelaksanaan inklusi dan edukasi eksternal terkait produk dan/atau jasa keuangan berkelanjutan yang dilakukan melalui media sosial dan situs web secara *online*. Implementation of external inclusion and education related to sustainable finance products and/or services through social media and websites on an ongoing basis, online.	• Pembuatan media (brosur, *flyer*, dan iklan di situs web dan media sosial) untuk sarana inklusi dan edukasi; dan • Melaksanakan *talkshow* tentang literasi digital, *financial planning*, dan UMKM. • Media production (brochures, flyer, and advertisements on websites and social media) for inclusion and education; and • Carrying out talk show about digital literacy, financial planning, and MSMEs.	Sosialisasi dan kampanye terkait keuangan berkelanjutan melalui situs web dan media sosial Bank kepada karyawan dan nasabah. Dissemination and campaigns related to sustainable finance through the Bank's website and social media to employees and customers.
Peningkatan pembiayaan atau penyaluran kredit ke sektor UMKM melalui kerja sama dengan perusahaan teknologi finansial. Increasing financing or lending to the MSME sector through collaboration with financial technology companies.	• Penambahan kerja sama perusahaan teknologi finansial untuk penyaluran kredit UMKM; dan • Peningkatan penyaluran kredit kepada sektor UMKM. • Additional cooperation with financial technology companies for MSME loan disbursement; and • Increasing lending to the MSME sector.	Penambahan kerja sama dengan perusahaan teknologi finansial untuk pembiayaan kredit UMKM. Additional cooperation with financial technology companies to finance MSME loans.

DUKUNGAN TERHADAP SDGS

SUPPORT FOR SDGS

Bank telah menetapkan strategi keberlanjutan dan target yang akan dicapai agar penerapan prinsip keberlanjutan dapat dilaksanakan secara optimal dan sesuai dengan SDGs.

The Bank has set a sustainability strategy and targets to be achieved so that the implementation of sustainability principles can be carried out optimally and in accordance with the SDGs.

Pertumbuhan Ekonomi Berkelanjutan Sustainable Economic Growth	
	**Pekerjaan Layak dan Pertumbuhan Ekonomi** Decent Work and Economic Growth **8.1 Mempertahankan pertumbuhan ekonomi per kapita sesuai dengan kondisi nasional.** **8.3 Menggalakkan kebijakan pembangunan yang mendukung kegiatan produktif, penciptaan lapangan kerja layak, kewirausahaan, kreativitas dan inovasi, dan mendorong formalisasi dan pertumbuhan usaha mikro, kecil, dan menengah, termasuk melalui akses terhadap jasa keuangan.** **8.10 Memperkuat kapasitas lembaga keuangan domestik untuk mendorong dan memperluas akses terhadap perbankan, asuransi dan jasa keuangan bagi semua.** 8.1 Maintain per capita economic growth in accordance with national conditions. 8.3 Promote development policies that support productive activities, create decent jobs, entrepreneurship, creativity and innovation, and encourage the formalization and growth of micro, small and medium enterprises, including through access to financial services. 8.10 Strengthen the capacity of domestic financial institutions to encourage and expand access to banking, insurance and financial services for all.
Strategi Keberlanjutan Sustainability Strategy	Meningkatkan keunggulan bisnis yang berpengaruh positif terhadap kestabilan kegiatan operasional dan distribusi nilai manfaat bagi pemangku kepentingan dengan menghasilkan produk dan layanan inovatif. Improving business excellence that has a positive effect on the stability of operational activities and the distribution of value benefits for stakeholders by producing innovative products and services.
Target yang Ingin Dicapai Targets to be Achieved	• Meningkatkan pendapatan dan distribusi nilai manfaat bagi pemangku kepentingan. • Memperluas pangsa pasar. • Meningkatkan kualitas produk dan layanan yang dapat memberikan pengaruh positif bagi nasabah. • Increasing revenue and distribution of value benefits for stakeholders. • Expanding market share. • Improving the quality of products and services that can have a positive impact on customers.
Pencapaian Tahun 2022 Achievements in 2022	• Bank mencatatkan laba bersih tahun berjalan meningkat 323,73% dari tahun sebelumnya. • Bank telah bekerja sama dengan lebih dari 40 perusahaan untuk menjangkau pasar yang lebih luas dan menjangkau nasabah dari sektor UMKM. • Porsi kredit UMKM meningkat sekitar 305% dari tahun sebelumnya. • Bank melakukan inovasi produk dengan meluncurkan fitur *cardless* atau penarikan tunai tanpa kartu di *mobile banking* BANGGA Bank Ganesha. • Bank melaksanakan literasi keuangan sepanjang tahun 2022. • Bank melakukan berbagai promosi menarik melalui media sosial, brosur, dan sebagainya. • The Bank recorded an increase in net profit for the year by 323.73%% from that of previous year. • Bank telah bekerja sama dengan lebih dari 40 perusahaan untuk menjangkau pasar yang lebih luas dan menjangkau nasabah dari sektor UMKM. • The MSME credit portion increased by around 305% from that of previous year. • Bank melakukan inovasi produk dengan meluncurkan fitur cardless atau penarikan tunai tanpa kartu di mobile banking BANGGA Bank Ganesha. • The Bank carries out financial literacy throughout 2022. • The Bank carries out various attractive promotions through social media, brochures, and so on.

Kesejahteraan Karyawan
Employee Welfare



Pekerjaan Layak dan Pertumbuhan Ekonomi
Decent Work and Economic Growth

8.8 Melindungi hak-hak tenaga kerja dan mempromosikan lingkungan kerja yang aman dan terjamin bagi semua pekerja, termasuk pekerja migran dan mereka yang bekerja dalam pekerjaan berbahaya.
8.8 Protect labor rights and promote a safe and secure work environment for all workers, including migrant workers and those working in hazardous occupations.

Strategi Keberlanjutan Sustainability Strategy	Menciptakan lingkungan kerja yang layak dan aman serta memenuhi hak-hak karyawan. Creating a decent and safe work environment and fulfilling employee rights.
Target yang Ingin Dicapai Targets to be Achieved	• Peningkatan peserta pelatihan serta program pengembangan kompetensi karyawan. • Mencapai nihil kecelakaan fatal *(zero fatalities)* dan nihil kehilangan hari kerja *(zero lost time injury).* • Remunerasi karyawan di atas tingkat Upah Minimum Regional (UMR). • Increasing training participants and employee competency development programs. • Achieving zero fatal accidents (zero fatalities) and zero lost workdays (zero lost time injury). • Employee remuneration above the Regional Minimum Wage (UMR) level.
Pencapaian Tahun 2022 Achievements in 2022	• Seluruh karyawan Bank telah diberikan kesempatan yang sama untuk mendapatkan program pengembangan kompetensi. • Bank tidak mencatatkan adanya kasus kecelakaan kerja di tahun 2022. • Seluruh karyawan menerima upah di atas UMR di seluruh wilayah operasional Bank. • All Bank employees have been given the same opportunity to get competency development programs. • The Bank does not record any cases of occupational accidents in 2022. • All employees receive wages above the Minimum Wage in all operational areas of the Bank.

Energi dan Sumber Daya
Energy and Resources



Kota dan Pemukiman yang Berkelanjutan
Sustainable Cities and Settlements

11.6 Mengurangi dampak negatif dari lingkungan perkotaan yang merugikan, termasuk dengan memberi perhatian khusus pada perbaikan kualitas udara, termasuk penanganan sampah dan kebersihan kota.
11.6 Reduce the negative impacts of the adverse urban environment, including by paying special attention to improving air quality, including waste management and urban hygiene.



Pola Konsumsi dan Produksi yang Bertanggung Jawab
Responsible Consumption and Production Patterns

12.5 Mengurangi produksi limbah melalui pencegahan, pengurangan, daur ulang, dan penggunaan kembali produk-produk daur ulang.
12.5 Reduce waste production through prevention, reduction, recycling and reuse of recycled products.

Strategi Keberlanjutan Sustainability Strategy	Meningkatkan efektivitas pengelolaan lingkungan hidup. Improving the effectiveness of environmental management.
Target yang Ingin Dicapai Targets to be Achieved	• Meningkatkan efisiensi energi. • Mengurangi jumlah pemakaian kertas dan air. • Meningkatkan gaya hidup yang lebih ramah lingkungan. • Increasing energy efficiency. • Reducing the amount of paper and water usage. • Promoting a more environmentally friendly lifestyle.
Pencapaian Tahun 2022 Achievements in 2022	• Penghematan energi, yang meliputi pemakaian listrik, air, dan penggunaan kertas (*paperless*). • Penggunaan *digital banking* dan *paperless administration*. • Kampanye gaya hidup yang lebih ramah lingkungan melalui media sosial Bank Ganesha. • Energy savings, which include the use of electricity, water, and paper (paperless). • Use of digital banking and paperless administration. • A more environmentally friendly lifestyle campaign through Bank Ganesha's social media.

PERMASALAHAN TERHADAP PENERAPAN KEUANGAN BERKELANJUTAN

PROBLEMS WITH THE IMPLEMENTATION OF SUSTAINABLE FINANCE

Berbagai upaya penerapan keuangan berkelanjutan yang dilakukan Perseroan terdapat adanya permasalahan yang muncul, baik dari lingkungan internal maupun eksternal. Permasalahan dari sisi internal muncul akibat penyesuaian standar operasional prosedur keuangan berkelanjutan serta indentifikasi pembiayaan untuk usaha mikro, kecil, dan menengah (UMKM) yang termasuk kegiatan usaha berwawasan lingkungan hidup dan sosial. Untuk itu, Perseroan telah menyusun kebijakan dan standar operasional prosedur keuangan berkelanjutan secara bertahap serta mendata UMKM yang teridentifikasi berwawasan lingkungan hidup. Tantangan lainnya yaitu masih terbatasnya pemahaman dan pengetahuan tentang penerapan keuangan berkelanjutan oleh pihak Bank.

Dari sisi eksternal, tantangan yang muncul disebabkan oleh perekonomian UMKM yang masih belum kembali normal pasca pandemi COVID-19. Selain itu, masih banyak UMKM yang belum tergolong dalam kegiatan usaha berwawasan sosial dan lingkungan hidup. Untuk menghadapi tantangan tersebut, Bank lebih selektif dalam menyalurkan pembiayaan serta melanjutkan program restrukturisasi kredit sesuai kebijakan pemerintah. Bank juga melakukan sosialisasi terhadap UMKM terkait kegiatan usaha berwawasan lingkungan.

Various efforts made by the Company to implement sustainable finance face arising problems, both from the internal and external environment. Problems from the internal side arise due to adjustments to standard operating procedures for sustainable finance and identification of financing for micro, small, and medium enterprises (MSMEs), which include business activities with an environmental and social perspective. As such, the Company has developed policies and standard operating procedures for sustainable finance in stages and recorded data on MSMEs that are identified as having an environmental perspective. Another challenge is the limited understanding and knowledge regarding the implementation of sustainable finance by the Bank.

From the external side, the challenges that have arisen are caused by the MSME economy which has not yet returned to normal after the COVID-19 pandemic. In addition, there are still many MSMEs that are not classified as socially and environmentally sound business activities. To face these challenges, the Bank is more selective in disbursing financing and continuing the credit restructuring program in accordance with government policies. The Bank also conducts dissemination to MSMEs related to environmentally sound business activities.

IKHTISAR KEBERLANJUTAN
SUSTAINABILITY HIGHLIGHTS

Kinerja Ekonomi / Economic Performance

Uraian	Satuan / Unit	2022	2021*	2020	Description
Kinerja Operasional					**Operational Performance**
Jumlah Rekening Produk Simpanan	unit rekening / account unit	**35.629**	36.363	38.197	Number of Deposit Product Accounts
Jumlah Dana Produk Simpanan	jutaan Rupiah / millions of Rupiah	**5.622.951**	6.317.788	4.121.760	Amount of Deposit Product Funds
Jumlah Pinjaman yang Diberikan	jutaan Rupiah / millions of Rupiah	**2.912.793**	2.527.795	2.637.823	Amount of Loans Granted
Kinerja Keuangan					**Financial Performance**
Pendapatan Bunga	jutaan Rupiah / millions of Rupiah	**433.413**	317.228	354.870	Interest Income
Laba Bersih Tahun Berjalan	jutaan Rupiah / millions of Rupiah	**46.043**	10.866	3.198	Net Income for the Year
Produk Ramah Lingkungan					**Environmentally Friendly Products**
Kredit kepada Sektor Hijau atau Kriteria Kegiatan Usaha Berwawasan Lingkungan	jutaan Rupiah / millions of Rupiah	**502.384**	123.960	131.076	Credit to the Green Sector or Criteria for Environmentally Friendly Business Activities
Presentasi Total Kredit/Pembiayaan kepada Sektor Hijau atau Kriteria Kegiatan Usaha Berwawasan Lingkungan terhadap Total Kredit/ Pembiayaan Bank	%	**17,25**	4,90	4,97	Presentation of Total Credit/Financing to the Green Sector or Criteria for Environmentally Friendly Business Activities to Total Bank Credit/Financing
Pelibatan Pihak Lokal / Local Party Engagement					
Bank telah bekerja sama dengan lebih dari 40 perusahaan untuk menjangkau pasar yang lebih luas dan menjangkau nasabah dari sektor UMKM. The Bank has collaborated with more than 40 companies to reach a wider market and reach customers from the MSME sector.					
Produk dan Jasa Bank Ganesha Berbasis Digital	BANGGA	Aplikasi *Mobile Banking* Bank Ganesha (BANGGA) Bank Ganesha Mobile Banking Application (BANGGA)			**Digital-Based Products and Services of Bank Ganesha**
	G online	*Internet Banking* (G-online)			
	G corporate	G-corporate			
	G money	G-money			

* Setelah reklasifikasi / After reclassification

Kinerja Lingkungan Hidup

Environmental Performance

Energi / Energy	Air / Water
Penggunaan Listrik / Electricity Usage	**Penggunaan Air / Water Usage**
2022 688.737 kwh	2022 9.089 m^3
2021: 732.271 kwh 2020: 749.664 kwh	2021: 8.085 m^3 2020: 8.816 m^3

Limbah Kertas / Paper Waste	Pelestarian Keanekaragaman Hayati / Biodiversity Preservation
Sebagai perusahaan yang berkomitmen pada kelestarian lingkungan, Perseroan berupaya maksimal dalam mengurangi produksi limbah dengan menerapkan prinsip 3R, yaitu *reduce*, *reuse*, dan *recycle*. As a company committed to environmental sustainability, the Company makes maximum efforts to reduce waste production by implementing the 3R principles, namely reduce, reuse and recycle.	Bank mendukung program ruang terbuka hijau di lingkungan operasional dengan menempatkan pot tanaman di sekitar kantor Bank yang bekerja sama dengan pemilik gedung. The Bank supports the green open space program in the operational environment by placing plant pots around the Bank's offices in collaboration with building owners.

Upaya Mengurangi Emisi / Efforts to Reduce Emissions

1. Melakukan penghijauan dengan penanaman tanaman hias di lingkungan Bank guna meningkatkan jumlah sirkulasi udara dan oksigen yang dihasilkan, serta penyerapan terhadap debu.
2. Mengimbau karyawan untuk menggunakan transportasi umum; dan
3. Memaksimalkan efektivitas penggunaan kendaraan, termasuk bagi karyawan yang akan melakukan perjalanan dinas.

1. Carry out greening by planting ornamental plants in the Bank's environment to increase the amount of air circulation and oxygen produced, as well as absorption of dust.
2. Encourage employees to use public transportation; and
3. Maximize the effectiveness of vehicle use, including for employees who are going on business trips.

Kinerja Sosial

Social Performance

Uraian	Satuan Unit	2022	2021	2020	Description
Pengelolaan Tenaga Kerja					**Manpower Management**
Karyawan Wanita	orang People	109	112	112	Female Employee
Tingkat Perputaran Karyawan	%	11,00	11,03	14,14	Employee Turnover Rate
Biaya Pengembangan Kompetensi	jutaan Rupiah millions of Rupiah	1.583	672	621	Competency Development Costs
Pengembangan dan Pemberdayaan Masyarakat					**Community Development and Empowerment**
Jenis Kegiatan	program	9	12	8	Type of Activity
Biaya Kegiatan	jutaan Rupiah millions of Rupiah	101	83	54	Activity Costs
Kepuasan Nasabah					**Customer Satisfaction**
Indeks Kepuasan Nasabah	angka number	+9,8	+9,6	+9,6	Customer Satisfaction Index

Perubahan yang Bersifat Signifikan

Pada tahun 2022, terdapat perubahan signifikan yang terjadi pada Bank Ganesha, yaitu:

1. Penutupan Kantor Cabang Medan pada tanggal 22 Maret 2022;
2. Penambahan Modal dengan memberikan Hak Memesan Efek Terlebih Dahulu (HMETD) pada Maret dan Desember 2022 untuk memenuhi ketentuan modal inti minimum;
3. Penutupan Kantor Cabang Pembantu HR Muhammad pada tanggal 19 April 2022 dan Kantor Cabang Pembantu Kebon Jeruk pada tanggal 20 Juni 2022;
4. Perubahan komposisi Dewan Komisaris dan Direksi sesuai dengan hasil RUPS Tahunan pada 24 Juni 2022 dan RUPS Luar Biasa pada 26 September 2022; dan
5. Perubahan komposisi Dewan Komisaris dan Direksi sesuai dengan hasil RUPS Luar Biasa pada tanggal 14 Maret 2023.

Significant Changes

In 2022, significant changes occurred in Bank Ganesha, which were:

1. Closure of Medan Branch Office on March 22, 2022;
2. Capital Increase with Pre-emptive Rights (HMETD) in March and December 2022 to meet the minimum core capital requirements;
3. Closure of HR Muhammad Sub-Branch Office on April 19, 2022, and Kebon Jeruk Sub-Branch Office on June 20, 2022;
4. Changes in the composition of the Board of Commissioners and Board of Directors in accordance with the results of the Annual GMS dated June 24, 2022, and the Extraordinary GMS dated September 26, 2022; and
5. Changes in the composition of the Board of Commissioners and Board of Directors in accordance with the Extraordinary GMS results dated March 14, 2023.

TATA KELOLA KEBERLANJUTAN

SUSTAINABILITY GOVERNANCE

Visi Keberlanjutan

Menjadi Bank yang terpercaya.

Sustainability Vision

To become a trusted bank.

Misi Keberlanjutan

Menjalankan usaha perbankan yang sehat dengan menyediakan produk yang handal dan inovatif melalui pelayanan prima.

Sustainability Mission

Running a sound banking business by providing reliable and innovative products through excellent service.

Penanggung Jawab Penerapan Keuangan Berkelanjutan

Aksi keuangan berkelanjutan yang dilakukan Perseroan dikoordinir oleh Tim Penerapan Keuangan Berkelanjutan yang bertanggung jawab langsung kepada Direksi. Berikut komposisi dan tugas masing-masing tugas Tim Penerapan Keuangan Berkelanjutan Perseroan:

Person in Charge for Implementing Sustainable Finance

The sustainable finance actions carried out by the Company are coordinated by the Sustainable Finance Implementation Team which is directly responsible to the Board of Directors. The following is the composition and duties of the Company's Sustainable Finance Implementation Team:

Divisi Division	**Peran** Role	**Tugas dan Tanggung Jawab** Duties and Responsibilities
Sekretaris Perusahaan Corporate Secretary	Koordinator sekaligus Perancana Teknis Coordinator and Technical Planner	a. Mengoordinir keseluruhan penerapan keuangan berkelanjutan; b. Mengawasi keseluruhan pelaksanaan penerapan keuangan berkelanjutan; dan c. Melaporkan hasil penerapan keuangan berkelanjutan kepada Direksi. a. Coordinate the overall sustainable finance implementation; b. Supervise the overall sustainable finance implementation; and c. Report the results of implementing sustainable finance to the Board of Directors.
a. Satuan Kerja Manajemen Risiko & Sistem Prosedur; b. Satuan Kerja Kepatuhan & APU PPT; dan c. Satuan Kerja Audit Intern. a. Risk Management & System Procedure Division; b. Compliance & AML CFT Division; and c. Internal Audit Division.	Pengawas Supervisor	a. Melakukan pengawasan terhadap keseluruhan penerapan keuangan berkelanjutan; dan b. Mengawasi apabila ditemukan penyimpangan dan segara mengambil tindakan sesuai ketentuan yang berlaku. a. Supervise the overall sustainable finance implementation; and b. Supervise when deviations are found and immediately take action according to the applicable provisions.
Finance Accounting & Management Information System	Perencana Teknis Technical Planner	a. Menyusun kerangka dan rencana kerja penerapan keuangan berkelanjutan; b. Membuat rincian biaya pekerjaan yang dicantumkan dalam rencana anggaran; c. Melakukan koordinasi dengan Tim Pelaksana untuk memastikan kegiatan penerapan keuangan berkelanjutan sesuai rencana; dan d. Membuat pelaporan rencana aksi keuangan berkelanjutan dan laporan keberlanjutan. a. Develop a framework and work plan for implementing sustainable finance; b. Make details of work costs included in the budget plan; c. Coordinate with the Implementation Team to ensure the implementation of sustainable finance activities according to plan; and d. Prepare reports on sustainable finance action plans and sustainability reports.
Analisis Bisnis, Konsumer, dan Operasional Business, Consumer and Operational Analysis	Pelaksana yang Berhubungan dengan Eksternal Executors Related to External	a. Mendukung dan memfasilitasi pelaksanaan penerapan keuangan berkelanjutan; b. Melaksanakan penerapan keuangan berkelanjutan sesuai dengan tugas, peranan dan fungsinya masing-masing; dan c. Mempersiapkan standar yang berkaitan dengan survei dan pemetaan. a. Support and facilitate sustainable finance implementation; b. Implement sustainable finance in accordance with the respective duties, roles, and functions; and c. Prepare standards related to surveying and mapping.

Pengembangan Kompetensi terkait Keuangan Berkelanjutan

Guna meningkatkan efektivitas penerapan keuangan berkelanjutan, Bank secara berkala mengikutsertakan pihak penanggung jawab penerapan keuangan berkelanjutan ke berbagai kegiatan pengembangan kompetensi, khususnya terkait keuangan berkelanjutan. Informasi mengenai kegiatan pengembangan kompetensi khususnya terkait keuangan berkelanjutan yang diikuti selama tahun 2022 diuraikan sebagai berikut:

Competency Development related to Sustainable Finance

In order to increase the effectiveness of implementing sustainable finance, the Bank regularly engages those responsible for implementing sustainable finance in various competency development activities, particularly those related to sustainable finance. Information regarding competency development activities specifically related to sustainable finance attended in 2022 is described as follows:

Materi Material	Penyelenggara Organizer	Waktu Time	Tempat Place
Pendalaman *Annual Report* (Peraturan Otoritas Jasa Keuangan No. 29/POJK.04/2016 dan Surat Edaran Otoritas Jasa Keuangan No. 16/SEOJK.04/2021) dan *Sustainability Report* (Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017) In-Depth of Annual Report (Financial Services Authority Regulation No. 29/POJK.04/2016 and Financial Services Authority Circular No. 16/SEOJK.04/2021) and Sustainability Report (Financial Services Authority Regulation No. 51/POJK.03/2017)	Indonesia Corporate Secretary Association & Otoritas Jasa Keuangan Indonesia Corporate Secretary Association & Financial Services Authority	3 Februari 2022 3 February 2022	Online Zoom
Yuk Bagusin *Sustainability Report* Let's Make Better Sustainability Report	Asosiasi Emiten Indonesia Indonesian Public Listed Companies Association	3 Agustus - 5 Oktober 2022 August 3, - October 5, 2022	Online Zoom
Building Sustainable Capacity to Prepare for the Next Turbulence	Economic Review	21 Oktober 2022 October 21, 2022	Online Zoom

Penilaian Risiko atas Penerapan Keuangan Berkelanjutan

Selain mengelola risiko ekonomi, Perseroan melaksanakan identifikasi, pemantauan, pengendalian, dan pengelolaan risiko sosial dan lingkungan hidup. Pelaksanaannya dilakukan oleh Satuan Kerja Audit Intern yang bertanggung jawab langsung kepada Direktur Utama dan memiliki akses komunikasi dengan Dewan Komisaris melalui Komite Audit.

Adapun risiko material untuk aspek sosial dan lingkungan hidup yang diidentifikasi dapat berdampak terhadap keberlanjutan Perseroan dijelaskan sebagai berikut:

Risk Assessment of the Implementation of Sustainable Finance

In addition to managing economic risk, the Company carries out identification, monitoring, control, and management of social and environmental risks. The implementation is carried out by the Internal Audit Division which is directly responsible to the President Director and has access to communication with the Board of Commissioners through the Audit Committee.

The material risks for social and environmental aspects that are identified as having an impact on the Company's sustainability are explained as follows:

Jenis Risiko Type of Risk	Indikasi Indication	Mitigasi Risiko Risk Mitigation
Risiko Sosial **Social Risk**		
Kegagalan penerapan prinsip keuangan berkelanjutan di internal Bank. Failure to apply sustainable finance principles within the Bank.	Rendahnya pemahaman terkait keuangan berkelanjutan yang dimiliki oleh karyawan dan (calon) debitur Bank. Low understanding regarding sustainable finance owned by Bank employees and (prospective) debtors	Mengikutsertakan karyawan dalam kegiatan pelatihan terkait keuangan berkelanjutan baik yang diselenggarakan oleh internal maupun eksternal Bank. Participate employees in training activities related to sustainable finance both internally and externally held by the Bank.

Jenis Risiko Type of Risk	Indikasi Indication	Mitigasi Risiko Risk Mitigation
Risiko Lingkungan Hidup **Environmental Risk**		
Pembiayaan terhadap kegiatan usaha yang tidak bertanggung jawab. Financing of irresponsible business activities.	Pembiayaan terhadap kegiatan usaha yang tidak bertanggung jawab dapat merusak reputasi Bank dan keberlanjutan ekosistem lingkungan hidup. Financing irresponsible business activities can damage the reputation of the Bank and the sustainability of the environmental ecosystem.	• Menetapkan syarat minimum terhadap penyaluran kredit pada kegiatan usaha yang terkait langsung dengan lingkungan hidup, seperti kelengkapan dokumen Analisis Dampak Lingkungan dan Sertifikasi Pengelolaan Lingkungan; dan • Tidak memberikan pembiayaan kredit untuk bisnis yang merusak lingkungan hidup. • Establish minimum requirements for lending to business activities that are directly related to the environment, such as the completeness of the Environmental Impact Analysis and Environmental Management Certification documents; and • Do not provide credit financing for businesses that damage the environment.

Membangun Budaya Keberlanjutan

Bank berupaya untuk menanamkan prinsip keberlanjutan dalam setiap aktivitas bisnis yang dijalankan. Komitmen tersebut dibuktikan dengan kontribusi Bank dalam pelaksanaan program tanggung jawab sosial perusahaan dan lingkungan hidup. Dalam pelaksanaan program tersebut, Bank telah menyusun dan menjalankan berbagai inisiatif untuk membangun budaya keberlanjutan di internal Bank. Beberapa di antaranya dengan melakukan pembentukan Tim Penerapan Keuangan Berkelanjutan; menyusun kebijakan kredit dengan mempertimbangkan faktor lingkungan hidup dan tata kelola; memasukkan prinsip-prinsip keberlanjutan dalam kebijakan dan standar operasional prosedur; mengadakan pelatihan untuk menambah wawasan karyawan terkait keberlanjutan; dan melakukan pemetaan terhadap portofolio kredit yang berdampak tinggi terhadap lingkungan hidup.

Building a Sustainability Culture

The Bank seeks to embed the sustainability principles in its every business activity. This commitment is proven by the Bank's contribution in implementing social and environmental responsibility programs. In implementing the program, the Bank has developed and implemented various initiatives to build a sustainability culture within the Bank. Some of them are by establishing a Sustainable Finance Implementation Team; formulate credit policies by considering environmental and governance factors; incorporate sustainability principles into policies and standard operating procedures; conduct training to increase employees' insight on sustainability; and mapping out loan portfolios that have a high impact on the environment.

Hubungan dengan Pemangku Kepentingan

Pemangku kepentingan mendapat perhatian yang penting karena memengaruhi jalannya aktivitas operasional. Secara strategis, pemangku kepentingan turut mengembangkan Bank dan memengaruhi performa Bank. Oleh karena itu, Bank senantiasa berusaha membangun hubungan yang harmonis dengan para pemangku kepentingan.

Bank Ganesha telah mengidentifikasi berbagai pemangku kepentingan dan mengelompokkannya ke dalam kelompok pemangku kepentingan utama, yakni:

Relations with Stakeholders

Stakeholders receive important attention because they affect the course of operational activities. Strategically, stakeholders participate in developing the Bank and influencing the Bank's performance. Therefore, the Bank always tries to build harmonious relationships with stakeholders.

Bank Ganesha has identified various stakeholders and grouped them into main stakeholder groups, which are:

Pemangku Kepentingan Stakeholders	Isu Penting Important Issues	Upaya Penyesuaian Bank Bank Adjustment Efforts		
		Respons terhadap Isu Penting Response to Important Issues	Metode Pelibatan Engagement Method	Frekuensi Frequency
Pemegang Saham Shareholder	• Kinerja keuangan dan non-keuangan; • Keberlanjutan usaha; serta • Informasi yang jelas dan terkini terkait arah strategis Bank. • Financial and non-financial performance; • Business continuity; and • Clear and up-to-date information regarding the Bank's strategic direction.	• Menyusun Rencana Bisnis Bank (RBB) dan Rencana Aksi Keuangan Berkelanjutan (RAKB); • Menjaga kinerja Bank tetap optimal dan sesuai target, dengan memperhatikan aspek ekonomi, sosial, dan lingkungan hidup; dan • Menyampaikan informasi mutakhir secara transparan. • Prepare a Bank Business Plan (RBB) and a Sustainable Finance Action Plan (RAKB); • Keep the Bank's performance optimal and on target, take into account economic, social, and environmental aspects; and • Transmit the latest information in a transparent manner.	• Pelaksanaan Rapat Umum Pemegang Saham (RUPS); • Penyampaian Laporan Tahunan dan Laporan Keberlanjutan; • Pelaksanaan paparan kinerja Bank; dan • Akses informasi dalam situs web Bank. • Implementation of the General Meeting of Shareholders (GMS); • Submission of Annual Report and Sustainability Report; • Implementation of Bank performance exposure; and • Access to information on the Bank's website.	Setiap tahun, sesuai waktu yang ditentukan, atau sesuai kebutuhan. Annually, at a set time, or as needed
Pemerintah dan Regulator Government and Regulators	• Kepatuhan terhadap peraturan yang berlaku; serta • Pemenuhan kewajiban perpajakan. • Compliance with applicable regulations; and • Fulfillment of tax obligations.	• Memastikan pemenuhan seluruh peraturan yang berlaku bagi Bank; • Meningkatkan kualitas pelaksanaan tata kelola perusahaan (GCG); dan • Membayar Pajak dan Penerimaan Negara Bukan Pajak (PNBP) sesuai aturan dan tepat waktu. • Ensure compliance with all applicable regulations for the Bank; • Improve the quality of corporate governance (GCG) implementation; and • Paying Tax and Non-Tax State Revenue (PNBP) according to regulations and on time.	• Penyampaian Laporan Tahunan, Laporan Keberlanjutan, Laporan GCG, dan laporan lainnya; dan • Pembayaran dan pelaporan pajak dan PNBP. • Submission of Annual Report, Sustainability Report, GCG Report, and other reports; and • Payment and reporting of taxes and PNBP.	Setiap tahun, sesuai waktu yang ditentukan, atau sesuai kebutuhan. Annually, at a set time, or as needed.
Karyawan Employee	• Pemenuhan hak ketenagakerjaan; • Pemenuhan aspek kesehatan dan keselamatan kerja (K3); • Pengembangan kompetensi dan karier; dan • Kepuasan kerja. • Fulfillment of labor rights; • Fulfillment of occupational health and safety (OHS) aspects; • Competency and career development; and • Job satisfaction.	• Memenuhi kontrak kerja dan perjanjian kerja bersama; • Memastikan kecukupan sarana dan prasarana K3; • Melaksanakan pengembangan kompetensi, penilaian kinerja, dan pengembangan karier; • Menyampaikan kebijakan terbaru Bank kepada seluruh karyawan; dan • Menyelenggarakan program beasiswa untuk anak karyawan. • Comply with work contracts and joint work agreements; • Ensure the adequacy of OHS facilities and infrastructure; • Carry out competency development, performance appraisal, and career development; • Convey the latest Bank policies to all employees; and • Organize scholarship programs for employees' children.	• Penyediaan sistem pelaporan pelanggaran untuk melaporkan pelanggaran praktik ketenagakerjaan di lingkungan Bank; • Penyusunan perjanjian kerja bersama; • Pelaksanaan berbagai kegiatan pendidikan dan pelatihan, serta promosi atau mutasi; dan • Pelaksanaan survei kepuasan karyawan. • Provision of a violation reporting system to report violations of labor practices within the Bank; • Drafting of joint work agreements; • Implementation of various education and training activities, as well as promotions or transfers; and • Implementation of employee satisfaction surveys.	Sepanjang tahun atau sesuai rencana pelaksanaan program. Throughout the year or according to the program implementation plan.

Pemangku Kepentingan Stakeholders	Isu Penting Important Issues	Upaya Penyesuaian Bank Bank Adjustment Efforts		
		Respons terhadap Isu Penting Response to Important Issues	Metode Pelibatan Engagement Method	Frekuensi Frequency
Mitra Usaha Business Partner	• Pemenuhan kontrak kerja; dan • Kepuasan kerja sama. • Fulfillment of work contracts; and • Cooperation satisfaction.	• Melakukan kerja sama yang adil dan transparan sesuai dengan peraturan dan kontrak kerja yang berlaku; dan • Membangun hubungan kerja yang harmonis dengan mitra kerja. • Carry out fair and transparent cooperation in accordance with applicable regulations and work contracts; and • Build a harmonious working relationship with work partners.	• Perumusan dan pemenuhan kontrak kerja sama; dan • Seleksi; • Pelaksanaan pertemuan berkala. • Formulation and fulfillment of cooperation contracts; and • Selection; • Conducting periodic meetings.	Sepanjang tahun atau sesuai kebutuhan. All year round or as needed.
Nasabah Customer	• Produk dan layanan perbankan yang andal dan kompetitif; • Keamanan transaksi perbankan; • Informasi yang jelas dan transparan; dan • Penghargaan bagi nasabah. • Reliable and competitive banking products and services; • Banking transaction security; • Clear and transparent information; and • Awards for customers.	• Mengembangkan produk dan layanan Bank; • Menyediakan informasi yang lengkap dan akurat pada situs web; • Meningkatkan keandalan teknologi informasi; dan • Mengadakan program berhadiah bagi nasabah. • Develop Bank products and services; • Provide complete and accurate information on the website; • Increase the reliability of information technology; and • Organize reward programs for customers.	• Penyediaan layanan *call center*; dan • Pelaksanaan survei kepuasan nasabah. • Provision of call center service; and • Implementation of customer satisfaction surveys.	Sepanjang tahun atau sesuai kebutuhan. All year round or as needed.
Masyarakat Public	• Informasi aktivitas Bank; dan • Peningkatan kesejahteraan masyarakat. • Bank activity information; and • Improvement of community welfare.	• Menyampaikan informasi mutakhir dalam situs web Bank; • Melibatkan masyarakat dalam program kemitraan dan kesempatan kerja; • Melaksanakan program literasi dan inklusi keuangan; dan • Melaksanakan kegiatan tanggung jawab sosial. • Delivering up-to-date information on the Bank's website; • Involve the community in partnership programs and employment opportunities; • Implement financial literacy and inclusion programs; and • Carry out social responsibility activities.	• Pelaksanaan program kemitraan dan pengembangan masyarakat; • Pelaksanaan kegiatan literasi dan inklusi keuangan; dan • Penyediaan sistem pelaporan pelanggaran untuk menerima pengaduan masyarakat. • Implementation of partnership and community development programs; • Implementation of financial literacy and inclusion activities; and • Provision of a violation reporting system to receive public complaints.	Sesuai rencana pelaksanaan program atau sesuai kebutuhan. According to the program implementation plan or as needed.
Media Media	• Kinerja keuangan dan non-keuangan Bank; serta • Informasi terkait perkembangan Bank. • Bank's financial and non-financial performance; and • Information related to the Bank's development.	Menyediakan informasi yang relevan dan transparan. Provide relevant and transparent information.	Pelaksanaan konferensi pers. Conducting press conferences.	Sesuai kebutuhan. According to the needs.

KEBERLANJUTAN ASPEK EKONOMI

ECONOMIC ASPECT SUSTAINABILITY

Bank terus fokus untuk membangun fundamental bisnis yang kokoh, sehingga mampu mencapai hasil yang stabil di tengah berbagai tantangan bisnis. Dalam menghadapi berbagai ketidakpastian yang masih terjadi pasca pandemi COVID-19, Bank senantiasa membantu masyarakat mendapatkan yang terbaik dalam hidup dengan mewujudkan berbagai inovasi yang menghadirkan produk dan jasa keuangan bagi masyarakat, terutama dalam menghadirkan layanan perbankan.

The Bank continues to focus on building strong business fundamentals, to achieve stable results amidst various business challenges. In facing various uncertainties that still occur after the COVID-19 pandemic, the Bank continues to help people get the best in life by implementing various innovations that provide financial products and services for the community, especially in providing banking services.

Pencapaian Target dan Realisasi

Secara berkala, baik bulanan, triwulanan, semesteran, maupun tahunan, Bank melakukan pemantauan dan evaluasi terhadap realisasi pencapaian target dan pelaksanaan strategi yang telah ditetapkan. Proses evaluasi terhadap pencapaian target dilakukan berjenjang mulai dari unit kerja sampai pada level direktorat. Hasil pemantauan dan evaluasi tersebut menjadi masukkan untuk menilai pencapaian kinerja Bank dan perbaikan strategi di masa yang akan datang.

Target Achievement and Realization

Periodically, whether monthly, quarterly, semi-annually, or annually, the Bank monitors and evaluates the realization of target achievement and the implementation of the set strategies. The target achievement is evaluated in stages starting from the work unit to the directorate level. The monitoring and evaluation results are used as input for assessing the Bank's performance achievement and improving future strategies.

Perbandingan Target yang Sejalan dengan Keuangan Berkelanjutan pada Instrumen Keuangan

Dalam menjalankan usaha, Bank berkomitmen untuk turut mendukung kegiatan usaha berwawasan lingkungan, yang fokus pada sektor UMKM. Upaya ini dilakukan Bank karena sektor UMKM merupakan penyumbang terbesar dalam perekonomian nasional.

Uraian lebih lanjut terkait realisasi kredit/pembiayaan Kegiatan Usaha Berkelanjutan yang dijalankan Bank dalam 3 tahun terakhir sebagai berikut:

Comparison of Targets in Line with Sustainable Finance in Financial Instruments

In running its business, the Bank is committed to participating in supporting environmentally sound business activities, which focus on MSME sector. This effort was made by the Bank because MSME sector is the largest contributor to the national economy.

Further description regarding the realization of credit/financing for Sustainable Business Activities carried out by the Bank in the last 3 years is as follows:

Jumlah Produk yang Memenuhi Kriteria Kegiatan Usaha Berkelanjutan
Number of Products that Meet the Criteria for Sustainable Business Activities

(dalam jutaan Rupiah / (in million rupiah)

Uraian	2022	2021*	2020	Description
Penghimpunan Dana	-	-	-	Funding
Penyaluran Dana	**502.384**	123.960	131.076	Lending

* Setelah reklasifikasi / After reclassification

Jumlah Aset Produktif Kegiatan Usaha Berkelanjutan
Total Earning Assets of Sustainable Business Activities

(dalam jutaan Rupiah, kecuali dinyatakan lain) / (in millions of Rupiah, unless stated otherwise)

Uraian	2022	2021*	2020	Description
Total Kredit/Pembiayaan Bank	**2.912.793**	2.527.795	2.637.823	Total Bank Credit/Financing
Total Kredit/Pembiayaan kepada Sektor Hijau atau Kriteria Kegiatan Usaha Berwawasan Lingkungan	**502.384**	123.960	131.076	Total Credit/Financing to the Green Sector or Criteria for Environmentally Friendly Business Activities
Total Non-Kredit/Pembiayaan Non-Kegiatan Usaha Berkelanjutan	**2.410.409**	2.403.835	2.506.747	Total Non-Credit/Financing for Non-Sustainable Business Activities
Presentasi Total Kredit/Pembiayaan kepada Sektor Hijau atau Kriteria Kegiatan Usaha Berwawasan Lingkungan terhadap Total Kredit/Pembiayaan Bank (%)	**17,25**	4.90	4,97	Presentation of Total Credit/Financing to the Green Sector or Criteria for Environmentally Friendly Business Activities to Total Bank Credit/Financing (%)

* Setelah reklasifikasi / After reclassification

Jumlah dan Kualitas Kredit/Pembiayaan berdasarkan Kategori Kegiatan Usaha Berkelanjutan
Amount and Quality of Credit/Financing by Category of Sustainable Business Activities

(dalam jutaan Rupiah, kecuali dinyatakan lain) / (in millions of Rupiah, unless stated otherwise)

Uraian	2022		2021*	2020	Description
	Target	Realisasi Realization	Realisasi Realization	Realisasi Realization	
Energi Terbarukan	-	-	-	-	Renewable Energy
Efisiensi Energi	-	-	-	-	Energy Efficiency
Pencegahan dan Pengendalian Polusi	-	-	-	-	Pollution Prevention and Control
Pengelolaan Sumber Daya Alam Hayati dan Penggunaan Lahan yang Berkelanjutan	-	-	-	-	Management of Biodiversity and Sustainable Land Use
Konservasi Keanekaragaman Hayati Darat dan Air	-	-	-	-	Conservation of Land and Water Biodiversity
Transportasi Ramah Lingkungan	-	-	-	-	Environmentally Friendly Transportation
Pengelolaan Air dan Limbah yang Berkelanjutan	-	-	-	-	Sustainable Water and Waste Management
Adaptasi Perubahan Iklim	-	-	-	-	Climate Change Adaptation
Produk yang dapat Mengurangi Penggunaan Sumber Daya dan Menghasilkan Lebih Sedikit Polusi (*Eco-Efficient*)	-	-	-	-	Products that can Reduce Resource Usage and Generate Less Pollution (Eco-Efficient)
Bangunan Berwawasan Lingkungan yang Memenuhi Standar atau Sertifikasi yang diakui secara Nasional, Regional, atau Internasional	-	-	-	-	Environmentally Friendly Buildings that Meet Standards or Certifications that are recognized Nationally, Regionally, or Internationally
Kegiatan Usaha dan/atau Kegiatan Lain yang Berwawasan Lingkungan Lainnya	-	-	-	-	Other Environmentally Friendly Business Activities and/or Activities
Kegiatan Usaha Mikro, Kecil, dan Menengah	**360.653**	**502.384**	123.960	131.076	Micro, Small, and Medium Enterprises Activities
Total	**360.653**	**502.384**	**123.960**	**131.076**	**Total**

* Setelah reklasifikasi / After reclassification

KEBERLANJUTAN ASPEK SOSIAL

SOCIAL ASPECT SUSTAINABILITY

Dalam menjalankan kegiatan usaha, Bank Ganesha berkomitmen untuk dapat memberikan manfaat sosial bagi pemangku kepentingan secara berkelanjutan, sesuai dengan Rencana Bisnis Bank yang telah disusun. Manfaat yang diberikan dilakukan melalui berbagai program-program yang disesuaikan dengan strategi dan kebijakan yang searah dengan rencana pertumbuhan dan mempertimbangkan hasil evaluasi dari program tahun sebelumnya.

In carrying out business activities, Bank Ganesha is committed to providing social benefits for stakeholders in a sustainable manner, in accordance with the Bank's Business Plan that has been prepared. The benefits provided are carried out through various programs that are adjusted to strategies and policies that are in line with the growth plan and take into account the evaluation results of the previous year's program.

Kepuasan Nasabah Merupakan Prioritas Bank Ganesha

Kepuasan nasabah merupakan kunci dalam meningkatkan dan mempertahankan loyalitas nasabah serta keberlangsungan bisnis Bank. Oleh karena itu, Perseroan senantiasa memberikan kualitas pelayanan perbankan dengan memberikan yang terbaik yang dapat menciptakan nilai dan melayani masyarakat. Komitmen ini didukung dengan menyediakan produk perbankan yang sesuai dengan kebutuhan nasabah, pelayanan yang terpercaya, serta sekaligus sebagai wujud pemenuhan tanggung jawab Bank kepada nasabah.

Customer Satisfaction Is Bank Ganesha's Priority

Customer satisfaction is the key to increasing and maintaining customer loyalty and the Bank's business continuity. Therefore, the Company always provides quality banking services by providing the best that can create value and serve the community. This commitment is supported by providing banking products that suit customer needs, reliable services, and at the same time as a form of fulfilling the Bank's responsibilities to customers.

Komitmen untuk Memberikan Layanan atas Produk dan/atau Jasa yang Setara kepada Nasabah

Selaras dengan upaya memberikan pelayanan terbaik, Perseroan berkomitmen untuk memberikan pelayanan yang setara kepada setiap nasabah dengan menyediakan sarana informasi yang lengkap terkait produk dan pelayanan perbankan melalui *call center,* situs web, media sosial, brosur, konferensi pers, serta kegiatan lainnya yang dapat diakses oleh seluruh nasabah.

Commitment to Providing Equal Services to Customers on Products and/or Services

In line with efforts to provide the best service, the Company is committed to providing equal service to every customer by providing complete information facilities related to banking products and services through call centers, websites, social media, brochures, press conferences, and other activities that can be accessed by all customers.

Inovasi dan Pengembangan Produk/Jasa Keuangan Berkelanjutan

Bank Ganesha berupaya untuk memberikan pelayanan terbaik, berbagai program inovasi dan pengembangan untuk nasabah, antara lain meningkatkan layanan perbankan berbasis teknologi (layanan digital) dengan meluncurkan layanan pembayaran secara digital menggunakan *Quick Response Code Indonesian Standard* (QRIS). Bank Ganesha juga telah menyiapkan dan menyelesaikan pengembangan layanan transaksi tarik tunai tanpa kartu (*cardless withdrawal)* melalui Mobile Banking yaitu BANGGA yang saat ini sudah dapat digunakan oleh nasabah.

Innovation and Development of Sustainable Finance Products/Services

Bank Ganesha strives to provide the best service, various innovation and development programs for customers, including improving technology-based banking services (digital services) by launching digital payment services using the Quick Response Code Indonesian Standard (QRIS). Bank Ganesha has also prepared and completed the development of cardless withdrawal transaction services through Mobile Banking namely BANGGA which is currently available for customers to use.

Selain itu, untuk meningkatkan kualitas pelayanan, Bank telah menyediakan layanan digital banking, meliputi:

1. Aplikasi *Mobile Banking* Bank Ganesha (BANGGA)

Furthermore, to improve service quality, the Bank has provided digital banking services, including:

1. Bank Ganesha Mobile Banking Application (BANGGA)

Aplikasi *mobile banking* untuk mengelola kehidupan keuangan berkualitas dengan menyediakan berita finansial dan gaya hidup, promosi, dan *online banking* Bank Ganesha *(G-online).*

2. *Online Banking (G-online)*
   Fitur *online banking* dari Bank Ganesha yang membuat transaksi perbankan lebih cepat, nyaman, dan aman.
3. *G-corporate*
   Layanan *online banking* berbasis internet bagi nasabah institusional mulai dari nasabah usaha kecil dan menengah, komersial, hingga korporasi untuk melakukan berbagai transaksi perbankan secara mudah, cepat, aman, dan lebih efisien di mana pun berada.
4. *G-money*
   Dompet elektronik yang dilengkapi dengan fitur uang elektronik atau *cash wallet* dan *link* kartu kredit. Nasabah dapat menggunakan *G-money* untuk berbelanja *online* maupun *offline* di *merchant* yang telah tergabung di *G-money.*

Produk/Jasa yang Sudah Dievaluasi Keamanannya bagi Pelanggan

Sebelum produk dan/atau jasa Perseroan disampaikan kepada nasabah, produk dan/atau Perseroan telah mendapat izin dari Bank Indonesia. Selanjutnya, Perseroan terus melakukan tinjauan ulang dan evaluasi sebagai salah satu bentuk mitigasi risiko terhadap penerbitan produk dan/atau jasa baru. Prosedur tinjauan ulang dan evaluasi dijalankan untuk memastikan proses peluncuran produk dan/atau jasa telah diterapkan sesuai dengan pengajuan usulan yang disetujui oleh manajemen dan memastikan seluruh produk dan/atau jasa baru aman bagi nasabah.

Dampak Produk dan/atau Jasa

Seluruh perencanaan dan peluncuran produk dan/atau jasa perbankan dari Bank Ganesha bertujuan untuk memberikan dampak positif dan kemudahan nasabah dalam bertransaksi maupun mengakses layanan keuangan lainnya. Seiring dengan penerapan keuangan berkelanjutan, Bank menyesuaikan solusi perbankan yang memperhatikan aspek lingkungan hidup dan sosial. Beberapa dampak positif dari produk dan/atau jasa keuangan berkelanjutan pada aspek sosial, yaitu solusi perbankan Bank Ganesha yang digunakan untuk mendukung UMKM. Selain itu, melalui penerapan produk dan/atau jasa keuangan berkelanjutan, Bank berharap dapat memberikan dampak positif terhadap lingkungan hidup dengan mewajibkan debitur dan calon debitur yang kegiatan usahanya bersinggungan langsung atau berpotensi mengubah kontur tanah untuk memiliki dan melaporkan salinan dokumen analisis mengenai dampak lingkungan sebagai syarat disetujuinya pengajuan kredit kepada Bank.

Di sisi lain, identifikasi dampak negatif produk dan/atau jasa keuangan yaitu adanya risiko lingkungan hidup dan sosial pada penyaluran kredit. Untuk risiko sosial, Bank mengidentifikasi adanya potensi tenaga kerja di bawah

Mobile banking application for managing quality financial life by providing financial and lifestyle news, promotions, and online banking of Bank Ganesha (G-online).

2. Online Banking (G-online)
   Online banking features from Bank Ganesha that make banking transactions faster, more convenient, and safer.
3. G-corporate
   Internet-based online banking services for institutional customers ranging from small and medium business customers, commercial, to corporations to carry out various banking transactions easily, quickly, safely and more efficiently wherever they are.
4. G-money
   An electronic wallet equipped with an electronic money feature or cash wallet and a credit card link. Customers can use G-money to shop online and offline at merchants that have joined G-money.

Products/Services That Have Been Evaluated For Safety For Customers

Before the Company's products and/or services are delivered to customers, the products and/or the Company have received permission from Bank Indonesia. Furthermore, the Company continues to conduct reviews and evaluations as a form of risk mitigation against the issuance of new products and/or services. Review and evaluation procedures are carried out to ensure that the product and/or service launch process has been implemented in accordance with the proposals approved by management and to ensure that all new products and/or services are safe for customers.

Impact of Products and/or Services

All planning and launching of banking products and/or services from Bank Ganesha are aimed at having a positive impact and facilitating customers in making transactions and accessing other financial services. Along with implementing sustainable finance, the Bank adapts banking solutions that pay attention to environmental and social aspects. Some of the positive impacts of sustainable finance products and/or services on social aspects are Bank Ganesha's banking solutions used to support MSMEs. In addition, through the implementation of sustainable finance products and/or services, the Bank expects to have a positive impact on the environment by requiring debtors and prospective debtors whose business activities directly intersect with or have the potential to change the contours of land to own and report copies of environmental impact analysis documents as a condition for approval of credit applications to the Bank.

On the other hand, negative impacts of financial products and/or services are identified in the existence of environmental and social risks in lending. For social risks, the Bank identifies the potential for underage workers,

umur, pemberian upah di bawah upah minimum, atau risiko pelanggaran hak asasi manusia pada jenis usaha industri padat karya. Untuk mengatasi risiko ini, Bank memberlakukan persyaratan kredit dengan ketat dan meningkatkan pengawasan survei lapangan. Adapun untuk aspek lingkungan hidup, Bank mengidentifikasi adanya potensi deforestasi, kebakaran hutan dan lahan, dan risiko perubahan cuaca. Semua risiko ini merupakan ancaman pada degradasi lingkungan pada pembiayaan di sektor berbasis lahan.

wages below the minimum wage, or risks of human rights violations in labor-intensive industrial businesses. To overcome this risk, the Bank imposes strict credit requirements and increases supervision of field surveys. As for the environmental aspect, the Bank identified potential deforestation, forest and land fires, and the risk of climate change. All of these risks pose a threat to environmental degradation in financing in the land-based sector.

Produk dan/atau Jasa yang Ditarik Kembali

Dari hasil tinjauan ulang dan evaluasi yang dilakukan secara berkala, hingga akhir tahun 2022, Bank memastikan tidak ada produk dan/atau jasa keuangan Bank yang dinyatakan bermasalah dan harus ditarik kembali oleh Bank Indonesia.

Recall Products and/or Services

From the results of periodic reviews and evaluations, until the end of 2022, the Bank ensures that there are no Bank financial products and/or services that are declared problematic and must be recall by Bank Indonesia.

Kerahasiaan Data Nasabah

Meningkatnya perkembangan teknologi informasi dan digitalisasi akan mendorong interaksi nasabah Bank Ganesha dalam menggunakan aplikasi perbankan digital. Namun demikian, kemudahan dalam perbankan digital juga diikuti oleh meningkatnya risiko penyalahgunaan data dan *cybercrime*. Oleh sebab itu, Bank Ganesha berkomitmen untuk memberikan pelayanan prima dan perlindungan nasabah sesuai dengan Peraturan Otoritas Jasa Keuangan No. 1/POJK.07/2013 tentang Perlindungan Konsumen Sektor Jasa Keuangan, serta Undang-Undang No. 10 Tahun 1998 tentang Perbankan.

Confidentiality of Customer Data

The increasing development of information technology and digitization will encourage interaction of Bank Ganesha's customers in using digital banking applications. However, convenience in digital banking is also accompanied by an increased risk of data misuse and cybercrime. Therefore, Bank Ganesha is committed to providing excellent service and customer protection in accordance with Financial Services Authority Regulation No. 1/POJK.07/2013 on Consumer Protection in the Financial Services Sector, as well as Law No. 10 of 1998 on Banking.

Upaya Bank Ganesha untuk menjaga keamanan informasi nasabah dan meningkatkan keamanan siber dilakukan melalui:

1. Melakukan edukasi secara terus menerus kepada nasabah/mitra perbankan, dan karyawan bank untuk menjaga keamanan data-data kredensial, seperti password, PIN, nama ibu kandung; dan
2. Melakukan sosialisasi bahwa pihak Bank Ganesha tidak pernah meminta nasabah data-data kredensial, seperti password, PIN, dan kode OTP token.

Bank Ganesha's efforts to maintain customer information security and improve cyber security are carried out through:

1. Continuous education to banking customers/partners, and Bank employees to maintain the security of credential data, such as passwords, PINs, birth mother's name; and
2. Dissemination that Bank Ganesha never asks customers for credential data, such as passwords, PINs, and token OTP codes.

Survei Kepuasan Nasabah

Guna meningkatkan mutu dan kinerja pelayanan yang sesuai dengan kebutuhan nasabah, Perseroan melakukan survei untuk mengetahui tingkat kepuasan dan loyalitas nasabah terhadap Bank. Pelaksanaan survei tersebut menjadi tanggung jawab bagian Service Quality Management dan Call Center serta metode yang digunakan dalam survei adalah phone survey atau survei melalui telepon. Survei kepuasan terdiri dari beberapa kategori, yaitu kantor cabang, mesin ATM, *call center, mobile banking,* dan produk.

Customer Satisfaction Survey

In order to improve service quality and performance according to customer needs, the Company conducted a survey to determine the level of customer satisfaction and loyalty to the Bank. The implementation of the survey is the responsibility of the Service Quality Management and Call Center sections and the method used in the survey is a phone survey or survey by telephone. The satisfaction survey consists of several categories, namely branch offices, ATM machines, call centers, mobile banking, and products.

Hasil survei kepuasan nasabah Perseroan dalam 3 tahun terakhir ditunjukkan sebagai berikut:

The results of the Company's customer satisfaction survey in the last 3 years are shown as follows:

Indikator	2022	2021	2020	Indicator
Detractors (%)	**19,8**	20,1	17,0	Detractors (%)
Neutrals (%)	**50,6**	50,3	56,4	Neutrals (%)
Promoters (%)	**29,6**	29,6	26,6	Promoters (%)
***Net Promoter Score* (angka)**	**+9,8**	**+9,6**	**+9,6**	**Net Promoter Score (number)**

Sarana Pengaduan Nasabah

Bank Ganesha telah menyediakan sarana pengaduan bagi nasabah yang ingin menyampaikan keluhan maupun pengaduan mengenai produk dan pelayanan Bank. Setiap laporan yang disampaikan kepada Bank akan diproses sesuai dengan ketentuan yang berlaku dan dijadikan evaluasi kedepannya. Penyampaian keluhan terkait kualitas produk dan pelayanan Bank Ganesha dapat dilakukan melalui:

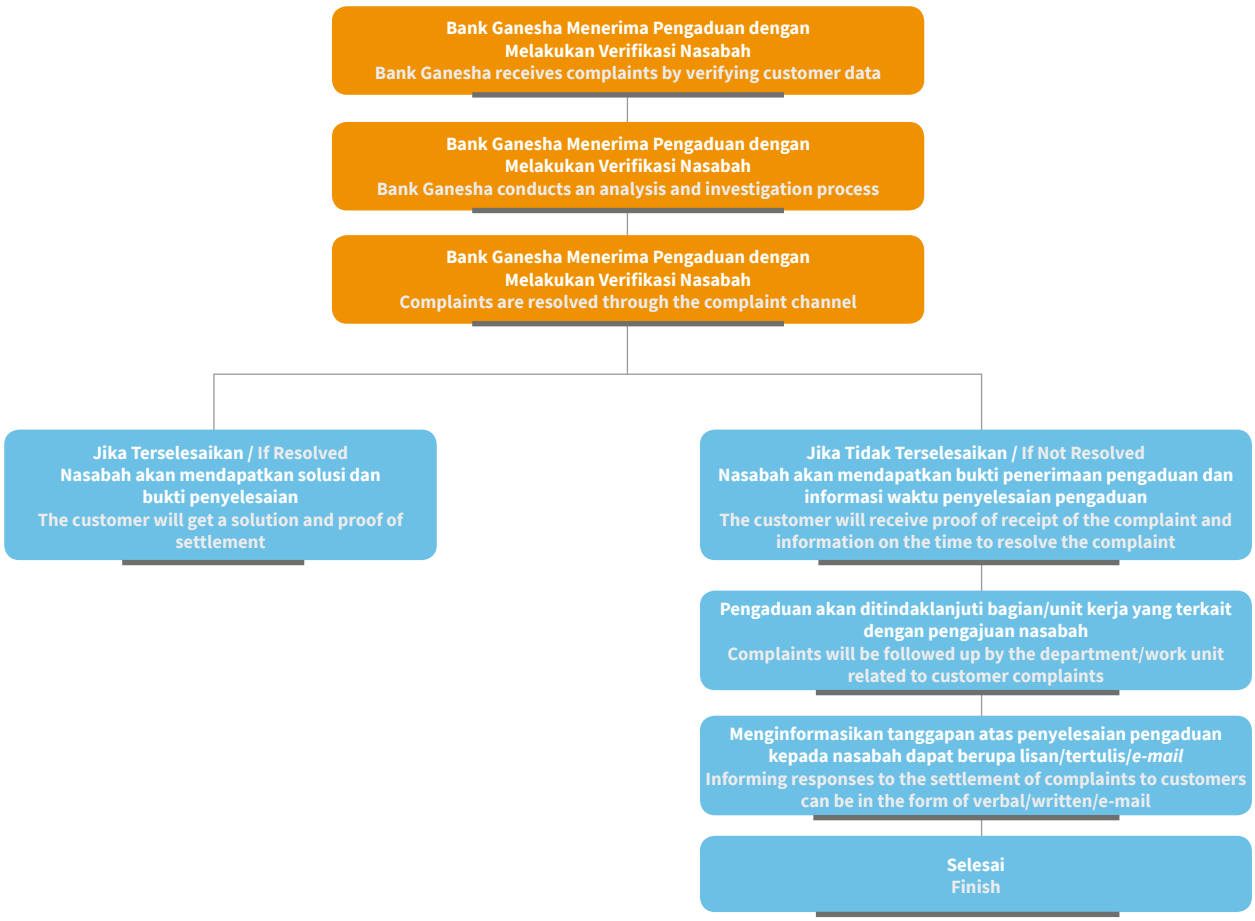
Customer Complaint Channel

Bank Ganesha has provided a complaint facility for customers who wish to submit grievances or complaints regarding the Bank's products and services. Each report submitted to the Bank will be processed in accordance with applicable regulations and used as an evaluation in the future. Submission of complaints related to the quality of products and services of Bank Ganesha can be done through:

Call Ganesha	1500 169
E-mail	customercare@bankganesha.co.id
Contact Center	www.bankganesha.co.id/message
G-livechat	• Layanan internet atau Mobile Banking BANGGA • Situs Web Bank www.bankganesha.co.id/livechat
Kunjungan Langsung **Direct Visit**	Kantor Cabang, Kantor Cabang Pembantu, dan Kantor Kas Bank Branch Offices, Sub-Branch Offices and Bank Cash Offices
G-online Message	Layanan internet atau *Mobile Banking* BANGGA Internet service or Mobile Banking BANGGA

Bank akan menindaklanjuti setiap keluhan yang masuk secara cepat dan tepat dengan mekanisme sebagai berikut:

The Bank will follow up any incoming complaints quickly and precisely with the following mechanism:



Informasi pengaduan nasabah yang diterima Perseroan ditunjukkan sebagai berikut:

Information on customer complaints received by the Company is shown as follows:

Uraian Description	2022			2021		2020	
	Jumlah Keluhan Number of Complaints	Selesai Finish	Sedang Ditindak-lanjuti Being Followed Up	Jumlah Keluhan Number of Complaints	Selesai Finish	Jumlah Keluhan Number of Complaints	Selesai Finish
Kartu ATM/Debit/Mesin ATM ATM/Debit Card/ATM Machine	**1.597**	**1.596**	**1***	1.543	1.543	1.311	1.311
Electronic Banking	**747**	**747**	**-**	591	591	337	337
Kredit Tanpa Agunan Unsecured Loans	**270**	**270**	**-**	291	291	755	755
Tabungan Savings	**12**	**12**	**-**	18	18	34	34
Kredit/Pembiayaan Pemilikan Rumah/Apartemen Home/Apartment Ownership Credit/Financing	**13**	**13**	**-**	11	11	10	10
Pembiayaan Modal Kerja Working Capital Financing	**-**	**-**	**-**	-	-	1	1
Standing Instruction	**-**	**-**	**-**	1	1	2	2
Kliring (Transfer)/*Remittance* Clearing (Transfer)/Remittance	**5**	**5**	**-**	1	1	1	1
Total	**2.644**	**2.643**	**1**	**2.456**	**2.456**	**2.451**	**2.451**

* Nasabah melakukan transaksi tarik tunai di mesin ATM Bank lain dan uang tidak keluar. Nasabah melakukan pengaduan pada 30 Desember 2022, untuk saat ini sedang dilakukan pengajuan klaim ke pihak Artajasa (*Service Level Agreement* 14 Hari Kerja) hingga 19 Januari 2023.
* The customer made a cash withdrawal transaction at another bank's ATM machine and the money did not come out. The customer made a complaint on December 30 2022, for now a claim is being submitted to Artajasa (14 Working Days Service Level Agreement) until January 19, 2023.

Meraih Kinerja Terbaik dengan Sumber Daya Manusia yang Andal

Perseroan meyakini bahwa sumber daya manusia merupakan salah satu aset utama yang mendukung kelangsungan dan keberhasilan usaha. Oleh sebab itu, Perseroan berkomitmen untuk senantiasa memenuhi hak ketenagakerjaan karyawan secara adil dan bertanggung jawab dengan terus memperhatikan hak asasi manusia.

Ketenagakerjaan

Bank Ganesha terus berupaya untuk memenuhi hak-hak karyawan agar terciptanya hubungan industrial yang sehat dan harmonis dengan karyawan. Oleh karena itu, Bank melaksanakan pengelolaan karyawan dengan berpedoman pada Undang Undang No. 11 Tahun 2020 tentang Cipta Kerja.

1. **Kesetaraan Kesempatan Bekerja**
   Perseroan memberikan jaminan atas kesetaraan kesempatan kerja bagi setiap karyawan sesuai dengan prinsip pemenuhan hak asasi manusia, tanpa praktik diskriminatif suku, *gender*, agama, stasus sosial, baik dalam hal rekrutmen maupun pengembangan kompetensi dan karier. Proses rekrutmen berlangsung secara objektif dengan mengakomodasi penerimaan karyawan berdasarkan kompetensi dan kapasitas yang dimiliki, sesuai kebutuhan keorganisasian serta dinamika usaha yang dihadapi.

Achieving the Best Performance with Reliable Human Resources

The Company believes that human resources are one of the main assets that support business continuity and success. Therefore, the Company is committed to always fulfilling the employment rights of employees in a fair and responsible manner by continuing to pay attention to human rights.

Employment

Bank Ganesha continues to strive to fulfill employee rights in order to create healthy and harmonious industrial relations with employees. Therefore, the Bank implements employee management by referring to Law No. 11 of 2020 on Job Creation.

1. **Equal Employment Opportunity**
   The Company guarantees equal employment opportunities for all employees in accordance with the principles of fulfilling human rights, without discriminatory practices on ethnicity, gender, religion, social status, both in terms of recruitment and competence and career development. The recruitment process takes place objectively by accommodating the acceptance of employees based on competence and capacity, according to organizational needs and the dynamics of the business being faced.

2. Tenaga Kerja Anak dan Kerja Paksa

Perseroan sepakat dan mendorong penghapusan pekerja anak dan kerja paksa di Indonesia. Oleh sebab itu, dalam menjalankan aktivitas operasional, Perseroan senantiasa tunduk dan patuh terhadap peraturan yang berlaku terkait ketenagakerjaan, termasuk dengan memastikan bahwa tidak terdapat pekerja di bawah usia 18 tahun yang bekerja di tingkat jabatan manapun.

2. Child Labor and Forced Labor

The Company agrees and encourages the elimination of child labor and forced labor in Indonesia. Therefore, in carrying out operational activities, the Company always obeys and complies with applicable regulations related to employment, including by ensuring that there are no workers under the age of 18 working at any level of position.

Hingga akhir tahun 2022, tidak terdapat penggunaan tenaga kerja anak yang terjadi pada lingkup operasional Perseroan.
Until the end of 2022, there is no use of child labor that occurs within the scope of the Company's operations.

Selain itu, untuk menghindari adanya praktik kerja paksa di lingkup perusahaan, Perseroan memberikan kejelasan waktu kerja bagi seluruh karyawan sebagai berikut:

In addition, to avoid forced labor practices within the company, the Company provides clarity on working hours for all employees as follows:

Uraian Description	Karyawan Non-Shift Non-Shift Employee	Karyawan Shift Shift Employee
Hari Kerja Workday	Senin–Jumat Monday-Friday	Senin–Minggu Monday–Sunday
Jam Kerja Work Hours	Pukul 08:00–17:00 dengan waktu istirahat kerja selama 1 jam 08:00–17:00 with 1 hour break	Pagi / Morning : 07:00 – 15:00 Siang / Afternoon : 16:00 – 00:00 Malam / Evening : : 23:00 – 08:00 Masing-masing dengan waktu istirahat kerja selama 1 jam Each with 1 hour break

3. Upah Minimum Regional

Kebijakan remunerasi yang dilaksanakan oleh Perseroan menjamin terpenuhinya pemberian nominal upah yang layak dan kompetitif, sesuai ketentuan dan standar penerapan yang berlaku. Penetapan tingkat upah bagi karyawan disesuaikan dengan posisi dalam struktur organisasi, tanpa membedakan *gender*. Pada tahun 2022, Bank telah mematuhi ketentuan yang berlaku dalam pemberian upah minimum kepada para karyawan yang tercermin dari pemberian upah minimum yang lebih tinggi dari upah minimum yang ditetapkan pemerintah daerah setempat.

4. Fasilitas Penunjang Kesejahteraan Karyawan

Perseroan menjamin kebijakan remunerasi yang dijalankan telah mencakup sejumlah fasilitas dan tunjangan yang memadai sebagai upaya pemenuhan kesejahteraan karyawan. Selain pemenuhan remunerasi, Perseroan juga menyediakan berbagai fasilitas penunjang untuk meningkatkan kesejahteraan karyawan meliputi:

3. Regional Minimum Wage

The remuneration policy implemented by the Company guarantees the fulfillment of provision of a decent and competitive nominal wage, in accordance with applicable provisions and implementation standards. Determination of wage levels for employees is adjusted to the position in the organizational structure, without distinguishing gender.In 2022, the Bank complied with the applicable provisions in providing minimum wages to employees which is reflected in the provision of a minimum wage that is higher than the minimum wage set by the local government.

4. Employee Welfare Supporting Facilities

The Company guarantees that the remuneration policy implemented includes a number of adequate facilities and allowances as an effort to fulfill employee welfare. In addition to fulfilling remuneration, the Company also provides various supporting facilities to improve employee welfare including:

Jaminan kesehatan, jaminan hari tua, tunjangan hari raya keagamaan, jaminan kecelakaan kerja, jaminan kematian, jaminan pensiun, bantuan biaya melahirkan bagi karyawan pria, dan tunjangan kesehatan.
Health insurance, old age insurance, religious holiday benefits, occupational accident insurance, death security, pension insurance, assistance with childbirth costs for male employees, and health benefits

Asuransi kesehatan, meliputi rawat inap, rawat jalan, perawatan gigi, dan kacamata.
Health insurance, covering inpatient, outpatient, dental care, and glasses.

Kesehatan dan Keselamatan Kerja

Keselamatan dan kesehatan kerja (K3) merupakan aspek penting yang senantiasa diprioritaskan dalam pelaksanaan aktivitas operasional. Perseroan memiliki komitmen untuk mewujudkan pertumbuhan usaha secara kuat melalui pelaksanaan kebijakan dan prosedur yang menghindarkan seluruh karyawan dari risiko masalah K3 di tempat kerja.

1. **Lingkungan Bekerja yang Layak dan Aman**
   Untuk membentuk lingkungan kerja yang layak dan aman bagi karyawan, Perseroan menerapkan sistem manajemen K3 sesuai dengan standar dan ketentuan yang telah ditetapkan. Adapun fasilitas K3 yang disediakan Perseroan di gedung perkantoran meliputi:
   a. Alat pemadam api ringan sebanyak 6 unit;
   b. Tempat berkumpul dan jalur evakuasi;
   c. Tombol darurat (*fire alarm*); dan
   d. Pengecekan konstruksi gedung atau kantor cabang.

2. **Tingkat Kecelakaan Kerja**
   Selama 3 tahun terakhir, tidak terdapat kasus kecelakaan kerja yang terjadi di Perseroan. Hal tersebut merupakan dampak dari komitmen Perseroan dalam menyediakan lingkungan kerja yang layak dan aman.
3. **Tingkat Perputaran Karyawan**
   Tingkat perputaran karyawan yang terlalu tinggi akan memengaruhi reputasi Perseroan. Untuk itu, Perseroan senantiasa menekan tingkat perputaran karyawan dengan menciptakan lingkungan kerja yang layak dan aman. Informasi tingkat perputaran karyawan dalam 3 tahun terakhir ditunjukkan sebagai berikut.

Occupational Health and Safety

Occupational health and safety (OHS) is an important aspect that is always prioritized in operational activities. The Company is committed to realizing strong business growth through the implementation of policies and procedures that prevent all employees from the risk of OHS problems in the workplace.

1. **Decent and Safe Work Environment**
   To form a decent and safe work environment for employees, the Company implements an OHS management system in accordance with established standards and conditions. The OHS facilities provided by the Company in office buildings include:
   a. 6 units of light fire extinguishers;
   b. Assembly point and evacuation routes;
   c. Emergency button (fire alarm); and
   d. Inspection of the construction of buildings or branch offices.
2. **Occupational Accident Rate**
   During the last 3 years, there have been no cases of ocupational accidents that have occurred in the Company. This is the impact of the Company's commitment to providing a decent and safe work environment.
3. **Employee Turnover Rate**
   An employee turnover rate that is too high will affect the Company's reputation. Thus, the Company continues to reduce employee turnover by creating a decent and safe work environment. Information on employee turnover rate in the last 3 years is shown as follows.

Uraian	2022	2021	2020	Description
Total Karyawan yang Keluar				**Total Employees Leaving**
Pria	**19**	19	27	Male
Wanita	**13**	13	15	Female
Total Karyawan	**291**	**290**	**297**	**Total Employees**
Tingkat Perputaran Karyawan dalam Setahun (%)	**11,00**	**11,03**	**14,14**	**Employee Turnover Rate in a Year (%)**

Sarana Pengaduan Karyawan

Pengaduan masalah atau konflik ketenagakerjaan dapat disampaikan kepada bagian Sumber Daya Manusia. Setiap laporan pengaduan yang diterima akan akan diproses dan ditindaklanjuti dengan baik dan profesional. Berkat praktik pengelolaan karyawan yang baik, tidak terdapat laporan pengaduan terkait masalah ketenagakerjaan yang diterima oleh bagian Sumber Daya Manusia dalam 3 tahun terakhir.

Employee Complaint Facility

Complaints about labor problems or conflicts can be submitted to the Human Resources department. Every complaint report received will be processed and followed up properly and professionally. Thanks to good employee management practices, there have been no complaints regarding employment issues received by the Human Resources department in the last 3 years.

Kontribusi terhadap Masyarakat

Bank Ganesha berkomitmen untuk berperan serta dalam pembangunan ekonomi berkelanjutan guna meningkatkan kualitas kehidupan dan lingkungan yang bermanfaat, baik bagi Bank sendiri, komunitas setempat, maupun masyarakat pada umumnya. Hal tersebut diwujudkan dengan pelakanaan program tanggung jawab sosial perusahaan.

Dampak Operasi terhadap Masyarakat Sekitar

Secara umum, pengelolaan usaha Bank tidak menimbulkan dampak negatif kepada masyarakat. Namun, kehadiran produk Bank dan kegiatan tanggung jawab sosial perusahaan memberikan dampak positif serta manfaat bagi masyarakat umum. Dampak positif yang dapat dirasakan masyarakat di sekitar Bank adalah terbukanya lapangan kerja dengan mengikuti proses rekrutmen Bank Ganesha. Selain itu, keberadaan Bank juga membuka peluang bagi pelaku usaha lokal untuk menjadi pemasok atau vendor barang dan jasa yang dibutuhkan Bank. Dengan adanya dampak positif tersebut, maka akan membuka peluang terjadinya peningkatan taraf hidup dan perekonomian masyarakat setempat. Selain membuka lapangan kerja dan membuka peluang para pengusaha lokal menjadi pemasok, manfaat atas keberadaan Bank Ganesha juga dirasakan masyarakat melalui penerapan berbagai program kegiatan sebagai implementasi tanggung jawab sosial perusahaan.

Penggunaan Tenaga Kerja Lokal

Sebagai bentuk kontribusi Bank terhadap pertumbuhan perekonomian daerah, Bank Ganesha telah memprioritaskan tenaga kerja lokal (yang memiliki domisili KTP sesuai wilayah operasional tempat bekerja) untuk bergabung menjadi insan Bank. Komitmen tersebut diwujudkan dengan karyawan yang seluruhnya merupakan Warga Negara Indonesia (WNI) dan 100,00% tenaga kerja lokal.

Contribution to Society

Bank Ganesha is committed to participating in sustainable economic development in order to improve the quality of life and a beneficial environment, both for the Bank itself, the local community and society in general. This is realized by implementing a corporate social responsibility program.

Impact of Operations on Local Communities

In general, the management of the Bank's business does not have a negative impact on society. However, the presence of the Bank's products and social responsibility activities have a positive impact and benefits for the general public. The positive impact that can be felt by the community around the Bank is the opening of employment opportunities by participating in Bank Ganesha's recruitment process. In addition, the existence of the Bank also opens opportunities for local business actors to become suppliers or vendors of goods and services needed by the Bank. With this positive impact, it will open up opportunities for an increase in the standard of living and the economy of the local community. In addition to opening employment opportunities and opening opportunities for local entrepreneurs to become suppliers, the benefits of the existence of Bank Ganesha are also felt by the community through the implementation of various activity programs as the implementation of social responsibility.

Use of Local Labor

As a form of the Bank's contribution to regional economic growth, Bank Ganesha has prioritized local workers (those with domiciles in their National ID Card according to the operational area where they work) to join as Bank employees. This commitment is realized by employees who are all Indonesian Citizens (WNI) and 100.00% local workers.



Proyek Pengembangan Usaha Holtikultura
Horticulture Business Development Project



Acara Misi Gizi
Misi Gizi Event

Program Pengembangan dan Pemberdayaan Masyarakat

Secara berkala, Bank Ganesha mengadakan program tanggung jawab sosial perusahaan yang ditujukan untuk pengembangan dan pemberdayaan masyarakat lokal. Program ini dilakukan melalui pelaksanaan program edukasi keuangan, pelibatan masyarakat di Bank, pemberian sumbangan, serta berbagai kegiatan lainnya yang diuraikan sebagai berikut:

Community Development and Empowerment Program

Periodically, Bank Ganesha holds social responsibility programs aimed at developing and empowering local communities. This program is carried out through the implementation of financial education programs, community involvement in the Bank, donations, and various other activities which are described as follows:

Tanggal Date	Nama Kegiatan Name of Activity	Penyelenggara Organizer
2022		
8 Februari 2022 February 8, 2022	Acara Misi Gizi Nutrition Mission	Yayasan Himmata Himmata Foundation
26 April 2022 April 26, 2022	Proyek Pengembangan Usaha Holtikultura Horticulture Business Development Project	Yayasan Karya Murni Cabang Ruteng Karya Murni Foundation, Ruteng Branch
12-22 Mei 2022 May 12-22, 2022	Literasi Keuangan – Video "*Financial Planning for Your Future*" dan *Quiz* Keuangan "*Watch & Win*" Financial Literacy – Video "Financial Planning for Your Future" and Financial Quiz "Watch and Win"	Bank Ganesha
5 Juli 2022 July 5, 2022 December	Pembelian Hewan Kurban dalam rangka Idul Adha Purchase of Sacrificial Animals for Jami Mosque	Bank Ganesha
10-15 Agustus 2022 August 10-15, 2022	Literasi Keuangan – *Quiz* Keuangan untuk Generasi Muda Financial Literacy – Finance Quiz for Young Generation	Bank Ganesha
30 September-10 Oktober 2022 September 30-October 10, 2022	Literasi Keuangan untuk UMKM – *E-book* "UMKM Bangga Belajar Keuangan" dan *Quiz* Keuangan "Adu Wawasan UMKM" Financial Literacy for MSMEs – E-book "MSMEs are Proud to Learn Finance" and Financial Quiz "MSME Insights Competition"	Bank Ganesha
Oktober 2022 October 2022	Bulan Inklusi Keuangan Financial Inclusion Month	Otoritas Jasa Keuangan Financial Services Authority
15-25 Oktober 2022 October 15-25, 2022	Literasi Keuangan – *Quiz* Keuangan dalam Rangka Bulan Inklusi Keuangan Financial Literacy – Financial Quiz in the Context of Financial Inclusion Month	Bank Ganesha
6 Desember 2022 December 6, 2022	Penggalangan Dana Bantuan Sosial untuk Bencana di Berbagai Daerah Fundraising for Social Assistance for Disasters in Various Regions	Industri Jasa Keuangan Peduli Bencana Care for Disaster of Financial Services Industry
Total Kegiatan **Total Activities**		**9 kegiatan** **9 activities**
Total Biaya Kegiatan **Total Activity Costs**		**Rp100.952.000,-**
2021		
19 Januari 2021 January 19, 2021	Donasi Industri Jasa Keuangan Peduli bersama Otoritas Jasa Keuangan: Korban Gempa Sulawesi, Banjir Kalimantan, Longsor Sumedang, dan Letusan Semeru dan Merapi Donations of the Financial Services Industry Care with the Financial Services Authority: Victims of Sulawesi Earthquake, Kalimantan Floods, Sumedang Landslide, and Semeru and Merapi Eruptions	Otoritas Jasa Keuangan Financial Services Authority
12 Maret 2021 March 12, 2021	Beasiswa G-care Tahap 8 untuk Anak Karyawan Bank Ganesha yang Berprestasi Stage 8 G-care Scholarship for Children of Bank Ganesha's Employees with Achievements	Bank Ganesha
12 April 2021 April 12, 2021	Donasi Industri Jasa Keuangan Peduli bersama Otoritas Jasa Keuangan: Korban Bencana Nusa Tenggara Timur dan Nusa Tenggara Barat Donations of Financial Services Industry Care with Financial Services Authority: East Nusa Tenggara and West Nusa Tenggara Disaster Victims	Otoritas Jasa Keuangan Financial Services Authority
29 April 2021 April 29, 2021	Literasi Keuangan: Perencanaan Keuangan untuk Milenial Financial Literacy: Financial Planning for Millennials	Bank Ganesha
5 Juli 2021 July 5, 2021	Donasi Yayasan Bhakti Luhur Eid al-Adha 1442 H Sacrificial Animal Donation for Al-Hikmah Mosque	Bank Ganesha
8 Juli 2021 July 8, 2021	Sumbangan Hewan Kurban Idul Adha 1442 H untuk Masjid Al-Hikmah Eid al-Adha 1442 H Sacrificial Animal Donation for Al-Hikmah Mosque	Bank Ganesha
12 Agustus 2021 August 12, 2021	Donasi Penanggulangan Pandemi COVID-19 di Indonesia Donations for Handling the COVID-19 Pandemic in Indonesia	Palang Merah Indonesia Peduli Indonesia Indonesian Red Cross, Central Jakarta
Oktober 2021 October 2021	Bulan Inklusi Keuangan Financial Inclusion Month	Otoritas Jasa Keuangan Financial Services Authority

Tanggal Date	Nama Kegiatan Name of Activity	Penyelenggara Organizer
5 Oktober 2021 October 5, 2021	Beasiswa G-care Tahap 9 untuk Anak Karyawan Bank Ganesha yang Berprestasi Stage 9 G-care Scholarship for Children of Bank Ganesha's Employees with Achievements	Bank Ganesha
26 Oktober 2021 October 26, 2021	Donasi Bulan Dana Palang Merah Indonesia Tahun 2021 Indonesian Red Cross Fund Month Donation 2021	Palang Merah Indonesia Peduli Indonesia Indonesian Red Cross, Central Jakarta
11 November 2021 November 11, 2021	Turnamen Golf Persatuan Isteri Ikatan Sarjana Ekonomi Indonesia 2021: Kepedulian Dunia Usaha untuk Kegiatan Pendidikan dan Sosial Golf Tournament of the Association of Wives of Indonesian Economic Scholars 2021: Business World's Concern for Educational and Social Activities	Persatuan Isteri Ikatan Sarjana Ekonomi Indonesia Association of Wives of Indonesian Economics Scholars
Desember 2021 December 2021	Donasi Industri Jasa Keuangan Peduli bersama Otoritas Jasa Keuangan di Wilayah Jawa Timur Financial Services Industry Care Donation with Financial Services Authority in East Java Region	Otoritas Jasa Keuangan Financial Services Authority
Total Kegiatan **Total Activities**		**12 kegiatan** **12 activities**
Total Biaya Kegiatan **Total Activity Costs**		**Rp83.160.000,-**
	2020	
Sepanjang tahun 2020 Throughout 2020	Beasiswa G-care untuk Anak Karyawan Bank yang Berprestasi G-care Scholarship for Children of Bank Ganesha's Employees with Achievements	Bank Ganesha
5 Maret 2020 March 5, 2020	Donor Darah bersama Ikatan Bankir Indonesia Blood Donation with Indonesian Bankers Association	Ikatan Bankir Indonesia Indonesian Bankers Association
27 April 2020 April 27, 2020	Donasi bersama Infobank Lawan Corona Donate with Infobank Against Corona	Infobank
27 April 2020 April 27, 2020	Donasi Lawan COVID-19 bersama Itech pada Acara *Digital Innovation Award* 2020 Donate Against COVID-19 with Itech at the 2020 Digital Innovation Award Event	Itech
17 Juni 2020 June 17, 2020	Sumbangan Hewan Kurban untuk Masjid Batu Ceper, Jakarta Sacrificial Animal Donation for Batu Ceper Mosque, Jakarta	Bank Ganesha
Oktober 2020 October 2020	Bulan Inklusi Keuangan Financial Inclusion Month	Otoritas Jasa Keuangan Financial Services Authority
20 Oktober 2020 October 20, 2020	Bank Ganesha Mengadakan Literasi Keuangan dengan Tema *Wealth Financial Health Talk* Bank Ganesha Holds Financial Literacy with the theme of Wealth Financial Health Talk	Bank Ganesha29
11 Desember 2022 December 11, 2022	Bank Ganesha Mengadakan Literasi Keuangan bersama Trimegah Asset Management Ganesha Holds Financial Literacy with Trimegah Asset Management	Bank Ganesha
Total Kegiatan **Total Activities**		**8 kegiatan** **8 activities**
Total Biaya Kegiatan **Total Activity Costs**		**Rp53.800.000,-**

Literasi dan Inklusi Keuangan

Bank menyadari bahwa tingkat pemahaman masyarakat terhadap layanan perbankan masih cukup rendah. Oleh karena itu, Bank berkomitmen untuk mendukung upaya pemerintah dalam meningkatkan literasi dan inklusi keuangan masyarakat sesuai ketetapan Peraturan Otoritas Jasa Keuangan No. 76/POJK.07/2016 tentang Peningkatan Literasi dan Inklusi Keuangan di Sektor Jasa Keuangan bagi Konsumen dan/atau Masyarakat. Program ini dilakukan agar masyarakat lebih memahami produk dan jasa perbankan sekaligus manfaatnya.

Financial Literacy and Inclusion

The Bank realizes that the level of public understanding of banking services is still quite low. Therefore, the Bank is committed to supporting the government's efforts to increase public financial literacy and inclusion in accordance with the provisions of Financial Services Authority Regulation No. 76/POJK.07/2016 on Increasing Financial Literacy and Inclusion in the Financial Services Sector for Consumers and/or the Community. This program is carried out so that people can better understand banking products and services as well as their benefits.

Kaleidoskop Literasi dan Inklusi Keuangan

Kaleidoscope of Financial Literacy and Inclusion

2022	
Mei 2022 **Literasi Keuangan - *Financial Planning for Your Future* dari Bank Ganesha dan Finansialku** Dalam rangka meningkatkan literasi keuangan untuk masyarakat, Bank Ganesha bekerja sama dengan Finansialku.com membuat video literasi keuangan dengan tema '*Financial Planning for Your Future*' yang dibawakan oleh Melvin Mumpuni *(Certified Financial Planner,* CEO, dan *Founder* Finansialku.com). Video literasi keuangan yang berisi tips perencanaan keuangan ini bisa dilihat secara umum di kanal Youtube Bank Ganesha.	**May 2022** **Financial Literacy - Financial Planning for Your Future from Bank Ganesha and Finansialku** In order to improve financial literacy for the community, Bank Ganesha collaborates with Finansialku.com to create a financial literacy video with the theme 'Financial Planning for Your Future' presented by Melvin Mumpuni (Certified Financial Planner, CEO, and Founder of Finansialku.com). This financial literacy video contains financial planning tips and can be viewed in general on Bank Ganesha's YouTube channel.
Agustus 2022 **Literasi Keuangan untuk Pelajar** Bank Ganesha mendukung pelaksanaan Kreasimuda dari Otoritas Jasa Keuangan. Kreasimuda atau Kejar Prestasi Generasi Muda Indonesia adalah implementasi program Kejar (Satu Rekening Satu Pelajar) yang diinisiasi oleh Otoritas Jasa Keuangan dengan tujuan untuk mendorong budaya menabung sejak dini serta mewujudkan generasi muda yang kreatif, inovatif, dan inklusif. Dalam kesempatan ini, Bank Ganesha mengadakan literasi keuangan dalam bentuk Quiz Keuangan secara online yang diadakan khusus untuk peserta generasi muda.	**August 2022** **Financial Literacy for Students** Bank Ganesha supports the implementation of Kreasimuda from the Financial Services Authority. Kreasimuda or Pursue Achievement for Indonesia's Young Generation is the implementation of Kejar (One Account One Student) program initiated by the Financial Services Authority with the aim of encouraging a culture of saving from an early age and creating a young generation that is creative, innovative, and inclusive. On this occasion, Bank Ganesha held financial literacy in the form of an online Financial Quiz, specifically aiming for participants from for the younger generation.
September 2022 **Literasi Keuangan untuk Usaha Mikro Kecil dan Menengah (UMKM)** Dalam rangka meningkatkan literasi keuangan untuk segmen UMKM, Bank Ganesha membuat *e-book* literasi keuangan dengan tema 'UMKM Bangga Belajar Keuangan' yang berisi tips perencanaan keuangan serta pengetahuan produk dan layanan keuangan yang dapat mendukung usaha. Sebagai bagian dari literasi keuangan ini, Bank Ganesha juga mengadakan kuis bertema keuangan bertema 'Adu Wawasan UMKM' dengan hadiah menarik.	**September 2022** **Financial Literacy for Micro, Small, and Medium Enterprises (MSMEs)** In order to increase financial literacy for MSME segment, Bank Ganesha has created a financial literacy e-book with the theme 'UMKM is Proud of Learning Finance' which contains financial planning tips and knowledge of financial products and services that can support business. As part of this financial literacy, Bank Ganesha also held a financial-themed quiz 'MSME Insights Competition' with attractive prizes.
Oktober 2022 **Bulan Inklusi Keuangan** Bank Ganesha mendukung Bulan Inklusi Keuangan yang diadakan setiap bulan Oktober oleh Otoritas Jasa Keuangan. Kegiatan promosi yang dilakukan untuk turut menyukseskan Bulan Inklusi Keuangan, antara lain dengan berpartisipasi dalam literasi keuangan dengan kemasan video *Unboxing* Produk Keuangan di Youtube, *Quiz* Keuangan, dan promosi berhadiah untuk menambah minat masyarakat terhadap produk keuangan, seperti tabungan, reksa dana, dan asuransi.	**October 2022** **Financial Inclusion Month** Bank Ganesha supports the Financial Inclusion Month which is held every October by the Financial Services Authority. Promotional activities held to contribute to the success of the Financial Inclusion Month include participating in financial literacy with video packaging for Unboxing Financial Products on YouTube, Financial Quiz, and promotions with prizes to increase public interest in financial products, such as savings, mutual funds and insurance.
2021	
April 2021 **Literasi Keuangan: Perencanaan Keuangan untuk Milenial** Bank Ganesha mengadakan literasi keuangan tentang pentingnya perencanaan keuangan untuk milenial. Kegiatan *talkshow* dengan tema Muda Kaya Bahagia: *Financial Planning* untuk Milenial ini ditayangkan secara langsung di media sosial Instagram dengan menghadirkan Aria Widyanto selaku Director & CRSO Amartha sebagai narasumber dan dipandu oleh Ibrahim Sumantri selaku Kepala Bagian *Business Development* & *Delivery Channel* Bank Ganesha.	**April 2021** **Financial Literacy: Financial Planning for Millennials** Bank Ganesha holds financial literacy on the importance of financial planning for millennials. The talkshow activity with the theme Young Rich Happiness: Financial Planning for Millennials was broadcast live on Instagram social media by presenting Aria Widyanto as Director & CRSO Amartha as a guest speaker and hosted by Ibrahim Sumantri as Head of Business Development & Delivery Channel at Bank Ganesha
September 2021 **Literasi Keuangan untuk Usaha Mikro Kecil dan Menengah (UMKM)** Bank Ganesha mengadakan *talkshow* bersama komunitas Sahabat UMKM. *Talkshow* yang membahas tema 'Strategi Beradaptasi UMKM di Era Digital' ini ditujukan untuk meningkatkan kesiapan UMKM dalam menghadapi tantangan di era digital dan juga pandemi. Dalam kesempatan ini juga Bank Ganesha memaparkan produk, layanan, dan solusi yang dapat dimanfaatkan segmen UMKM seperti produk simpanan, giro, kredit modal kerja, dan layanan perbankan lainnya. *Talkshow* Bank Ganesha bersama Sahabat UMKM ini dapat ditonton di Youtube dan Instagram Bank Ganesha.	**September 2021** **Financial Literacy: Financial Planning for Millennials** Bank Ganesha held a talkshow with Sahabat UMKM community. The talkshow, which discussed the theme 'Strategy for Adapting MSMEs to the Digital Era', was aimed at increasing MSMEs' readiness to face challenges in the digital era and also a pandemic. On this occasion, Bank Ganesha also presented products, services, and solutions that can be utilized by MSME segment, such as savings products, demand deposits, working capital loans, and other banking services. This Bank Ganesha's talkshow with Sahabat MSME can be watched on Bank Ganesha's Youtube and Instagram.
Oktober 2021 **Bulan Inklusi Keuangan** Bank Ganesha mendukung Bulan Inklusi Keuangan yang diadakan setiap bulan Oktober oleh Otoritas Jasa Keuangan. Kegiatan promosi yang dilakukan untuk turut menyukseskan Bulan Inklusi Keuangan antara lain partisipasi dalam *virtual booth* dalam acara *Financial Expo* Bulan Inklusi Keuangan dengan kemasan video *unboxing* produk keuangan di Youtube, kuis keuangan, dan promosi berhadiah untuk menambah minat masyarakat terhadap produk keuangan seperti tabungan, reksa dana, dan asuransi.	**October 2021** **Financial Inclusion Month** Bank Ganesha supports the Financial Inclusion Month which is held every October by the Financial Services Authority. Promotional activities carried out to contribute to the success of the Financial Inclusion Month include participation in a virtual booth at the Financial Expo Financial Inclusion Month event with packaging video unboxing of financial products on Youtube, financial quizzes, and promotions with prizes to increase public interest in financial products such as savings, mutual funds , and insurance.

2020	
April 2020 **Bank Ganesha Mengadakan Literasi Keuangan dengan Tema *Wealth Financial Health Talk*** Bank Ganesha mengadakan literasi keuangan *Wealth Financial Health Talk* yang ditayangkan secara langsung di media sosial Instagram. Acara ini adalah bagian dari rangkaian kegiatan Bulan Inklusi Keuangan yang membahas produk keuangan, seperti tabungan, reksa dana, dan asuransi.	**April 2020** **Bank Ganesha Holds Financial Literacy with the theme of Wealth Financial Health Talk** Bank Ganesha held a financial literacy Wealth Financial Health Talk which was broadcast live on Instagram social media. This event is part of a series of activities in the Financial Inclusion Month which discusses financial products, such as savings, mutual funds and insurance.
Oktober 2020 **Bulan Inklusi Keuangan** Bank Ganesha mendukung Bulan Inklusi Keuangan yang diadakan setiap bulan Oktober oleh Otoritas Jasa Keuangan. Kegiatan promosi yang dilakukan untuk turut menyukseskan Bulan Inklusi Keuangan antara lain partisipasi dalam *virtual booth* dalam acara *Financial Expo* Bulan Inklusi Keuangan dengan kemasan *talkshow online* di Instagram Live dan promosi berhadiah untuk menambah minat masyarakat terhadap produk keuangan seperti tabungan, reksa dana, dan asuransi.	**October 2020** **Financial Inclusion Month** Bank Ganesha supports the Financial Inclusion Month which is held every October by the Financial Services Authority. Promotional activities carried out to contribute to the success of the Financial Inclusion Month include participation in a virtual booth at the Financial Expo Financial Inclusion Month with online talkshow packaging on Instagram Live and promotional prizes to increase public interest in financial products such as savings, mutual funds and insurance.
Desember 2020 **Bank Ganesha Mengadakan Literasi Keuangan bersama Trimegah Asset Management** Bank Ganesha mengadakan literasi keuangan tentang pentingnya investasi. Kegiatan dengan tema "*Impulsive Buying* Bahaya Gak Sih?" ini diadakan bersama Trimegah Asset Management dan ditayangkan secara langsung di media sosial Instagram.	**December 2020** **Bank Ganesha Holds Financial Literacy with Trimegah Asset Management** Bank Ganesha holds financial literacy about the importance of investment. Activities with the theme "Impulsive Buying, Is It Dangerous or not?" This event was held with Trimegah Asset Management and broadcast live on Instagram social media.

Sarana Pengaduan Masyarakat

Bank saat ini belum secara spesifik menyediakan sarana pengaduan bagi pemangku kepentingan, khususnya masyarakat sekitar untuk menyampaikan laporan pengaduan terkait kegiatan sosial kemasyarakatan yang bertentangan dengan nilai, norma, dan peraturan perundang-undangan. Pada tahun 2022, Bank tidak menerima pengaduan atau keluhan dari masyarakat terkait pelaksanaan program sosial kemasyarakatan.

Community Complaint Channel

Currently, the Bank has not specifically provided a complaint channel for stakeholders, particularly for the surrounding community, to file complaints on social activities that are contrary to values, norms, and laws and regulations. In 2022, the Bank did not receive grievances or complaints from the community regarding the implementation of social programs.

Pengelolaan Hubungan dengan Mitra Usaha

Bank menjalin kerja sama dengan berbagai mitra usaha yang ditujukkan untuk memperluas jangkauan dan menyempurnakan layanan perbankan bagi nasabah dan calon nasabah. Kerja sama tersebut melibatkan mitra usaha dari berbagai bidang usaha sesuai dengan kebutuhan kemitraan Bank Ganesha.

Hubungan dengan Pemasok

Dalam upaya menjaga rantai pasokan, Perseroan membangun hubungan kerja sama yang baik dan saling menguntungkan dengan pemasok lokal, nasional, maupun internasional. Salah satu upaya yang dilakukan yaitu dengan memenuhi kewajiban pembayaran dengan tepat waktu.

Relationship Management with Business Partners

The Bank cooperates with various business partners aimed at expanding reach and improving banking services for customers and prospective customers. This collaboration involves business partners from various business fields according to the partnership needs of Bank Ganesha.

Relationship with Suppliers

In an effort to maintain the supply chain, the Company builds good and mutually beneficial cooperative relationships with local, national, and international suppliers. One of the efforts made is to fulfill payment obligationsin a timely manner.

MEWUJUDKAN KEPEDULIAN TERHADAP LINGKUNGAN HIDUP

REALIZING CONCERN FOR THE ENVIRONMENT

Sebagai lembaga jasa keuangan, Bank Ganesha tidak memiliki dampak langsung terhadap lingkungan di sekitar wilayah operasional. Meskipun demikian, Bank Ganesha tetap berkomitmen untuk senantiasa menjaga kelestarian lingkungan hidup melalui pemenuhan Undang-Undang No. 32 Tahun 2009 tentang Perlindungan dan Pengelolaan Lingkungan Hidup serta Peraturan Otoritas Jasa Keuangan No. 51 Tahun 2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik.

As a financial service institution, Bank Ganesha does not have a direct impact on the environment around its operational area. Nonetheless, Bank Ganesha remains committed to always preserving the environment through the fulfillment of Law No. 32 of 2009 on Environmental Protection and Management and Financial Services Authority Regulation No. 51 of 2017 on Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies.

Pembiayaan dengan Pertimbangan Aspek Lingkungan Hidup

Sebagai lembaga penyalur kredit, Bank Ganesha juga turut mematuhi Undang-Undang Republik Indonesia No. 10 Tahun 1998 tentang Perubahan atas Undang-Undang No. 7 Tahun 1992 tentang Perbankan yang mengatur tentang prinsip kehati-hatian dalam penyaluran kredit.

Bank Ganesha memiliki kebijakan pemberian kredit yang di dalamnya terdapat persyaratan Analisis Dampak Lingkungan (AMDAL) dan sertifikasi pengelolaan lingkungan hidup, tidak memberikan pembiayaan kredit untuk bisnis yang merusak lingkungan, serta mengelola operasi yang efisien, ramah dan berwawasan lingkungan. Penerapan kebijakan tersebut dilakukan melalui mekanisme seleksi dan evaluasi kepada setiap calon debitur maupun debitur. Tujuannya adalah untuk memastikan bahwa fasilitas pembiayaan yang diberikan benar-benar mendukung prinsip-prinsip keuangan berkelanjutan.

Proses seleksi dan evaluasi calon debitur maupun debitur melibatkan mitigasi risiko lingkungan hidup dan sosial melalui langkah-langkah berikut:
1. Memeriksa kelengkapan perizinan sesuai ketentuan yang berlaku; dan
2. Memeriksa dokumen pengelolaan lingkungan sesuai sektor industri, antara lain AMDAL.

Informasi penyaluran kredit Bank dengan pertimbangan aspek lingkungan hidup dan sosial ditunjukkan sebagai berikut:

Financing with Environmental Aspect Consideration

As a credit channeling institution, Bank Ganesha also complies with the Law of the Republic of Indonesia No. 10 of 1998 on Amendments to Law No. 7 of 1992 on Banking which regulates the principle of prudence in lending.

Bank Ganesha has a credit granting policy in which there are requirements for an Environmental Impact Analysis (AMDAL) and environmental management certification, and not providing credit financing for businesses that damage the environment, and managing operations that are efficient, friendly and environmentally sound. The implementation of this policy is carried out through a selection and evaluation mechanism for each debtor and prospective debtor. The aim is to ensure that the financing facilities provided really support the sustainable finance principles.

The process of selecting and evaluating debtors and prospective debtors involves mitigating environmental and social risks through the following steps:
1. Checking the completeness of permits in accordance with applicable regulations; and
2. Examining environmental management documents according to industrial sector, including the AMDAL.

Information on Bank lending with consideration of environmental and social aspects is shown as follows:

(dalam jutaan Rupiah) / (in million Rupiah)

Sektor Lapangan Usaha	2022	2021*	2020	Business Sector
Usaha Mikro, Kecil, dan Menengah (UMKM)	**502.384**	123.960	131.076	Micro, Small, and Medium Enterprises (MSMEs)

* Setelah reklasifikasi / After reclassification

Penggunaan Material yang Ramah Lingkungan

Penggunaan material dalam proses bisnis Perseroan berupa alat tulis kertas untuk kebutuhan administrasi perkantoran, seperti penggunaan kertas. Perseroan menyadari penggunaan kertas juga berkontribusi secara tidak langsung terhadap pemanfaatan jumlah pohon yang ditebang untuk diolah menjadi *pulp* atau bubur kertas.

Oleh karena itu, Perseroan menerapkan program penghematan pemakaian kertas. Salah satu program penghematan penggunaan kertas, Perseroan menerapkan konsep *paperless administration,* di mana berbagai dokumen dan peraturan perusahaan dikirim dan disimpan secara elektronik.

Selain itu, Perseroan juga berupaya melakukan berbagai program ramah lingkungan dengan cara:

Use of Environmentally Friendly Materials

The use of materials in the Company's business processes is in the form of paper stationery for office administrative needs, such as the use of paper. The Company realizes that the use of paper also contributes indirectly to the utilization of the number of trees cut down to be processed into pulp or paper pulp.

Therefore, the Company implements a paper-saving program. One of the programs to save on paper use, the Company applies the paperless administration concept, in which various company documents and regulations are sent and stored electronically.

In addition, the Company also seeks to carry out various environmentally friendly programs by:

Program	Penerapan Implementation
Penghematan atau pengurangan penggunaan sampah plastik dan/atau kertas (*paperless*) Saving or reducing the use of plastic and/or paper waste (paperless)	Bank berupaya melakukan penghematan dan pengurangan penggunaan sampah plastik dan/atau kertas, di antaranya dengan mengganti penyediaan air minum kemasan dengan menyediakan gelas/*tumbler*, pemakaian kertas bekas sesuai kebutuhan, dan memaksimalkan penyimpanan dokumen dalam bentuk *soft copy*. The Bank seeks to save and reduce the use of plastic and/or paper waste, including by replacing the provision of bottled drinking water by providing glasses/tumblers, using used paper as needed, and maximizing the storage of documents in the form of soft copies.
Penggunaan kantong/*goodie bag* ramah lingkungan Using eco-friendly goodie bags	Bank telah menjalankan program kantong/*goodie bag* ramah lingkungan dalam berbagai kegiatan acara maupun sebagai *merchandise*/barang promosi ke nasabah. The Bank has implemented an environmentally friendly bag/goodie bag program in various event activities as well as merchandise/promotional items to customers.
Campaign melalui poster/*e-mail* terkait dengan upaya pelestarian lingkungan Campaign through posters/e-mail related to environmental preservation efforts	Bank telah melakukan *campaign* secara rutin. The Bank has conducted regular campaigns.
Penerapan budaya Ringkas, Rapi, Resik, Rawat, Rajin (5R) Implementation of Concise, Neat, Clean, Caring, Diligent (5R) culture	Bank menerapkan budaya 5R dalam lingkungan kerja, meliputi: a. Ringkas Memilah antara barang yang diperlukan dengan yang tidak diperlukan. b. Rapi Menata barang yang diperlukan pada tempat yang memudahkan untuk segera mengambil barang tersebut. c. Resik Menjaga lingkungan kerja dan seluruh barang dalam keadaan baik dan bersih. d. Rawat Memelihara lingkungan yang sudah bersih dan rapi sepanjang waktu. e. Rajin Membuat Ringkas, Rapi, Resik, Rawat (4R) sebelumnya di atas menjadi suatu kebiasaan untuk pengembangan yang berkelanjutan. Bank implements a 5R culture in the work environment, including: a. Concise Sort between necessary and unnecessary items. b. Neat Organize the items needed in a place that makes it easy to immediately pick up the item. c. Clean Keep the work environment and all items in a good and clean condition. d. Caring Maintain a clean and tidy environment at all times. e. Diligent Make Concise, Neat, Clean, Caring (4R) above a habit for sustainable development.

Penggunaan Energi

Sumber energi yang digunakan Perseroan dalam mendukung jalannya aktivitas operasional, terdiri dari listrik dan bahan bakar minyak. Perseroan menggunakan energi listrik untuk peralatan elektronik, pendingin ruangan, penerangan, dan kebutuhan *lift*. Sedangkan, penggunaan bahan bakar minyak digunakan untuk kendaraan operasional.

Jumlah dan Intensitas Energi yang Digunakan

Informasi penggunaan energi di Bank Ganesha ditunjukkan sebagai berikut:

Energy Use

Energy sources used by the Company to support operational activities consist of electricity and fuel oil. The Company uses electricity for electronic equipment, air conditioning, lighting, and elevator needs. Meanwhile, the use of fuel oil is used for operational vehicles.

Amount and Intensity of Energy Used

Information on energy use at Bank Ganesha is shown as follows:

Uraian Description	Satuan Unit	2022	2021	2020
Penggunaan Energi **Energy Use**				
Listrik Electricity	kWh	**688.737**	732.271	749.664
	giga joule	**2.479,45**	2.636,18	2.698,79
Bahan Bakar Minyak Fuel Oil	Liter	**11.054**	6.093	4.916
	giga joule	**444,34**	244,92	197,61
Total Penggunaan Energi Total Energy Use	giga joule	**2.923,80**	2.881,10	2.896,40
Intensitas Penggunaan Energi terhadap Pendapatan Bunga Energy Use Intensity to Interest Income	giga joule/jutaan Rupiah giga joule/million Rupiah	**0,00675**	0,00908	0,00816
Efisiensi Penggunaan Energi terhadap Pendapatan Bunga Energy Use Intensity to Interest Income	giga joule/jutaan Rupiah giga joule/million Rupiah	**0,00234**	(0,00092)	Tidak diukur Not measured
Biaya Penggunaan Energi Cost of Energy Use	jutaan Rupiah millions of Rupiah	**1.102**	1.172	1.199

Upaya Efisiensi Energi

Upaya nyata dalam penghematan penggunaan energi yang dilakukan Bank Ganesha diuraikan sebagai berikut:

1. Mematikan lampu dan peralatan elektronik yang sedang tidak digunakan;
2. Menggunakan lampu *light emitting diode* (LED) yang lebih hemat energi;
3. Melakukan pencatatan atas pembelian bahan bakar minyak setiap mobil agar dapat diketahui dan dibandingkan dengan rute yang ditempuh; dan
4. Mengurangi rapat secara tatap muka dan mengganti dengan rapat *online* untuk mengurangi penggunaan bahan bakar alat transportasi.

Energy Efficiency Efforts

Real efforts to save energy use by Bank Ganesha are described as follows:

1. Turn off lights and electronic equipment when not in use;
2. Use light emitting diode (LED) lamps which are more energy efficient;
3. Make a record of the purchase of fuel for each car so that it can be identified and compared with other routes taken; and
4. Reduce face-to-face meetings and replace them with online meetings to reduce the use of fuel for transportation.

Pengendalian Emisi

Perseroan menghasilkan emisi dari energi yang digunakan. Untuk melihat dampaknya terhadap lingkungan, pengukuran berkala dilakukan sehingga dapat dipertimbangkan upaya pengurangan emisi yang akan dilakukan.

Emission Control

The Company produces emissions from the energy used. To see the impact on the environment, periodic measurements are carried out so that emission reduction efforts can be considered.

Jumlah dan Intensitas Emisi yang Dihasilkan

Informasi emisi yang dihasilkan di Bank Ganesha ditunjukkan sebagai berikut:

Amount and Intensity of Generated Emissions

Information on emissions generated at Bank Ganesha is shown as follows:

Uraian	Satuan Unit	2022	2021	2020	Description
Emisi dari Penggunaan Energi					**Emissions from Energy Use**
Listrik	TonCO_2eq	**647,41**	688,33	704,68	Electricity
Bahan Bakar Minyak	TonCO_2eq	**29,79**	16,42	13,25	Fuel Oil
Total Emisi	TonCO_2eq	**677,20**	704,75	717,93	Total Emissions
Intensitas Emisi terhadap Pendapatan Bunga	TonCO_2eq / jutaan Rupiah TonCO2eq / million Rupiah	**0,00156**	0,00222	0,00202	Emission Intensity to Interest Income
Efisiensi Emisi terhadap Pendapatan Bunga	TonCO_2eq / jutaan Rupiah TonCO2eq / million Rupiah	**0,00066**	(0,00020)	Tidak diukur Not measured	Emission Efficiency to Interest Income

Upaya Pengurangan Emisi

Untuk mengurangi emisi, Perseroan berupaya melakukan berbagai inisiatif dengan cara:

1. Melakukan penanaman pohon serta tanaman hias di berbagai area Perseroan guna meningkatkan jumlah oksigen yang dihasilkan, penyerapan terhadap debu, dan meminimalisir kebisingan;
2. Mengimbau karyawan untuk menggunakan transportasi umum, seperti bus atau angkutan umum lainnya; dan
3. Memaksimalkan efektivitas penggunaan kendaraan, termasuk bagi karyawan yang akan melakukan perjalanan dinas ke luar kota.

Emission Reduction Efforts

To reduce emissions, the Company seeks to carry out various initiatives by:

1. Planting trees and ornamental plants in various areas of the Company to increase the amount of oxygen produced, absorb dust, and minimize noise;
2. Encouraging employees to use public transportation, such as buses or other public transportation; and
3. Maximizing the effectiveness of vehicle use, including for employees who will be on business trips out of town.

Penggunaan Air

Perseroan menggunakan air untuk kepentingan kantor seperti kebutuhan sanitasi dan rumah tangga kantor. Air yang digunakan Perseroan bersumber dari air dari Perusahaan Daerah Air Minum (PDAM). Meskipun tersedia dalam jumlah yang banyak, namun Perseroan berkomitmen untuk menggunakan air secara bijak dan menjaga keberlangsungan sumbernya. Informasi terkait penggunaan air dalam 3 tahun terakhir diungkapkan sebagai berikut:

Water Usage

The Company uses water for office purpose such as sanitation needs and office households. The water used by the Company comes from water from the Regional Drinking Water Company (PDAM). Even though it is available in large quantities, the Company is committed to using water wisely and maintaining the sustainability of its sources. Information related to water use in the last 3 years is disclosed as follows:

Uraian	Satuan Unit	2022	2021	2020	Description
Penggunaan Air	m^3	**9.089**	8.085	8.816	Water Usage
Intensitas Penggunaan Air terhadap Pendapatan Bunga	**m^3/jutaan Rupiah** m3/ million Rupiah	**0,02097**	**0,02549**	**0,02484**	**Intensity of Water Use on Interest Income**
Efisiensi Penggunaan Air terhadap Pendapatan Bunga	**m^3/jutaan Rupiah** m3/ million Rupiah	**0,00452**	**(0.00065)**	**Tidak diukur** Not measured	**Efficiency of Water Use on Interest Income**
Biaya Penggunaan Air	**jutaan Rupiah** m3/ million Rupiah	**132**	**117**	**128**	**Water Usage Cost**

Perseroan senantiasa mengupayakan penghematan air melalui beberapa inisiatif, antara lain:
1. Menggunakan sensor keran otomatis untuk penggunaan air secara efisien;
2. Meningkatkan kesadaran seluruh karyawan akan pentingnya bijak dalam penggunaan air melalui brosur atau himbauan yang telah dibuat di beberapa titik sumber air (keran air); dan
3. Melakukan pengecekan secara berkala terhadap kondisi keran, shower, toilet, dan meteran air, sehingga apabila ada kerusakan, dapat dihindari terjadinya kebocoran yang dapat membuang-buang air.

The Company always strives to save water through several initiatives, including:
1. Using automatic faucet sensor for efficient use of water;
2. Increasing awareness of all employees on the importance of being wise in the use of water through brochures or appeals that have been made at several points of water sources (water taps); and
3. Regularly checking the condition of taps, showers, toilets, and water meters, so that if there is damage, leaks which can waste water can be avoided.

Keanekaragaman Hayati

Bank Ganesha mendukung ruang terbuka hijau di lingkungan operasional Bank, seperti melakukan penempatan pot tanaman di sekitar kantor Perseroan dan bekerja sama dengan pengelola gedung. Untuk mendukung keanekaragaman hayati, dilakukan penanaman dan pemeliharaan tanaman secara berkelanjutan. Selain itu, wilayah operasional Perseroan tidak berada pada lokasi yang berdekatan atau bersinggungan dengan area yang dilindungi maupun kawasan yang memiliki keanekaragaman hayati tinggi. Dengan demikian, operasional Perseroan tidak berdampak negatif terhadap keanekaragaman hayati.

Biodiversity

Bank Ganesha supports green open spaces in the Bank's operational environment, such as placing plant pots around the Company's offices and working with building managers. To support biodiversity, planting and maintenance of plants is carried out in a sustainable manner. In addition, the Company's operational areas are not in locations that are adjacent to or intersect with protected areas or areas that have high biodiversity. Thus, the Company's operations do not have a negative impact on biodiversity.

Pengelolaan Limbah

Sebagai perusahaan yang berkomitmen pada kelestarian lingkungan, Perseroan berupaya maksimal dalam mengurangi produksi limbah dengan menerapkan prinsip 3R, yaitu *reduce, reuse,* dan *recycle.* Perseroan juga memiliki kebijakan untuk mengurangi limbah dengan mengurangi botol minum plastik sekali pakai melalui program *"Green Lifestyle Must Have"* dengan menggunakan *tumbler* Bank Ganesha atau *tumbler reusable* lainnya sebagai wujud kepedulian kita terhadap lingkungan hidup.

Waste Management

As a company committed to environmental sustainability, the Company makes maximum efforts to reduce waste production by implementing the 3R principles, namely reduce, reuse, and recycle. The Company also has a policy to reduce waste by reducing single-use plastic drinking bottles through the "Green Lifestyle Must Have" program by using Bank Ganesha tumblers or other reusable tumblers as a form of our concern for the environment.

Jumlah Limbah dan Efluen yang Dihasilkan berdasarkan Jenis serta Mekanisme Pengelolaan Limbah dan Efluen

Perseroan berupaya turut menjaga lingkungan dengan cara mengurangi timbulan limbah dalam kegiatan operasional. Limbah domestik yang dihasilkan dibuang oleh pihak ketiga, yaitu pihak pengelola gedung atau pihak lain yang telah tersertifikasi. Perseroan tidak menghasilkan limbah bahan berbahaya dan beracun (B3) dalam jumlah yang signifikan dan tidak melakukan pengolahan limbah secara mandiri. Oleh sebab itu, Perseroan tidak mencantumkan jumlah limbah dan mekanisme pengelolaan dalam laporan ini. Hingga tahun 2022, Bank belum secara spesifik melakukan pengukuran terhadap limbah yang dihasilkan.

Amount of Waste and Effluent Produced by Type and Mechanism of Waste and Effluent Management

The Company seeks to participate in protecting the environment by reducing waste generation in operational activities. The resulting domestic waste is disposed of by a third party, namely the building management or other certified parties. The Company does not produce significant amounts of hazardous and toxic waste (B3) and does not carry out independent waste processing. Therefore, the Company does not include the amount of waste and the management mechanism in this report. Up to 2022, the Bank has not specifically measured the waste it produces.



Tumpahan yang Terjadi

Sepanjang tahun 2022, tidak terdapat tumpahan limbah yang terjadi yang disebabkan oleh aktivitas Bank Ganesha.

Spills Occurring

Throughout 2022, there were no waste spills caused by the activities of Bank Ganesha.

Kampanye terkait Kepedulian Lingkungan Hidup

Selama tahun 2022, Bank Ganesha telah melakukan kampanye peduli lingkungan hidup yang ditunjukkan sebagai berikut:

Campaign related to Environmental Concern

During 2022, Bank Ganesha carried out environmental care campaigns which are shown as follows:

Bulan Month	Judul Kampanye Campaign Titles	
Januari January	*Green Lifestyle* (Mari gunakan tumbler Bank Ganesha sebagai wujud kepedulian kita terhadap lingkungan hidup)	Green Lifestyle (Let's utilize Bank Ganesha's tumbler as an example of our environmental care)
Februari February	*Stop Styrofoam* (Mari bawa tempat makan dan minum dari rumah)	Stop Styrofoam (Let's bring containers from home)
Maret March	*Save Water Save Our Life* (Matikan keran jika tidak di gunakan)	Save Water Save Our Life (Turn off the faucet when not in use)
April	*Zero Waste Lifestyle* (Jaga kerapihan area kerja Anda agar benda-benda milik Anda tak hilang, sehingga benda-benda tersebut tak lantas menjadi sampah)	Zero Waste Lifestyle (Keep your work area tidy so that your belongings don't get lost, so they don't turn into trash)
Mei May	*Save Paper Save The World* (Membatasi pengunaan kertas di dalam kantor)	Save Paper Save The World (Limit the use of paper in the office)
Juni June	*Goodbye Plastic Bags* (Membawa *Eco Bag* dan tumbler untuk mengurangi dampak sampah plastik terhadap lingkungan)	Goodbye Plastic Bags (Bring Eco Bag and tumbler to reduce the impact of plastic waste on the environment)
Juli July	*Save Tissue* (Menggunakan tisu secukupnya atau sapu tangan sebagai wujud ramah lingkungan	Save Tissue (Use tissue as necessary or handkerchief as an environmentally friendly form)
Agustus August	*Love the Environment and Your Body* (Menggunakan sepeda untuk mengurangi polusi)	Love the Environment and Your Body (Use bicycles to reduce pollution)
September	*Sorting Trash* (Melakukan pemilihan sampah dengan cara memisahkan sesuai kategori dan jenisnya)	Sorting Trash (Sort waste by separating according to category and type)
Oktober October	*Saving Energy* (Matikan perangkat elektronik saat tidak digunakan)	Saving Energy (Turning off electronic devices when not in use)
November	*Paperless Office* (Memaksimalkan penyimpanan dokumen dalam bentuk softcopy)	Paperless Office (Maximize document storage in the form of softcopy)
Desember December	*Pen Refill* (Membiasakan memakai isi ulang tanpa membeli pulpen lagi untuk berkontribusi mengurangi jumlah sampah plastik)	Pen Refill (Get in the habit of using refills without buying more pens to contribute to reducing the amount of plastic waste)

Sarana Pengaduan Masalah Lingkungan Hidup

Pada tahun 2022, Perseroan belum menyediakan sarana pelaporan pengaduan terkait masalah lingkungan hidup mengingat kegiatan usaha yang dijalankan tidak berkaitan langsung dengan lingkungan hidup.

Jumlah dan Materi Pengaduan Lingkungan Hidup yang Diterima dan Diselesaikan

Dalam 3 tahun terakhir, Bank tidak menerima pengaduan terkait lingkungan hidup.

Biaya Lingkungan Hidup

Bank belum secara spesifik melakukan pembiayaan untuk kegiatan pengelolaan lingkungan hidup. Biaya pengelolaan lingkungan hidup Bank merupakan bagian yang tidak terpisahkan dari biaya operasional Bank.

Complaint Channel for Environmental Problem

In 2022, the Company had not yet provided a means of reporting complaints related to environmental issues considering that its business activities are not directly related to the environment.

Number and Material of Environmental Complaints Received and Resolved

In the last 3 years, the Bank has not received any complaints related to the environment.

Environmental Costs

The Bank has not specifically financed environmental management activities. The Bank's environmental management costs are an integral part of the Bank's operational costs.



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TANGGUNG JAWAB LAPORAN KEBERLANJUTAN

SUSTAINABILITY REPORT RESPONSIBILITY

SURAT PERNYATAAN ANGGOTA DIREKSI DAN ANGGOTA DEWAN KOMISARIS TENTANG TANGGUNG JAWAB ATAS LAPORAN KEBERLANJUTAN 2022 PT BANK GANESHA TBK

STATEMENT OF MEMBERS OF THE BOARD OF DIRECTORS AND THE BOARD OF COMMISSIONERS ON THE RESPONSIBILITY FOR THE 2022 SUSTAINABILITY REPORT OF PT BANK GANESHA TBK

Kami, yang bertanda tangan di bawah ini, menyatakan bahwa semua informasi dalam Laporan Keberlanjutan PT Bank Ganesha Tbk tahun 2022 telah dimuat secara lengkap dan bertanggung jawab penuh atas kebenaran isi Laporan Keberlanjutan ini.

We, the undersigned, hereby declare that all information in the Sustainability Report of PT Bank Ganesha Tbk for year 2022 has been fully contained and we shall be fully responsible to the correctness of contents in the Sustainability Report of the Company.

Demikian pernyataan ini dibuat dengan sebenarnya.

This statement is hereby made in all truthfulness.

Jakarta, April 2023

Dewan Komisaris
Board of Commissioners

Marcello Theodore Taufik
Presiden Komisaris
President Commissioner

Lisawati
Wakil Presiden Komisaris
Vice President Commissioner

Sudarto
Komisaris Independen
Independent Commissioner

Direksi
Board of Directors

Lenny Sugihat
Presiden Direktur
President Director

Setiawan Kumala
Direktur
Director

Agoes Roediyanto
Direktur
Director

Suroso
Direktur
Director

Arif Wicaksono
Direktur
Director

VERIFIKASI TERTULIS DARI PIHAK INDEPENDEN

WRITTEN VERIFICATION FROM INDEPENDENT PARTY

Laporan Keberlanjutan ini tidak dilakukan verifikasi oleh penyedia jasa *assurance* eksternal. Namun demikian, Perseroan menjamin bahwa seluruh informasi yang disampaikan dalam Laporan Keberlanjutan ini adalah benar, akurat, dan faktual.

This Sustainability Report has not been verified by an external assurance service provider. Nonetheless, the Company guarantees that all information presented in this Sustainability Report is true, accurate, and factual.

TANGGAPAN TERHADAP UMPAN BALIK LAPORAN KEBERLANJUTAN TAHUN SEBELUMNYA

RESPONSE TO FEEDBACK FROM PREVIOUS YEAR'S SUSTAINABILITY REPORT

Perseroan tidak mendapatkan tanggapan spesifik terkait Laporan Tahunan 2021 yang diterbitkan. Meskipun demikian, Perseroan terus menyempurnakan laporan tahun 2022 agar memenuhi standar penulisan, yaitu Peraturan Otoritas Jasa Keuangan No. 51/POJK.03/2017. Perseroan berharap laporan ini menjadi sumber informasi terpercaya tentang kinerja keberlanjutan Perseroan beserta dampak yang ditimbulkannya selama tahun pelaporan.

The Company did not receive any specific response related to the issued 2021 Annual Report. Nonetheless, the Company continues to refine the 2022 report in order to meet the reporting standards based on Financial Services Authority Regulation No. 51/POJK.03/2017. The Company expects that this report becomes a trusted information source regarding the Company's sustainability performance and its impacts during the reporting year.

DAFTAR PENGUNGKAPAN SESUAI POJK NO. 51/POJK.03/2017

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Financial Statement



PT Bank Ganesha Tbk.

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untuk tahun yang berakhir pada tanggal tersebut
beserta laporan auditor independen/
Financial statements as of December 31, 2022
and for the year then ended
with independent auditors' report

The original financial statements included herein are in the Indonesian language.

PT BANK GANESHA Tbk.
LAPORAN KEUANGAN
TANGGAL 31 DESEMBER 2022
DAN UNTUK TAHUN
YANG BERAKHIR PADA TANGGAL TERSEBUT
BESERTA LAPORAN AUDITOR INDEPENDEN

PT BANK GANESHA Tbk.
FINANCIAL STATEMENTS
AS OF DECEMBER 31, 2022
AND FOR THE YEAR
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BANK GANESHA

SURAT PERNYATAAN DIREKSI
TENTANG
TANGGUNG JAWAB ATAS
LAPORAN KEUANGAN
PADA TANGGAL 31 DESEMBER 2022
DAN UNTUK TAHUN YANG BERAKHIR
PADA TANGGAL TERSEBUT
PT BANK GANESHA TBK

DIRECTORS' STATEMENT
REGARDING
THE RESPONSIBILITY FOR
THE FINANCIAL STATEMENTS
AS OF DECEMBER 31 2022
AND FOR THE YEAR THEN ENDED
PT BANK GANESHA TBK

Kami, yang bertanda tangan di bawah ini:

We, the undersigned below:

1. Lenny Sugihat
   Wisma Hayam Wuruk,Jl. Hayam Wuruk No.8, Jakarta 10120

   Jl. Cemara III/21 Taman Yasmin
   RT/RW 006/009 Cilendek Timur
   Kota Bogor Barat
   Provinsi Jawa Barat
   (021) 29109900

   Presiden Direktur

   Lenny Sugihat
   Wisma Hayam Wuruk,Jl.Hayam Wuruk No.8, Jakarta 10120

   Jl. Cemara III/21 Taman Yasmin
   RT/RW 006/009 Cilendek Timur Kota Bogor Barat
   Provinsi Jawa Barat
   (021) 29109900

   President Director

2. Arif Wicaksono
   Wisma Hayam Wuruk, Jl.Hayam Wuruk No.8, Jakarta 10120
   Komp. BRI Jl. Kremuna no.6
   RT/RW 007/006 Cipete Selatan
   Cilandak - Jakarta Selatan
   (021) 291099000

   Direktur

   Arif Wicaksono
   Wisma Hayam Wuruk,Jl Hayam Wuruk No 8, Jakarta 10120
   Komp. BRI Jl. Kremuna no.6
   RT/RW 007/006 Cipete Selatan
   Cilandak - Jakarta Selatan
   (021) 291099000

   Director

menyatakan bahwa:

Declare that:

1. Kami bertanggung jawab atas penyusunan dan penyajian laporan keuangan PT Bank Ganesha Tbk;

   We are responsible for the preparation and presentation of the financial statements of PT Bank Ganesha Tbk;

2. Laporan keuangan PT Bank Ganesha Tbk telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia;

   The financial statements of PT Bank Ganesha Tbkhave been prepared and presented in accordance with Indonesian Financial Accounting Standards;

3. a. Semua informasi dalam laporan keuangan PT Bank Ganesha Tbk telah dimuat secara lengkap dan benar; dan

   All information in the financial statements of PT Bank Ganesha Tbk have been fully disclosed in a complete and truthful manner; and

   b. Laporan keuangan PT Bank Ganesha Tbk tidak mengandung informasi atau fakta material yang tidak benar, dan tidak menghilangkan informasi atau fakta material;

   The financial statements of Bank Ganesha Tbk do not contain any incorrect information or material fact, nor do they omit any information or material fact;

4. Kami bertanggung jawab atas sistem pengendalian internal dalam PT Bank Ganesha Tbk.

   We are responsible for the internal control system of PT Bank Ganesha Tbk.

Demikian pernyataan ini dibuat dengan sebenarnya.

This statement is made truthfully.

Jakarta, 31 Maret 2023/*Jakarta,March 31, 2023*



Lenny Sugihat
Presiden Direktur / President Director

Arif Wicaksono
Direktur / Director

Building a better working world

Purwantono, Sungkoro & Surja

Indonesia Stock Exchange Building
Tower 2, 7th Floor
Jl. Jend. Sudirman Kav. 52-53
Jakarta 12190, Indonesia

Tel : +62 21 5289 5000
Fax: +62 21 5289 4100
ey.com/id

The original report included herein is in the Indonesian language.

Laporan Auditor Independen

Laporan No. 00559/2.1032/AU.1/07/1681-1/1/III/2023

Pemegang Saham, Dewan Komisaris, dan Direksi PT Bank Ganesha Tbk

Laporan Audit atas Laporan Keuangan

Opini

Kami telah mengaudit laporan keuangan PT Bank Ganesha Tbk. ("Bank") terlampir, yang terdiri dari laporan posisi keuangan tanggal 31 Desember 2022, serta laporan laba rugi dan penghasilan komprehensif lain, laporan perubahan ekuitas, dan laporan arus kas untuk tahun yang berakhir pada tanggal tersebut, serta catatan atas laporan keuangan, termasuk ikhtisar kebijakan akuntansi signifikan.

Menurut opini kami, laporan keuangan terlampir menyajikan secara wajar, dalam semua hal yang material, posisi keuangan Bank tanggal 31 Desember 2022, serta kinerja keuangan dan arus kas nya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

Independent Auditor's Report

Report No. 00559/2.1032/AU.1/07/1681-1/1/III/2023

The Shareholders and the Boards of Commissioners and Directors PT Bank Ganesha Tbk

Report on the Audit of the Financial Statements

Opinion

We have audited the accompanying financial statements of PT Bank Ganesha Tbk. (the "Bank"), which comprise the statement of financial position as of December 31, 2022, and the statement of profit or loss and other comprehensive income, statement of changes in equity, and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Bank as of December 31, 2022, and its financial performance and cash flows for the year then ended, in accordance with Indonesian Financial Accounting Standards.

Purwantono, Sungkoro & Surja
Registered Public Accountants KMK No. 603/KM.1/2015
A member firm of Ernst & Young Global Limited

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The original report included herein is in the Indonesian language.

Laporan Auditor Independen (lanjutan)

Laporan No. 00559/2.1032/AU.1/07/1681-1/1/III/2023 (lanjutan)

Basis opini

Kami melaksanakan audit kami berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia ("IAPI"). Tanggung jawab kami menurut standar tersebut diuraikan lebih lanjut dalam paragraf Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan pada laporan kami. Kami independen terhadap Bank berdasarkan ketentuan etika yang relevan dalam audit kami atas laporan keuangan di Indonesia, dan kami telah memenuhi tanggung jawab etika lainnya berdasarkan ketentuan tersebut. Kami yakin bahwa bukti audit yang telah kami peroleh adalah cukup dan tepat untuk menyediakan suatu basis bagi opini kami.

Hal audit utama

Hal audit utama adalah hal-hal yang, menurut pertimbangan profesional kami, merupakan hal-hal paling signifikan dalam audit kami atas laporan keuangan periode kini. Hal audit utama tersebut disampaikan dalam konteks audit kami atas laporan keuangan secara keseluruhan dan dalam merumuskan opini audit kami terhadapnya, dan kami tidak menyatakan suatu opini audit terpisah atas hal audit utama tersebut. Untuk hal audit utama di bawah ini, penjelasan kami tentang bagaimana audit kami merespons hal tersebut disampaikan dalam konteks tersebut.

Independent Auditor's Report (continued)

Report No. 00559/2.1032/AU.1/07/1681-1/1/III/2023 (continued)

Basis for opinion

We conducted our audit in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants ("IICPA"). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements paragraph of our report. We are independent of the Bank in accordance with the ethical requirements relevant to our audit of the financial statements in Indonesia, and we have fulfilled our other ethical responsibilities in accordance with such requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Key audit matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. Such key audit matters were addressed in the context of our audit of the financial statements taken as a whole and in forming our audit opinion thereon, and we do not provide a separate audit opinion on such key audit matters. For the key audit matter below, our description of how our audit addressed such key audit matter is provided in such context.

Laporan Auditor Independen (lanjutan)

Laporan No. 00559/2.1032/AU.1/07/1681-1/1/III/2023 (lanjutan)

Hal audit Utama (lanjutan)

Kami telah memenuhi tanggung jawab yang dijelaskan dalam paragraf Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan pada laporan kami, termasuk sehubungan dengan hal audit utama yang dikomunikasikan di bawah ini. Oleh karena itu, audit kami mencakup pelaksanaan prosedur yang dirancang untuk merespons penilaian kami atas risiko kesalahan penyajian material dalam laporan keuangan terlampir. Hasil prosedur audit kami, termasuk prosedur yang dilakukan untuk merespons hal audit utama di bawah ini, memberikan dasar bagi opini audit kami atas laporan keuangan terlampir.

Cadangan kerugian penurunan nilai atas kredit

Penjelasan atas hal audit utama:

Pada tanggal 31 Desember 2022, saldo kredit yang diberikan sebesar Rp2.912.793 juta dan cadangan kerugian penurunan nilai atas kredit yang diberikan adalah sebesar Rp62.231 juta. Kami fokus pada area ini karena nilai tercatat atas kredit yang diberikan dan cadangan kerugian penurunan nilai adalah signifikan terhadap laporan keuangan terlampir. Mengacu pada ikhtisar kebijakan akuntansi yang signifikan dalam Catatan 2, penggunaan pertimbangan, estimasi dan asumsi akuntansi yang signifikan dalam Catatan 3 dan pengungkapan kredit yang diberikan dengan cadangan kerugian penurunan nilai serta manajemen risiko kredit dalam Catatan 10 dan 38 atas laporan keuangan.

Penentuan cadangan kerugian penurunan nilai memerlukan pertimbangan dan memiliki ketidakpastian estimasi termasuk dalam penentuan model untuk menghitung cadangan kerugian penurunan nilai, identifikasi eksposur kredit yang mengalami penurunan kualitas kredit yang signifikan, penentuan asumsi yang digunakan dalam model perhitungan cadangan kerugian penurunan nilai (untuk eksposur yang dinilai secara individu atau kolektif), termasuk faktor ekonomi makro masa depan.

Independent Auditor's Report (continued)

Report No. 00559/2.1032/AU.1/07/1681-1/1/III/2023 (continued)

Key audit matters (continued)

We have fulfilled the responsibilities described in the Auditors' Responsibilities for the Audit of the Financial Statements paragraph of our report, including in relation to the key audit matter communicated below. Accordingly, our audit included the performance of procedures designed to respond to our assessment of the risks of material misstatement of the accompanying financial statements. The results of our audit procedures, including the procedures performed to address the key audit matter below, provide the basis for our audit opinion on the accompanying financial statements.

Allowance for impairment losses of loan

Description of the key audit matter:

As of December 31, 2022, the balance of loans amounted to Rp2,912,793 million and allowance for impairment losses amounted to Rp62,231 million. We focused on this area due to the carrying value of loans and allowance for impairment losses are significant to the accompanying financial statements. Refer to the summary of significant accounting policies in Note 2, use of significant accounting judgments, estimates and assumptions in Note 3 and the disclosures of loans with allowances for impairment losses and credit risk management in Notes 10 and 38 to the financial statements.

The determination of allowance for impairment losses requires judgment and is subject to estimation uncertainty which includes determining the model to calculate allowance for impairment losses, identification of credit exposures with significant deterioration in credit quality, and determining assumptions used in the allowance for impairment losses calculation models (for exposures assessed on an individual or collective basis), including forward-looking macroeconomics factors.

Laporan Auditor Independen (lanjutan)

Laporan No. 00559/2.1032/AU.1/07/1681-1/1/III/2023 (lanjutan)

Respons Audit:

Kami melakukan pengujian pengendalian utama atas pemberian, segmentasi, penilaian kualitas kredit internal secara reguler, pencatatan dan pengawasan kredit yang diberikan. Kami memperoleh pemahaman dan menilai tentang metodologi pengukuran penurunan nilai, pemeliharaan dan validasi model cadangan kerugian penurunan nilai, data masukan, dasar dan asumsi yang digunakan oleh Bank dalam menghitung cadangan penurunan nilai. Kami melakukan pengujian terhadap tiga tahapan kualitas portofolio kredit sesuai dengan kriteria tingkatan (staging) yang disusun oleh Bank dan mengevaluasi kewajaran atas penyesuaian asumsi masa depan, analisis faktor ekonomi makro, dan beberapa skenario probabilitas tertimbang. Atas cadangan penurunan nilai yang dinilai secara individual, kami menguji seluruh portofolio kredit untuk mengevaluasi ketepatan waktu Bank dalam melakukan identifikasi eksposur yang mengalami penurunan kualitas kredit yang signifikan atau yang telah mengalami penurunan nilai. Untuk kasus-kasus dimana penurunan nilai telah diidentifikasi, kami menilai asumsi Bank atas arus kas masa depan yang akan diterima, termasuk nilai jaminan yang dapat direalisasikan berdasarkan informasi pasar yang tersedia atau penilaian yang dilakukan oleh penilai independen. Kami memeriksa keakuratan perhitungan nilai cadangan kerugian penurunan nilai, dengan menghitung kembali cadangan kerugian penurunan nilai yang dinilai secara kolektif dan individual untuk seluruh portofolio. Kami menilai apakah pengungkapan di laporan keuangan cukup dan memadai mencerminkan eksposur Bank terhadap risiko kredit. Kami melibatkan pakar auditor kami untuk membantu kami dalam melakukan prosedur-prosedur di atas ketika keahlian spesifik mereka diperlukan.

Hal lain

Laporan keuangan Bank tanggal 31 Desember 2021 dan tahun yang berakhir pada tanggal tersebut diaudit oleh auditor independen lain yang menyatakan opini tanpa modifikasian atas laporan keuangan tersebut pada tanggal 28 Maret 2022.

Independent Auditor's Report (continued)

Report No. 00559/2.1032/AU.1/07/1681-1/1/III/2023 (continued)

Audit response:

We tested key controls over the origination, segmentation, regular internal credit quality assessments, recording and monitoring of the loans. We obtained understanding and assessed impairment measurement methodologies, maintenance and validation of allowance for impairment losses models, inputs, basis and assumptions used by the Bank in calculating the allowance for impairment losses. We tested the classification of three-stage credit quality of loan portfolios in accordance with staging criteria developed by the Bank and evaluated the reasonableness of forward-looking adjustments, macroeconomic factor analysis and probability-weighted multiple scenarios. With respect to individually assessed allowance for impairment losses, we tested the entire portfolio to evaluate the timely identification by the Bank of exposures with significant deterioration in credit quality or which have been impaired. For cases where impairment has been identified, we assessed the Bank' assumptions on the expected future cash flows, including the value of realizable collateral based on available market information or valuation prepared by independent valuer. We checked the accuracy of the calculation of allowance for impairment losses amount by recalculating the collective and individual allowance for impairment losses assessment for the entire portfolio. We assessed whether the financial statements disclosures are adequately and appropriately reflecting The Bank' exposures to credit risk. We involved our auditor expert in the performance of the above procedures where their specific expertise was required.

Other Matter

The financial statements of the Bank as of December 31, 2021 and for the year then ended, were audited by other independent auditors who expressed an unmodified opinion on such financial statements on March 28, 2022.

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The original report included herein is in the Indonesian language.

Laporan Auditor Independen (lanjutan)

Laporan No. 00559/2.1032/AU.1/07/1681-1/1/III/2023 (lanjutan)

Informasi lain

Manajemen bertanggung jawab atas informasi lain. Informasi lain terdiri dari informasi yang tercantum dalam Laporan Tahunan 2022 selain laporan keuangan terlampir dan laporan auditor independen kami ("Laporan Tahunan"). Laporan Tahunan diharapkan akan tersedia bagi kami setelah tanggal laporan auditor independen ini.

Opini kami atas laporan keuangan terlampir tidak mencakup Laporan Tahunan, dan oleh karena itu, kami tidak menyatakan bentuk keyakinan apapun atas Laporan Tahunan tersebut.

Sehubungan dengan audit kami atas laporan keuangan terlampir, tanggung jawab kami adalah untuk membaca Laporan Tahunan ketika tersedia dan, dalam melaksanakannya, mempertimbangkan apakah Laporan Tahunan mengandung ketidakkonsistensian material dengan laporan keuangan terlampir atau pemahaman yang kami peroleh selama audit, atau mengandung kesalahan penyajian material.

Ketika kami membaca Laporan Tahunan, jika kami menyimpulkan bahwa terdapat suatu kesalahan penyajian material di dalamnya, kami diharuskan untuk mengomunikasikan hal tersebut kepada pihak yang bertanggung jawab atas tata kelola dan melakukan tindakan yang tepat berdasarkan peraturan perundang-undangan yang berlaku.

Independent Auditor's Report (continued)

Report No. 00559/2.1032/AU.1/07/1681-1/1/III/2023 (continued)

Other information

Management is responsible for the other information. Other information comprises the information included in the 2022 Annual Report other than the accompanying financial statements and our independent auditor's report thereon ("The Annual Report"). The Annual Report is expected to be made available to us after the date of this independent auditor's report.

Our opinion on the accompanying financial statements does not cover the Annual Report, and accordingly, we do not express any form of assurance on the Annual Report.

In connection with our audit of the accompanying financial statements, our responsibility is to read the Annual Report when it becomes available and, in doing so, consider whether the Annual Report is materially inconsistent with the accompanying financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

When we read the Annual Report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance and take appropriate actions based on the applicable laws and regulations.

Laporan Auditor Independen (lanjutan)

Laporan No. 00559/2.1032/AU.1/07/1681-1/1/III/2023 (lanjutan)

Tanggung jawab manajemen dan pihak yang bertanggung jawab atas tata kelola terhadap laporan keuangan

Manajemen bertanggung jawab atas penyusunan dan penyajian wajar laporan keuangan tersebut sesuai dengan Standar Akuntansi Keuangan di Indonesia, dan atas pengendalian internal yang dianggap perlu oleh manajemen untuk memungkinkan penyusunan laporan keuangan yang bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan.

Dalam penyusunan laporan keuangan, manajemen bertanggung jawab untuk menilai kemampuan Bank dalam mempertahankan kelangsungan usahanya, mengungkapkan, sesuai dengan kondisinya, hal-hal yang berkaitan dengan kelangsungan usaha, dan menggunakan basis akuntansi kelangsungan usaha, kecuali manajemen memiliki intensi untuk melikuidasi Bank atau menghentikan operasi, atau tidak memiliki alternatif yang realistis selain melaksanakannya.

Pihak yang bertanggung jawab atas tata kelola bertanggung jawab untuk mengawasi proses pelaporan keuangan Bank.

Independent Auditor's Report (continued)

Report No. 00559/2.1032/AU.1/07/1681-1/1/III/2023 (continued)

Responsibilities of management and those charged with governance for the financial statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with Indonesian Financial Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern, and using the going concern basis of accounting, unless management either intends to liquidate the Bank or to cease its operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Bank's financial reporting process.

Laporan Auditor Independen (lanjutan)

Laporan No. 00559/2.1032/AU.1/07/1681-1/1/III/2023 (lanjutan)

Tanggung jawab auditor terhadap audit atas laporan keuangan

Tujuan kami adalah untuk memeroleh keyakinan memadai tentang apakah laporan keuangan secara keseluruhan bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan, dan untuk menerbitkan laporan auditor independen yang mencakup opini kami. Keyakinan memadai merupakan suatu tingkat keyakinan tinggi, namun bukan merupakan suatu jaminan bahwa audit yang dilaksanakan berdasarkan Standar Audit yang ditetapkan oleh IAPI akan selalu mendeteksi kesalahan penyajian material ketika hal tersebut ada. Kesalahan penyajian dapat disebabkan oleh kecurangan maupun kesalahan dan dianggap material jika, baik secara individual maupun agregat, dapat diekspektasikan secara wajar akan memengaruhi keputusan ekonomi yang diambil oleh pengguna berdasarkan laporan keuangan tersebut.

Sebagai bagian dari suatu audit berdasarkan Standar Audit yang ditetapkan oleh IAPI, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga:

- Mengidentifikasi dan menilai risiko kesalahan penyajian material dalam laporan keuangan, baik yang disebabkan oleh kecurangan maupun kesalahan, mendesain dan melaksanakan prosedur audit yang responsif terhadap risiko tersebut, serta memeroleh bukti audit yang cukup dan tepat untuk menyediakan basis bagi opini kami. Risiko tidak terdeteksinya suatu kesalahan penyajian material yang disebabkan oleh kecurangan lebih tinggi dari yang disebabkan oleh kesalahan, karena kecurangan dapat melibatkan kolusi, pemalsuan, penghilangan secara sengaja, pernyataan salah, atau pengabaian atas pengendalian internal.

Independent Auditor's Report (continued)

Report No. 00559/2.1032/AU.1/07/1681-1/1/III/2023 (continued)

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements taken as a whole are free from material misstatement, whether due to fraud or error, and to issue an independent auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Standards on Auditing established by the IICPA will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Standards on Auditing established by the IICPA, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- *Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to such risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or override of internal control.*

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Laporan Auditor Independen (lanjutan)

Laporan No. 00559/2.1032/AU.1/07/1681-1/1/III/2023 (lanjutan)

Tanggung jawab auditor terhadap audit atas laporan keuangan (lanjutan)

Sebagai bagian dari suatu audit berdasarkan Standar Audit yang ditetapkan oleh IAPI, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga: (lanjutan)

- Memeroleh suatu pemahaman tentang pengendalian internal yang relevan dengan audit untuk mendesain prosedur audit yang tepat sesuai dengan kondisinya, tetapi bukan untuk tujuan menyatakan opini atas keefektivitasan pengendalian internal Bank.

- Mengevaluasi ketepatan kebijakan akuntansi yang digunakan serta kewajaran estimasi akuntansi dan pengungkapan terkait yang dibuat oleh manajemen.

- Menyimpulkan ketepatan penggunaan basis akuntansi kelangsungan usaha oleh manajemen dan, berdasarkan bukti audit yang diperoleh, apakah terdapat suatu ketidakpastian material yang terkait dengan peristiwa atau kondisi yang dapat menyebabkan keraguan signifikan atas kemampuan Bank untuk mempertahankan kelangsungan usahanya. Ketika kami menyimpulkan bahwa terdapat suatu ketidakpastian material, kami diharuskan untuk menarik perhatian dalam laporan auditor independen kami ke pengungkapan terkait dalam laporan keuangan atau, jika pengungkapan tersebut tidak memadai, memodifikasi opini kami. Kesimpulan kami didasarkan pada bukti audit yang diperoleh hingga tanggal laporan auditor independen kami. Namun, peristiwa atau kondisi masa depan dapat menyebabkan Bank tidak dapat mempertahankan kelangsungan usaha.

Independent Auditor's Report (continued)

Report No. 00559/2.1032/AU.1/07/1681-1/1/III/2023 (continued)

Auditor's responsibilities for the audit of the financial statements (continued)

As part of an audit in accordance with Standards on Auditing established by the IICPA, we exercise professional judgment and maintain professional skepticism throughout the audit. We also: (continued)

- *Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.*

- *Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.*

- *Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our independent auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusion is based on the audit evidence obtained up to the date of our independent auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.*

Laporan Auditor Independen (lanjutan)

Laporan No. 00559/2.1032/AU.1/07/1681-1/1/III/2023 (lanjutan)

Tanggung jawab auditor terhadap audit atas laporan keuangan (lanjutan)

Sebagai bagian dari suatu audit berdasarkan Standar Audit yang ditetapkan oleh IAPI, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga: (lanjutan)

- Mengevaluasi penyajian, struktur, dan isi laporan keuangan secara keseluruhan, termasuk pengungkapannya, dan apakah laporan keuangan mencerminkan transaksi dan peristiwa yang mendasarinya dengan suatu cara yang mencapai penyajian wajar.

Kami mengomunikasikan kepada pihak yang bertanggung jawab atas tata kelola mengenai, antara lain, ruang lingkup dan saat yang direncanakan atas audit serta temuan audit signifikan, termasuk setiap defisiensi signifikan dalam pengendalian internal yang teridentifikasi oleh kami selama audit.

Kami juga memberikan suatu pernyataan kepada pihak yang bertanggung jawab atas tata kelola bahwa kami telah mematuhi ketentuan etika yang relevan mengenai independensi, dan mengomunikasikan kepada pihak tersebut seluruh hubungan, serta hal-hal lain yang dianggap secara wajar berpengaruh terhadap independensi kami, dan, jika relevan, pengamanan terkait.

Independent Auditor's Report (continued)

Report No. 00559/2.1032/AU.1/07/1681-1/1/III/2023 (continued)

Auditor's responsibilities for the audit of the financial statements (continued)

As part of an audit in accordance with Standards on Auditing established by the IICPA, we exercise professional judgment and maintain professional skepticism throughout the audit. We also: (continued)

- *Evaluate the overall presentation, structure, and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.*

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

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Laporan Auditor Independen (lanjutan)

Laporan No. 00559/2.1032/AU.1/07/1681-1/1/III/2023 (lanjutan)

Tanggung jawab auditor terhadap audit atas laporan keuangan (lanjutan)

Dari hal-hal yang dikomunikasikan kepada pihak yang bertanggung jawab atas tata kelola, kami menentukan hal-hal tersebut yang paling signifikan dalam audit atas laporan keuangan periode kini dan oleh karenanya menjadi hal audit utama. Kami menguraikan hal audit utama tersebut dalam laporan auditor independen kami kecuali peraturan perundang-undangan melarang pengungkapan publik tentang hal audit utama tersebut atau ketika, dalam kondisi yang sangat jarang terjadi, kami menentukan bahwa suatu hal audit utama tidak boleh dikomunikasikan dalam laporan auditor independen kami karena konsekuensi yang merugikan dari mengomunikasikan hal tersebut akan diekspektasikan secara wajar melebihi manfaat kepentingan publik atas komunikasi tersebut.

Independent Auditor's Report (continued)

Report No. 00559/2.1032/AU.1/07/1681-1/1/III/2023 (continued)

Auditor's responsibilities for the audit of the financial statements (continued)

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe such key audit matters in our independent auditor's report unless laws or regulations preclude public disclosure about such key audit matters or when, in extremely rare circumstances, we determine that a key audit matter should not be communicated in our independent auditor's report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

KAP Purwantono, Sungkoro & Surja

Christophorus Alvin Kossim
Registrasi Akuntan Publik No. AP.1681/*Public Accountant Registration No. AP.1681*

31 Maret 2023/*March 31, 2023*

00559

PT BANK GANESHA Tbk.
LAPORAN POSISI KEUANGAN
Tanggal 31 Desember 2022
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK GANESHA Tbk.
STATEMENT OF FINANCIAL POSITION
As of December 31, 2022
(Expressed in millions of Indonesian Rupiah, unless otherwise stated)

	Catatan/ *Notes*	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021*)	
ASET				***ASSETS***
Kas	2,4,31	61.990	49.497	*Cash*
Giro pada Bank Indonesia	2,5,31	720.307	222.783	*Current accounts with Bank Indonesia*
Giro pada bank lain - pihak ketiga setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp778 pada tanggal 31 Desember 2022 dan Rp463 pada tanggal 31 Desember 2021	2,6,31	1.471.582	2.195.254	*Current accounts with other banks - third parties net of allowance for impairment losses of Rp778 as of December 31, 2022 and Rp463 as of December 31, 2021*
Penempatan pada Bank Indonesia dan bank lain - pihak ketiga setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp16 pada tanggal 31 Desember 2022 dan RpNihil pada tanggal 31 Desember 2021	2,7	1.174.733	1.204.764	*Placements with Bank Indonesia and other banks - third parties net of allowance for impairment losses of Rp16 as of December 31, 2022 and RpNil as of December 31, 2021*
Efek-efek - pihak ketiga setelah dikurangi cadangan kerugian penurunan nilai masing -masing sebesar RpNihil pada tanggal-tanggal 31 Desember 2022 dan 2021	2,8,31	1.651.080	314.127	*Securities - third parties net of allowance for impairment losses of RpNil as of December 31, 2022 and 2021, respectively*
Efek-efek yang dibeli dengan janji dijual kembali - pihak ketiga	2,9	766.672	1.895.241	*Securities purchased under agreement to resell - third parties*
Kredit				
setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp62.231 pada tanggal 31 Desember 2022 dan Rp111.995 pada tanggal 31 Desember 2021				*Loans net of allowance for impairment losses of Rp62,231 as of December 31, 2022 and Rp111,995 as of December 31, 2021*
Pihak berelasi	2,10,29	43.083	35.609	*Related parties*
Pihak ketiga	2,10,31	2.807.479	2.380.191	*Third parties*
Kredit - neto		2.850.562	2.415.800	*Loans - net*
Tagihan Akseptasi setelah dikurangi cadangan kerugian penurunan nilai masing-masing sebesar Rp2 pada tanggal-tanggal 31 Desember 2022 dan 2021	2,11	12.213	6.188	*Acceptance receivables net of allowance for impairment losses of Rp2 as of December 31, 2022, and 2021, respectively*
Aset tetap setelah dikurangi akumulasi penyusutan sebesar Rp45.772 pada tanggal 31 Desember 2022 dan Rp43.733 pada tanggal 31 Desember 2021	2,12	60.389	61.582	*Fixed assets net of accumulated depreciation of Rp45,772 as of December 31, 2022 and Rp43,733 as of December 31, 2021*

*) Setelah reklasifikasi (Catatan 37)

After Reclassification (Note 37))*

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements.

PT BANK GANESHA Tbk.
LAPORAN POSISI KEUANGAN (lanjutan)
Tanggal 31 Desember 2022
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK GANESHA Tbk.
STATEMENTS OF FINANCIAL POSITION (continued)
As of December 31, 2022
(Expressed in millions of Indonesian Rupiah, unless otherwise stated)

	Catatan/ *Notes*	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021*)	
ASET (lanjutan)				***ASSETS (continued)***
Aset hak-guna setelah dikurangi akumulasi penyusutan sebesar Rp39.304 pada tanggal 31 Desember 2022 dan Rp33.519 pada tanggal 31 Desember 2021	2,13	22.354	28.430	*Right-of-use assets net of accumulated depreciation of Rp39,304 as of December 31, 2022 and Rp33,519 as of December 31, 2021*
Aset tak berwujud setelah dikurangi akumulasi amortisasi sebesar Rp4.255 pada tanggal 31 Desember 2022 dan Rp3.148 pada tanggal 31 Desember 2021	2,14	11.674	2.127	*Intangible assets net of accumulated amortization of Rp4,255 as of December 31, 2022 and Rp3,148 as of December 31, 2021*
Aset pajak tangguhan	2,26	57.102	42.805	*Deferred tax assets*
Aset lain-lain setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp7.629 pada tanggal 31 Desember 2022 dan Rp3.023 pada tanggal 31 Desember 2021	2,15,29,31	107.474	137.352	*Other assets net of allowance for impairment losses of Rp7,629 as of December 31, 2022 and Rp3,023 as of December 31, 2021*
TOTAL ASET		**8.968.132**	**8.575.950**	***TOTAL ASSETS***
LIABILITAS DAN EKUITAS				***LIABILITIES AND EQUITY***
LIABILITAS				***LIABILITIES***
Liabilitas segera	2,31	111.586	5.736	*Liabilities due immediately*
Simpanan				*Deposits*
Pihak berelasi	2,16,29	104.834	236.828	*Related parties*
Pihak ketiga	2,16,31	5.518.117	6.080.960	*Third parties*
Total		5.622.951	6.317.788	*Total*
Simpanan dari bank lain - pihak ketiga	2,17	2.425	2.482	*Deposits from other banks - third parties*
Kewajiban Akseptasi	2,11	12.215	6.190	*Acceptance Liabilities*
Utang pajak	2,18	16.226	24.405	*Taxes payable*
Liabilitas imbalan pasca kerja	2,28	23.126	26.798	*Post-employment benefits obligation*
Liabilitas lain-lain	2,3,19	40.841	43.662	*Other liabilities*
TOTAL LIABILITAS		**5.829.370**	**6.427.061**	***TOTAL LIABILITIES***

*) Setelah reklasifikasi (Catatan 37)

After Reclassification (Note 37))*

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements.

PT BANK GANESHA Tbk.
LAPORAN POSISI KEUANGAN
(lanjutan)
Tanggal 31 Desember 2022
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK GANESHA Tbk.
STATEMENTS OF FINANCIAL POSITION
(continued)
As of December 31, 2022
(Expressed in millions of Indonesian Rupiah, unless otherwise stated)

	Catatan/ *Notes*	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021*)	
EKUITAS				***EQUITY***
Modal saham				*Share capital*
Modal dasar - nilai nominal 40.000.000.000 lembar saham dengan nominal saham Rp100 (nilai penuh) per saham pada tanggal 31 Desember 2022 dan 14.000.000.000 lembar saham dengan nominal saham Rp100 (nilai penuh) per saham pada tanggal 31 Desember 2021				*Authorized capital - par value 40,000,000,000 shares with par value Rp100 (full amount) per share as of December 31, 2022 and 14,000,000,000 shares with par value Rp100 (full amount) per share as of December 31, 2021*
Modal ditempatkan dan disetor penuh - 16.470.997.103 lembar saham pada tanggal 31 Desember 2022 dan 11.175.060.000 lembah saham pada tanggal 31 Desember 2021	2,20	1.647.100	1.117.506	*Issued and fully paid capital - 16,470,997,103 shares as of December 31, 2022 and 11,175,060,000 shares as of December 31, 2021*
Tambahan modal disetor	2,20	542.110	17.703	*Additional paid-in capital*
Dana setoran modal	20	900.000	1.000.000	*Capital deposit funds*
Surplus revaluasi aset tetap – neto		33.746	33.746	*Revaluation surplus of fixed assets - net*
Perubahan nilai wajar dari aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain		(8.197)	1.492	*Fair value changes of securities measured at fair value through other comprehensive income*
Saldo laba		24.003	(21.558)	*Retained earnings*
EKUITAS		**3.138.762**	**2.148.889**	***EQUITY***
TOTAL LIABILITAS DAN EKUITAS		**8.968.132**	**8.575.950**	***TOTAL LIABILITIES AND EQUITY***

*) Setelah reklasifikasi (Catatan 37)

After Reclassification (Note 37))*

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements.

PT BANK GANESHA Tbk.
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN
Untuk tahun yang Berakhir pada Tanggal 31 Desember 2022
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK GANESHA Tbk
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
For the year then Ended December 31, 2022
(Expressed in millions of Indonesian Rupiah, unless otherwise stated)

	Catatan/ *Notes*	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021*)	
PENDAPATAN DAN BEBAN OPERASIONAL				***INCOME AND EXPENSES FROM OPERATIONS***
Pendapatan bunga	2,21,29	433.413	317.228	*Interest income*
Beban bunga				*Interest expenses*
Bunga	2,22,29	(111.692)	(135.705)	*Interest expenses*
Premi program penjaminan simpanan	2,33	(16.130)	(10.249)	*Premium on deposit guarantee program*
Total beban bunga		(127.822)	(145.954)	*Total interest expenses*
Pendapatan bunga - neto		305.591	171.274	*Interest income - net*
PENDAPATAN OPERASIONAL LAINNYA				***OTHER OPERATING INCOME***
Provisi dan komisi selain kredit - neto	2	26.336	19.231	*Commissions and fees from transactions other than loans - net*
Pendapatan jasa administrasi dan penalti		2.402	3.581	*Administration fees and penalties*
Keuntungan transaksi valuta asing - neto		5.810	5.416	*Gain on foreign exchange transactions - net*
Keuntungan neto penjualan efek	8	4.447	6.845	*Net gain on sale of securities*
Lain-lain		4.227	6.587	*Others*
Total pendapatan operasional lainnya		43.222	41.660	*Total other operating income*
Beban kerugian penurunan nilai:	23 6,7,8,10			*Provision for impairment losses:*
Aset keuangan	11,15	(114.048)	(51.852)	*Financial assets*
Aset non-keuangan	15	(5.135)	(1.403)	*Non-financial assets*
Total beban kerugian penurunan nilai		(119.183)	(53.255)	*Total provision for impairment losses*
Beban operasional lainnya:				*Other operating expenses:*
Umum dan administrasi	24	(56.817)	(47.649)	*General and administrative*
Tenaga kerja	25	(104.630)	(89.829)	*Personnel*
Lain-lain		(4.510)	(3.573)	*Others*
Total beban operasional lainnya		(165.957)	(141.051)	*Total other operating expenses*
Beban Operasional Lainnya - Neto		(241.918)	(152.646)	*Other Operating Expenses - Net*
LABA OPERASIONAL		**63.673**	**18.628**	***INCOME FROM OPERATIONS***
PENDAPATAN (BEBAN) NON-OPERASIONAL				***NON-OPERATING INCOME (EXPENSES)***
Keuntungan pelepasan aset tetap - neto	12	149	536	*Gain on disposals of fixed assets - net*
Beban administrasi agunan yang diambil alih	15	(630)	(1.315)	*Administrative expenses of foreclosed properties*
Lain-lain - neto		(5.768)	(3.198)	*Others - net*
Beban non-operasional - neto		(6.249)	(3.977)	*Non-operating expenses - net*
LABA SEBELUM PAJAK PENGHASILAN		**57.424**	**14.651**	***PROFIT BEFORE INCOME TAX***
BEBAN PAJAK	26	**(11.381)**	**(3.785)**	***TAX EXPENSE***
LABA BERSIH TAHUN BERJALAN		**46.043**	**10.866**	***PROFIT FOR THE YEAR***

*) Setelah reklasifikasi (Catatan 37)

After Reclassification (Note 37))*

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements.

PT BANK GANESHA Tbk.
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN (lanjutan)
Untuk tahun yang Berakhir pada Tanggal 31 Desember 2022
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK GANESHA Tbk
STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME (continued)
For the year then Ended December 31, 2022
(Expressed in millions of Indonesian Rupiah, unless otherwise stated)

	Catatan/ *Notes*	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021*)	
PENGHASILAN KOMPREHENSIF LAIN				***OTHER COMPREHENSIVE INCOME***
Pos-pos yang tidak akan direklasifikasikan *ke laba rugi:*				***Items not to be reclassified to profit or loss:***
Surplus revaluasi aset tetap		-	798	*Gain on revaluation of fixed assets*
Pengukuran kembali atas kewajiban imbalan pasti	28	(595)	2.481	*Remeasurement of defined benefit obligation*
Pajak penghasilan terkait	26	113	(622)	*Related income tax*
Neto		(482)	2.657	*Net*
Pos yang akan direklasifikasikan ke laba rugi:				***Item to be reclassified to profit or loss:***
Kerugian) bersih atas efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain	8	(11.961)	(4.641)	*Losses on changes in fair value of securities fair-value through other comprehensive income*
Pajak penghasilan terkait	26	2.272	882	*Related income tax*
Neto		(9.689)	(3.759)	*Net*
Kerugian komprehensif lain tahun berjalan - neto		(10.171)	(1.102)	*Other comprehensive loss for the year - net*
TOTAL LABA KOMPREHENSIF TAHUN BERJALAN		**35.872**	**9.764**	***TOTAL COMPREHENSIVE INCOME FOR THE YEAR***
LABA PER SAHAM (nilai penuh)				***EARNINGS PER SHARE*** *(full amount)*
Dasar/Dilusian	27	2,8	0,9	*Basic/Diluted*

*) Setelah reklasifikasi (Catatan 37)

After Reclassification (Note 37))*

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements.

PT BANK GANESHA Tbk.
LAPORAN PERUBAHAN EKUITAS
Untuk Tahun yang Berakhir pada Tanggal 31 Desember 2022
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK GANESHA Tbk.
STATEMENTS OF CHANGES IN EQUITY
For the Year then Ended December 31, 2022
(Expressed in millions of Indonesian Rupiah, unless otherwise stated)

	Catatan/ *Notes*	Modal saham/ *Share capital*	Tambahan modal disetor/ *Additional paid-in capital*	Dana setoran modal/ *Capital deposit funds*	Surplus revaluasi aset tetap - neto *Revaluation surplus of fixed assets - net*	Perubahan nilai wajar dari aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain/ *Fair value changes of securities measured at fair value through other comprehensive income*	*Saldo laba/ Retained erarning*	Ekuitas neto/ *Net Equity*	
Saldo per 31 Desember 2020		**1.117.506**	**17.703**	**-**	**33.099**	**5.251**	**(34.434)**	**1.139.125**	***Balance as of December 31, 2020***
Dana setoran modal		-	-	1.000.000	-	-	-	1.000.000	*Capital deposit funds*
Laba tahun berjalan		-	-	-	-	-	10.866	10.866	*Profit for the year*
Penghasilan (kerugian) komprehensif lain tahun berjalan - setelah pajak	8	-	-	-	647	(3.759)	2.010	(1.102)	*Other comprehensive income (loss) for the year - net of tax*
Saldo per 31 Desember 2021		**1.117.506**	**17.703**	**1.000.000**	**33.746**	**1.492**	**(21.558)**	**2.148.889**	***Balance as of December 31, 2021***
Laba tahun berjalan		-	-	-	-	-	46.043	46.043	*Profit for the year*
Penawaran Umum Terbatas I	20								*Limited Public Offering I*
Dana setoran modal		-	-	(1.000.000)	-	-	-	(1.000.000)	*Capital deposit funds*
Penerbitan saham baru		529.594	527.329	-	-	-	-	1.056.923	*issuance new shares*
Penawaran Umum Terbatas II	20								*Limited Public Offering II*
Dana setoran modal		-	-	900.000	-	-	-	900.000	*Capital deposit funds*
Biaya emisi saham		-	(2.922)	-	-	-	-	(2.922)	*Share issuance cost*
Penghasilan komprehensif lain periode berjalan - setelah pajak	8	-	-	-	-	(9.689)	(482)	(10.171)	*Other comprehensive income for the year - net of tax*
Saldo per 31 Desember 2022		**1.647.100**	**542.110**	**900.000**	**33.746**	**(8.197)**	**24.003**	**3.138.762**	***Balance as of December 31. 2022***

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements.

PT BANK GANESHA Tbk.
LAPORAN ARUS KAS
Untuk Tahun yang Berakhir pada Tanggal 31 Desember 2022
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK GANESHA Tbk.
STATEMENTS OF CASH FLOWS
For the Year then Ended December 31, 2022
(Expressed in millions of Indonesian Rupiah, unless otherwise stated)

	Catatan/ *Notes*	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021*)	
ARUS KAS DARI AKTIVITAS OPERASI				***CASH FLOWS FROM OPERATING ACTIVITIES***
Penerimaan dari bunga serta provisi dan komisi kredit		448.695	316.366	*Interest. loan commissions and fees received*
Pembayaran bunga, hadiah, provisi dan komisi dana		(127.784)	(130.136)	*Interests, prizes, fund commissions and fees paid*
Penerimaan pendapatan operasional lainnya		37.408	56.961	*Other operating revenues received*
Keuntungan dari transaksi valuta asing - neto		5.810	5.416	*Gain on foreign exchange transactions - net*
Pembayaran gaji dan tunjangan karyawan		(108.703)	(93.120)	*Salaries and employee benefits paid*
Pembayaran beban operasional lainnya		(85.365)	(55.637)	*Other operating expenses paid*
Pembayaran beban non-operasional		(6.398)	(25.497)	*Non-operating expenses paid*
Pembayaran beban pajak		(15.693)	(10.882)	*Tax expense paid*
Hasil penjualan agunan yang diambil alih		-	450	*Proceeds from sale of foreclosed properties*
Arus kas sebelum perubahan aset dan liabilitas operasi		**147.970**	**63.921**	***Cash flows before changes in operating assets and liabilities***
Penurunan (kenaikan) aset operasi:				*Decrease (increase) in operating assets:*
Efek-efek		(162.812)	(41.587)	*Securities*
Efek-efek yang dibeli dengan janji dijual kembali		-	(566.900)	*Securities purchased under agreement to resell*
Kredit		(553.945)	99.589	*Loans*
Tagihan akseptasi		(6.025)	(6.190)	*Acceptance receivables*
Aset lain-lain		19.884	(33.876)	*Other assets*
Kenaikan (penurunan) liabilitas operasi:				*Increase (decrease) in operating liabilities:*
Liabilitas segera		105.850	(334)	*Obligations due immediately*
Simpanan		(694.837)	2.196.028	*Deposits*
Simpanan dari bank lain		(57)	(168)	*Deposits from other banks*
Liabilitas akseptasi		6.025	6.190	*Acceptance liabilities*
Liabilitas lain-lain		19.212	(934)	*Other liabilities*
Kas neto (digunakan untuk) diperoleh dari aktivitas operasi		**(1.118.735)**	**1.715.739**	***Net cash (used in) provided by by operating activities***
ARUS KAS DARI AKTIVITAS INVESTASI				***CASH FLOWS FROM INVESTING ACTIVITIES***
Hasil penjualan aset tetap	12	206	796	*Proceeds from sale of fixed assets*
Pelepasan (penempatan) efek yang hingga jatuh tempo		(57.531)	-	*Disposal (placement) of held-to-maturity securities*
Perolehan aset takberwujud	14	(10.654)	(20)	*Acquisition of intangible assets*
Perolehan aset tetap	12	(3.711)	(5.928)	*Acquisition of fixed assets*
Kas neto digunakan untuk aktivitas investasi		**(71.690)**	**(5.152)**	***Net cash used in investing activities***
ARUS KAS DARI AKTIVITAS PENDANAAN				***CASH FLOWS FROM FINANCING ACTIVITY***
Penerbitan saham baru	20	954.000	1.000.000	*Issuance new shares*
Pembayaran liabilitas sewa	13	(7.905)	(8.050)	*Lease liabilities paid*
Kas neto diperoleh dari aktivitas pendanaan		**946.095**	**991.950**	***Net cash provided by investing activities***
(PENURUNAN) NETO KAS DAN SETARA KAS		**(244.330)**	**2.702.537**	***NET (DECREASE) INCREASE IN CASH AND CASH EQUIVALENTS***
KAS DAN SETARA KAS AWAL TAHUN		**3.673.736**	**971.199**	***CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR***
KAS DAN SETARA KAS AKHIR TAHUN		**3.429.406**	**3.673.736**	***CASH AND CASH EQUIVALENTS AT END OF YEAR***

*) Setelah reklasifikasi (Catatan 37)

After Reclassification (Note 37))*

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes to the financial statements form an integral part of these financial statements.

PT BANK GANESHA Tbk.
LAPORAN ARUS KAS (lanjutan)
Untuk Tahun yang Berakhir pada Tanggal 31 Desember 2022
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK GANESHA Tbk.
STATEMENTS OF CASH FLOWS (continued)
For the Year then Ended December 31, 2022
(Expressed in millions of Indonesian Rupiah, unless otherwise stated)

	Catatan/ *Notes*	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021*)	
Kas dan setara kas terdiri dari:				*Cash and cash equivalents consist of:*
Kas	4	61.990	49.497	*Cash*
Giro pada Bank Indonesia	5	720.307	222.783	*Current accounts with Bank Indonesia*
Giro pada bank lain	6	1.472.360	2.195.717	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	7	1.174.749	1.204.764	*Placements with Bank Indonesia and other banks*
Total		**3.429.406**	**3.672.761**	***Total***

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

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PT BANK GANESHA Tbk.
CATATAN ATAS LAPORAN KEUANGAN
Tanggal 31 Desember 2022 dan
Untuk Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT BANK GANESHA Tbk.
NOTES TO THE FINANCIAL STATEMENTS
As of December 31, 2022 and
for the Year Then Ended
(Expressed in millions of Indonesian Rupiah,
unless otherwise stated)

1. UMUM

a. Pendirian Bank dan informasi umum

PT Bank Ganesha Tbk (selanjutnya disebut "Bank") didirikan dengan akta No. 47 tanggal 15 Mei 1990 dari notaris Esther Daniar Iskandar, S.H.. Akta pendirian ini disahkan oleh Menteri Kehakiman Republik Indonesia dalam Surat Keputusan No. C2-4331 HT.01.01. Th 91 tanggal 30 Agustus 1991 serta diumumkan dalam Berita Negara Republik Indonesia No. 85 tanggal 23 Oktober 1992, Tambahan No. 5296. Anggaran Dasar Bank telah mengalami beberapa kali perubahan, terakhir dengan Akta No. 181 tanggal 22 Desember 2021 dari notaris Hannywati Gunawan, S.H., notaris di Jakarta, mengenai perubahan seluruh anggaran dasar Bank yang telah memperoleh Keputusan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No. AHU-0074700.AH.01.02 Tahun 2021 tanggal 22 Desember 2021.

Sesuai dengan pasal 3 anggaran dasar Bank, ruang lingkup kegiatan Bank adalah menjalankan usaha bank umum.

Bank mulai beroperasi secara komersial pada tanggal 30 April 1992, sesuai dengan izin usaha yang diberikan oleh Menteri Keuangan Republik Indonesia dalam Surat Keputusan No. 393/KMK-013/1992 tanggal 14 April 1992. Sesuai dengan Surat Keputusan Bank Indonesia No. 26/66/KEP/DIR tanggal 12 September 1995, Bank telah mendapat persetujuan menjadi bank devisa.

Bank berkedudukan di Jakarta dan memiliki 1 kantor pusat, 7 kantor cabang/cabang pembantu dan 2 kantor kas. Kantor pusat Bank beralamat di Wisma Hayam Wuruk, Jl. Hayam Wuruk No. 8, Jakarta 10120, Indonesia. Bank memiliki 266 dan 259 karyawan pada tanggal 31 Desember 2022 dan 2021 (tidak diaudit).

Entitas induk terakhir Bank adalah Equity Global International Ltd, Singapura. Entitas induk terakhir Bank tersebut telah mendapat persetujuan atas *fit and proper test* dari Otoritas Jasa Keuangan (OJK) sesuai dengan Peraturan Otoritas Jasa Keuangan No. 27/POJK/2016 dengan No. KEP-127/D.03/2019 pada tanggal 18 Juli 2019.

1. GENERAL

a. Establishment of the Bank and general information

PT Bank Ganesha Tbk (the "Bank") was established based on Deed No. 47 dated May 15, 1990 of notary Esther Daniar Iskandar, S.H.. The deed of establishment was approved by the Ministry of Justice of the Republic of Indonesia through Decision Letter No. C2-4331 HT.01.01. Th 91 dated August 30, 1991 and was published in Supplement No. 5296 of the State Gazette of the Republic of Indonesia No. 85 dated October 23, 1992. The Bank's Articles of Association have been amended several times, the latest was by Deed No. 181 dated December 22, 2021 of notary Hannywati Gunawan, S.H., notary in Jakarta, in order to amend the Bank's entire Articles of Association which was approved by the Ministry of Justice and Human Rights of the Republic of Indonesia through Decission Letter No. AHU-0074700.AH.01.02 Year 2021 dated December 22, 2021.

In accordance with article 3 of the Bank's articles of association, the scope of its activities is to engage in general banking.

The Bank started its commercial operations on April 30, 1992 when it obtained its business license based on the Decision Letter No. 393/KMK-013/1992 dated April 14, 1992 from the Ministry of Finance of the Republic of Indonesia. In accordance with Bank Indonesia's Decision Letter No. 26/66/KEP/DIR dated September 12, 1995, the Bank is authorized to be a foreign exchange bank.

The Bank is domiciled in Jakarta and has 1 head office, 9 branch/sub-branch offices and 2 cash offices. The Bank's head office is located at Wisma Hayam Wuruk, Jl. Hayam Wuruk No. 8, Jakarta 10120, Indonesia. The Bank had a total number of 266 and 259 employees as of December 31, 2022 and 2021, respectively (anudited).

The ultimate parent of the Bank is Equity Global International Ltd, Singapore. The ultimate parent has received approval on the fit and proper test from the Financial Services Authority (OJK) to conform with POJK No. 27/POJK/2016 No. KEP-127/D.03/2019 dated July 18, 2019.

1. UMUM (lanjutan)

a. Pendirian Bank dan informasi umum (lanjutan)

Susunan Dewan Komisaris dan Direksi Bank pada tanggal 31 Desember 2022 ditetapkan berdasarkan Rapat Umum Pemegang Saham Tahunan (RUPST) Bank tanggal 24 Juni 2022 sesuai Berita Acara Rapat No. 155 tanggal 24 Juni 2022, dan Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) tanggal 26 September 2022 sesuai Berita Acara Rapat No. 223 tanggal 26 September 2022, yang dibuat oleh Notaris Hannywati Gunawan, S.H. di Jakarta, yang dimuat dalam Pernyataan Keputusan Rapat No. 189 tanggal 19 Desember 2022, telah diterima dan dicatat di dalam Sistem Administrasi Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-AH.01.09-0088223 tanggal 19 Desember 2022, adalah sebagai berikut:

1. GENERAL (continued)

a. Establishment of the Bank and general information (continued)

The composition of the Board of Commissioners and Directors of the Bank as of December 31, 2021 based on the Bank's Annual General Shareholders Meeting held on June 24, 2022 stated under Deed of Meeting Resolution Statements No. 155 dated June 24, 2022, and the Bank's Extraordinary General Shareholders Meeting held on September 26, 2022 stated under Deed of Meeting Resolution Statements No. 223 dated September 26, 2022, Notary Hannywati Gunawan S.H. in Jakarta, that has been received and recorded in the Administration System of the Ministry of Law and Human Rights of the Republic of Indonesia No. AHU-AH.01.03-0088223 dated December 19, 2022, are as follows:

	31 December/*December 31,* 2022	
Dewan Komisaris		***Board of Commissioners***
Presiden Komisaris	Marcello T. Taufik	*President Commissioner*
Wakil Presiden Komisaris	Lisawati	*Vice President Commissioner*
Komisaris (Independen)	Sudarto	*Commissioner (Independent)*
Direksi		***Directors***
Presiden Direktur	Lenny Sugihat	*President Director*
Direktur	Setiawan Kumala	*Director*
Direktur	Agoes Roediyanto	*Director*
Direktur	Suroso	*Director*
Direktur	Arif Wicaksono	*Director*
Komite Audit		***Audit Committee***
Ketua	Sudarto	*Chairman*
Anggota	Dede Suherman Sukandar	*Member*
Anggota	Pramu Hestiono Utama	*Member*
Audit Internal	George Surya*)	***Internal Audit***
Sekretaris Perusahaan	Febrina Kenya Savitri	***Corporate Secretary***

*) Telah mengundurkan diri per tanggal 24 Februari 2023

*Have been resigned as of February 24, 2023 *)*

Berdasarkan Surat Keputusan Direksi No.007/SK DIR-SDM/II/23 tanggal 24 Februari 2023, telah ditetapkan Robert Halim sebagai Pgs. Kepala Satuan Kerja Audit Internal menggantikan George Surya.

Based on Directors Decree No.007/SK DIR-SDM/II/23 on February 24, 2023, Robert Halim has been appointed as the Temporary Substitute Head of Internal Audit unit to replace George Surya.

1. UMUM (lanjutan)

a. Pendirian Bank dan informasi umum (lanjutan)

Susunan pengurus Bank pada tanggal 31 Desember 2022 dan 31 Desember 2021 adalah sebagai berikut: (lanjutan)

1. GENERAL (continued)

a. Establishment of the Bank and general information (continued)

As of December 31, 2022 and December 31, 2021, the Bank's management consisted of the following: (continued)

	31 Desember 2021/ *December 31, 2021*	
Dewan Komisaris		***Board of Commissioners***
Presiden Komisaris (Independen)	Lenny Sugihat	*President Commissioner (Independent)*
Wakil Presiden Komisaris (Independen)	Sudarto	*Vice President Commissioner (Independent)*
Komisaris	Marcello T. Taufik	*Commissioner*
Dewan Direksi		***Board of Directors***
Presiden Direktur	Lisawati	*President Director*
Direktur	Sugiarto Surjadi	*Director*
Direktur	Setiawan Kumala	*Director*
Komite Audit		***Audit Committee***
Ketua	Sudarto	*Chairman*
Anggota	Lenny Sugihat	*Member*
Anggota	Dede Suherman Sukandar	*Member*
Anggota	Pramu Hestiono Utama	*Member*
Audit Internal	George Surya	***Internal Audit***
Sekretaris Perusahaan	Febrina Kenya Savitri	***Corporate Secretary***

Pembentukan Komite Audit telah sesuai dengan Peraturan OJK No. 55/POJK.04/2015 tentang "Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit" tanggal 29 Desember 2015.

The establishment of the Audit Committee was based on Financial Services Authority Regulation No. 55/POJK.04/2015 "The Establishment and the Implementation Guidelines of Audit Committee" dated December 29, 2015.

Berdasarkan kebijakan Bank, manajemen kunci Bank mencakup anggota dewan komisaris, direksi dan kepala divisi.

Based on the Bank's policies, key management of the Bank consist of members of the board commissioners, directors and division heads.

1. UMUM (lanjutan)

b. Penawaran umum saham

Pada tanggal 3 Mei 2016, Bank memperoleh pernyataan efektif dari Ketua Dewan Komisioner Otoritas Jasa Keuangan dan Kepala Eksekutif Badan Pengawas Pasar Modal (OJK-Bapepam) dengan suratnya No.S-216/D.04/2016 untuk melakukan penawaran umum perdana atas 5.372.320.000 saham Bank kepada masyarakat.

Termasuk di dalam jumlah saham kepada masyarakat adalah saham yang telah dialokasikan sehubungan dengan Program Alokasi Saham Karyawan (ESA) sejumlah 614.000 lembar saham berdasarkan Surat Keputusan Direksi No. 006/SKDIR/II/16 tanggal 11 Februari 2016.

Pada tanggal 12 Mei 2016 seluruh saham tersebut telah dicatatkan pada Bursa Efek Indonesia.

Berdasarkan Rapat Umum Pemegang Saham Luar Biasa No. 12 tanggal 22 Oktober 2015 oleh Dr. Isyana Wisnuwardhani Sadjarwo, S.H., M.H., telah disetujui penerbitan saham baru kepada PT Equity Development Investment Tbk sebanyak-banyaknya sebesar 2.400.000.000 saham pada tanggal pencatatan saham Bank di Bursa Efek Indonesia. Bank menerbitkan saham baru sebanyak 2.286.650.000 saham.

Berdasarkan Rapat Umum Pemegang Saham Luar Biasa No. 12 tanggal 22 Desember 2021 oleh Notaris Hannywati Gunawan, SH, telah disetujui penerbitan saham baru melalui Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu (PMHMETD) sebanyak-banyaknya 5.587.530.000 lembar saham.

Pada tanggal 31 Desember 2021 sejumlah 11.063.309.400 saham Bank telah dicatatkan pada Bursa Efek Indonesia dan sejumlah 111.750.600 saham yang merupakan saham pendiri yang tidak dicatatkan di bursa.

Pada tanggal 14 Februari 2022, Bank memperoleh pernyataan efektif dari Ketua Dewan Komisioner Otoritas Jasa Keuangan dan Kepala Eksekutif Pengawas Pasar Modal (OJK-Bapepam) dengan suratnya No. S-19/D.04/2022 untuk melakukan penambahan modal dengan hak memesan efek terlebih dahulu melalui penawaran umum terbatas I kepada masyarakat.

1. GENERAL (continued)

b. Public offering of the Bank's shares

On May 3, 2016, the Bank obtained the notice of effectivity from the Board of Commissioners of the Financial Services Authority and Chairman of the Capital Market Supervisory Agency (OJK-Bapepam) in his letter No. S-216/D.04/2016 for its initial public offering of 5,372,320,000 shares to public.

Included in the number of initial shares offered to the public are shares that have been allocated in connection with Employee Stock Allocation Program (ESA) of 614,000 shares based on the Directors' Decision Letter No. 006/SKDIR/II/16 dated February 11, 2016.

On May 12, 2016, these shares were listed on the Indonesia Stock Exchange.

Based on the General Meeting of Extraordinary Shareholders No. 12 dated October 22, 2015 of notary Dr. Isyana Wisnuwardhani Sadjarwo, S.H., M.H., shareholders approved the issuance of new shares to PT Equity Development Investment Tbk by as much as 2,400,000,000 shares on the date of listing on the Indonesia Stock Exchange. The new shares issued by the Bank consist of 2,286,650,000 shares.

Based on the General Meeting of Extraordinary Shareholders No. 12 dated December 22, 2021 of notary Hannywati Gunawan, SH,has been approved the issuance of new shares through capital addition with the right to order securities in advance (PMHMETD) as much as 5,587,530,000 shares.

As of December 31, 2021 the Bank's outstanding shares totaling 11,063,309,400 shares have been listed on the Indonesia Stock Exchange, while the founder shares totaling 111,750,600 shares are not listed on the stock exchange.

On February 14, 2022, the Bank obtained the notice of effectivity from the Board of Commissioners of the Financial Services Authority and Chairman of the Capital Market Supervisory Agency (OJK-Bapepam) in his letter No. S-19/D.04/2022 for its capital additions with the right to order securities in advance through a limited public offering I.

1. UMUM (lanjutan)

b. Penawaran umum saham (lanjutan)

Pada tanggal 11 Maret 2022 seluruh saham hasil penawaran umum terbatas I tersebut telah dicatatkan pada Bursa Efek Indonesia.

Berdasarkan Rapat Umum Pemegang Saham Luar Biasa No. 223 tanggal 26 September 2022 oleh Notaris Hannywati Gunawan, SH, telah disetujui penerbitan saham baru melalui Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu (PMHMETD) sebanyak-banyaknya 7.500.000.000 lembar saham.

Pada tanggal 31 Desember 2022 sejumlah 16.306.287.131 saham Bank telah dicatatkan pada Bursa Efek Indonesia dan sejumlah 164.709.972 saham yang merupakan saham pendiri yang tidak dicatatkan di bursa.

1. GENERAL (continued)

b. Public offering of the Bank's shares (continued)

On March 11, 2022, all shares of the results of the limited public offering I were listed on the Indonesia Stock Exchange.

Based on the General Meeting of Extraordinary Shareholders No. 223 dated December 26, 202 of notary Hannywati Gunawan, SH,has been approved the issuance of new shares through capital addition with the right to order securities in advance (PMHMETD) as much as 7,500,000,000 shares.

As of December 31, 2022 , the Bank's outstanding shares totaling 16,306,287,131 shares have been listed on the Indonesia Stock Exchange, while the founder shares totaling 164,709,972 shares are not listed on the stock exchange.

2. IKHTISAR KEBIJAKAN AKUNTANSI

Pernyataan Kepatuhan

Laporan keuangan pada tanggal 31 Desember 2022 dan untuk tahun yang berakhir pada tersebut disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia, yang mencakup pernyataan dan interpretasi yang dikeluarkan oleh Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia (DSAK-IAI) dan peraturan Badan Pengawas Pasar Modal dan Lembaga Keuangan (Bapepam-LK) No. VIII.G.7 lampiran keputusan Ketua Bapepam-LK No. KEP-347/BL/2012 tanggal 25 Juni 2012 tentang "Penyajian dan Pengungkapan Laporan Keuangan Emiten atau Perusahaan Publik".

a. Dasar Pengukuran dan Penyusunan Laporan Keuangan

Laporan keuangan disusun sesuai dengan Pernyataan Standar Akuntansi Keuangan (PSAK) 1: "Penyajian Laporan Keuangan.

2. SUMMARY OF ACCOUNTING POLICIES

Statement of Compliance

The financial statements as of December 31, 2022 and for the year ended, is prepared and presented in accordance with Indonesian Financial Accounting Standards, which include the statements and interpretations issued by the Financial Accounting Standards Board Indonesian Institute of Accountants (DSAK-IAI) and Indonesian Capital Market and Financial Institutions Supervisory Agency (Bapepam-LK) Regulation No.VIII.G.7 appendix of the Decision of the Chairman of Bapepam-LK No.KEP-347/BL/2012 dated June 25, 2012 regarding the "Guidelines on Financial Statements Presentations and Disclosures for Issuers or Public Companies".

a. Basis of Measurement and Preparation of the Financial Statements

The financial statements have been presented in conformity with the Statement of Financial Accounting Standards ("SFAS") 1: "Presentation of Financial Statements".

2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

a. Dasar Pengukuran dan Penyusunan Laporan Keuangan (lanjutan)

Laporan keuangan disusun berdasarkan nilai historis kecuali untuk beberapa akun yang dinilai menggunakan dasar pengukuran lain sebagaimana dijelaskan pada kebijakan akuntansi dari akun tersebut. Laporan keuangan disusun dengan dasar akrual, kecuali laporan arus kas.

Laporan arus kas disusun dengan menggunakan metode langsung dengan mengelompokkan arus kas dalam aktivitas operasi, investasi dan pendanaan.

Untuk keperluan laporan arus kas, yang termasuk kas dan setara kas terdiri dari kas, giro pada Bank Indonesia dan giro pada bank lain dan penempatan pada Bank Indonesia dan bank lain yang jatuh tempo dalam waktu 3 (tiga) bulan sejak tanggal perolehan, sepanjang tidak digunakan sebagai jaminan atas pinjaman yang diterima serta tidak dibatasi penggunaannya.

Mata uang penyajian yang digunakan dalam laporan keuangan adalah mata uang Rupiah (Rp) yang juga merupakan mata uang fungsional entitas. Angka-angka yang disajikan dalam laporan keuangan, kecuali bila dinyatakan secara khusus, adalah dibulatkan dalam ribuan Rupiah.

b. Aset keuangan dan liabilitas keuangan

Aset keuangan terdiri dari kas, giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank lain, efek-efek, efek-efek yang dibeli dengan janji dijual kembali, tagihan akseptasi, kredit yang diberikan, penyertaan saham dan aset lain-lain.

Liabilitas keuangan terdiri dari liabilitas segera, simpanan nasabah, simpanan dari bank lain, liabilitas akseptasi, dan liabilitas lain-lain.

2. SUMMARY OF ACCOUNTING POLICIES (continued)

a. Basis of Measurement and Preparation of the Financial Statements (continued)

The financial statements have been prepared on a historical cost basis except for some accounts which were assessed using another measurement basis as explained in the accounting policy for such accounts. The financial statements have been prepared on accrual basis, except for statement of cashflows.

The statement of cash flows were prepared using the direct method by classifying the cash flows into operating, investing and financing activities.

For the statement of cash flows purposes, cash and cash equivalents consist of cash, current accounts with Bank Indonesia and current accounts with other banks and placements with Bank Indonesia and other banks maturing within 3 (three) months or less from the acquisition date provided that they are neither pledged as collateral for fund borrowings nor restricted.

The presentation currency used in the financial statements is the Indonesian Rupiah (Rp) which is also the functional currency of the entity. Unless otherwise stated, all figures presented in the financial statements are rounded off to thousands of Rupiah.

b. Financial assets and financial liabilities

Financial assets consist of cash, current accounts with Bank Indonesia, current accounts with other banks, placements with Bank Indonesia and other banks, securities, securities purchased under agreement to resell, acceptance receivables, loans, investment in shares of stocks and other assets.

Financial liabilities consist of liabilities due immediately, deposits from customers, deposits from other banks, acceptance liabilities, and other liabilities.

2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

b. Aset keuangan dan liabilitas keuangan (lanjutan)

(i) Klasifikasi

Untuk menentukan kategori dan klasifikasi, Bank menilai seluruh aset keuangan, kecuali instrumen ekuitas, berdasarkan kombinasi dari model bisnis pengelolaan aset dan karakteristik arus kas kontraktual instrumen terkait. Berikut klasifikasi aset keuangan pada saat pengakuan awal:

- Aset keuangan yang diukur pada biaya perolehan diamortisasi;
- Aset keuangan, dalam hal ini instrumen utang, yang diukur pada nilai wajar melalui penghasilan komprehensif lain, dengan keuntungan/kerugian diakui pada laba rugi pada saat pelepasan;
- Aset keuangan, dalam hal ini Instrumen ekuitas, yang diukur pada nilai wajar melalui penghasilan komprehensif lain dengan keuntungan/kerugian tidak diakui pada laba rugi pada saat pelepasan; atau
- Aset keuangan yang diukur pada nilai wajar melalui laba rugi.

Bank mengklasifikasi dan mengukur portofolio *trading* pada aset keuangan yang diakui pada nilai wajar melalui laba rugi.

Aset keuangan diukur pada biaya perolehan diamortisasi jika memenuhi kondisi sebagai berikut:

- Aset keuangan dikelola dalam model bisnis yang bertujuan untuk memiliki aset keuangan dalam rangka mendapatkan arus kas kontraktual; dan

2. SUMMARY OF ACCOUNTING POLICIES (continued)

b. Financial assets and financial liabilities (continued)

(i) Classification

To determine category and classification, the Bank assesses all financial assets, except equity, based on a combination of the asset management business model and the contractual cash flows characteristics of the related instruments. The following are the classifications of financial assets at initial recognition:

- *Financial assets measured at amortized cost;*
- *Financial assets, in this case debt instruments, measured at fair value through other comprehensive income, with gains/losses recognized in profit or loss on disposal;*
- *Financial assets, in this case equity instruments, measured at fair value through other comprehensive income with gains/losses not recognized in profit or loss on disposal; or*

- *Financial assets measured at fair value through profit or loss.*

The Bank classifies and measures trading portfolios on financial assets recognized at fair value through profit or loss.

Financial assets are measured at amortized cost if the following conditions are met:

- *Financial assets are managed in a business model that aims to hold financial assets in order to obtain contractual cash flows; and*

2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

b. Aset keuangan dan liabilitas keuangan (lanjutan)

(i) Klasifikasi (lanjutan)

Aset keuangan diukur pada biaya perolehan diamortisasi jika memenuhi kondisi sebagai berikut (lanjutan):

- Persyaratan kontraktual dari aset keuangan tersebut memberikan hak pada tanggal tertentu atas arus kas yang diperoleh semata dari pembayaran pokok dan bunga dari jumlah pokok terutang.

Aset keuangan diukur pada nilai wajar melalui penghasilan komprehensif lain jika memenuhi kondisi sebagai berikut:

- Aset keuangan dikelola dalam model bisnis yang bertujuan untuk mendapatkan arus kas kontraktual dan menjual aset keuangan; dan
- Persyaratan kontraktual dari aset keuangan tersebut memberikan hak pada tanggal tertentu atas arus kas yang diperoleh semata dari pembayaran pokok dan bunga dari jumlah pokok terutang.

Aset keuangan lainnya yang tidak memenuhi persyaratan untuk diklasifikasikan sebagai diukur pada biaya perolehan diamortisasi atau nilai wajar melalui penghasilan komprehensif lain, diklasifikasikan sebagai diukur pada nilai wajar melalui laba rugi.

Saat pengakuan awal, Bank dapat membuat penetapan yang tidak dapat dibatalkan untuk mengukur aset yang memenuhi persyaratan untuk diukur pada biaya perolehan diamortisasi atau nilai wajar melalui penghasilan komprehensif lain pada nilai wajar melalui laba rugi, apabila penetapan tersebut mengeliminasi atau secara signifikan mengurangi inkonsistensi pengukuran atau pengakuan (kadang disebut sebagai "*accounting mismatch*").

2. SUMMARY OF ACCOUNTING POLICIES (continued)

b. Financial assets and financial liabilities (continued)

(i) Classification (continued)

Financial assets are measured at amortized cost if the following conditions are met (continued):

- *The contractual terms of the financial asset entitle at a specified date, cash flows derived solely from payment of the principal and interest on the outstanding principal amount.*

Financial assets are measured at fair value through other comprehensive income if the following conditions are met:

- *Financial assets are managed in a business model that aims to collect contractual cash flows and sell financial assets; and*
- *The contractual terms of the financial asset entitle at a specified date, cash flows derived solely from payment the principal and interest on the outstanding principal amount.*

Other financial assets that do not meet the requirements for classification as measured at amortized cost or fair value through other comprehensive income, are classified as measured at fair value through profit or loss.

At initial recognition, the Bank may make an irrevocable determination to measure assets that meet the requirements to be measured at amortized cost or fair value through other comprehensive income at fair value through profit or loss, if that designation eliminates or significantly reduces measurement or recognition inconsistencies (sometimes referred to as "accounting mismatch").

2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

b. Aset keuangan dan liabilitas keuangan (lanjutan)

(i) Klasifikasi (lanjutan)

Pada saat pengakuan awal, Bank dapat membuat pilihan yang tidak dapat dibatalkan untuk menyajikan instrumen ekuitas yang bukan dimiliki untuk di perdagangkan pada nilai wajar melalui penghasilan komprehensif lain.

Penilaian model bisnis

Model bisnis ditentukan pada level yang mencerminkan bagaimana kelompok aset keuangan dikelola bersama-sama untuk mencapai tujuan bisnis tertentu.

Penilaian model bisnis dilakukan dengan mempertimbangkan, tetapi tidak terbatas pada, hal-hal berikut:

- Bagaimana kinerja dari model bisnis dan aset keuangan yang dimiliki dalam model bisnis dievaluasi dan dilaporkan kepada personil manajemen kunci Bank;
- Apakah risiko yang memengaruhi kinerja dari model bisnis (termasuk aset keuangan yang dimiliki dalam model bisnis) dan khususnya bagaimana cara aset keuangan tersebut dikelola; dan
- Bagaimana penilaian kinerja pengelola aset keuangan (sebagai contoh, apakah penilaian kinerja berdasarkan nilai wajar dari aset yang dikelola atau arus kas kontraktual yang diperoleh).

Aset keuangan yang dimiliki untuk diperdagangkan dan penilaian kinerja berdasarkan nilai wajar diukur pada nilai wajar melalui laba rugi.

Penilaian mengenai arus kas kontraktual yang diperoleh semata dari pembayaran pokok dan bunga.

Untuk tujuan penilaian ini, pokok didefinisikan sebagai nilai wajar dari aset keuangan pada saat pengakuan awal. Bunga didefinisikan sebagai imbalan untuk nilai waktu atas uang dan risiko kredit terkait jumlah pokok terutang pada periode waktu tertentu dan juga risiko dan biaya peminjaman standar, dan juga marjin laba.

2. SUMMARY OF ACCOUNTING POLICIES (continued)

b. Financial assets and financial liabilities (continued)

(i) Classification (continued)

At initial recognition, the Bank may make an irrevocable choice to present equity instruments that are not held for trading at fair value through other comprehensive income.

Business model assessment

The business model is defined at a level that reflects how groups of financial assets are managed together to achieve specific business objectives.

The business model assessment is carried out by considering, but not limited to, the following:

- *How is the performance of the business model and financial assets held in the business model evaluated and reported to key management personnel of the Bank;*
- *What are the risks that affect the performance of the business model (including financial assets held in the business model) and specifically how those financial assets are managed; and*
- *How is the performance of the financial asset manager assessed (for example, is the performance assessment based on the fair value of the managed assets or the contractual cash flows obtained).*

Financial assets held for trading and performance assessment based on fair value are measured at fair value through profit or loss.

Assessment of the contractual cash flows derived solely from payments of principal and interest.

For the purposes of this valuation, principal is defined as the fair value of the financial asset at initial recognition. Interest is defined as the consideration for the time value of money and credit risk related to the principal amount owed in a specific period of time as well as standard borrowing risks and costs, as well as profit margin.

2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

b. Aset keuangan dan liabilitas keuangan (lanjutan)

(i) Klasifikasi (lanjutan)

Penilaian mengenai arus kas kontraktual yang diperoleh semata dari pembayaran pokok dan bunga dilakukan dengan mempertimbangkan persyaratan kontraktual, termasuk apakah aset keuangan mengandung persyaratan kontraktual yang dapat merubah waktu atau jumlah arus kas kontraktual.

Dalam melakukan penilaian, Bank mempertimbangkan:

- Peristiwa kontinjensi yang akan mengubah waktu atau jumlah arus kas kontraktual;
- Fitur *leverage*;
- Persyaratan pembayaran dimuka dan perpanjangan kontraktual;
- Persyaratan mengenai klaim yang terbatas atas arus kas yang berasal dari aset spesifik; dan
- Fitur yang dapat merubah nilai waktu dari elemen uang.

Bank mengklasifikasikan liabilitas keuangan dalam kategori:

- Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi;
- Liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi terdiri dari dua sub-kategori, yaitu liabilitas keuangan diklasifikasikan sebagai diperdagangkan dan liabilitas keuangan yang pada saat pengakuan awal telah ditetapkan oleh Bank untuk diukur pada nilai wajar melalui laba rugi.

Liabilitas keuangan diklasifikasikan sebagai diperdagangkan jika diperoleh terutama untuk tujuan dijual atau dibeli kembali dalam waktu dekat atau jika merupakan bagian dari portofolio instrumen keuangan tertentu yang dikelola bersama dan terdapat bukti mengenai pola ambil untung dalam jangka pendek yang terkini.

2. SUMMARY OF ACCOUNTING POLICIES (continued)

b. Financial assets and financial liabilities (continued)

(i) Classification (continued)

The assessment of contractual cash flows derived solely from payments of principal and interest is made by considering the contractual terms, including whether the financial asset contains contractual terms that can change the timing or amount of the contractual cash flows.

In conducting the assessment, the Bank considers:

- *Contingent events that will change the timing or amount of contractual cash flows;*
- *Leverage feature;*
- *Requirements for prepayments and contractual extensions;*
- *Requirements regarding claims that are limited to cash flows arising from specific assets; and*
- *Features that can change the time value of the money element.*

The Bank classifies financial liabilities into the following categories:

- *Financial liabilities measured at fair value through profit or loss;*
- *Financial liabilities measured at amortized cost.*

Financial liabilities measured at fair value through profit or loss consist of two sub-categories, namely financial liabilities classified as trading and financial liabilities which upon initial recognition have been determined by the Bank to be measured at fair value through profit or loss.

A financial liability is classified as trading if it is acquired primarily for the purpose of selling or repurchasing in the near term or if it is part of a jointly managed portfolio of certain financial instruments and there is evidence of a recent short-term profit taking pattern.

2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

b. Aset keuangan dan liabilitas keuangan (lanjutan)

(i) Klasifikasi (lanjutan)

Bank mengklasifikasikan seluruh liabilitas keuangan setelah pengakuan awal diukur pada biaya perolehan diamortisasi, kecuali:

- Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi;
- Liabilitas keuangan yang timbul ketika pengalihan aset keuangan tidak memenuhi syarat penghentian pengakuan atau ketika pendekatan keterlibatan berkelanjutan diterapkan;
- Kontrak jaminan keuangan;
- Komitmen untuk menyediakan pinjaman dengan suku bunga di bawah pasar; atau
- Imbalan kontinjensi yang diakui oleh pihak pengakuisisi dalam kombinasi bisnis.

(ii) Pengakuan awal

- Pembelian atau penjualan aset keuangan yang memerlukan penyerahan aset dalam kurun waktu yang telah ditetapkan oleh peraturan dan kebiasaan yang berlaku di pasar (pembelian secara reguler) diakui pada tanggal penyelesaian.
- Aset keuangan dan liabilitas keuangan pada awalnya diukur pada nilai wajarnya. Dalam hal aset keuangan atau liabilitas keuangan tidak diukur pada nilai wajar melalui laba rugi, nilai wajar tersebut ditambah biaya transaksi yang dapat diatribusikan secara langsung. Pengukuran aset keuangan dan liabilitas keuangan setelah pengakuan awal tergantung pada klasifikasinya.

Biaya transaksi hanya meliputi biaya-biaya yang dapat diatribusikan secara langsung untuk perolehan suatu aset keuangan atau penerbitan suatu liabilitas keuangan dan merupakan biaya tambahan yang tidak akan terjadi apabila instrumen keuangan tersebut tidak diperoleh atau diterbitkan.

2. SUMMARY OF ACCOUNTING POLICIES (continued)

b. Financial assets and financial liabilities (continued)

(i) Classification (continued)

The Bank classifies all financial liabilities after initial recognition measured at amortized cost, except:

- *Financial liabilities measured at fair value through profit or loss;*
- *Financial liabilities that arise when a transfer of a financial asset does not qualify for derecognition or when the continuing involvement approach is applied;*
- *Financial guarantee contracts;*
- *Commitment to providing loans at below market interest rates; or*
- *Contingent benefits recognized by the acquirer in the business combination.*

(ii) Initial recognition

- *Purchase or sale of financial assets that requires delivery of assets within a time frame established by regulation or convention in the market (regular purchase) is recognized on the settlement date.*
- *Financial assets and financial liabilities are initially recognized at fair value. For those financial assets or financial liabilities not measured at fair value through profit or loss, the fair value includes directly attributable transaction costs. The subsequent measurement of financial assets and financial liabilities depends on their classification.*

Transaction costs only include costs that are directly attributable to the acquisition of a financial asset or issuance of a financial liability and are incremental costs that would not have been incurred if the instrument had not been acquired or issued.

2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

b. Aset keuangan dan liabilitas keuangan (lanjutan)

(ii) Pengakuan awal (lanjutan)

Untuk aset keuangan, biaya transaksi ditambahkan pada jumlah yang diakui pada awal pengakuan aset, sedangkan untuk liabilitas keuangan, biaya transaksi dikurangkan dari jumlah utang yang diakui pada pengakuan awal liabilitas.

Biaya transaksi tersebut diamortisasi selama umur instrumen berdasarkan metode suku bunga efektif dan dicatat sebagai bagian dari pendapatan bunga untuk biaya transaksi sehubungan dengan aset keuangan atau sebagai bagian dari beban bunga untuk biaya transaksi sehubungan dengan liabilitas keuangan.

Bank pada pengakuan awal dapat menetapkan aset keuangan tertentu sebagai nilai wajar melalui laba rugi (opsi nilai wajar). Opsi nilai wajar dapat digunakan hanya bila memenuhi ketetapan sebagai berikut:

- Penetapan sebagai opsi nilai wajar mengurangi atau mengeliminasi inkonsistensi pengukuran dan pengakuan *(accounting mismatch*) yang dapat timbul; atau
- Aset keuangan merupakan bagian dari portofolio instrumen keuangan yang risikonya dikelola dan dilaporkan kepada manajemen kunci berdasarkan nilai wajar; atau
- Aset keuangan terdiri dari kontrak utama dan derivatif melekat yang harus dipisahkan.

Opsi nilai wajar digunakan untuk kredit yang diberikan dan piutang tertentu yang dilindung nilai menggunakan *credit derivatives* atau *swap* suku bunga, namun tidak memenuhi kriteria untuk akuntansi lindung nilai. Jika tidak, kredit yang diberikan akan dicatat menggunakan biaya diamortisasi dan derivatif akan diukur menggunakan nilai wajar melalui laba rugi. Saat ini Bank tidak menerapkan akuntansi lindung nilai.

2. SUMMARY OF ACCOUNTING POLICIES (continued)

b. Financial assets and financial liabilities (continued)

(ii) Initial recognition (continued)

In the case of financial assets, transaction costs are added to the amount initially recognized, while for financial liabilities, transaction costs are deducted from the amount of debt initially recognized.

Such transactions costs are amortized over the terms of the instruments based on effective interest rate method and are recorded as part of interest income for transaction costs related to financial assets or as part of interest expense for transaction costs related to financial liabilities.

The bank may, at initial recognition, designate certain financial assets as fair value through profit or loss (fair value option). The fair value option can be used only if it meets the following provisions:

- *Designation as fair value option reduces or eliminates measurement and recognition inconsistencies (accounting mismatches) that could arise; or*
- *Financial assets are part of a financial instruments portfolio which risks are managed and reported to key management at fair value; or*
- *Financial assets consist of host contracts and embedded derivatives that must be separated.*

The fair value option is used for certain loans and receivables that are hedged using credit derivatives or interest rate swaps, but do not meet the criteria for hedge accounting. Otherwise, loans are recorded at amortized cost and derivatives are measured at fair value through profit or loss. Currently, the Bank does not apply hedge accounting.

2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

b. Aset keuangan dan liabilitas keuangan (lanjutan)

(ii) Pengakuan awal (lanjutan)

Opsi nilai wajar juga digunakan untuk dana investasi yang merupakan bagian dari portofolio yang dikelola dengan basis nilai wajar.

(iii) Pengukuran setelah pengakuan awal

Aset keuangan dalam kelompok yang diukur pada nilai wajar melalui penghasilan komprehensif lain diukur pada nilai wajarnya dan perubahan atas nilai wajar tersebut dicatat pada penghasilan komprehensif lain.

Aset keuangan dan liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi diukur pada nilai wajarnya dan perubahan diakui pada laba rugi.

Aset keuangan dan liabilitas keuangan yang diukur pada biaya perolehan diamortisasi diukur pada biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif.

(iv) Penghentian pengakuan

a. Aset keuangan dihentikan pengakuannya jika:

- Hak kontraktual atas arus kas yang berasal dari aset keuangan tersebut berakhir; atau
- Bank mentransfer haknya untuk menerima arus kas yang berasal dari aset keuangan atau menanggung liabilitas untuk membayarkan arus kas yang diterima tersebut secara penuh tanpa penundaan berarti kepada pihak ketiga di bawah kesepakatan pelepasan (*pass-through arrangement*), dan antara (a) Bank telah mentransfer secara substansial seluruh risiko dan manfaat atas aset, atau (b) Bank tidak mentransfer maupun tidak memiliki secara substansial seluruh risiko dan manfaat atas aset, tetapi telah mentransfer kendali atas aset.

2. SUMMARY OF ACCOUNTING POLICIES (continued)

b. Financial assets and financial liabilities (continued)

(ii) Initial recognition (continued)

The fair value option is also used for investment funds that are part of a portfolio managed on a fair value basis.

(iii) Subsequent measurement

Financial assets held at fair value through other comprehensive income are measured at fair value and changes in fair value are recorded in other comprehensive income.

Financial assets and financial liabilities at fair value through profit or loss are measured at fair value and changes are recognized in profit or loss.

Financial assets and financial liabilities at amortized cost are measured at amortized cost using the effective interest method.

(iv) Derecognition

a. Financial assets are derecognized when:

- *The contractual rights to receive cash flows from the financial assets have expired; or*
- *The Bank has transferred its rights to receive cash flows from the financial assets or has assumed an obligation to pay the received cash flows in full without material delay to a third party under a pass-through arrangement, and either (a) the Bank has substantially transferred all the risks and rewards of the assets, or (b) the Bank has neither transferred nor retained substantially all risks and rewards of the assets, but has transferred control of the assets.*

2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

b. Aset keuangan dan liabilitas keuangan (lanjutan)

(iv) Penghentian pengakuan (lanjutan)

a. Aset keuangan dihentikan pengakuannya jika (lanjutan):

Ketika Bank telah mentransfer hak untuk menerima arus kas dari aset atau telah memasuki *pass-through arrangement* dan tidak mentransfer serta tidak mempertahankan secara substansial seluruh risiko dan manfaat atas aset atau tidak mentransfer kendali atas aset, aset tersebut diakui sebesar keterlibatan Bank yang berkelanjutan atas aset tersebut.

Bank melepaskan aset keuangan, seperti kredit yang diberikan, ketika syarat dan kondisi telah direnegosiasi hingga secara substansial, kredit yang diberikan tersebut menjadi baru, dengan perbedaan akan dicatat sebagai keuntungan atau kerugian dari pelepasan, jika kerugian penurunan nilai belum dicatat.

Kredit yang diberikan tersebut akan dilkasifikasikan sebagai *Stage* 1 untuk penilaian *Expected Credit Losses* (ECL), kecuali kredit yang diberikan tersebut dianggap aset keuangan yang dibeli atau yang berasal dari aset keuangan memburuk (*Purchased or Originated Credit-Impaired Financial Assets* - POCI).

Jika modifikasi tidak akan menghasilkan arus kas yang secara substansi berbeda, maka modifikasi tidak akan berujung pada pelepasan aset. Berdasarkan perbedaan arus kas yang didiskonto pada *Effective Interest Rate* (EIR) awal, Bank akan mencatat keuntungan atau kerugian akibat modifikasi sampai dengan jumlah kerugian penurunan nilai yang belum diakui.

2. SUMMARY OF ACCOUNTING POLICIES (continued)

b. Financial assets and financial liabilities (continued)

(iv) Derecognition (continued)

a. Financial assets are derecognized when (continued):

When the Bank has transferred its rights to receive cash flows from an asset or has entered into a pass-through arrangement and has neither transferred nor retained substantially all the risks and rewards of the asset nor transferred control of the asset, the asset is recognized to the extent of the Bank's continuing involvement in the asset.

The Bank disposes financial assets, such as loans, when the terms and conditions have been substantially renegotiated, the loans becomes new, with the difference will be recorded as gain or loss on disposal, if the impairment loss has not been recorded.

The loans will be classified as Stage 1 for the assessment of Expected Credit Losses (ECL), unless the loans are considered a purchased financial asset or originating from a deteriorating financial asset (Purchased or Originated Credit-Impaired Financial Assets - POCI).

If the modification will not result in a cash flow that is substantially different, then the modification will not result in the derecognition of the asset. Based on the difference in cash flow discounted at the initial Effective Interest Rate (EIR), Bank will record gains or losses resulting from modifications, up to the amount of impairment losses that have not been recognized.

2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

b. Aset keuangan dan liabilitas keuangan (lanjutan)

(iv) Penghentian pengakuan (lanjutan)

a. Aset keuangan dihentikan pengakuannya jika (lanjutan):

Penghapusbukuan kredit yang diberikan dilakukan ketika tidak terdapat lagi prospek yang realistis mengenai pengembalian pinjaman atau hubungan normal antara Bank dan debitur telah berakhir. Kredit yang tidak dapat dilunasi tersebut dihapusbukukan dengan mendebit cadangan kerugian penurunan nilai.

Akumulasi keuntungan/kerugian yang diakui pada penghasilan komprehensif lain terkait pilihan Bank untuk menyajikan instrumen ekuitas yang bukan dimiliki untuk diperdagangkan pada nilai wajar melalui penghasilan komprehensif lain, tidak diakui dalam laba rugi pada saat penghentian pengakuan.

b. Liabilitas keuangan dihentikan pengakuannya jika liabilitas keuangan tersebut berakhir, yaitu ketika liabilitas yang ditetapkan dalam kontrak dilepaskan atau dibatalkan atau kedaluwarsa.

Jika suatu liabilitas keuangan yang ada digantikan dengan yang lain oleh pemberi pinjaman yang sama pada keadaan yang secara substansial berbeda, atau berdasarkan suatu liabilitas yang ada yang secara substansial telah diubah, maka pertukaran atau modifikasi tersebut diperlakukan sebagai penghentian pengakuan liabilitas awal dan pengakuan liabilitas baru dan perbedaan nilai tercatat masing-masing diakui dalam laporan laba rugi dan penghasilan komprehensif lain.

2. SUMMARY OF ACCOUNTING POLICIES (continued)

b. Financial assets and financial liabilities (continued)

(iv) Derecognition (continued)

a. Financial assets are derecognized when (continued):

Loans are writen-off when there are no realistic prospects for loan repayments or the normal relationship between the Bank and debtors has ended. The uncollectible loan is written-off against the related allowance for impairment losses.

The accumulated gain/loss recognized in other comprehensive income related to the choice of the Bank to present equity instruments that are not held for trading at fair value through other comprehensive income, are not recognized in profit or loss upon derecognition.

b. Financial liabilities are derecognized when they end, i.e. when the obligation under the liability is discharged, cancelled or expired.

Where an existing financial liability is replaced by another from the same creditor on substantially different terms, or the terms of an existing liability are substantially modified, such an exchange or modification is treated as derecognition of the original liability and the recognition of a new liability and the difference in the respective carrying amounts is recognized in the statement of profit or loss and other comprehensive income.

2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

b. Aset keuangan dan liabilitas keuangan (lanjutan)

(v) Pengakuan pendapatan dan beban

a. Pendapatan dan beban bunga, untuk aset yang diukur pada nilai wajar melalui penghasilan komprehensif lain serta aset keuangan dan liabilitas keuangan yang dicatat berdasarkan biaya perolehan diamortisasi, diakui pada laporan laba rugi dan penghasilan komprehensif lain dengan menggunakan suku bunga efektif.

b. Keuntungan dan kerugian yang timbul dari perubahan nilai wajar aset keuangan dan liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi, diakui pada laporan laba rugi dan penghasilan komprehensif lain.

c. Keuntungan dan kerugian yang timbul dari perubahan nilai wajar dan lainnya atas aset keuangan yang diklasifikasikan dalam kelompok nilai wajar melalui penghasilan komprehensif lain diakui secara langsung dalam ekuitas, kecuali keuntungan atau kerugian akibat perubahan nilai tukar dari *item* moneter, dihentikan pengakuannya atau adanya penurunan nilai dari aset keuangan tersebut.

Jumlah tercatat bruto aset keuangan adalah biaya perolehan diamortisasi aset keuangan sebelum disesuaikan dengan cadangan kerugian penurunan nilai.

Dalam menghitung pendapatan dan beban bunga, tingkat bunga efektif diterapkan pada jumlah tercatat bruto aset (ketika aset tersebut bukan aset keuangan memburuk) atau terhadap biaya perolehan diamortisasi dari liabilitas.

2. SUMMARY OF ACCOUNTING POLICIES (continued)

b. Financial assets and financial liabilities (continued)

(v) Income and expense recognition

a. Interest income and expenses, for assets measured at fair value through other comprehensive income and financial assets and financial liabilities carried at amortized cost, are recognized in the statement of profit or loss and other comprehensive income using the effective interest rate.

b. Gains and losses arising from changes in fair value of financial assets and financial liabilities at fair value through profit or loss are recognized in the statement of profit or loss and other comprehensive income.

c. Gains and losses arising from changes in fair value and other of financial assets classified as fair value through other comprehensive income are recognized directly in equity, except for gains or losses resulting from changes in the exchange rate of monetary items, derecognition or impairment of these financial assets.

The gross carrying amount of financial assets is the amortized cost of financial assets before adjusted with allowance for impairment losses.

In calculating interest income and expense, the effective interest rate is applied either to the gross carrying amount of the asset (when the asset is not a deteriorating financial asset) or to the amortized cost of the liability.

2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

b. Aset keuangan dan liabilitas keuangan (lanjutan)

(v) Pengakuan pendapatan dan beban (lanjutan)

Untuk aset keuangan yang memburuk setelah pengakuan awal, pendapatan bunga dihitung dengan menerapkan tingkat bunga efektif terhadap biaya perolehan diamortisasi dari aset keuangan tersebut. Jika aset tersebut tidak lagi memburuk, maka perhitungan pendapatan bunga akan dihitung dengan menerapkan tingkat bunga efektif terhadap nilai tercatat bruto dari aset keuangan tersebut.

Untuk aset keuangan yang telah memburuk pada saat pengakuan awal, pendapatan bunga dihitung dengan menerapkan tingkat bunga efektif terhadap biaya perolehan diamortisasi dari aset keuangan tersebut.

Jika aset tersebut tidak lagi memburuk, maka perhitungan pendapatan bunga akan tetap dihitung dengan menerapkan tingkat bunga efektif terhadap biaya perolehan diamortisasi dari aset keuangan tersebut.

Pada saat aset keuangan dihentikan pengakuannya atau terjadi penurunan nilai, maka keuntungan atau kerugian kumulatif yang sebelumnya diakui dalam ekuitas harus direklasifikasi ke laporan laba rugi dan penghasilan komprehensif lain.

(vi) Reklasifikasi aset keuangan

Bank mereklasifikasi aset keuangan jika dan hanya jika, model bisnis untuk pengelolaan aset keuangan berubah. Tidak terdapat reklasifikasi untuk liabilitas keuangan.

2. SUMMARY OF ACCOUNTING POLICIES (continued)

b. Financial assets and financial liabilities (continued)

(v) Income and expense recognition (continued)

For financial assets that deteriorate after initial recognition, interest income is calculated by applying the effective interest rate to the amortized cost of the financial asset. If the asset is no longer deteriorating, then the interest income calculation will be calculated by applying the effective interest rate to the gross carrying amount of the financial asset.

For financial assets that have deteriorated on initial recognition, interest income is calculated by applying the effective interest rate to the amortized cost of the financial asset.

If the asset is no longer deteriorating, the the interest income calculation will continue to be calculated by applying the effective interest rate to the amortized cost of the financial asset.

When a financial asset is derecognized or impaired, the cumulative gains or losses previously recognized in equity should be reclassified to statement of profit or loss and other comprehensive income.

(vi) Reclassification of financial assets

Banks reclassify financial assets if, and only if, the business model for managing financial assets changes. There is no reclassification for financial liabilities.

2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

b. Aset keuangan dan liabilitas keuangan (lanjutan)

(vii) Saling hapus

Aset keuangan dan liabilitas keuangan dilakukan saling hapus dan nilai netonya disajikan dalam laporan posisi keuangan jika, dan hanya jika Bank memiliki hak yang berkekuatan hukum untuk melakukan saling hapus atas jumlah yang telah diakui tersebut dan adanya maksud untuk menyelesaikan secara neto atau untuk merealisasikan aset dan menyelesaikan liabilitasnya secara simultan.

Hal yang berkekuatan hukum harus tidak kontinjen atas peristiwa di masa depan dan harus dapat dipaksakan di dalam situasi bisnis yang normal, peristiwa kegagalan atau kebangkrutan dari entitas atas seluruh pihak lawan.

Pendapatan dan beban disajikan dalam jumlah neto hanya jika diperkenankan oleh Standar Akuntansi Keuangan.

(viii) Pengukuran biaya diamortisasi

Biaya perolehan diamortisasi dari aset keuangan atau liabilitas keuangan adalah jumlah aset keuangan atau liabilitas keuangan yang diukur pada saat pengakuan awal dikurangi pembayaran pokok pinjaman, ditambah atau dikurangi amortisasi kumulatif menggunakan metode suku bunga efektif yang dihitung dari selisih antara nilai pengakuan awal dan nilai jatuh temponya, dan dikurangi penurunan nilai.

(ix) Pengukuran nilai wajar

Nilai wajar adalah harga yang akan diterima untuk menjual suatu aset atau harga yang akan dibayar untuk mengalihkan suatu liabilitas dalam transaksi teratur antara pelaku pasar pada tanggal pengukuran.

Pengukuran nilai wajar mengasumsikan bahwa transaksi untuk menjual aset atau mengalihkan liabilitas terjadi:

- Di pasar utama untuk aset dan liabilitas tersebut; atau
- Jika tidak terdapat pasar utama, dipasar yang paling menguntungkan untuk aset atau liabilitas tersebut.

2. SUMMARY OF ACCOUNTING POLICIES (continued)

b. Financial assets and financial liabilities (continued)

(vii) Offsetting

Financial assets and liabilities are offset and the net amount is presented in the statement of financial position when, and only when the Bank has a legal right to offset the amounts and intends either to settle on a net basis or to realize the asset and settle the liability simultaneously.

The legally enforceable right must not be contingent on future events and must be enforceable in the normal course of business and in the event of default, insolvency or bankruptcy of the company or the counterparty.

Income and expenses are presented on a net basis only when permitted by the Financial Accounting Standards.

(viii) Amortized cost measurement

The amortized cost of a financial asset or liability is the amount at which the financial asset or liability is measured at initial recognition, minus principal repayments, plus or minus the cumulative amortization using the effective interest rate method of any difference between the initial amount recognized and the maturity amount, minus any reduction for impairment.

(ix) Fair value measurement

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date.

The fair value measurement is based on the presumption that the transaction to sell an asset or paid to transfer a liability takes place either:

- *In the principal market for the assets and liabilities; or*
- *In the absence of a principal market, in the most advantageous market for the asset or liability.*

2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

b. Aset keuangan dan liabilitas keuangan (lanjutan)

(ix) Pengukuran nilai wajar (lanjutan)

Nilai wajar suatu aset atau liabilitas diukur menggunakan asumsi yang akan digunakan pelaku pasar ketika menentukan harga aset dan liabilitas tersebut dengan asumsi bahwa pelaku pasar bertindak dalam kepentingan ekonomik terbaiknya.

Bank menggunakan teknik penilaian yang sesuai dalam keadaan dan dimana data yang memadai tersedia untuk mengukur nilai wajar, memaksimalkan penggunaan *input* yang dapat diobservasi yang relevan dan meminimalkan penggunaan input yang tidak dapat diobservasi.

Semua aset dan liabilitas dimana nilai wajar diukur atau diungkapkan dalam laporan keuangan dapat dikategorikan pada level hierarki nilai wajar, berdasarkan tingkatan input terendah yang signifikan atas pengukuran nilai wajar secara keseluruhan:

- Level 1: harga kuotasian (tanpa penyesuaian) di pasar aktif untuk aset atau liabilitas yang identik yang dapat diakses pada tanggal pengukuran.
- Level 2: *input* selain harga kuotasian yang termasuk dalam level 1 yang dapat diobservasi untuk aset dan liabilitas, baik secara langsung atau tidak langsung.
- Level 3: *input* yang tidak dapat diobservasi untuk aset dan liabilitas.

Untuk aset dan liabilitas yang diakui pada laporan keuangan secara berulang, Bank menentukan apakah terjadi transfer antara level di dalam hirarki dengan cara mengevaluasi kategori berdasarkan *input* level terendah yang signifikan dalam pengukuran nilai wajar setiap akhir periode pelaporan.

Bank untuk tujuan pengungkapan nilai wajar, telah menentukan kelas aset dan liabilitas berdasarkan sifat, karakteristik, risiko aset dan liabilitas, dan level hierarki nilai wajar (Catatan 34).

2. SUMMARY OF ACCOUNTING POLICIES (continued)

b. Financial assets and financial liabilities (continued)

(ix) Fair value measurement (continued)

The fair value of an asset or a liability is measured using the assumptions that market participants would use when determining the price of the asset and liability assuming that market participants act in their own economic best interest.

Bank uses valuation techniques that are appropriate in the circumstances and for which sufficient data are available to measure fair value, maximizing the use of relevant observable inputs and minimizing the use of unobservable inputs.

All assets and liabilities for which fair value is measured or disclosed in the financial statements are classified within fair value hierarchy, based on the lowest level input that is significant to the fair value measurement as a whole:

- *Level 1: quoted (unadjusted) market prices in active markets for identical assets or liabilities accessible at the measurement date.*
- *Level 2: inputs other than quoted prices included in level 1 for the asset and liability, which is directly or indirectly observable.*
- *Level 3: unobservable inputs for the asset and liability.*

For assets and liabilities that are recognised in the financial statements on a recurring basis, Bank determines whether transfers have occured between levels in the hierarchy by re-assessing categorisation based on the lowest level input that is significant to the fair value measurement as a whole at the end of each reporting period.

For the fair value disclosures purposes, Bank has determined classes of assets and liabilities based on the nature, characteristics, risks of the asset and liability, and the level of the fair value hierarchy (Note 34).

2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

c. Transaksi dengan pihak-pihak berelasi

Bank melakukan transaksi dengan pihak-pihak berelasi seperti yang didefinisikan dalam PSAK 7 tentang "Pengungkapan Pihak-pihak Berelasi".

Suatu pihak dianggap pihak berelasi dengan Bank jika:

(1) Secara langsung, atau tidak langsung yang melalui satu atau lebih perantara, suatu pihak (i) mengendalikan, atau dikendalikan oleh, atau berada di bawah pengendalian bersama, dengan Bank; (ii) memiliki kepentingan dalam Bank yang memberikan pengaruh signifikan atas Bank; atau (iii) memiliki pengendalian bersama atas Bank;
(2) Suatu pihak yang berada dalam kelompok usaha yang sama dengan Bank;
(3) Suatu pihak adalah ventura bersama di mana Bank sebagai *venturer*;
(4) Suatu pihak adalah anggota dari personel manajemen kunci Bank;
(5) Suatu pihak adalah anggota keluarga dekat dari individu yang diuraikan dalam butir (1) atau (4);
(6) Suatu pihak adalah entitas yang dikendalikan, dikendalikan bersama atau dipengaruhi signifikan oleh atau untuk pihak yang memiliki hak suara signifikan pada beberapa entitas, langsung maupun tidak langsung, yaitu individu seperti diuraikan dalam butir (4) atau (5);
(7) Suatu pihak adalah suatu program imbalan pasca kerja untuk imbalan kerja dari Bank atau entitas yang terkait dengan Bank.

Seluruh transaksi dan saldo yang material dengan pihak-pihak berelasi diungkapkan dalam catatan atas laporan keuangan yang relevan dan rinciannya telah disajikan dalam Catatan 29 atas laporan keuangan.

d. Cadangan kerugian penurunan nilai atas aset keuangan

Bank mengakui penyisihan kerugian kredit ekskpektasian pada instrumen keuangan yang tidak diukur pada nilai wajar melalui laba rugi.

Tidak ada penyisihan kerugian kredit ekskpektasian pada investasi instrumen ekuitas.

2. SUMMARY OF ACCOUNTING POLICIES (continued)

c. Transaction with related parties

Bank engages in transactions with related parties as defined in SFAS 7 on "Related Party Disclosures".

A party is considered as a related party of the Bank if:

(1) Directly or indirectly through one or more intermediaries, a party (i) controls, or controlled by, or under common control with the Bank, (ii) has an interest in the Bank that provides significant influence to the Bank, or (iii) has joint control over the Bank;
(2) It is a member of the same group as the Bank;
(3) It is a joint venture in which the Bank acts as a venturer;
(4) It is a member of the key management personnel of the Bank;
(5) It is a close family member of an individual as described in point (1) or (4);
(6) It is an entity that is controlled, jointly controlled or significantly influenced by or for whom has significant voting rights in several entities, directly or indirectly, by the individuals described in point (4) or (5);
(7) It is a post-employment benefit plan program for the employee benefit of either the Bank or entities related to the Bank.

All material transactions and balances with related parties are disclosed in the relevant notes to the financial statements and the details have been presented in Note 29 to the financial statements.

d. Allowance for impairment losses on financial assets

The Bank recognizes allowance for expected credit losses on financial instruments that are not measured at fair value through profit or loss.

There is no allowance for expected credit losses on investment in equity instruments.

2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

d. Cadangan kerugian penurunan nilai atas aset keuangan (lanjutan)

Bank mengukur cadangan kerugian sejumlah kerugian kredit ekspektasian seumur hidup, kecuali untuk hal berikut, diukur sejumlah kerugian kredit ekspektasian 12 (dua belas) bulan:

- Instrumen utang yang memiliki risiko kredit rendah pada tanggal pelaporan; dan
- Instrumen keuangan lainnya yang risiko kreditnya tidak meningkat secara signifikan sejak pengakuan awal.

Bank menganggap instrumen utang memiliki risiko kredit yang rendah ketika peringkat risiko kreditnya setara dengan definisi *investment grade* yang dipahami secara global.

Kerugian kredit ekspektasian 12 (dua belas) bulan adalah bagian dari kerugian kredit ekspektasian sepanjang umurnya yang merepresentasikan kerugian kredit ekspektasian yang timbul dari peristiwa gagal bayar instrumen keuangan yang mungkin terjadi dalam 12 (dua belas) bulan setelah tanggal pelaporan.

Kerugian yang terjadi diakui pada laporan laba rugi dan penghasilan komprehensif lain dan dicatat pada akun penyisihan kerugian penurunan nilai sebagai pengurang terhadap aset keuangan yang dicatat pada biaya perolehan diamortisasi. Jika pada suatu periode berikutnya, jumlah kerugian penurunan nilai berkurang dan pengurangan tersebut dapat dikaitkan secara objektif pada peristiwa yang terjadi setelah penurunan nilai diakui (seperti meningkatnya peringkat kredit debitur atau penerbit), maka kerugian penurunan nilai yang sebelumnya diakui harus dipulihkan, dengan menyesuaikan akun cadangan. Jumlah pemulihan aset keuangan diakui pada laporan laba rugi dan penghasilan komprehensif lain pada periode berjalan.

Kerugian kredit ekspektasian untuk instrumen utang yang diukur pada nilai wajar tidak mengurangi nilai tercatat di dalam aset keuangan di laporan posisi keuangan, yaitu nilai wajar. Kerugian kredit ekspektasian diakui sebagai penambah dari penghasilan komprehensif lainnya di dalam laporan posisi keuangan.

2. SUMMARY OF ACCOUNTING POLICIES (continued)

d. Allowance for impairment losses on financial assets (continued)

The Bank measures the allowance for losses for the lifetime of an expected credit losses, except for the following, which are measured for 12 (twelve) months expected credit losses:

- *Debt instruments that have a low credit risk at the reporting date; and*
- *Other financial instruments whose credit risk has not increased significantly since initial recognition.*

The Bank consider debt instruments to have low credit risk when their credit risk rating is equivalent to the globally understood definition of investment grade.

The 12 (twelve) months expected credit losses are part of expected credit losses over their lifespan that represent expected credit losses arising from financial instrument defaults that may occur within 12 (twelve) months after the reporting date.

Losses are recognized in the statement of profit or loss and other comprehensive income and recorded in an allowance for impairment losses account as a deduction for financial assets carried at amortized cost. If in a subsequent period, the amount of the impairment loss decreases and the reduction can be attributed objectively to events occurring after the impairment has been recognized (such as an increase in the credit rating of the debtor or issuer), the previously recognized impairment loss should be recovered, by adjusting the allowance account. The recoverable amount of financial assets is recognized in the statement of profit or loss and other comprehensive income in the current period.

The expected credit loss for debt instruments measured at fair value does not reduce the carrying value of the financial asset in the statements of financial position, which is the fair value. Expected credit losses are recognized as an addition to other comprehensive income in the statement of financial position.

2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

d. Cadangan kerugian penurunan nilai atas aset keuangan (lanjutan)

Instrumen ekuitas yang diukur pada nilai wajar tidak dilakukan penilaian penurunan nilai sesuai PSAK 71.

Penerimaan kembali atas aset keuangan yang telah dihapusbukukan pada tahun berjalan dikreditkan dengan menyesuaikan akun cadangan kerugian penurunan nilai. Penerimaan kembali atas aset keuangan yang telah dihapusbukukan pada tahun-tahun sebelumnya dicatat sebagai pendapatan operasional selain bunga.

Pengukuran kerugian kredit ekspektasian

Kerugian kredit ekspektasian adalah estimasi probabilitas tertimbang dari kerugian kredit yang diukur sebagai berikut:

- Aset keuangan yang tidak memburuk pada tanggal pelaporan, kerugian kredit ekspektasian diukur sebesar selisih antara nilai kini dari seluruh kekurangan kas (yaitu selisih antara arus kas yang terutang kepada Bank sesuai dengan kontrak dan arus kas yang diperkirakan akan diterima oleh Bank);
- Aset keuangan yang memburuk pada tanggal pelaporan, kerugian kredit ekspektasian diukur sebesar selisih antara jumlah tercatat bruto dan nilai kini arus kas masa depan yang diestimasi;
- Komitmen pinjaman yang belum ditarik, kerugian kredit ekspektasian diukur sebesar selisih antara nilai kini jumlah arus kas jika komitmen ditarik dan arus kas yang diperkirakan akan diterima oleh Bank; dan
- Kontrak jaminan keuangan, kerugian kredit ekspektasian diukur sebesar selisih antara pembayaran yang diperkirakan untuk mengganti pemegang atas kerugian kredit yang terjadi dikurangi jumlah yang diperkirakan dapat dipulihkan.

Aset keuangan yang direstrukturisasi

Jika ketentuan aset keuangan dinegosiasikan ulang atau dimodifikasi atau aset keuangan yang ada diganti dengan yang baru karena kesulitan keuangan peminjam, maka dilakukan penilaian apakah aset keuangan yang ada harus dihentikan pengakuannya dan kerugian kredit ekspektasian diukur sebagai berikut:

2. SUMMARY OF ACCOUNTING POLICIES (continued)

d. Allowance for impairment losses on financial assets (continued)

Equity instruments measured at fair value are not assessed for impairment in accordance with SFAS 71.

Recoveries of financial assets written-off in the current year, is credited by adjusting the allowance for impairment losses account. Recoveries of financial assets written-off in the previous years are recorded as operating income other than interest.

Measurement of expected credit losses

The expected credit losses are the weighted probability estimation of credit losses measured as follows:

- *Financial assets that have not deteriorated at the reporting date, expected credit losses are measured at the difference between the present value of all cash shortages (the difference between cash flows owed to the Bank in accordance with the contract and cash flows that are expected to be received by the Bank);*
- *Financial assets that have deteriorated at the reporting date, expected credit losses are measured at the difference between the gross carrying amount and the present value of estimated future cash flows;*
- *Unused/undrawn loan commitments, expected credit losses are measured at the difference between the present value of the total cash flows if the commitments are withdrawn and the cash flows expected to be received by the Bank; and*
- *Financial guarantee contracts, expected credit losses are measured at the difference between payments estimated to replace the holders for credit losses incurred less the amount that is expected to be recoverable.*

Restructured financial assets

If the terms of financial assets are renegotiated or modified or existing financial assets are replaced with new ones because of the borrower's financial difficulties, an assessment is made of whether the existing financial assets should be derecognized and the expected credit losses are measured as follows:

2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

d. Cadangan kerugian penurunan nilai atas aset keuangan (lanjutan)

Aset keuangan yang direstrukturisasi (lanjutan)

- Jika restrukturisasi tidak mengakibatkan penghentian pengakuan aset yang ada, maka arus kas yang diperkirakan timbul dari aset keuangan yang dimodifikasi dimasukkan dalam perhitungan kekurangan kas dari aset yang ada.

- Jika restrukturisasi akan menghasilkan penghentian pengakuan aset yang ada, maka nilai wajar aset baru diperlakukan sebagai arus kas akhir dari aset keuangan yang ada pada saat penghentian pengakuannya. Jumlah ini dimasukkan dalam perhitungan kekurangan kas dari aset keuangan yang ada yang didiskontokan dari tanggal penghentian pengakuan ke tanggal pelaporan menggunakan suku bunga efektif awal dari aset keuangan yang ada.

Aset keuangan yang memburuk

Pada setiap tanggal pelaporan, Bank menilai apakah aset keuangan yang dicatat pada biaya perolehan diamortisasi dan aset keuangan instrumen utang yang dicatat pada nilai wajar melalui penghasilan komprehensif lain mengalami penurunan nilai kredit (memburuk). Aset keuangan memburuk ketika satu atau lebih peristiwa yang memiliki dampak merugikan atas estimasi arus kas masa depan dari aset keuangan telah terjadi.

Bukti bahwa aset keuangan mengalami penurunan nilai kredit (memburuk) termasuk data yang dapat diobservasi mengenai peristiwa berikut ini:

(1) Kesulitan keuangan signifikan yang dialami penerbit atau pihak peminjam;
(2) Pelanggaran kontrak, seperti peristiwa gagal bayar atau peristiwa tunggakan;
(3) Pihak pemberi pinjaman, untuk alasan ekonomik atau kontraktual sehubungan dengan kesulitan keuangan yang dialami pihak peminjam, telah memberikan konsesi pada pihak peminjam yang tidak mungkin diberikan jika pihak peminjam tidak mengalami kesulitan tersebut;
(4) Terjadi kemungkinan bahwa pihak peminjam akan dinyatakan pailit atau melakukan reorganisasi keuangan lainnya;

2. SUMMARY OF ACCOUNTING POLICIES (continued)

d. Allowance for impairment losses on financial assets (continued)

Restructured financial assets (continued)

- *If the restructuring does not result in derecognition of the existing asset, the estimated cash flows arising from the modified financial asset are included in the calculation of the cash deficiency of the existing asset.*

- *If the restructuring will result in derecognition of an existing asset, the fair value of the new asset is treated as the final cash flows of the existing financial asset on derecognition. This amount is included in the calculation of the cash shortage of the existing financial asset which is discounted from the derecognition date to the reporting date using the initial effective interest rate of the existing financial asset.*

Deteriorating financial assets

At each reporting date, the Bank assesses whether financial assets carried at amortized cost and debt financial assets carried at fair value through other comprehensive income are impaired (deteriorated). A financial asset deteriorates when one or more events that have an adverse effect on the estimated future cash flows of the financial asset have occurred.

Evidence that a financial asset is credit impaired (deteriorating) includes observable data regarding the following events:

(1) Significant financial difficulties experienced by the issuer or borrower;
(2) Breach of contract, such as an event of default or arrears;
(3) The lender, for economic or contractual reasons in connection with the borrower's financial difficulties, has given the borrower a concession that would not have been possible if the borrower had not experienced such difficulties;

(4) There is a possibility that the borrower will enter bankruptcy or other financial reorganization;

2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

d. Cadangan kerugian penurunan nilai atas aset keuangan (lanjutan)

Aset keuangan yang memburuk (lanjutan)

Bukti bahwa aset keuangan mengalami penurunan nilai kredit (memburuk) termasuk data yang dapat diobservasi mengenai peristiwa berikut ini: (lanjutan)

(5) Hilangnya pasar aktif dari aset keuangan akibat kesulitan keuangan;
(6) Pembelian atau penerbitan aset keuangan dengan diskon sangat besar yang mencerminkan kerugian kredit yang terjadi; atau
(7) Sulit untuk mengidentifikasi peristiwa diskrit tunggal, namun demikian, dampak kombinasi dari beberapa peristiwa dapat menyebabkan aset keuangan mengalami penurunan nilai kredit.;

Aset keuangan yang dibeli atau yang berasal dari aset keuangan memburuk (*Purchased or originated credit-impaired financial assets* - POCI)

Aset keuangan dikategorikan sebagai POCI apabila terdapat bukti objektif penurunan nilai pada saat pengakuan awal. Pada saat pengakuan awal, tidak ada penyisihan kerugian kredit yang diakui karena harga pembelian atau nilainya telah termasuk estimasi kerugian kredit sepanjang umurnya. Selanjutnya, perubahan kerugian kredit sepanjang umurnya, baik positif atau negatif, diakui dalam laporan laba rugi sebagai bagian dari penyisihan kerugian kredit.

Berdasarkan proses di atas, Bank melakukan pembagian aset keuangan atas *Stage* 1, *Stage* 2, *Stage* 3 dan POCI, sebagai berikut:

- *Stage* 1: mencakup instrumen keuangan yang tidak memiliki peningkatan risiko kredit secara signifikan sejak pengakuan awal atau memiliki risiko kredit rendah pada tanggal pelaporan. Untuk instrumen-instrumen keuangan ini, akan berlaku perhitungan ECL 12 bulan. Aset keuangan didalam *Stage* 1 termasuk fasilitas dimana risiko kredit telah membaik dan aset keuangan dapat direklasifikasi dari *Stage* 2.

2. SUMMARY OF ACCOUNTING POLICIES (continued)

d. Allowance for impairment losses on financial assets (continued)

Deteriorating financial assets (continued)

Evidence that a financial asset is credit impaired (deteriorating) includes observable data regarding the following events: (continued)

(5) The disappearance of an active market for a financial asset due to financial difficulties;
(6) The purchase or issuance of financial assets at a deep discount that reflects the credit losses incurred; or
(7) It is difficult to identify a single discrete event, however, the combined effect of several events can cause a financial asset to be impaired on credit.

Purchased or originated credit-impaired financial assets (POCI)

A financial asset is categorized as POCI if there is objective evidence of impairment at initial recognition. At initial recognition, no allowance for credit losses is recognized because the purchase price or value includes the estimated lifetime credit losses. Furthermore, changes in credit losses over their lifetime, whether positive or negative, are recognized in the income statement as part of the allowance for credit losses.

Based on the above process, the Bank distributes financial assets into Stage 1, Stage 2, Stage 3 and POCI, as follows:

- *Stage 1: includes financial instruments that do not have a significant increase in credit risk since initial recognition or have low credit risk at the reporting date. For these financial instruments a 12-month ECL calculation will apply. Financial assets in Stage 1 include facilities where credit risk has improved and financial assets that can be reclassified from Stage 2.*

2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

d. Cadangan kerugian penurunan nilai atas aset keuangan (lanjutan)

Aset keuangan yang dibeli atau yang berasal dari aset keuangan memburuk *(Purchased or originated credit-impaired financial assets* - POCI) (lanjutan)

Berdasarkan proses di atas, Bank melakukan pembagian aset keuangan atas *Stage* 1, *Stage* 2, *Stage* 3 dan POCI, sebagai berikut (lanjutan):

- *Stage* 2: mencakup instrumen keuangan yang mengalami peningkatan risiko kredit sejak pengakuan awal (kecuali Bank merasa risiko kredit tergolong rendah pada tanggal pelaporan) namun belum terbukti adanya bukti penurunan nilai secara objektif. Untuk instrumen-instrumen ini, akan berlaku perhitungan ECL seumur hidup. ECL seumur hidup adalah kerugian kredit ekspektasian yang diharapkan dari semua kejadian gagal bayar yang mungkin terjadi selama perkiraan umur dari instrumen keuangan tersebut. *Stage* 2 juga mencakup fasilitas dimana risiko kredit telah membaik dan aset keuangan telah direklasifikasi dari *Stage* 3.

- *Stage* 3: mencakup instrumen keuangan yang telah terbukti mengalami penurunan nilai secara objektif pada tanggal pelaporan. Kelompok ini biasanya terdiri atas debitur yang mengalami gagal bayar. Bank mencatat cadangan ECL seumur hidup.

- POCI: aset POCI adalah aset keuangan yang mengalami penurunan nilai berdasarkan penilaian risiko kredit pada saat pengakuan awal. Aset tersebut dicatat pada nilai wajar pada saat pengakuan awal, dan pendapatan bunga akan diakui selanjutnya berdasarkan metode suku bunga efektif yang disesuaikan. Cadangan ECL hanya dicatat atau dilepaskan jika ada perubahan selanjutnya pada kerugian kredit ekspektasian.

2. SUMMARY OF ACCOUNTING POLICIES (continued)

d. Allowance for impairment losses on financial assets (continued)

Purchased or originated credit-impaired financial assets (POCI) (continued)

Based on the above process, the Bank distributes financial assets into Stage 1, Stage 2, Stage 3 and POCI, as follows (continued):

- *Stage 2: includes financial instruments that experience an increase in credit risk since initial recognition (unless the Bank feel that credit risk is classified as low at the reporting date) but there is no objective evidence of impairment yet. For these instruments, lifetime ECL calculations will apply. Lifetime ECL is the expected credit loss expected from all default events that may occur during the estimated life of the financial instrument. Stage 2 also includes facilities where credit risk has improved and financial assets have been reclassified from Stage 3.*

- *Stage 3: includes financial instruments that have been proved to be objectively impaired at the reporting date. This group usually consists of debtors who have defaulted on their payments. The bank records lifetime ECL reserves.*

- *POCI: POCI assets are financial assets that are impaired based on a credit risk assessment on initial recognition. Such assets are carried at fair value on initial recognition, and interest income is recognized subsequently using the adjusted effective interest rate method. ECL reserves are only recorded or released if there are further changes to expected credit losses.*

2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

d. Cadangan kerugian penurunan nilai atas aset keuangan (lanjutan)

Aset keuangan yang dibeli atau yang berasal dari aset keuangan memburuk *(Purchased or originated credit-impaired financial assets* - POCI) (lanjutan)

Bank menghitung penurunan nilai melalui dua metode, yaitu penurunan nilai secara individual atau kolektif. Perhitungan penurunan nilai secara individual dilakukan untuk aset keuangan yang signifikan, yaitu dengan total eksposur aset keuangan yang bernilai signifikan dan *non performing loan*. Selain itu, perhitungan penurunan nilai akan dilakukan secara kolektif.

Penurunan nilai individual

Perhitungan penurunan niali secara individual dilakukan untuk aset keuangan yang signifikan dengan pembuatan skenario menggunakan metode *discounted cash flow* yang menggambarkan kondisi perusahaan terkait.

Penurunan nilai kolektif

Evaluasi penurunan nilai secara kolektif didasarkan pada konsep *Probability of Default* (PD), *Loss Given Default* (LGD) dan *Exposure at Default* (EAD) yang mempertimbangkan informasi masa lalu, terkini, dan masa mendatang.

2. SUMMARY OF ACCOUNTING POLICIES (continued)

d. Allowance for impairment losses on financial assets (continued)

Purchased or originated credit-impaired financial assets (POCI) (continued)

The Bank calculates impairment through two methods, which is individual or collective impairment. Individual impairment calculations are performed for significant financial assets, with total exposure to financial assets with significant amount and non performing loan. Other than that, the calculation of impairment will be carried out collectively.

Individual impairment

The calculating individual impairment for significant assets using discounted cash flow that reflects the company condition.

Collective impairment

Collective impairment evaluation is based on the concepts of Probability of Default (PD), Loss Given Default (LGD) and Exposure at Default (EAD) which take into account past, current, and future information.

2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

d. Cadangan kerugian penurunan nilai atas aset keuangan (lanjutan)

Penurunan nilai kolektif (lanjutan)

Bank menggunakan metode *Historical balance* dalam menentukan nilai LGD dari setiap debitur. LGD menggambarkan persentase nominal fasilitas yang tidak akan dapat dipulihkan oleh Bank terhadap debitur *default*. LGD biasa dihitung dengan 1-*Recovery Rate*. *Recovery rate* dihitung mempertimbangkan *Time Value of Money* dari pengembalian dari kewajiban yang telah *default*. Tingkat suku bunga yang digunakan untuk menghitung *Time Value of Money* dari *Recovery* adalah EIR awal.

EAD merupakan estimasi nilai buku pada saat terjadi gagal bayar, dengan mempertimbangkan arus kas instumen keuangan terkait, serta kemungkinan penarikan tambahan dari limit kredit sampai dengan tanggal gagal bayar.

EAD juga mempertimbangkan jadwal pembayaran dan amortisasi serta perubahan dalam utilisasi saldo yang belum ditarik menjelang terjadinya kegagalan bayar.

Pengukuran ECL berdasarkan PSAK 71 mewajibkan Bank untuk memodelkan ECL sesuai dengan skenario *forward-looking* yang ada, dengan mempertimbangkan kemungkinan ekonomi baik dan buruk. Oleh karena itu, nilai ECL yang dihasilkan Bank harus berdasarkan hasil probabilitas dari tiga skenario (kasus ekonomi normal/*normal*, baik/*good* dan buruk/*bad*). PD dan LGD akan dihitung menurut tiga skenario dengan nilai makro-ekonomi sesuai dengan skenario-skenario tersebut.

Untuk segmentasi beragunan *(secured)*, LGD juga akan dihitung berdasarkan tiga skenario ketika data sudah mencukupi. Bobot dari skenario baik, normal dan buruk dapat disesuaikan seiring dengan perubahan kondisi ekonomi dan diskresi Bank.

2. SUMMARY OF ACCOUNTING POLICIES (continued)

d. Allowance for impairment losses on financial assets (continued)

Collective impairment (continued)

The Bank uses the Historical Balance method in determining the LGD value of each debtor. LGD describes the nominal percentage of the facility that the Bank will not be able to recover from the default debtor. The usual LGD is calculated at 1-Recovery Rate. The recovery rate is calculated by considering the Time Value of Money from the return of the default obligation. The interest rate used to calculate the Time Value of Money from Recovery is the initial EIR.

EAD is an estimate of the book value at the time of default, taking into account the cash flows of the related financial instrument, as well as the possibility of additional withdrawals from the credit limit up to the date of default.

EAD also considers payment and amortization schedules as well as changes in the utilization of outstanding balances prior to default.

The measurement of ECL based on SFAS 71 requires the Bank to model the ECL according to the existing forward-looking scenario, taking into account good and bad economic possibilities. Therefore, the ECL value generated by the Bank must be based on the probability results of three scenarios (normal, good and bad economic cases). PD and LGD will be calculated according to three scenarios with macro-economic values in accordance with these scenarios.

For secured segmentation, LGD will also be calculated based on three scenarios when the data is sufficient. The weights of the good, normal and bad scenarios can be adjusted according to changes in economic conditions and the Bank's discretion.

2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

d. Cadangan kerugian penurunan nilai atas aset keuangan (lanjutan)

Penyajian penyisihan kerugian kredit ekspektasian dalam laporan posisi keuangan

Penyisihan kerugian kredit ekspektasian disajikan dalam laporan posisi keuangan sebagai berikut:

- Aset keuangan yang diukur pada biaya perolehan diamortisasi, penyisihan kerugian kredit ekspektasian disajikan sebagai pengurang dari jumlah tercatat bruto aset;
- Komitmen pinjaman dan kontrak jaminan keuangan, umumnya penyisihan kerugian kredit ekspektasian disajikan sebagai provisi;
- Instrumen keuangan yang mencakup komponen komitmen pinjaman yang telah ditarik dan belum ditarik, dan Bank tidak dapat mengidentifikasi kerugian kredit ekspektasian komponen komitmen pinjaman yang telah ditarik secara terpisah dari komponen komitmen pinjaman yang belum ditarik, maka penyisihan kerugian kredit ekspekstasian tersebut digabungkan dan disajikan sebagai pengurang dari jumlah tercatat bruto. Setiap kelebihan dari penyisihan kerugian kredit ekspektasian atas jumlah bruto disajikan sebagai provisi; dan
- Instrumen hutang yang diukur pada nilai wajar melalui penghasilan komprehensif lain, penyisihan kerugian kredit ekspektasian tidak diakui dalam laporan posisi keuangan karena jumlah tercatat dari aset-aset ini adalah nilai wajarnya. Namun demikian penyisihan kerugian kredit ekspektasian diungkapkan dan diakui dalam penghasilan komprehensif lain komponen nilai wajar.

Penghapusan

Pinjaman dan instrumen hutang dihapusbukukan ketika tidak ada prospek yang realistis untuk memulihkan aset keuangan secara keseluruhan atau secara parsial. Hal ini pada umumnya terjadi ketika Bank menentukan bahwa peminjam tidak memiliki aset atau sumber penghasilan yang dapat menghasilkan arus kas yang cukup untuk membayar jumlah yang dihapusbukukan.

2. SUMMARY OF ACCOUNTING POLICIES (continued)

d. Allowance for impairment losses on financial assets (continued)

Presentation of allowance for expected credit losses in the statement of financial position

Allowance for expected credit losses is presented in the statement of financial position as follows:

- *Financial assets measured at amortized cost, the allowance for expected credit losses is presented as a deduction from the gross carrying amount of the assets;*
- *Loan commitments and financial guarantee contracts, generally the allowance for expected credit losses is presented as a provision;*
- *Financial instruments that include components of loan commitments that have been drawn and not yet drawn, and the Bank is unable to identify expected credit losses from loan commitment components that have been drawn separately from the undisbursed components of loan commitments, then the allowance for expected credit losses is combined and presented as a deduction of the gross carrying amount. Any excess of allowance for expected credit losses over the gross amount is presented as a provision; and*
- *For debt instruments measured at fair value through other comprehensive income, allowance for expected credit losses is not recognized in the statement of financial position because the carrying amount of these assets is their fair value. However, the allowance for expected credit losses is disclosed and recognized in other comprehensive income, the fair value component.*

Write-off

Loans and debt instruments are written off when there are no realistic prospects for recovering the financial asset in whole or in part. This generally occurs when the Bank determines that the borrower does not have assets or sources of income that can generate sufficient cash flows to pay the written-off amount.

2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

d. Cadangan kerugian penurunan nilai atas aset keuangan (lanjutan)

Penghapusan (lanjutan)

Namun demikian, aset keuangan yang dihapusbukukan masih bisa dilakukan tindakan penyelamatan sesuai dengan prosedur Bank dalam rangka pemulihan jumlah yang jatuh tempo.

Sehubungan dengan kepatuhan terhadap Bank Indonesia dan Otoritas Jasa Keuangan (OJK), Bank menerapkan Peraturan Otoritas Jasa Keuangan No. 40/POJK.03/2019 tanggal 19 Desember 2019 tentang "Penilaian Kualitas Aset Bank Umum".

Kriteria penilaian nilai agunan yang dapat dikurangkan dalam pembentukan cadangan kerugian penurunan nilai sesuai dengan Peraturan Otoritas Jasa Keuangan (POJK).

e. Giro pada Bank Indonesia dan bank lain

Giro pada Bank Indonesia dan bank lain dinyatakan sebesar biaya perolehan diamortisasi menggunakan metode suku bunga efektif dikurangi cadangan kerugian penurunan nilai. Giro pada Bank Indonesia dan bank lain diklasifikasikan sebagai biaya perolehan diamortisasi.

f. Penempatan pada Bank Indonesia dan bank lain

Penempatan pada Bank Indonesia terdiri dari penanaman dana pada Bank Indonesia berupa *Deposit Facility* dan *Term Deposit*, sedangkan penempatan dana pada bank lain merupakan penanaman dana dalam bentuk tabungan.

Penempatan pada Bank Indonesia dan bank lain dinyatakan sebesar biaya perolehan diamortisasi menggunakan metode suku bunga efektif dikurangi cadangan kerugian penurunan nilai. Penempatan pada Bank Indonesia dan bank lain diklasifikasikan sebagai biaya perolehan diamortisasi.

g. Efek-efek

Efek-efek yang dimiliki terdiri dari Obligasi Ritel Indonesia, Obligasi Pemerintah yang diperoleh melalui pasar perdana dan sekunder.

2. SUMMARY OF ACCOUNTING POLICIES (continued)

d. Allowance for impairment losses on financial assets (continued)

Write-off (continued)

However, financial assets that are written-off can still be taken in accordance with Bank procedures in order to recover the amount due.

In compliance with Bank Indonesia and Financial Services Authority (OJK), Bank applies Financial Services Authority Regulation (POJK) No. 40/POJK. 03/2019 dated December 19, 2019 regarding "The Quality Assessment of the Bank Assets".

The assessment criteria of collateral value that can be reduced in the provision of allowance for impairment losses is in accordance with Financial Services Authority Regulation (OJK).

e. Current accounts with Bank Indonesia and other banks

Current accounts with Bank Indonesia and other banks are stated at amortized cost using the effective interest method less allowance for impairment losses. Current accounts with Bank Indonesia and other banks are classified as amortized cost.

f. Placements with Bank Indonesia and other Banks

Placements with Bank Indonesia consists of placements in the form of Deposit Facility and Term Deposit, while placements with other banks represent placements in the form of saving deposits.

Placements with Bank Indonesia and other banks are stated at amortized cost using the effective interest rate method less allowance for impairment losses. Placements with Bank Indonesia and other banks are classified as amortized cost.

g. Securities

Securities consist of Indonesian Retail Bonds, Government bonds acquired through the primary and secondary markets.

2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

g. Efek-efek (lanjutan)

Efek-efek pada awalnya disajikan sebesar nilai wajarnya. Setelah pengakuan awal, efek-efek dicatat sesuai dengan kategorinya yaitu biaya perolehan diamortisasi, nilai wajar melalui penghasilan komprehensif lain atau nilai wajar melalui laba rugi.

Penilaian efek-efek didasarkan atas klasifikasinya sebagai berikut:

(1) Efek-efek yang dimiliki hingga jatuh tempo dicatat pada biaya perolehan yang diamortisasi menggunakan métode suku bunga efektif.
(2) Efek-efek yang diperdagangkan dinyatakan pada nilai wajar. Keuntungan dan kerugian yang timbul dari perubahan nilai wajar efek-efek diakui dalam laporan laba rugi dan penghasilan komprehensif lain.
(3) Efek-efek yang diklasifikasikan sebagai nilai wajar melalui penghasilan komprehensif lain dinyatakan pada nilai wajar. Pendapatan bunga diakui dalam laporan laba rugi dan penghasilan komprehensif lain menggunakan métode suku bunga efektif. Laba atau rugi selisih kurs atas efek-efek diakui pada laporan laba rugi dan penghasilan komprehensif lain. Perubahan nilai wajar lainnya diakui secara langsung dalam ekuitas sampai dengan efek-efek tersebut dijual atau mengalami penurunan nilai, dimana keuntungan dan kerugian kumulatif yang sebelumnya diakui dalam ekuitas harus diakui pada laporan laba rugi dan penghasilan komprehensif lain.

h. Efek-efek yang dibeli dengan janji dijual kembali

Efek-efek yang dibeli dengan janji untuk dijual kembali disajikan sebagai aset keuangan dalam laporan posisi keuangan sebesar jumlah penjualan kembali dikurangi dengan bunga yang belum diamortisasi dan cadangan kerugian penurunan nilai.

Selisih antara harga beli dan harga jual kembali diperlakukan sebagai pendapatan bunga yang ditangguhkan (belum diamortisasi) dan diakui sebagai pendapatan selama periode sejak efek-efek tersebut dibeli hingga dijual kembali dengan menggunakan suku bunga efektif.

Efek-efek yang dibeli dengan janji untuk dijual kembali diklasifikasikan sebagai biaya perolehan diamortisasi.

2. SUMMARY OF ACCOUNTING POLICIES (continued)

g. Securities (continued)

Securities initially are stated at fair value. After initial recognition, securities are recorded according to their categories, which is amortized cost, fair value through other comprehensive income or fair value through profit or loss.

The valuation of securities is based on the classification as follows:

(1) Securities that are held until maturity are stated at amortized cost using the effective interest method.

(2) Securities that are held for trading are stated at fair value. Gains and losses arising from changes in fair value of securities are recognized in the statements of profit or loss and other comprehensive income.
(3) Securities classified as fair value through other comprehensive income are stated at fair value. Interest income is recognized in the statements of profit or loss and other comprehensive income using the effective interest method. Foreign exchange gains or losses on marketable securities are recognized in the statements of profit or loss and other comprehensive income. Other fair value changes are recognized directly in equity until the securities are sold or impaired, whereby the cumulative gains and losses previously recognized in equity are recognized in the statement of profit or loss and other comprehensive income.

h. Securities purchased under agreement to resell

Securities purchased under agreement to resell are presented as financial assets in the statement of financial position, at the net resale price of unamortized interest and net of allowance for impairment losses.

The difference between the purchase price and the resale price is treated as unearned interest income (unamortized) and recognized as income over the period starting from when those securities are purchased until they are resold using effective interest rate.

Securities purchased under agreement to resell are classified as amortized cost.

2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

i. Kredit yang diberikan

Kredit yang diberikan adalah penyediaan uang atau tagihan yang dapat dipersamakan dengan itu, berdasarkan persetujuan atau kesepakatan pinjam-meminjam dengan debitur yang mewajibkan debitur untuk melunasi utangnya setelah jangka waktu tertentu dan membayar imbalan bunga.

Kredit yang diberikan pada awalnya diukur pada nilai wajar ditambah dengan biaya transaksi yang dapat diatribusikan secara langsung dan merupakan biaya tambahan untuk memperoleh aset keuangan tersebut, dan setelah pengakuan awal diukur pada biaya perolehan diamortisasi menggunakan metode suku bunga efektif dikurangi dengan cadangan kerugian penurunan nilai.

Kredit yang diberikan diklasifikasikan sebagai biaya perolehan diamortisasi.

Kredit yang direstrukturisasi disajikan sebesar nilai yang lebih rendah antara nilai tercatat kredit pada tanggal restrukturisasi atau nilai tunai penerimaan kas masa depan setelah restrukturisasi. Kerugian akibat selisih antara nilai tercatat kredit pada tanggal restrukturisasi dan nilai tunai penerimaan kas masa depan setelah restrukturisasi diakui dalam laporan laba rugi dan penghasilan komprehensif lain. Setelah restrukturisasi, semua penerimaan kas masa depan yang ditetapkan dalam persyaratan baru dicatat sebagai pengembalian pokok kredit yang diberikan dan pendapatan bunga sesuai dengan syarat-syarat restrukturisasi.

Kredit yang diberikan dihapusbukukan ketika tidak terdapat prospek yang realistis mengenai pengembalian di masa datang dan semua jaminan telah diupayakan untuk direalisasi atau sudah diambil alih. Kredit yang tidak dapat dilunasi dihapusbukukan dengan mendebit cadangan kerugian penurunan nilai. Pelunasan kemudian atas kredit yang telah dihapusbukukan sebelumnya, dikreditkan ke cadangan kerugian penurunan nilai di laporan posisi keuangan. Pelunasan kemudian atas kredit yang telah dihapusbukukan pada tahun-tahun sebelumnya dicatat sebagai pendapatan operasional selain bunga.

2. SUMMARY OF ACCOUNTING POLICIES (continued)

i. Loans

Loans represent the lending of money or equivalent receivables, under contract or borrowing and lending commitment with debtors, whereby the debtors are required to repay their debts with interest after a specified period of time.

Loans are initially measured at fair value plus transaction costs that are directly attributable and is the additional costs to obtain the financial assets, and after initial recognition are measured at amortized cost based on the effective interest rate method less allowance for impairment losses.

Loans are classified as amortized cost.

Restructured loans are stated at the lower of carrying value on the date of restructuring or net present value of the total future cash receipts after restructuring. Losses arising from any excess of the carrying value of the loan at the time of restructuring over the net present value of the total future cash receipts after restructuring are recognized in the statement of profit or loss and other comprehensive income. Thereafter, all cash receipts under the new terms shall be accounted for as the recovery of principal and interest income, in accordance with the restructuring scheme.

Loans are written-off when there are no realistic prospect of future recovery and all collateral have been realized or have been foreclosed. When loans are deemed uncollectibe, it is written-off against the related allowance for impairment losses. Subsequent recoveries of loans written-off are credited to the allowance for impairment losses in the statements of financial position. Recoveries of loans written-off in the previous years are recorded as operating income other than interest.

2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

j. Tagihan dan liabilitas akseptasi

Tagihan dan liabilitas akseptasi merupakan transaksi *letter of credit* (L/C) dan Surat Kredit Berdokumen Dalam Negeri (SKBDN) yang diaksep oleh bank pengaksep *(accepting bank)*.

Tagihan akseptasi dinyatakan sebesar biaya perolehan diamortisasi dan disajikan setelah dikurangi cadangan kerugian penurunan nilai.

Liabilitas akseptasi diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

k. Aset tetap, aset hak guna dan liabilitas sewa serta aset tidak berwujud

Aset tetap

Aset tetap awalnya diakui sebesar biaya perolehan, yang terdiri atas harga perolehan dan biaya-biaya tambahan yang dapat diatribusikan langsung untuk membawa aset ke lokasi dan kondisi yang diinginkan supaya aset tersebut siap digunakan sesuai dengan maksud manajemen.

Tanah dan bangunan awalnya dinyatakan sebesar biaya perolehan. Setelah pengakuan awal, tanah dan bangunan diukur pada nilai wajar pada tanggal revaluasi dikurangi akumulasi rugi penurunan nilai setelah tanggal revaluasi. Penilaian terhadap tanah dan bangunan dilakukan oleh penilai yang memiliki kualifikasi profesional dan dilakukan secara berkala untuk memastikan bahwa jumlah tercatat tanah tidak berbeda secara material dengan jumlah yang ditentukan dengan menggunakan nilai wajarnya pada akhir periode pelaporan

Setelah pengakuan awal, aset tetap kecuali tanah dan bangunan dinyatakan pada biaya perolehan dikurangi akumulasi penyusutan dan akumulasi rugi penurunan nilai. Bangunan menggunakan nilai revaluasian dikurangi akumulasi penyusutan sedangkan tanah tidak disusutkan

2. SUMMARY OF ACCOUNTING POLICIES (continued)

j. Acceptances receivable and payable

Acceptances receivable and payable represent letter of credit (L/C) and Domestic Documentary Letters of Credit transactions that have been accepted by the accepting bank.

Acceptances receivable are stated at amortized cost and presented as net of allowance for impairment losses.

Acceptances payable are classified as financial liabilities measured at amortized cost.

k. Premises and equipments, right-of-use assets and lease liabilities and intangible assets

Premises and equipments

Premises and equipments are initially recognized at cost, which comprises its purchase price and any costs directly attributable in bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by management.

Land and building are initially stated at acquisition cost. Subsequent to initial recognition, land and building are measured at fair value at the revaluation date less any accumulated impairment losses after the revaluation date. Valuation of land and building are performed by appraisers with professional qualifications, and is conducted periodically to ensure that the carrying amount does not differ materially from its fair value at the end of the reporting period

Subsequent to initial recognition, premises and equipments except for land and building are carried at cost less any subsequent accumulated depreciation and impairment losses. Building using revaluation value and depreciated, while land not depreciated

2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

k. Aset tetap, aset hak guna dan liabilitas sewa serta aset tidak berwujud (lanjutan)

Aset tetap (lanjutan)

Aset tetap yang diperoleh dalam pertukaran aset non-moneter atau kombinasi aset moneter dan non-moneter diukur pada nilai wajar, kecuali:

(i) transaksi pertukaran tidak memiliki substansi komersial, atau
(ii) nilai wajar dari aset yang diterima dan diserahkan tidak dapat diukur secara andal.

Penyusutan aset dimulai pada saat aset tersebut siap untuk digunakan sesuai maksud penggunaannya dan dihitung dengan menggunakan metode garis lurus berdasarkan estimasi umur manfaat ekonomis sebagai berikut:

2. SUMMARY OF ACCOUNTING POLICIES (continued)

k. Premises and equipments, right-of-use assets and lease liabilities and intangible assets (continued)

Premises and equipments (continued)

Premises and equipments acquired in exchange for a non-monetary asset or for a combination of monetary and non-monetary assets are measured at fair values, unless:

(i) the exchange transaction lacks commercial substance, or
(ii) neither the fair value of the assets received nor the assets given up can be measured reliably.

Depreciation of an asset starts when it is ready to use and is computed using the straight-line method based on the estimated economic useful lives of the assets as follows:

	Tahun/*Years*	
Bangunan	20	*Buildings*
Kendaraan bermotor	5	*Motor vehicles*
Perlengkapan dan peralatan kantor	5	*Office furniture and equipment*

Penilaian aset tetap dilakukan atas penurunan dan kemungkinan penurunan nilai wajar aset jika terjadi peristiwa atau perubahan keadaan yang mengindikasikan bahwa nilai tercatat mungkin tidak dapat seluruhnya terealisasi.

Jumlah tercatat komponen dari suatu aset tetap dihentikan pengakuannya pada saat dilepaskan atau saat sudah tidak ada lagi manfaat ekonomik masa depan yang diekspektasikan dari penggunaan maupun pelepasannya. Laba atau rugi yang timbul dari penghentian pengakuan tersebut dimasukkan kedalam laba rugi untuk tahun dimana penghentian pengakuan tersebut dilakukan.

Nilai residu, umur manfaat dan metode penyusutan dievaluasi setiap akhir tahun dan disesuaikan secara prospektif, jika diperlukan.

The carrying amounts of premises and equipments are reviewed for impairment and probability of impairment when events or changes in circumstances indicate that the carrying values may not be fully recoverable.

The carrying amount of an item of premises and equipments is derecognized upon disposal or when no future economic benefits are expected from its use or disposal. Any gain or loss arising from the derecognition of the asset is directly included in the profit or loss when the item is derecognized.

The asset residual value, useful life and depreciation method are evaluated at each year end and adjusted prospectively, if necessary.

2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

k. Aset tetap, aset hak guna dan liabilitas sewa serta aset tidak berwujud (lanjutan)

Jika biaya perolehan tanah termasuk biaya pembongkaran, pemindahan dan restorasi lokasi, serta manfaat yang diperoleh dari pembongkaran, pemindahan dan pemugaran tersebut terbatas, maka biaya tersebut disusutkan selama periode manfaat yang diperolehnya. Dalam beberapa kasus, tanah itu sendiri memiliki umur manfaat yang terbatas, dalam hal ini, tanah tersebut disusutkan dengan cara yang mencerminkan manfaat yang diperoleh dari tanah tersebut.

Beban pemeliharaan dan perbaikan dibebankan pada operasi pada saat terjadinya. Beban pemugaran dan penambahan dalam jumlah besar dikapitalisasi kepada jumlah tercatat aset tetap terkait bila besar kemungkinan bagi Bank manfaat ekonomi masa depan menjadi lebih besar dari standar kinerja awal yang ditetapkan sebelumnya dan disusutkan sepanjang sisa masa manfaat aset tetap terkait.

Aset tetap dalam penyelesaian dicatat sebesar biaya perolehan, yang mencakup kapitalisasi beban pinjaman dan biaya-biaya lainnya yang terjadi sehubungan dengan pendanaan aset tetap dalam penyelesaian tersebut. Akumulasi biaya perolehan akan direklasifikasi ke akun "Aset Tetap" yang bersangkutan pada saat aset tetap tersebut telah selesai dikerjakan dan siap untuk digunakan. Aset tetap dalam penyelesaian tidak disusutkan karena belum tersedia untuk digunakan.

Biaya pengurusan legal hak atas tanah dalam bentuk Hak Guna Usaha (HGU), Hak Guna Bangunan (HGB) dan Hak Pakai (HP) ketika tanah diperoleh pertama kali diakui sebagai bagian dari biaya perolehan tanah pada akun "Aset Tetap". Biaya pengurusan perpanjangan atau pembaruan legal hak atas tanah diakui sebagai aset tidak berwujud dan diamortisasi sepanjang umur hak hukum atau umur ekonomi tanah, mana yang lebih pendek.

2. SUMMARY OF ACCOUNTING POLICIES (continued)

k. Premises and equipments, right-of-use assets and lease liabilities and intangible assets (continued)

If the cost of land includes the costs of site dismantlement, removal and restoration, and the benefits from the site dismantlement, removal and restoration is limited, that cost is depreciated over the period of benefits obtained. In some cases, the land itself may have a limited useful life, in which case it is depreciated in a manner that reflects the benefits to be derived from it.

Repairs and maintenance are taken to the profit or loss when these are incurred. The cost of major renovation and restoration is capitalized to the carrying amount of the related premises and equipment when it is probable that future economic benefits in excess of the originally assessed standard of performance of the existing asset and is depreciated over the remaining useful life of the related asset.

Constructions in-progress are stated at cost, including capitalized borrowing costs and other charges incurred in connection with the financing of the fixed asset constructions. The accumulated costs will be reclassified to the appropriate "Premises and Equipments" account when the construction is completed and the assets are ready for their intended use. Assets under construction are not depreciated as these are not yet available for use.

The legal cost of land rights in the form of Business Usage Rights (Hak Guna Usaha or HGU), Building Usage Right (Hak Guna Bangunan or HGB) and Usage Rights (Hak Pakai or HP) when the land was initially acquired are recognized as part of the cost of the land under the "Premises and Equipments". The cost of processing the legal extension or renewal of land rights is recognized as an intangible asset and is amortized over the term of the legal rights or the economic life of the land, whichever is shorter.

2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

k. Aset tetap, aset hak guna dan liabilitas sewa serta aset tidak berwujud (lanjutan)

Aset hak guna dan liabilitas sewa

Suatu sewa diklasifikasikan sebagai sewa pembiayaan jika sewa tersebut mengalihkan secara substansial seluruh risiko dan manfaat yang terkait dengan kepemilikan aset. Suatu sewa diklasifikasikan sebagai sewa operasi jika sewa tidak mengalihkan secara substansial seluruh risiko dan manfaat yang terkait dengan kepemilikan aset.

Bank menerapkan PSAK 73 tentang "Sewa" untuk seluruh sewa dengan mengakui aset hak guna dan liabilitas terkait, dengan 2 (dua) pengecualian yaitu aset pendasar bernilai rendah dan sewa jangka pendek.

Pada tanggal insepsi suatu kontrak, Bank menilai apakah suatu kontrak merupakan, atau mengandung, sewa. Suatu kontrak merupakan, atau mengandung, sewa jika kontrak tersebut memberikan hak untuk mengendalikan penggunaan suatu aset selama suatu jangka waktu tertentu untuk dipertukarkan dengan imbalan. Untuk menilai apakah suatu kontrak memberikan hak untuk mengendalikan suatu aset identifikasian, Bank menilai apakah:

- Kontrak melibatkan penggunaan suatu aset identifikasian.
- Bank memiliki hak untuk memperoleh secara substansial seluruh manfaat ekonomi dari penggunaan aset selama periode penggunaan; dan
- Bank memiliki hak untuk mengendalikan aset identifikasian dalam bentuk:
  a. Bank memiliki hak untuk mengoperasikan aset.
  b. Bank mempunyai hak untuk menetapkan tujuan apa aset akan digunakan.

Pada tanggal insepsi atau pada saat penilaian kembali suatu kontrak yang mengandung suatu komponen sewa, Bank mengalokasikan imbalan dalam kontrak ke masing-masing komponen sewa berdasarkan harga tersendiri relatif dari komponen sewa.

2. SUMMARY OF ACCOUNTING POLICIES (continued)

k. Premises and equipments, right-of-use assets and lease liabilities and intangible assets (continued)

Right-of-use assets and lease liabilities

A lease is classified as a finance lease if it transfers substantially all the risks and rewards incidental to the ownership of the asset. A lease is classified as an operating lease if it does not transfer substantially all the risks and rewards incidental to the ownership of the asset.

The Bank applied SFAS 73 on "Leases" for all leases by recognizing right-of-use assets and related liabilities, with 2 (two) exceptions, namely low value underlying assets and short-term leases.

At the inception date of a contract, the Bank assesses whether a contract constitutes, or contains, a lease. A contract is, or contains, a lease if it conveys the right to control the use of an asset for a specified period of time in exchange for a fee. To assess whether a contract provides the right to control an identifying asset, the Bank assesses whether:

- *Contracts involve the use of an identifying asset.*
- *The Bank has the right to obtain substantially all economic benefits from the use of assets during the period of use; and*
- *The Bank has the right to control identification assets in the form of:*
  a. The bank has the right to operate the assets.
  b. The bank has the right to determine the purpose for which the assets will be used.

At the inception date or at the time of revaluation of a contract containing a lease component, the Bank allocates the fee in the contract to each component of the lease based on the relative separate prices of the lease component.

2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

k. Aset tetap, aset hak guna dan liabilitas sewa serta aset tidak berwujud (lanjutan)

Aset hak guna dan liabilitas sewa (lanjutan)

Pembayaran sewa yang termasuk dalam pengukuran liabilitas sewa meliputi:

- Pembayaran lunas dimuka.
- Pembayaran angsuran tetap.
- Pembayaran angsuran sewa berubah yang bergantung pada fluktuasi pembayaran sewa yang ditetapkan oleh *counterpart*.

Bank mengakui aset hak-guna dan liabilitas sewa pada tanggal dimulainya sewa. Aset hak-guna awalnya diukur pada biaya perolehan, yang terdiri dari jumlah pengukuran awal dari liabilitas sewa disesuaikan dengan pembayaran sewa yang dilakukan pada atau sebelum tanggal permulaan, ditambah dengan biaya langsung awal yang dikeluarkan.

Setelah tanggal permulaan, aset hak-guna diukur dengan model biaya. Aset hak-guna diukur sebesar harga perolehan dikurangi akumulasi depresiasi dan akumulasi penurunan nilai serta disesuaikan dengan pengukuran kembali liabilitas sewa. Liabilitas sewa diukur pada biaya perolehan diamortisasi menggunakan metode suku bunga efektif. Bunga inkremental sewa mengacu pada tingkat suku bunga obligasi pemerintah.

Sewa jangka pendek dengan durasi kurang dari 12 (dua belas) bulan dan sewa aset bernilai rendah, serta elemen-elemen sewa tersebut, sebagian atau seluruhnya tidak menerapkan prinsip-prinsip pengakuan yang ditentukan oleh PSAK 73 dan akan diperlakukan sama dengan sewa operasi pada PSAK 30. Bank akan mengakui pembayaran sewa tersebut dengan dasar garis lurus selama masa sewa dalam laporan laba rugi dan penghasilan komprehensif lain. Beban ini disajikan pada beban umum dan administrasi dalam laporan laba rugi.

Aset tak berwujud

Aset tak berwujud terdiri dari perangkat lunak yang dibeli Bank, yang bukan merupakan bagian integral dari perangkat keras yang terkait.

2. SUMMARY OF ACCOUNTING POLICIES (continued)

k. Premises and equipments, right-of-use assets and lease liabilities and intangible assets (continued)

Right-of-use assets and lease liabilities (continued)

Lease payments that are included in the measurement of lease obligations consist of:

- *Payment in full in advance.*
- *Fixed installment payments.*
- *The rental installment payment changes that depends on the fluctuation of the rental payment determined by the counterpart.*

The Bank recognizes right-of-use assets and lease liabilities on the inception date of the lease. Right-of-use assets are initially measured at cost, which consists of the initial measurement amount of the lease obligations adjusted with the lease payments made on or before the inception date, plus the initial direct costs incurred.

After the inception date, the right-of-use assets are measured using the cost model. Right-of-use assets are measured at cost less accumulated depreciation and accumulated impairment losses and adjusted with remeasurement of lease liabilities. Lease liabilities are measured at amortized cost using the effective interest method. Lease incremental interest rate refers to the interest rates on government bonds.

Short-term leases with a duration less than 12 (twelve) months and leases with low value assets, as well as elements of such leases, partially or entirely do not apply the recognition principles stipulated by SFAS 73 and will be treated the same as operating leases in SFAS 30. The Bank will recognize lease payments on a straight-line basis over the lease term in the statement of profit or loss and other comprehensive income. These expenses are presented under general and administrative expenses in the income statement.

Intangible assets

Intangible assets consist of software purchased by the Bank that is not an integral part of a related hardware.

2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

k. Aset tetap, aset hak guna dan liabilitas sewa serta aset tidak berwujud (lanjutan)

Aset tak berwujud

Aset tidak berwujud diakui jika, atau hanya jika, biaya perolehan aset tersebut dapat diukur secara andal dan kemungkinan besar Bank akan memperoleh manfaat ekonomis masa depan dari aset tersebut.

Aset tak berwujud dicatat sebesar biaya perolehan dikurangi akumulasi amortisasi dan akumulasi kerugian penurunan nilai.

Amortisasi diakui dalam laba rugi dengan menggunakan metode garis lurus berdasarkan taksiran masa manfaat ekonomis selama 5 (lima) tahun, dimulai dari pada saat aset tak berwujud tersebut siap untuk digunakan sesuai dengan maksud penggunaannya.

Nilai residu, umur manfaat dan metode amortisasi ditelaah setiap akhir tahun dan disesuaikan jika diperlukan.

Aset tidak berwujud dihentikan pengakuannya jika dilepas atau ketika tidak terdapat lagi manfaat ekonomi masa depan yang diharapkan dari penggunaan atau pelepasannya. Keuntungan atau kerugian yang muncul dari penghentian pengakuan aset tak berwujud ditentukan sebagai selisih antara hasil neto pelepasan, jika ada, dan jumlah tercatat aset. Keuntungan atau kerugian diakui dalam laba rugi ketika aset tersebut dihentikan penggunaannya.

l. Penurunan nilai aset non-keuangan

Pada setiap akhir periode pelaporan, Bank menilai apakah terdapat indikasi suatu aset mengalami penurunan nilai. Jika terdapat indikasi tersebut atau pada saat pengujian tahunan atas penurunan nilai aset tertentu diperlukan, maka Bank akan membuat estimasi atas jumlah terpulihkan aset tersebut.

2. SUMMARY OF ACCOUNTING POLICIES (continued)

k. Premises and equipments, right-of-use assets and lease liabilities and intangible assets (continued)

Intangible assets

Intangible assets are recognized if, and only if, when its cost can be measured reliably and it is probable that expected future benefits that are attributable to it will flow to the Bank.

Intangible assets are stated at cost less accumulated amortization and accumulated impairment losses.

Amortization is recognized in profit or loss using the straight line method based on the estimated useful life of 5 (five) years, starting when the intangible assets are ready to be used in accordance with the intended use.

The residual value, useful life and amortization method are reviewed at the end of each year and adjusted, if necessary.

An intangible asset shall be derecognized on disposal or when no future economic benefits are expected from its use or disposal. The gain or loss arising from the derecognition of an intangible asset shall be determined as the difference between the net disposal proceeds, if any, and the carrying amount of the asset. Gains and losses shall be recognized in profit or loss when asset is derecognized.

l. Impairment of non-financial assets

The Bank assesses at each annual reporting period whether there is an indication that an asset may be impaired. If such indication exists, or when annual impairment testing for an asset is required, Bank will make an estimation of the asset's recoverable amount.

2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

l. Penurunan nilai aset non-keuangan (lanjutan)

Jumlah terpulihkan yang ditentukan untuk aset individual adalah jumlah yang lebih tinggi antara nilai wajar aset atau Unit Penghasil Kas (UPK) dikurangi biaya pelepasan dengan nilai pakainya, kecuali aset tersebut tidak menghasilkan arus kas masuk yang sebagian besar independen dari aset atau kelompok aset lain. Jika nilai tercatat aset lebih besar daripada nilai terpulihkannya, maka aset tersebut dianggap mengalami penurunan nilai dan nilai tercatat aset diturunkan menjadi sebesar nilai terpulihkannya.

Rugi penurunan nilai dari operasi yang berkelanjutan diakui pada laporan laba rugi dan penghasilan komprehensif lain sebagai "rugi penurunan nilai". Dalam menghitung nilai pakai, estimasi arus kas masa depan neto didiskontokan ke nilai kini dengan menggunakan tingkat diskonto sebelum pajak yang menggambarkan penilaian pasar kini atas nilai waktu uang dan risiko spesifik aset.

Dalam menentukan nilai wajar dikurangi biaya pelepasan, mengacu pada PSAK 68 tentang "Pengukuran Nilai Wajar" (Catatan 2b).

Pengukuran nilai wajar aset non keuangan memperhitungkan kemampuan pelaku pasar untuk menghasilkan manfaat ekonomi dengan menggunakan aset dalam penggunaan tertinggi dan terbaiknya atau dengan menjualnya kepada pelaku pasar lain yang akan menggunakan aset tersebut dalam penggunaan tertinggi dan terbaiknya.

Kerugian penurunan nilai dari operasi yang berkelanjutan, jika ada, diakui pada laporan laba rugi dan penghasilan komprehensif lain sesuai dengan kategori biaya yang konsisten dengan fungsi aset yang diturunkan nilainya.

m. Agunan yang diambil alih

Agunan yang diambil alih sehubungan dengan penyelesaian kredit diakui sebesar nilai neto yang dapat direalisasi atau sebesar nilai tercatat dari kredit, mana yang lebih rendah. Nilai neto yang dapat direalisasi adalah nilai wajar agunan setelah dikurangi estimasi biaya pelepasan. Kelebihan saldo kredit yang diberikan, yang belum dilunasi oleh peminjam diatas nilai dari agunan yang diambil alih, dibebankan sebagai penyisihan penghapusan aset pada tahun berjalan.

2. SUMMARY OF ACCOUNTING POLICIES (continued)

l. Impairment of non-financial assets (continued)

An asset's recoverable amount for individual asset is the higher of an asset's fair value or Cash Generating Unit (CGU) less costs of disposal and its value in use, unless the asset does not generate cash inflows that are largely independent from other assets or groups of assets. Where the carrying amount of an asset exceeds its recoverable amount, the asset is considered impaired and is recorded to its recoverable amount.

Impairment losses of continuing operations are recognized in the statement of profit or loss and other comprehensive income as "impairment losses". In assessing the value in use, the estimated net future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset.

In determining fair value less costs of disposal, refer to SFAS 68 on "Fair Value Measurements" (Note 2b).

A fair value measurement of non-financial assets considers a market participant's ability to generate economic benefits by using the asset in its highest and best use or by selling it to other market participants would use the asset in its highest and best use.

Impairment losses of continuing operations, if any, are recognized in the statement of profit or loss and other comprehensive income under expense categories that are consistent with the functions of the impaired assets.

m. Foreclosed collaterals

Foreclosed collaterals acquired in settlement of loans are recognized at their net realizable values or stated at their carrying amount of loans, whichever is lower. Net realizable value is the fair value of the collateral after deducting the estimated costs of disposal. . The excess of loan balances which has not been paid by debtors over the value of foreclosed collaterals is charged to allowance for possible losses or loans in the current year.

2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

m. Agunan yang diambil alih (lanjutan)

Selisih antara nilai agunan yang diambil alih dengan hasil penjualannya diakui sebagai keuntungan atau kerugian pada saat penjualan agunan.

Bank mengevaluasi nilai agunan yang diambil alih secara berkala. Penyisihan kerugian agunan yang diambil alih dibentuk berdasarkan penurunan nilai agunan yang diambil alih.

Beban perbaikan *(reconditioning cost)* yang timbul setelah pengambilalihan agunan dikapitalisasi dalam akun agunan yang diambil alih tersebut.

n. Biaya dibayar dimuka

Biaya dibayar dimuka diamortisasi selama masa manfaat dengan menggunakan metode garis lurus *(straight-line method).*

o. Liabilitas segera

Liabilitas segera merupakan liabilitas Bank kepada pihak lain yang sifatnya wajib segera dibayarkan sesuai dengan perintah pemberi amanat perjanjian yang ditetapkan sebelumnya.

Liabilitas segera diklasifikasikan sebagai liabilitas keuangan dan dihitung berdasarkan biaya perolehan diamortisasi.

p. Simpanan nasabah dan bank lain

Giro merupakan simpanan nasabah yang penarikannya dapat dilakukan setiap saat menggunakan cek, atau dengan cara pemindahbukuan dengan bilyet giro atau sarana perintah pembayaran lainnya. Giro dinyatakan sebesar nilai liabilitas kepada pemegang giro.

Tabungan merupakan simpanan nasabah yang penarikannya hanya dapat dilakukan menurut syarat tertentu yang disepakati. Tabungan dinyatakan sebesar nilai liabilitas kepada pemilik tabungan.

Deposito berjangka merupakan simpanan nasabah yang penarikannya hanya dapat dilakukan pada waktu tertentu sesuai perjanjian antara penyimpan dengan Bank.

2. SUMMARY OF ACCOUNTING POLICIES (continued)

m. Foreclosed collaterals (continued)

The difference between the value of the foreclosed collateral and the proceeds from the sale is recognized as a gain or loss at the time of sale of the collateral.

The Bank regularly evaluates the value of foreclosed collaterals. The allowance are provided based on the impairment of foreclosed collaterals.

Reconditioning costs that occur after collateral foreclosed are capitalized to its account.

n. Prepaid expenses

Prepaid expenses are amortized over their useful lives using the straight-line method.

o. Liabilities due immediately

Liabilities due immediately represent the liability of the Bank to external parties which by nature should be paid immediately in accordance with the requirements in the agreement which have been previously determined.

Liabilities due immediately are classified as financial liabilities and are recorded at amortized cost.

p. Deposits from customers and other banks

Demand deposits represent funds deposited by customers which can be withdrawn any time by using a cheque, or through transfer with a bank draft or other forms of payment order. These demand deposits are stated at the amount due to the account holder.

Saving deposits represent customers' funds which the depositors are entitled to withdraw under certain agreed conditions. Saving deposits are stated at the amount due to the account holders.

Time deposits represent funds deposited by customers that can be withdrawn only at a certain point of time as stated in the contract between the depositor and the Bank.

2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

p. Simpanan nasabah dan bank lain (lanjutan)

Deposito berjangka dinyatakan sebesar nilai nominal yang tercantum dalam bilyet deposito atau yang diperjanjikan.

Simpanan dari bank lain terdiri dari liabilitas terhadap bank lokal lain, dalam bentuk giro, deposito berjangka dan *inter-bank call money* serta dinyatakan sesuai dengan jumlah liabilitas terhadap bank tersebut.

Simpanan nasabah dan bank lain diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi menggunakan metode suku bunga efektif. Biaya tambahan yang dapat diatribusikan secara langsung dengan perolehan simpanan nasabah dikurangkan dari jumlah simpanan yang diterima.

q. Provisi

Provisi diakui jika Bank memiliki kewajiban kini (baik bersifat hukum maupun bersifat konstruktif) yang diakibatkan peristiwa masa lalu, besar kemungkinannya penyelesaian kewajiban tersebut mengakibatkan arus keluar sumber daya yang mengandung manfaat ekonomi dan estimasi yang andal mengenai jumlah kewajiban tersebut dapat dibuat.

Provisi ditelaah pada setiap tanggal pelaporan dan disesuaikan untuk mencerminkan estimasi terbaik yang paling kini. Jika arus keluar sumber daya untuk menyelesaikan kewajiban kemungkinan besar tidak terjadi, maka provisi dibatalkan.

r. Pendapatan dan beban bunga

Pendapatan dan beban bunga untuk semua instrumen keuangan yang dikenakan suku bunga diakui pada laporan laba rugi dan penghasilan komprehensif lain dengan menggunakan metode suku bunga efektif.

2. SUMMARY OF ACCOUNTING POLICIES (continued)

p. Deposits from customers and other banks (continued)

Time deposits are recorded at the nominal amount stated in the deposit certificate or at the amount stated in the agreement.

Deposits from other banks consist of liabilities to other domestic banks, in the form of demand deposits, time deposits and inter-bank call money and stated at the amount due to banks.

Deposits from customers and other banks are classified as financial liabilities measured at amortized cost using effective interest rate method. Incremental costs directly attributable to the acquisition of deposits from customers are deducted from the amount of deposits.

q. Provisions

Provisions are recognized when the Bank has a present obligation (legal or constructive) where, as a result of a past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation.

Provisions are reviewed at each reporting date and adjusted to reflect the current best estimate. If it is no longer probable that an outflow of resources embodying economic benefits will be required to settle the obligation, the provision is reversed.

r. Interest income and expense

Interest income and expense for all interest-bearing financial instruments are recognized in the statement of profit or loss and other comprehensive income using the effective interest rate method.

2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

r. Pendapatan dan beban bunga (lanjutan)

Suku bunga efektif adalah suku bunga yang secara tepat mendiskontokan estimasi pembayaran atau penerimaan kas di masa datang selama perkiraan umur dari aset keuangan atau liabilitas keuangan (atau, jika lebih tepat, digunakan periode yang lebih singkat) untuk memperoleh nilai tercatat neto dari aset keuangan atau liabilitas keuangan.

Pada saat menghitung suku bunga efektif, Bank mengestimasi arus kas di masa datang dengan mempertimbangkan seluruh persyaratan kontraktual dalam instrumen keuangan tersebut, tetapi tidak mempertimbangkan kerugian kredit di masa mendatang.

Perhitungan ini mencakup seluruh komisi, provisi dan bentuk lain diterima oleh para pihak dalam kontrak yang merupakan bagian tidak terpisahkan dari suku bunga efektif, biaya transaksi dan seluruh premi atau diskon lainnya.

Jika aset keuangan atau kelompok aset keuangan serupa telah diturunkan nilainya sebagai akibat kerugian penurunan nilai, maka pendapatan bunga yang diperoleh setelahnya diakui berdasarkan suku bunga efektif yang digunakan untuk mendiskonto arus kas masa datang dalam menghitung kerugian penurunan nilai.

s. Pendapatan provisi dan komisi

Pendapatan provisi dan komisi yang berkaitan langsung dengan kegiatan pemberian kredit, atau pendapatan provisi dan komisi yang berhubungan dengan jangka waktu tertentu, diamortisasi sesuai dengan jangka waktu kontrak menggunakan metode suku bunga efektif dan diklasifikasikan sebagai bagian dari pendapatan bunga pada laporan laba rugi dan penghasilan komprehensif lain.

Pendapatan provisi dan komisi yang tidak berkaitan dengan kegiatan pemberian kredit atau suatu jangka waktu dan/atau terkait dengan pemberian suatu jasa, diakui sebagai pendapatan pada saat terjadinya transaksi dan dicatat pada akun pendapatan operasional lainnya.

2. SUMMARY OF ACCOUNTING POLICIES (continued)

r. Interest income and expense (continued)

The effective interest rate is the rate that precisely discounts the estimated future cash payments or receipts over the expected life of the financial assets and financial liabilities (or, wherever appropriate, a shorter period) to the net carrying amount of the financial assets or financial liabilities.

When calculating the effective interest rate, the Bank estimates future cash flows considering all contractual terms of the financial instrument but not future credit losses.

This calculation includes all commissions, fees and other forms received by the parties in the contract that are an integral part of the effective interest rate, transaction costs and all other premiums or discounts.

If a financial asset or group of similar financial assets has decreased its value as a result of impairment losses, interest income subsequently obtained is recognized based on the effective interest rate used to discount future cash flows in calculating impairment losses.

s. Fees and commissions

Fees and commissions directly related to lending activities, or fees and commissions income which relates to a specific period, are amortized over the term of the contract using the effective interest rate method and classified as part of interest income in the statement of profit or loss and other comprehensive income.

Fees and commissions which are not directly related to lending activities, or to a specific period, and/or related to a service rendered, are recognized as income at the time of the transactions and recorded in other operating income.

2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

t. Imbalan kerja

Imbalan kerja jangka pendek

Imbalan kerja jangka pendek seperti upah, iuran jaminan sosial, cuti jangka pendek, bonus dan imbalan non moneter lainnya diakui selama periode jasa diberikan. Imbalan jangka pendek dihitung sebesar jumlah yang tidak didiskontokan.

Program imbalan pasti dan imbalan kerja jangka panjang lainnya

Iuran dicadangkan dan diakui sebagai biaya ketika jasa telah diberikan oleh pegawai-pegawai tersebut dan pembayaran dikurangkan dari utang iuran. Iuran terutang dihitung berdasarkan jumlah yang tidak didiskontokan.

Imbalan pasca-kerja dan imbalan kerja jangka panjang lainnya seperti cuti besar dan penghargaan masa kerja dicadangkan dan diakui sebagai biaya ketika jasa telah diberikan oleh pegawai yang memenuhi syarat. Imbalan kerja ditentukan berdasarkan peraturan Bank dan peraturan yang berlaku.

Imbalan pasca-kerja dan imbalan kerja jangka panjang lainnya secara aktuaris ditentukan berdasarkan metode *Projected Unit Credit*.

2. SUMMARY OF ACCOUNTING POLICIES (continued)

t. Employee benefits

Short-term employee benefits

Short-term employee benefits such as salaries, social security contributions, short-term leaves, bonuses and other non-monetary benefits are recognized during the period when services have been rendered. Short-term employee benefits are measured using undiscounted amounts.

Defined benefit plan and other long-term employee benefits

The contribution is accrued and recognized as expense when services have been rendered by qualified employees and actual payments are deducted from the contribution payable. Contribution payable is measured using undiscounted amounts.

The post-employment benefits and other long-term employee benefits such as grand leaves and gratuity for services are accrued and recognized as expense when services have been rendered by qualified employees. The benefits are determined based on Bank's regulations and applicable regulations.

The post-employment benefits and other long-term employee benefits are actuarially determined using the Projected Unit Credit Method.

2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

t. Imbalan kerja (lanjutan)

Pengukuran kembali atas liabilitas (aset) imbalan pasti neto, yang diakui sebagai penghasilan komprehensif lain, terdiri atas:

(i) Keuntungan dan kerugian aktuarial.
(ii) Imbal hasil atas aset program, tidak termasuk jumlah yang dimasukkan dalam bunga neto atas liabilitas (aset).
(iii) Setiap perubahan dampak batas aset, tidak termasuk jumlah yang dimasukkan dalam bunga neto atas liabilitas (aset).

Pengukuran kembali atas liabilitas (aset) imbalan pasti neto, yang diakui sebagai penghasilan komprehensif lain tidak direklasifikasi ke laba rugi pada periode berikutnya.

Untuk imbalan kerja jangka panjang lain atas biaya jasa kini, biaya bunga neto atas liabilitas (aset) imbalan pasti neto, dan pengukuran kembali liabilitas (aset) imbalan pasti neto langsung diakui pada laporan laba rugi dan penghasilan komprehensif lain periode berjalan.

Biaya jasa lalu diakui sebagai beban pada tanggal yang lebih awal antara ketika amendemen atau kurtailmen program terjadi, dan ketika biaya restrukturisasi atau pesangon diakui, sehingga biaya jasa lalu yang belum *vested* tidak lagi dapat ditangguhkan dan diakui selama periode *vesting* masa depan.

u. Laba per lembar saham

Laba per lembar saham dasar dihitung dengan membagi laba tahun berjalan dengan jumlah rata-rata tertimbang saham yang ditempatkan dan disetor penuh pada tahun yang bersangkutan.

2. SUMMARY OF ACCOUNTING POLICIES (continued)

t. Employee benefits (continued)

Remeasurement of net defined benefit liabilities (assets), which is recognized as other comprehensive income, consist of:

(i) Actuarial gains and losses.
(ii) Return on plan assets, excluding amounts that included in net interest on liabilities (assets).
(iii) The changes in the impact of the asset ceiling, excluding amounts that included in net interest on liabilities (assets).

Remeasurement of net defined benefit liabilities (assets), which is recognized as other comprehensive income are not reclassified to profit or loss in subsequent periods.

For other long-term employee benefits over the current service cost, net interest on net defined benefit liabilities (assets), and the remeasurement of net defined benefit liability (asset) obligations are recognized immediately in the current period statement of profit or loss and other comprehensive income.

All past service costs are recognised at the earlier of when the amendment or curtailment occurs, and when the related restructuring or termination costs are recognized, as a result, unvested past service cost can no longer be deferred and recognised over the future vesting period.

u. Earnings per share

Basic earnings per share is calculated by dividing income for the year by the weighted average number of issued and fully paid shares during the related year.

2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

v. Transaksi dan saldo dalam mata uang asing

Bank menyelenggarakan catatan akuntansinya dalam Rupiah. Transaksi yang melibatkan mata uang asing dicatat pada nilai tukar pada saat terjadinya transaksi. Pada tanggal laporan posisi keuangan, aset dan liabilitas moneter dalam mata uang asing dijabarkan ke dalam mata uang Rupiah dengan menggunakan kurs *spot Reuters* pada pukul 16:00 WIB (Waktu Indonesia Bagian Barat).

Keuntungan atau kerugian yang timbul sebagai akibat dari penjabaran aset dan liabilitas moneter dalam mata uang asing dicatat dalam laporan laba rugi dan penghasilan komprehensif lain tahun berjalan.

Pada tanggal-tanggal 31 Desember 2022 dan 2021, kurs mata uang asing yang digunakan untuk penjabaran mata uang asing terhadap Rupiah adalah sebagai berikut (Rupiah penuh):

2. SUMMARY OF ACCOUNTING POLICIES (continued)

v. Foreign currency transactions and balances

The Bank maintains its accounting records in Indonesian Rupiah. Transactions in foreign currencies are recorded at the prevailing exchange rates in effect on the date of the transactions. At statements of financial position dates, all monetary assets and liabilities denominated in foreign currencies are translated into Rupiah using the Reuters spot rates at 16:00 WIB (Western Indonesian Time).

The resulting gains or losses from the translation of monetary assets and liabilities in foreign currencies are recognized in the statement of profit or loss and other comprehensive income for the current year.

As of December 31, 2022 and 2021, the exchange rates used in translating foreign currency amounts into Rupiah are as follows (full Rupiah):

	***December 31,* 2022**	***December 31,* 2021**	
Euro	16.581,72	16.112,46	*Euro*
Dolar Amerika Serikat	15.567,50	14.252,50	*United States Dollar*
Dolar Singapura	11.592,88	10.554,67	*Singapore Dollar*
Dolar Australia	10.557,88	10.346,61	*Australian Dollar*
Yen Jepang	117,81	123,77	*Japanese Yen*

w. Perpajakan

Beban pajak tahun berjalan ditetapkan berdasarkan taksiran penghasilan kena pajak tahun berjalan. Aset dan liabilitas pajak tangguhan diakui atas perbedaan temporer aset dan liabilitas antara pelaporan komersial dan pajak pada setiap tanggal pelaporan.

Aset pajak tangguhan diakui untuk seluruh perbedaan temporer yang boleh dikurangkan dan saldo rugi fiskal yang belum dikompensasikan, sepanjang perbedaan temporer dan rugi fiskal yang belum dikompensasikan tersebut dapat dimanfaatkan untuk mengurangi laba fiskal pada masa yang akan datang.

Jumlah tercatat aset pajak tangguhan ditelaah pada setiap tanggal posisi laporan keuangan dan nilai tercatat aset pajak tangguhan tersebut diturunkan apabila tidak lagi terdapat kemungkinan besar bahwa laba fiskal yang memadai akan tersedia untuk mengkompensasi sebagian atau semua manfaat aset pajak tangguhan.

w. Taxation

Current tax expense is provided based on the estimated taxable income for the current year. Deferred tax assets and liabilities are recognized for temporary differences between the financial and the tax bases of assets and liabilities at each reporting date.

Deferred tax assets are recognized for all deductible temporary differences and carry forward of uncompensated tax losses to the extent that it is probable for temporary differences and carry forward of uncompensated tax losses to be utilized in deducting future taxable profit.

The carrying amount of deferred tax assets is reviewed at each reporting date and is reduced when it is no longer probable that sufficient taxable profits will be available to compensate part or all of the benefit of the deferred tax assets.

2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

w. Perpajakan (lanjutan)

Aset dan liabilitas pajak tangguhan diukur berdasarkan tarif pajak yang akan berlaku pada tahun saat aset direalisasikan atau liabilitas diselesaikan berdasarkan peraturan perpajakan yang berlaku atau yang secara substantif telah diberlakukan pada tanggal laporan posisi keuangan.

Pengaruh pajak terkait dengan penyisihan untuk dan/atau pembalikan seluruh perbedaan temporer selama tahun berjalan, termasuk pengaruh perubahan tarif pajak, diakui sebagai "Manfaat (Beban) Pajak Penghasilan, Tangguhan" dan termasuk dalam laba atau rugi neto tahun berjalan, kecuali untuk transaksi-transaksi yang sebelumnya telah langsung dibebankan atau dikreditkan ke ekuitas.

Perubahan terhadap kewajiban perpajakan diakui pada saat penetapan pajak diterima atau jika Bank mengajukan keberatan, pada saat keputusan atas keberatan telah ditetapkan.

Aset dan liabilitas atas pajak tangguhan dan pajak kini dapat saling hapus apabila terdapat hak yang berkekuatan hukum untuk melakukan saling hapus.

x. Informasi segmen

Segmen adalah bagian yang dapat dibedakan dari Bank yang terlibat baik dalam menyediakan produk tertentu (segmen usaha), maupun dalam menyediakan produk dalam lingkungan ekonomi tertentu (segmen geografis), yang memiliki risiko dan imbalan yang berbeda dengan segmen lainnya.

Pendapatan, beban, hasil, aset dan liabilitas segmen mencakup item-item yang dapat diatribusikan langsung kepada suatu segmen serta hal-hal yang dapat dialokasikan dengan dasar yang sesuai kepada segmen tersebut.

Bank menyajikan segmen operasi berdasarkan laporan internal yang disajikan kepada pengambil keputusan operasional dan keuangan yaitu Direksi.

Bank telah mengidentifikasi dan mengungkapkan informasi keuangan berdasarkan kegiatan bisnis utama (segmen bisnis) yang terbagi atas kelompok Bank, Konsumer, Treasury dan lainnya.

2. SUMMARY OF ACCOUNTING POLICIES (continued)

w. Taxation (continued)

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply on the year when the asset is realized or the liability is settled based on tax laws that have been enacted or substantively enacted as at statement of financial position reporting date.

The related tax effects of the provisions for and/or reversals of all temporary differences during the year, including the effect of change in tax rates, are recognized as "Income Tax Benefit (Expense), Deferred" and included in net profit or loss for the year, except to the extent that they relate to items previously charged or credited to equity.

Amendments to tax obligations are recorded when an assessment is received or, if appealed against by the Bank, when the result of the appeal is determined.

Assets and liabilities of deferred and current tax are offset when there is a legally enforceable right to offset.

x. Segment information

A segment is a distinguishable component of the business unit that is engaged either in providing certain products (business segment), or in providing products within a particular economic environment (geographical segment), which is subject to risks and rewards that are different from those of other segments.

Segment revenue, expenses, results, assets and liabilities include items directly attributable to a segment as well as those that can be allocated on a reasonable basis to that segment.

The Bank presents operating segment based on Bank's internal report that is presented to the Board of Directors as the operational and financial decision maker.

The Bank has identified and disclosed financial information based on main business (business segment) classified into Banking, Consumer, Treasury and others.

2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

y. Perubahan kebijakan akuntansi dan pengungkapan

Bank telah menerapkan standar akuntansi pada tanggal 1 Januari 2022, yang dianggap relevan dengan laporan keuangan, yaitu:

- Amendemen PSAK No. 22: Kombinasi Bisnis tentang Referensi ke Kerangka Konseptual.

  Amendemen PSAK No. 22 Kombinasi Bisnis tentang Referensi ke Kerangka Konseptual ini mengklarifikasi interaksi antara PSAK No. 22, PSAK No. 57, ISAK No. 30 dan Kerangka Konseptual Pelaporan Keuangan.

  Secara umum amendemen PSAK No. 22 ini:
  - Menambahkan deskripsi terkait "liabilitas dan liabilitas kontinjensi dalam ruang lingkup PSAK No. 57 atau ISAK No. 30" yang dinyatakan dalam Akuntansi 21A-21C.
  - Mengubah akuntansi 23 dengan mengklarifikasi liabilitas kontinjesi yang diakui pada tanggal akuisisi.
  - Menambahkan akuntansi 23A terkait definisi aset kontinjensi dan perlakuan akuntansinya.

- Penyesuaian Tahunan 2020 - PSAK 71, "Instrumen Keuangan - Imbalan dalam pengujian "10 persen" untuk penghentian pengakuan liabilitas keuangan".

  Amendemen tersebut mengklarifikasi biaya yang termasuk dalam entitas menilai apakah persyaratan liabilitas keuangan baru atau yang dimodifikasi secara substantial berbeda dari persyaratan liabilitas keuangan asli.

- Penyesuaian Tahunan 2020 - PSAK 73, "Sewa"

  Amendemen terhadap Contoh Ilustrasi 13 yang merupakan bagian dari PSAK 73 dengan menghilangkan dari contoh ilustrasi penggantian perbaikan properti sewaan oleh pesewa untuk mengatasi potensi kebingungan mengenai perlakuan insentif sewa yang mungkin timbul karena cara insentif sewa diilustrasikan dalam contoh tersebut.

2. SUMMARY OF ACCOUNTING POLICIES (continued)

y. Changes in accounting policies and disclosures

Bank has applied the accounting standards on January 1, 2022, which are considered relevant to the financial statements, namely:

- *Amendments to SFAS No. 22: Business Combinations regarding Reference to Conceptual Frameworks.*

  The amendments to SFAS No. 22 Business Combinations regarding Reference to Conceptual Frameworks clarify the interactions between SFAS No. 22, SFAS No. 57, IFAS No. 30 and the Conceptual Framework of Financial Reporting.

  In general, the amendments to SFAS No. 22:
  - *Add a description regarding "liabilities and contingent liabilities within the scope of SFAS No. 57 or IFAS No. 30" stated in paragraphs 21A-21C .*
  - *Amend paragraph 23 by clarifying the contingent liabilities recognized at the acquisition date.*
  - *Adds paragraph 23A regarding the definition of a contingent asset and its accounting treatment.*

- *2020 Annual Adjustment - SFAS 71, "Financial Instruments - Fee under testing "10 percent" for the derecognition of a financial liability".*

  The amendments clarifiy the costs included in the entity when assessing whether the terms of the new or modified financial liabilities are substantially different from the terms of the original financial liabilities.

- *2020 Annual Improvements - SFAS 73, "Leases"*

  The amendment to Illustrative Example 13 accompanying SFAS 73 removes from the example the illustration of the reimbursement of leasehold improvements by the lessor in order to resolve any potential confusion regarding the treatment of lease incentives that might arise because of how lease incentives are illustrated in that example.

2. IKHTISAR KEBIJAKAN AKUNTANSI (lanjutan)

y. Perubahan kebijakan akuntansi dan pengungkapan (lanjutan)

- Amendemen PSAK 57, "Provisi, Liabilitas Kontijensi, dan Aset Kontijensi" tentang Kontrak Merugi-Biaya Memenuhi Kontrak

  Amendemen ini mengatur biaya-biaya untuk memenuhi kontrak merugi terdiri dari biaya yang terkait langsung dengan kontrak, dimana terdiri dari:

  - biaya inkremental untuk memenuhi kontrak tersebut, dan
  - alokasi biaya lain yang berhubungan langsung untuk memenuhi kontrak.

- Siaran Pers atas persyaratan pengatribusian imbalan pada periode jasa sesuai PSAK No. 24"

  Pada bulan April 2022, Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia ("DSAK IAI") menerbitkan siaran pers atas persyaratan pengatribusian imbalan pada periode jasa sesuai PSAK No. 24: Imbalan Kerja yang diadopsi dari IAS 19 Employee Benefits. Siaran pers tersebut menyampaikan informasi bahwa pola fakta umum dari program pensiun berbasis undang-undang ketenagakerjaan yang berlaku di Indonesia saat ini memiliki pola fakta serupa dengan yang ditanggapi dan disimpulkan dalam IFRS Intepretation Committee ("IFRIC") Agenda Decision Attributing Benefit to Periods of Service IAS 19.

  Perubahan kewajiban imbalan pasca kerja setelah penerapan atribusi imbalan sebagaimana dijelaskan dalam siaran pers dianggap sebagai perubahan kebijakan akuntansi dan berdampak pada saldo awal periode komparatif harus diperhitungkan secara retrospektif, jika material. Perusahaan telah menerapkan persyaratan dari siaran pers dan telah melakukan perikatan dengan aktuaris independen untuk menghitung dampak dari perubahan kebijakan akuntansi ini sejak awal periode komparatif yang disajikan.

Bank telah menganalisa penerapan standar akuntansi tersebut di atas dan penerapan tersebut tidak memiliki pengaruh yang signifikan terhadap laporan keuangan.

2. SUMMARY OF ACCOUNTING POLICIES (continued)

y. Changes in accounting policies and disclosures (continued)

- *Amendments to SFAS 57, "Provisions, Contingent Liabilities, and Contingent Assets"-Onerous Contract Fulfillment Costs*

  These amendments provide that costs to fulfill an onerous contract consist of costs that are directly related to the contract, which consist of:

  - *incremental costs to fulfill the contract, and*
  - *allocation of other costs that are directly related to fulfilling the contract.*

- *Regarding attribution of benefits to periods of service in accordance with SFAS No. 24*

  In April 2022, the Institute of Indonesia Chartered Accountants' Accounting Standard Board ("DSAK IAI") issued a press release regarding attribution of benefits to periods of service in accordance with SFAS No. 24: Imbalan Kerja which was adopted from IAS 19 Employee Benefits. The press release conveyed the information that the fact pattern of the pension program based on the Labor Law currently enacted in Indonesia is similar to those responded and concluded in the IFRS Interpretation Committee (IFRIC) Agenda Decision Attributing Benefit to Periods of Service IAS 19.

  Changes in post-employment benefit obligations after the implementation of attribution of benefits as explained on the press release are considered as changes in accounting policies and impact on the beginning balances of comparative period should be calculated retrospectively. If material. The Company has implemented the requirements of the press release and has engaged an independent actuary to calculate the impact of changes on accounting policy since presented the beginning of comparative period.

The Bank has assessed that the adoption of the above-mentioned accounting standards do not have significant impact to the financial statements.

3. PERTIMBANGAN KRITIS AKUNTANSI DAN SUMBER UTAMA KETIDAKPASTIAN ESTIMASI

Dalam penerapan kebijakan akuntansi Bank, yang dijelaskan dalam Catatan 2, manajemen diwajibkan untuk membuat pertimbangan, estimasi dan asumsi tentang jumlah tercatat aset dan liabilitas yang tidak tersedia dari sumber lain. Estimasi dan asumsi yang terkait didasarkan pada pengalaman historis dan faktor-faktor lain yang dianggap relevan. Hasil aktualnya mungkin berbeda dari estimasi tersebut.

Estimasi dan asumsi yang mendasari ditelaah secara berkelanjutan. Revisi estimasi akuntansi diakui dalam periode yang estimasi tersebut direvisi jika revisi hanya mempengaruhi periode tersebut, atau pada periode revisi dan periode masa depan jika revisi mempengaruhi saat ini dan masa depan.

Pertimbangan

Di bawah ini adalah pertimbangan kritis, selain dari yang melibatkan estimasi yang telah dibuat manajemen dalam proses penerapan kebijakan akuntansi Bank dan memiliki pengaruh paling signifikan terhadap jumlah yang diakui dalam laporan keuangan.

Kelangsungan usaha

Manajemen Bank telah melakukan penilaian terhadap kemampuan Bank untuk mempertahankan kelangsungan usaha dan menilai keyakinan bahwa Bank memiliki sumber daya untuk melanjutkan bisnis di masa mendatang.

3. CRITICAL ACCOUNTING JUDGMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY

In the application of the Bank's accounting policies, which are described in Note 2, the management is required to make judgments, estimates and assumptions about the carrying amounts of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized in the period which the estimates is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

Judgments

Below are the critical judgments, apart from those involving estimations that the management have made in the process of applying the Bank's accounting policies and that have the most significant effect on the amounts recognized in the financial statements.

Going concern

The Bank's management has made an assessment of the Bank's ability to continue as a going concern and is satisfied that the Bank has the resources to continue in business for the foreseeable future.

3. PERTIMBANGAN KRITIS AKUNTANSI DAN SUMBER UTAMA KETIDAKPASTIAN ESTIMASI (lanjutan)

Pertimbangan (lanjutan)

Di bawah ini adalah pertimbangan kritis, selain dari yang melibatkan estimasi yang telah dibuat direksi dalam proses penerapan kebijakan akuntansi Bank dan memiliki pengaruh paling signifikan terhadap jumlah yang diakui dalam laporan keuangan (lanjutan).

Kelangsungan usaha (lanjutan)

Selain itu, manajemen menilai tidak adanya ketidakpastian material yang dapat menimbulkan keraguan signifikan terhadap kemampuan Bank untuk mempertahankan kelangsungan usahanya. Oleh karena itu, laporan keuangan dilanjutkan untuk disusun atas basis kelangsungan usaha.

Nilai wajar atas instrumen keuangan

Semua aset dan liabilitas dimana nilai wajar diukur atau diungkapkan dalam laporan keuangan dapat dikategorikan pada level hirarki nilai wajar, berdasarkan tingkatan input terendah yang signifikan atas pengukuran nilai wajar secara keseluruhan:

- Level 1: harga kuotasian (tanpa penyesuaian) di pasar aktif untuk aset atau liabilitas yang identik yang dapat diakses pada tanggal pengukuran.
- Level 2: input selain harga kuotasian yang termasuk dalam level 1 yang dapat diobservasi untuk aset dan liabilitas, baik secara langsung atau tidak langsung.
- Level 3: input yang tidak dapat diobservasi untuk aset dan liabilitas.

Estimasi dan asumsi

Di bawah ini adalah asumsi utama mengenai masa depan dan sumber estimasi ketidakpastian utama lainnya pada akhir periode pelaporan, yang memiliki risiko signifikan yang mengakibatkan penyesuaian material terhadap jumlah tercatat aset dan liabilitas dalam periode pelaporan berikutnya.

Cadangan kerugian penurunan nilai kredit yang diberikan

Bank melakukan penilaian terhadap penurunan nilai dalam dua cara, yaitu:

3. CRITICAL ACCOUNTING JUDGMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY (continued)

Judgments (continued)

Below are the critical judgments, apart from those involving estimations that the management have made in the process of applying the Bank's accounting policies and that have the most significant effect on the amounts recognized in the financial statements (continued).

Going concern (continued)

Furthermore, the management is not aware of any material uncertainties that may cast significant doubt upon the Bank's ability to continue as a going concern. Therefore, the financial statements continue to be prepared in a going concern basis.

Fair value of financial instruments

All assets and liabilities in which fair value is measured or disclosed in the financial statements can be classified in fair value hierarchy levels, based on the lowest level of input that is significant on the overall fair value measurement:

- *Level 1: quoted (unadjusted) market prices in active markets for identical assets or liabilities accessible at the measurement date.*
- *Level 2: inputs other than quoted prices included in level 1 for the assets and liabilities, which is directly or indirectly observable.*
- *Level 3: unobservable inputs for the assets and liabilities.*

Estimates and assumptions

Below are the key assumptions concerning future and other key sources of estimation uncertainty at the end of the reporting period that may have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial period.

Allowance for impairment losses on loans

The Bank performs assessment of the impairment amounts in two ways, namely:

3. PERTIMBANGAN KRITIS AKUNTANSI DAN SUMBER UTAMA KETIDAKPASTIAN ESTIMASI (lanjutan)

Estimasi dan asumsi (lanjutan)

Cadangan kerugian penurunan nilai kredit yang diberikan (lanjutan)

Bank melakukan penilaian terhadap penurunan nilai dalam dua cara, yaitu (lanjutan):

a. Individual, dilakukan untuk jumlah aset keuangan yang melebihi ambang batas (*threshold*) tertentu dan aset keuangan yang memiliki bukti objektif penurunan nilai yang telah teridentifikasi secara terpisah pada tanggal laporan posisi keuangan. Kerugian penurunan nilai adalah selisih antara nilai tercatat dan nilai kini dari estimasi terbaik atas arus kas masa depan dan realisasi agunan pada tingkat suku bunga efektif awal dari aset keuangan tersebut.

   Estimasi ini dilakukan dengan mempertimbangkan kapasitas utang dan fleksibilitas keuangan debitur, kualitas pendapatan debitur, jumlah dan sumber arus kas, industri di mana debitur beroperasi dan nilai realisasi agunan. Estimasi jumlah dan waktu pemulihan masa depan akan membutuhkan banyak pertimbangan. Jumlah penerimaan tergantung pada kinerja debitur pada masa mendatang dan nilai agunan, keduanya akan dipengaruhi oleh kondisi ekonomi di masa depan, di samping itu agunan mungkin tidak mudah dijual. Nilai aktual arus kas masa depan dan tanggal penerimaan mungkin berbeda dari estimasi tersebut dan akibatnya kerugian aktual yang terjadi mungkin berbeda dengan yang diakui dalam laporan keuangan.

b. Kolektif, dilakukan untuk jumlah aset keuangan yang tidak melebihi ambang batas (*threshold*) tertentu, tidak memiliki bukti objektif penurunan nilai dan aset keuangan yang memiliki bukti objektif penurunan nilai, namun belum diidentifikasi secara terpisah pada tanggal laporan posisi keuangan.

Bank menelaah aset keuangan mereka pada nilai wajar melalui penghasilan komprehensif lain dan aset keuangan pada biaya diamortisasi yang mengharuskan untuk mengakui kerugian kredit ekspektasian pada setiap tanggal pelaporan untuk mencerminkan perubahan risiko kredit selain dari aset keuangan pada nilai wajar melalui laba rugi. Bank menggabungkan informasi *forward-looking* dan historis, terkini dan yang diperkirakan ke dalam estimasi kerugian kredit ekspektasian.

3. CRITICAL ACCOUNTING JUDGMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY (continued)

Estimates and assumptions (continued)

Allowance for impairment losses on loans (continued)

The Bank performs assessment of the impairment amounts in two ways, namely (continued):

a. Individually, made to the amount of financial assets that exceed certain threshold and to certain financial assets that have objective evidence that impairment has been identified separately on the date of the statement of financial position. Impairment loss is the difference between the carrying amount and the present value of the best estimated future cash flows and realization of collateral at the initial effective interest rates of financial assets.

The estimates are made by considering the debt capacity and financial flexibility of the debtor, debtor's earnings quality, quantity and source of cash flows, industry in which the debtor operates and realizable value of collateral. Estimating the amount and timing of future recovery will require a lot of considerations. The amount of revenue depends on the performance of the debtor in the future and the value of collateral, both of which will be affected by future economic conditions, in addition to the fact that the collateral may not be easily sold. The actual value and date of receipt of future cash flows may differ from the estimates and as a result, actual loss which occurs may be different from the amount recognized in the financial statements.

b. Collectively, made to the amount of financial assets that do not exceed certain threshold and do not have objective evidence of impairment, and to the financial assets that have objective evidence of impairment but has not been identified separately on the date of statement of financial position.

The Bank reviews its financial assets at fair value through other comprehensive income and financial assets at amortized cost which require to recognize the expected credit loss at each reporting date to reflect changes in credit risk of the financial assets not at fair value through profit or loss. The Bank incorporates forward looking and historical, current and forecasted information into expected credit loss estimation.

3. PERTIMBANGAN KRITIS AKUNTANSI DAN SUMBER UTAMA KETIDAKPASTIAN ESTIMASI (lanjutan)

Estimasi dan asumsi (lanjutan)

Cadangan kerugian penurunan nilai kredit yang diberikan (lanjutan)

Dalam melakukan peninjauan penurunan nilai, penilaian manajemen berikut diperlukan:

i. Penentuan apakah aset mengalami penurunan nilai berdasarkan indikator tertentu seperti, antara lain, kesulitan keuangan debitur, penurunan kualitas kredit; dan

ii. Penentuan umur kredit ekspektasian yang mencerminkan:
   - Jumlah yang tidak bias dan probabilitas tertimbang yang ditentukan dengan mengevaluasi kemungkinan dari berbagai hasil; dan
   - Nilai waktu dari uang.

Pada setiap tanggal pelaporan, Bank menghitung kerugian kredit ekspektasian. Jika terjadi kenaikan risiko kredit yang signifikan sejak pengakuan awal maka estimasi kerugian kredit ekspektasian akan dihitung sepanjang umur kontrak.

Kerugian kredit ekspektasian merupakan estimasi probabilitas tertimbang dari kerugian kredit (yaitu nilai kini dari seluruh kekurangan kas) selama perkiraan umur instrumen keuangan. Kekurangan kas adalah selisih antara arus kas yang terutang kepada Bank sesuai dengan kontrak dan arus kas yang diperkirakan akan diterima oleh Bank.

Perhitungan cadangan kerugian penurunan nilai atas aset keuangan yang dinilai secara kolektif berdasarkan karakteristik risiko kredit yang sama dengan mempertimbangkan segmentasi kredit berdasarkan permodelan kerugian masa depan.

Penentuan nilai wajar dan taksiran masa manfaat ekonomis aset tetap

Aset tetap milik Bank dalam bentuk tanah dan bangunan diukur berdasarkan nilai wajarnya. Bank menggunakan jasa penilai independen yang terdaftar di OJK untuk mengestimasi nilai aset tetap berdasarkan pendekatan data pasar, pendekatan pendapatan dan pendekatan biaya. Informasi mengenai penilai independen dan cara penentuan nilai wajar dijelaskan dalam Catatan 12 dan 34.

Masa manfaat setiap aset tetap Bank ditentukan berdasarkan kegunaan yang diharapkan dari aset tersebut. Estimasi ini ditentukan berdasarkan evaluasi teknis internal dan pengalaman atas aset sejenis.

3. CRITICAL ACCOUNTING JUDGMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY (continued)

Estimates and assumptions (lanjutan)

Allowance for impairment losses on loans (continued)

In carrying out the impairment review, the following management's judgments are required:

i. Determination whether the assets is impaired based on certain indicators such as, amongst others, financial difficulties of the debtor's, deterioration of the credit quality of the debtor's; and
ii. Determination of expected credit life that reflect:
   - *An unbiased and probability-weighted amount that is determined by evaluating a range of possible outcomes; and*
   - *The time value of money.*

   At reporting date, the Bank calculates expected credit loss. If there is a significant increase in credit risk since initial recognition, the estimated expected credit loss will be calculated throughout the life of the contract.

Expected credit losses are estimated weighted probabilities of credit losses (is the present value of all cash shortages) over the estimated life of the financial instrument. Cash shortages are the difference between the cash flows owed to the Bank in accordance with the contract and the cash flows that are expected to be received by the Bank.

Calculation of allowance for impairment losses on financial assets assessed collectively are grouped based on similar credit risk characteristics and taking into account the loan segmentation based on future loss model.

Fair value measurement and estimated useful life of fixed assets

Fixed assets in the form of land and buildings owned by the Bank are measured based on its fair value. The Bank used an independent appraiser registered in OJK to estimate the value of fixed assets based on market data approach, income approach and cost approach. Information regarding independent appraiser and valuation method to determine its fair value are described in Notes 12 and 34.

The useful life of each item of the Bank's fixed assets is estimated based on the period over which the asset is expected to be available for use. Such estimation is based on internal technical evaluation and experience with similar assets.

3. PERTIMBANGAN KRITIS AKUNTANSI DAN SUMBER UTAMA KETIDAKPASTIAN ESTIMASI (lanjutan)

Penentuan nilai wajar dan taksiran masa manfaat ekonomis aset tetap (lanjutan)

Masa manfaat setiap aset ditinjau secara periodik dan disesuaikan apabila prakiraan berbeda dengan estimasi sebelumnya karena keausan, keusangan teknis dan komersial, hukum atau keterbatasan lainnya atas pemakaian aset. Namun terdapat kemungkinan bahwa hasil operasi di masa mendatang dapat dipengaruhi secara signifikan oleh perubahan atas jumlah serta periode pencatatan biaya yang diakibatkan karena perubahan faktor yang disebutkan di atas.

Perubahan masa manfaat aset tetap dapat mempengaruhi jumlah biaya penyusutan yang diakui dan penurunan nilai tercatat aset tersebut.

Nilai tercatat aset tetap diungkapkan dalam Catatan 12.

Liabilitas Imbalan Kerja

Nilai kini atas imbalan kerja karyawan tergantung dari banyaknya faktor yang dipertimbangkan oleh aktuaris berdasarkan beberapa asumsi. Perubahan atas asumsi-asumsi tersebut akan mempengaruhi nilai tercatat atas imbalan kerja karyawan.

Asumsi yang digunakan dalam menentukan biaya atau pendapatan untuk imbalan kerja termasuk tingkat diskonto dan tingkat kenaikan gaji. Adanya perubahan pada asumsi ini akan mempengaruhi jumlah tercatat kewajiban pensiun. Bank menentukan tingkat diskonto yang tepat pada setiap akhir tahun. Ini merupakan tingkat suku bunga yang digunakan untuk menentukan nilai kini atas arus kas masa depan yang diestimasi akan digunakan untuk membayar imbalan kerja. Dalam menentukan tingkat diskonto yang sesuai, Bank mempertimbangkan tingkat suku bunga atas obligasi pemerintah yang mempunyai jatuh tempo yang menyerupai jangka waktu imbalan kerja karyawan.

Pajak penghasilan

Pertimbangan signifikan dilakukan dalam menentukan provisi atas pajak penghasilan badan. Terdapat transaksi dan perhitungan tertentu yang penentuan pajak akhirnya adalah tidak pasti dalam kegiatan usaha normal.

3. CRITICAL ACCOUNTING JUDGMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY (continued)

Fair value measurement and estimated useful life of fixed assets (continued)

The estimated useful life of each asset is reviewed periodically and updated if expectations differ from previous estimates due to physical wear and tear, technical or commercial obsolescence and legal or other limits on the use of the asset. It is possible, however, that future results of operations could be materially affected by changes in the amounts and timing of recorded expenses brought about by changes in the factors mentioned above.

A change in the estimated useful life of any item of fixed assets would affect the recorded depreciation expense and decrease in the carrying values of these assets.

The carrying amounts of fixed assets are disclosed in Note 12.

Employee benefits

The present value of the employee benefit obligations depends on a number of factors that are determined on an actuarial basis using a number of assumptions. Any changes in these assumptions will impact the carrying amount of employee benefit obligations.

The assumptions used in determining the net cost (income) for employee benefits include the discount rate and the rate of increase in salaries. Any changes in these assumptions will have an impact on the carrying amount of pension obligation. The Bank determines the appropriate discount rate at the end of each year. This is the interest rate that should be used to determine the present value of estimated future cash outflows expected to be required to settle the pension obligations. In determining the appropriate discount rate, the Bank considers the interest rates of government bonds that have terms to maturity approximating the terms of the related employee benefit liability.

Income tax

Significant judgment is involved in determining the provision for corporate income tax. There are certain transactions and computation for which the ultimate tax determination is uncertain during the ordinary course of business.

3. PERTIMBANGAN KRITIS AKUNTANSI DAN SUMBER UTAMA KETIDAKPASTIAN ESTIMASI (lanjutan)

Penentuan nilai wajar dan taksiran masa manfaat ekonomis aset tetap (lanjutan)

Pajak penghasilan (lanjutan)

Bank mengakui liabilitas atas pajak penghasilan badan berdasarkan estimasi apakah akan terdapat tambahan pajak penghasilan badan. Penjelasan lebih rinci diungkapkan dalam Catatan 2w dan 26.

3. CRITICAL ACCOUNTING JUDGMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY (continued)

Fair value measurement and estimated useful lives of fixed assets (continued)

Income tax (continued)

The Bank recognizes liabilities for expected corporate income tax issues based on estimates of whether additional corporate income tax will be due. Further details are disclosed in Notes 2w and 26.

4. KAS / ***4. CASH***

	31 Desember/ *December 31,* 2022	**31 Desember/ *December 31,* 2021**	
Rupiah	61.721	48.873	*Rupiah*
Valuta asing (Catatan 31)	269	624	*Foreign currencies (Note 31)*
Total	**61.990**	**49.497**	***Total***

Saldo kas termasuk uang pada mesin ATM (Anjungan Tunai Mandiri) sejumlah Rp7.434 dan Rp7.927 masing-masing pada tanggal 31 Desember 2022 dan 2021.

Cash includes cash in ATM (Automated Teller Machines) amounting to Rp7,434 and Rp7,927 as of December 31, 2022, and 2021, respectively.

5. GIRO PADA BANK INDONESIA / ***5. CURRENT ACCOUNTS WITH BANK INDONESIA***

	31 Desember/ *December 31,* 2022	**31 Desember/ *December 31,* 2021**	
Rupiah	599.560	127.913	*Rupiah*
Valuta asing (Catatan 31)	120.747	94.870	*Foreign currencies (Note 31)*
Total	**720.307**	**222.783**	***Total***

Giro Wajib Minimum (GWM) Primer adalah simpanan minimum yang wajib dipelihara oleh Bank dalam bentuk saldo rekening giro pada Bank Indonesia (BI). Rasio Penyangga Likuiditas Makroprudensial (PLM) adalah cadangan minimum yang wajib dipelihara oleh Bank berupa Sertifikat Bank Indonesia (SBI), Sertifikat Deposito Bank Indonesia (SDBI), Surat Berharga Negara (SBN) yang besarnya ditetapkan oleh Bank Indonesia sebesar persentase tertentu dari Dana Pihak Ketiga (DPK) Bank. Rasio Intermediasi Makroprudensial (RIM) adalah simpanan minimum yang wajib dipelihara oleh Bank dalam bentuk saldo Rekening Giro pada Bank Indonesia sebesar persentase tertentu dari DPK yang dihitung berdasarkan selisih antara RIM yang dimiliki oleh Bank dengan RIM target.

Primary Statutory Reserve Requirement (GWM) is a minimum reserve that should be maintained by the Bank in demand deposit with Bank Indonesia. Macroprudential Liquidity Buffer (PLM) ratio is the minimum reserve that should be maintained by the Bank which comprised of Certificates of Bank Indonesia (SBI), Certificates of Deposits of Bank Indonesia (SDBI), Government Securities (SBN) which the amount is determined by Bank Indonesia at a certain percentage of the Bank's third party fund (DPK). Macroprudential Intermediation Ratio (RIM) is the minimum reserve that should be maintained by the Bank in demand deposit with Bank Indonesia in the amount of certain percentage of DPK that is calculated based on the difference between the RIM owned by the Bank and the target RIM.

5. GIRO PADA BANK INDONESIA (lanjutan)

Giro RIM dikenakan jika RIM Bank di bawah minimum RIM target Bank Indonesia (84%) atau di atas maksimum RIM target Bank Indonesia (94%) dengan Kewajiban Penyediaan Modal Minimum (KPMM) Bank lebih kecil dari KPMM Insentif Bank Indonesia yang sebesar 14%.

Rasio GWM Bank pada tanggal 31 Desember 2022 telah sesuai dengan PBI No. 20/3/PBI/2018 dan perubahan terakhirnya dalam PBI No. 24/4/PBI/2022 yang dijelaskan dalam PADG No. 20/10/PADG/2018 dan perubahan terakhirnya dalam PADG No. 24/8/PADG/2022 yang efektif tanggal 30 Juni 2022 tentang GWM Dalam Rupiah dan Valuta Asing Bagi Bank Umum Konvensional, Bank Umum Syariah dan Unit Usaha Syariah. Parameter pemenuhan GWM dalam mata uang Rupiah ditetapkan sebesar 9% dari DPK dalam Rupiah. Untuk GWM dalam valuta asing ditetapkan sebesar 4% dari DPK dalam valuta asing.

Bank Indonesia melakukan penguatan insentif untuk mendorong peranan perbankan dalam pembiayaan kepada sektor prioritas sesuai Peraturan Bank Indonesia (PBI) No. 24/5/PBI/2022 tentang Insentif bagi Bank yang Memberikan Penyediaan Dana untuk Kegiatan Ekonomi Tertentu dan Inklusif sebagaimana diatur lebih lanjut melalui PADG No. 24/4/PADG/2022 tanggal 1 Maret 2022 tentang Peraturan Pelaksanaan Insentif Bagi Bank yang Memberikan Penyediaan Dana untuk Kegiatan Ekonomi Tertentu dan Inklusif sebagaimana diubah terakhir dengan PADG No. 24/12/PADG/2022 tanggal 20 Juli 2022.

Rasio Intermediasi Makroprudensial (RIM) dan Penyangga Likuiditas Makroprudensial (PLM) Bank pada tanggal 31 Desember 2022 dan 2021 telah sesuai dengan PBI No. 20/4/PBI/2018 dan perubahan terakhirnya dalam PBI No. 24/16/PBI/2022 yang dijelaskan dalam PADG No. 21/22/PADG/2019 dan perubahan terakhirnya sesuai PADG No. 24/14/PADG/2022 tentang Rasio Intermediasi Makroprudensial (RIM) dan Penyangga Likuiditas Makroprudensial (PLM) bagi Bank Umum Konvensional, Bank Umum Syariah dan Unit Usaha Syariah, PLM ditetapkan sebesar 6% dari DPK dalam Rupiah.

5. CURRENT ACCOUNTS WITH BANK INDONESIA (continued)

RIM is charged if the Bank's RIM is below Bank Indonesia's minimum targeted RIM (84%) or above Bank Indonesia's maximum targeted RIM (94%) with Bank's Minimum Capital Adequacy Ratio (CAR) smaller than Bank Indonesia's Incentive KPMM of 14%.

The Bank's GWM ratios as of 31 December 2022 has complied with PBI No. 20/3/PBI/2018 and its latest amendment in PBI No. 24/4/PBI/2022 *as further explained on PADG No. 20/10/PADG/2018 and its latest amendment in* PADG No. 24/8/PADG/2022 *which was effective since June 30, 2022 regarding GWM in Rupiah and Foreign Currency of Conventional Banks, Sharia Banks and Sharia Business Units. The parameter of minimum required reserve (GWM) Rupiah is determined at 9% of total DPK in Rupiah. The minimum required reserve (GWM) in foreign currencies is determined at 4% of total DPK in foreign currencies.*

Bank Indonesia has strengthened incentive policy to stimulate the role of the banking industry in financing to priority sectors in accordance with Bank Indonesia Regulation (PBI) No. 24/5/PBI/2022 concerning Incentives for Banks Providing Funds for Certain and Inclusive Economic Activities, as further regulated through PADG No. 24/4/PADG/2022 on March 1, 2022 concerning Incentive Implementation Regulations for banks that Provide Funds for Certain and Inclusive Economic Activities as last amended by PADG No.24/12/PADG/2022 dated July 20, 2022.

The Bank's Macroprudential Intermediation Ratio and Macroprudential Liquidity Buffer as of December 31, 2022 and 2021 agrees to PBI No. 20/4/PBI/2018 and its latest amendment in PBI No. 24/16/PBI/2022 and PADG No. 21/22/PADG/2019 and the latest amendment in PADG No. 24/14/PADG/2022 regarding Macroprudential Intermediation Ratio (RIM) and Macroprudential Liquidity Buffer (PLM) for Conventional Banks, Sharia Commercial Banks and Sharia Business Units, PLM is required at 6% of total DPK in Rupiah.

5. GIRO PADA BANK INDONESIA (lanjutan)

Berikut adalah persentase minimum giro wajib minimum dan yang telah Bank penuhi:

5. CURRENT ACCOUNTS WITH BANK INDONESIA (continued)

The Bank's minimum statutory reserves and required minimum percentage are as follows:

	2022		2021		
	31 Desember/ *December 31,*	**Minimal/ *Minimum***	**31 Desember/ *December 31,***	**Minimal/ *Minimum***	
Rupiah					*Rupiah*
GWM primer	25,17%	9,00%	11,10%	3,50%	*Primary GWM*
GWM harian	0,00%	0,00%	0,50%	0,50%	*Daily GWM*
GWM rata-rata	21,17%	9,00%	10,60%	3,00%	*Average GWM*
GWM penyangga likuiditas makroprudensial (PLM)	46,87%	7,00%	62,89%	6,00%	*Macroprudential liquidity buffer*
Valuta asing					*Foreign currencies*
GWM primer	4,01%	4,00%	4,13%	4,00%	*Primary GWM*
GWM harian	2,00%	2,00%	2,00%	2,00%	*Daily GWM*
GWM rata-rata	2,01%	2,00%	2,13%	2,00%	*Average GWM*

Pada tanggal 31 Desember 2022 dan 2021, Bank telah memenuhi giro wajib minimum yang harus disediakan sesuai dengan ketentuan Bank Indonesia.

As of December 31, 2022 and 2021, the Bank has complied with the required minimum deposit balances under the Bank Indonesia regulations.

6. GIRO PADA BANK LAIN

Giro pada bank lain dilakukan kepada pihak ketiga.

Rincian giro pada bank lain berdasarkan pihak di mana Bank menempatkan dananya adalah sebagai berikut:

6. CURRENT ACCOUNTS WITH OTHER BANKS

The current accounts with other banks are made with third parties.

Current accounts with other banks by counterparties are as follows:

	31 Desember/ *December 31,* 2022	**31 Desember/ *December 31,* 2021**	
Rupiah			*Rupiah*
PT Bank Central Asia Tbk	76	18	*PT Bank Central Asia Tbk*
Subtotal	**76**	**18**	***Subtotal***

6. GIRO PADA BANK LAIN (lanjutan)

6. CURRENT ACCOUNTS WITH OTHER BANKS (continued)

Rincian giro pada bank lain berdasarkan pihak di mana Bank menempatkan dananya adalah sebagai berikut: (lanjutan)

Current accounts with other banks by counterparties are as follows: (continued)

	31 Desember/ *December 31,* 2022	**31 Desember/ *December 31,* 2021**	
Valuta asing (Catatan 31)			*Foreign currencies (Note 31)*
PT Bank Negara Indonesia (Persero) Tbk	1.410.433	2.122.893	*PT Bank Negara Indonesia (Persero) Tbk*
PT Bank Central Asia Tbk	30.837	31.207	*PT Bank Central Asia Tbk*
PT Bank Maybank Indonesia Tbk	18.076	7.226	*PT Bank Maybank Indonesia Tbk*
PT Bank Rakyat Indonesia (Persero) Tbk	5.077	2.665	*PT Bank Rakyat Indonesia (Persero) Tbk*
PT Bank Mandiri (Persero) Tbk	4.319	28.573	*PT Bank Mandiri (Persero) Tbk*
PT Bank OCBC NISP Tbk	2.653	2.363	*PT Bank OCBC NISP Tbk*
PT Bank CIMB Niaga Tbk	798	625	*PT Bank CIMB Niaga Tbk*
Mizuho Corporate Bank, Tokyo	91	147	*Mizuho Corporate Bank, Tokyo*
Subtotal	**1.472.284**	**2.195.699**	*Subtotal*
Total	**1.472.360**	**2.195.717**	*Total*
Cadangan kerugian penurunan nilai	(778)	(463)	*Allowance for impairment losses*
Neto	**1.471.582**	**2.195.254**	***Net***

Suku bunga rata-rata untuk giro pada bank lain adalah sebagai berikut:

The average interest rate for current accounts with other banks are as follows:

	31 Desember/ *December 31,* 2022	**31 Desember/ *December 31,* 2021**	
Tingkat suku bunga efektif rata-rata per tahun:			*Average annual effective interest rates:*
Rupiah	1,13%	0,16%	*Rupiah*
Valuta asing	1,19%	0,70%	*Foreign currencies*

Rincian giro pada bank lain berdasarkan mata uang adalah sebagai berikut:

The current account with other banks based on currency are as follows:

	31 Desember/ *December 31,* 2022	**31 Desember/ *December 31,* 2021**	
Dolar Amerika Serikat	1.467.905	2.191.688	*United States Dollar*
Dolar Singapura	3.359	3.010	*Singapore Dollar*
Euro Eropa	798	625	*Europe Euro*
Dolar Australia	131	229	*Australian Dollar*
Yen Jepang	91	147	*Japanese Yen*
Rupiah	76	18	*Rupiah*
Total	1.472.360	2.195.717	*Total*
Cadangan kerugian penurunan nilai	(778)	(463)	*Allowance for impairment losses*
Neto	**1.471.582**	**2.195.254**	***Net***

Berdasarkan kolektibilitas, pada tanggal 31 Desember 2022 dan 2021, seluruh giro pada bank lain diklasifikasikan "Lancar".

Based on the Bank's collectability as of December 31, 2022 and 2021, all current accounts with other banks are classified as "Current".

6. GIRO PADA BANK LAIN (lanjutan)

Perubahan nilai tercatat bruto adalah sebagai berikut:

	Stage 1	*Stage 2*	*Stage 3*	*Total*	
31 Desember 2020	**410.349**	**-**	**-**	**410.349**	***December 31, 2020***
Mutasi bersih	1.785.368			1.785.368	*Net movement*
31 Desember 2021	**2.195.717**	**-**	**-**	**2.195.717**	***December 31, 2021***
Mutasi bersih	(723.357)	-	-	(723.357)	*Net movement*
31 Desember 2022	**1.472.360**	**-**	**-**	**1.472.360**	***December 31, 2022***

Perubahan cadangan kerugian penurunan nilai giro pada bank lain adalah sebagai berikut:

	Stage 1	*Stage 2*	*Stage 3*	**Total**	
31 Desember 2020	**112**	**-**	**-**	**112**	***December 31, 2020***
Mutasi bersih	351	-	-	351	*Net movement*
31 Desember 2021	**463**	**-**	**-**	**463**	***December 31, 2021***
Mutasi bersih	315	-	-	315	*Net movement*
31 Desember 2022	**778**	**-**	**-**	**778**	***December 31, 2022***

Manajemen Bank berpendapat bahwa jumlah cadangan kerugian penurunan nilai yang dibentuk telah memadai pada tanggal 31 Desember 2022 dan 31 Desember 2021.

Pada tanggal 31 Desember 2022 dan 2021, tidak terdapat giro pada bank lain yang digunakan sebagai jaminan dan dibatasi penggunaannya.

Pada tanggal 31 Desember 2022 dan 2021, giro pada bank lain dilakukan penilaian secara kolektif.

6. CURRENT ACCOUNTS WITH OTHER BANKS (continued)

Movements in the gross carrying amount are as follows:

The movements in the allowance for impairment losses on current accounts with other banks are as follows:

The Bank's management believes that allowance for impairment losses provided is adequate as of December 31, 2022 and December 31, 2021.

As of December 31, 2022 and 2021, there are no current accounts with other banks used as collateral or restricted.

As of December 31, 2022 and 2021, current accounts with other banks are assesed collectively.

7. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN

Penempatan pada Bank Indonesia dan bank lain berdasarkan jenis penempatan dan pihak di mana dana ditempatkan adalah sebagai berikut:

7. PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS

Placements with Bank Indonesia and other banks by types of placements and by counterparties are as follows:

	31 Desember/*December 31*, 2022			
	Jangka waktu/ *Period*	**Tingkat bunga efektif rata-rata per tahun/ *Average annual effective interest rate***	***Total***	
Rupiah				*Rupiah*
Deposito berjangka				*Term deposit*
Bank Indonesia	4 hari/*days*	5,33%	599.823	*Bank Indonesia*
Fasilitas simpanan				*Deposit facility*
Bank Indonesia	3 hari/*days*	4,75%	554.926	*Bank Indonesia*
Pinjaman Singkat				*Call Money*
PT Bank Ina Perdana Tbk	3 hari/*days*	5,00%	20.000	*PT Bank Ina Perdana Tbk*
Total			**1.174.749**	*Total*
Cadangan kerugian Penurunan nilai			(16)	*Allowance for impairment losses*
Neto			**1.174.733**	***Net***

	31 Desember/*December 31*, 2021			
	Jangka waktu/ *Period*	**Tingkat bunga efektif rata-rata per tahun/ *Average annual effective interest rate***	***Total***	
Rupiah				*Rupiah*
Deposito berjangka				*Term deposit*
Bank Indonesia	4 hari/*days*	2,84%	599.858	*Bank Indonesia*
	6 hari/*days*	2,90%	149.976	
Fasilitas simpanan				*Deposit facility*
Bank Indonesia	3 hari/*days*	2,75%	454.930	*Bank Indonesia*
Total			**1.204.764**	***Total***

Nilai tercatat diamortisasi dari penempatan pada Bank Indonesia dan bank lain adalah sebagai berikut:

The carrying value of placements with Bank Indonesia and other banks at amortized cost is as follows:

	31 Desember/ *December 31,* 2022	**31 Desember/ *December 31,* 2021**	
Penempatan pada Bank Indonesia dan bank lain	1.174.749	1.204.764	*Placement with Bank Indonesia and other banks*
Pendapatan bunga yang masih akan diterima (Catatan 15)	251	236	*Accrued interest receivable (Note 15)*
Total	**1.175.000**	**1.205.000**	***Total***

7. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN (lanjutan)

Pada tanggal 31 Desember 2022 dan 2021, seluruh penempatan pada Bank indonesia dan bank lain diklasfikasikan "Lancar"

Pada tanggal 31 Desember 2022 dan 2021, tidak terdapat penempatan pada Bank Indonesia dan bank lain yang dijadikan agunan oleh Bank.

Perubahan nilai tercatat bruto adalah sebagai berikut:

7. PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS (continued)

As of Desember 31,2022 and 2021, all placements with Bank Indonesia and other banks were classifed as "Current"

As of December 31, 2022 and 2021, placements with Bank Indonesia and other banks are not pledged as collateral by the Bank.

Movements in the gross carrying amount are as follows:

	Stage 1	*Stage 2*	*Stage 3*	Total	
31 Desember 2020	**321.888**	-	-	**321.888**	**December 31, 2020**
Aset keuangan baru yang diterbitkan atau dibeli	1.204.764	-	-	1.204.764	*New financial assets issued or purchased*
Aset keuangan yang dihentikan pengakuannya	(321.888)	-	-	(321.888)	*Derecognized financial assets*
31 Desember 2021	**1.204.764**	**-**	**-**	**1.204.764**	***December 31, 2021***
Aset keuangan baru yang diterbitkan atau dibeli	1.174.749	-	-	1.174.749	*New financial assets issued or purchased*
Aset keuangan yang dihentikan pengakuannya	(1.204.764)	-	-	(1.204.764)	*Derecognized financial assets*
31 Desember 2022	**1.174.749**	**-**	**-**	**1.174.749**	***December 31, 2022***

Perubahan cadangan kerugian penurunan nilai penempatan pada Bank Indonesia dan bank lain adalah sebagai berikut:

The movements in the allowance for impairment losses on placement with Bank Indonesia and other banks are as follows:

	Stage 1	*Stage 2*	*Stage 3*	Total	
31 Desember 2021	**-**	**-**	**-**	**-**	***December 31, 2021***
Aset keuangan baru yang diterbitkan atau dibeli	16	-	-	16	*New financial asset issued or purchased*
31 Desember 2022	**16**	**-**	**-**	**16**	***December 31, 2022***

Pada tanggal 31 Desember 2022 dan 2021, penempatan pada Bank Indonesia dan bank lain dilakukan penilaian secara kolektif

Manajemen berpendapat bahwa jumlah kerugian penurunan nilai telah memadai pada tanggal 31 Desember 2022 dan tidak diperlukan pada tanggal 31 Desember 2021.

As of December 31, 2022 and 2021, placement with Bank Indonesia and other banks are assesed collectively.

Management believes that the amount of impairment loss is adequate as of December 31, 2022 and not necessary as of December 31, 2021.

8. EFEK-EFEK

Semua efek-efek merupakan efek-efek dari pihak ketiga.

Rincian efek-efek berdasarkan jenis, model bisnis, mata uang, penerbit pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut:

8. SECURITIES

All securities are made with third parties.

Securities classified according to type, business model, currencies and issuers as of December 31, 2022 and 2021 are as follows:

	31 Desember/ *December 31,* 2022	**31 Desember/ *December 31,* 2021**	
Rupiah			*Rupiah*
Diukur pada nilai wajar melalui penghasilan komprehensif lain			*Measured at fair value through other comprehensive income*
Obligasi Pemerintah Indonesia	58.160	202.649	*Indonesian Government Bonds*
Obligasi Ritel Indonesia	187.641	-	*Indonesian Retail Bonds*
Diukur pada biaya perolehan diamortisasi			*Amortized Cost*
Obligasi Pemerintah Indonesia	935.006	-	*Indonesian Government Bonds*
Diukur pada nilai wajar melalui laba rugi			*Measured at fair value through profit or loss*
Obligasi Ritel Indonesia	293	111.478	*Indonesian Retail Bonds*
Subtotal	1.181.100	314.127	*Subtotal*
Mata uang asing (Catatan 31)			*Foreign currency (Note 31)*
Diukur pada nilai wajar melalui penghasilan komprehensif lain			*Measured at fair value through other comprehensive income*
Obligasi Pemerintah Indonesia	218.888	-	*Indonesian Government Bonds*
Diukur pada biaya perolehan amortisasi			*Amortized Cost*
Obligasi Pemerintah Indonesia	251.092	-	*Indonesian Government Bonds*
Subtotal	469.980	-	*Subtotal*
Total	**1.651.080**	**314.127**	**Total**

8. EFEK-EFEK (lanjutan) / *8. SECURITIES (continued)*

Tingkat bunga efektif rata-rata per tahun: / *Average annual effective interest rates:*

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
Rupiah			*Rupiah*
Obligasi Pemerintah Indonesia	5,20%	3,54%	*Indonesian Government Bonds*
Obligasi Ritel Indonesia	5,90%	5,04%	*Indonesian Retail Bonds*
Mata uang asing			*Foreign currencies*
Obligasi Pemerintah Indonesia	2,67%	-	*Indonesian Government Bonds*

Klasifikasi efek-efek berdasarkan jangka waktu sejak tanggal pembelian hingga tanggal jatuh tempo adalah sebagai berikut: / *Securities classified according to their terms from acquisition date to maturity dates are as follows:*

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
1-3 bulan	-	111.478	*1-3 months*
> 3-12 bulan	106.265	-	*> 3-12 months*
> 1-5 tahun	1.120.877	192.649	*> 1-5 years*
> 5 tahun	423.938	10.000	*> 5 years*
Total	**1.651.080**	**314.127**	***Total***

Efek yang diukur pada biaya perolehan diamortisasi memiliki suku bunga tetap, sehingga Bank terpapar risiko suku bunga atas nilai wajar (*fair value interest rate risk*). Rata-rata suku bunga efektif untuk efek-efek yang diukur pada biaya perolehan diamortisasi sebesar 4,53% pada tanggal 31 Desember 2022 dan nihil pada tanggal 31 Desember 2021.

Securities measured at amortized cost are arranged at fixed interest rates, exposing the Bank to fair value interest rate risk. The average effective interest rate of these securities measured at amortized cost is 4.53% as of December 31, 2022 and nil as of December 31, 2021 respectively.

Nilai nominal efek yang diukur pada biaya perolehan di amortisasi pada tanggal 31 Desember 2022 dan 2021 masing-masing sebesar Rp1.201.864 dan RpNihil. Premi yang belum diamortisasi bersih pada tanggal 31 Desember 2022 dan 2021 masing-masing sebesar Rp15.766 dan RpNihil.

Face value of securities measured at amortized cost as of December 31, 2022 and 2021 amounted to Rp1,201,864 and RpNil, respectively. Unamortized net premium as of December 31, 2022 and 2021 amounted to Rp15,766 and RpNil, respectively.

Perubahan nilai tercatat bruto adalah sebagai berikut: / *Movements in the gross carrying amount are as follows:*

	Stage 1	***Stage 2***	***Stage 3***	***Total***	
31 Desember 2020	**274.987**	**-**	**-**	**274.987**	***December 31, 2020***
Aset keuangan baru yang diterbitkan atau dibeli	192.649	-	-	192.649	*New financial assets issued or purchased*
Pengukuran kembali bersih nilai tercatat	(25.229)	-	-	(25.229)	*Net remeasurement of carrying amount*
Aset keuangan yang dihentikan pengakuannya	(128.280)	-	-	(128.280)	*Derecognized financial assets*
31 Desember 2021	**314.127**	**-**	**-**	**314.127**	***December 31, 2021***
Aset keuangan baru yang diterbitkan atau dibeli	1.641.080	-	-	1.641.080	*New financial assets issued or purchased*
Pengukuran kembali bersih nilai tercatat	(192.649)	-	-	(192.649)	*Net remeasurement of carrying amount*
Aset keuangan yang dihentikan pengakuannya	(111.478)	-	-	(111.478)	*Derecognized financial assets*
31 Desember 2022	**1.651.080**	**-**	**-**	**1.651.080**	***December 31, 2022***

8. EFEK-EFEK (lanjutan)

Manajemen berpendapat bahwa tidak diperlukan adanya cadangan kerugian penurunan nilai atas efek-efek pada 31 Desember 2022 dan 2021.

Pada tanggal 31 Desember 2022 dan 2021, seluruh efek-efek memiliki kolektibilitas lancar.

Rincian perubahan nilai wajar atas efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain adalah sebagai berikut:

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
Saldo awal tahun sebelum pajak penghasilan tangguhan	1.842	6.483	*Balance at beginning of year before deferred income tax*
(Kerugian) keuntungan yang belum direalisasi selama tahun berjalan sebelum pajak penghasilan tangguhan	(10.119)	1.842	*Unrealized (loss) gain during the year before deferred income tax*
Kerugian (keuntungan) penjualan yang direalisasi tahun berjalan	(1.842)	(6.483)	*Realized loss (gain) from sales during the year*
Jumlah sebelum pajak tangguhan	(10.119)	1.842	*Total before deferred tax*
Pajak tangguhan (Catatan 26)	1.922	(350)	*Deferred tax (Note 26)*
Saldo akhir	**(8.197)**	**1.492**	***Ending balance***

Keuntungan (kerugian) bersih dari penjualan efek adalah sebagai berikut:

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
Diukur pada nilai wajar melalui penghasilan komprehensif lain	3.609	9.610	*Measured at fair value through other comprehensive income*
Diukur pada nilai wajar melalui laporan laba rugi	838	(2.765)	*Measured at fair value through profit or loss*
Neto	**4.447**	**6.845**	***Net***

Pada tanggal 31 Desember 2022 and 2021, tidak terdapat efek-efek yang dijadikan agunan oleh Bank.

8. SECURITIES (continued)

Management believes that no allowance for impairment losses was required on securities as of December 31, 2022 and 2021.

As of December 31, 2022 and 2021, all securities have current collectibility.

Details of fair value changes of securities measured at fair value through other comprehensive income were as follows:

Gains (losses) from sales in securities are as follows:

As of December 31, 2022 and 2021, the securities are not pledged as collateral by the Bank.

9. EFEK YANG DIBELI DENGAN JANJI DIJUAL KEMBALI

Semua efek yang dibeli dengan janji dijual kembali dilakukan dengan pihak ketiga.

9. SECURITIES PURCHASED AGREEMENT TO RESELL

All securities purchased under agreement to resell are made with third parties.

31 Desember/December 31, 2022

Nasabah/ *Counterparty*	Jenis obligasi pemerintah/ *Type of government bonds*	Nilai nominal/ *Nominal amount*	Tanggal dimulai/ *Start date*	Jatuh tempo/ *Due date*	Nilai beli/ *Purchase amount*	Nilai penjualan kembali/ *Resale amount*	Pendapatan bunga yang belum direalisasi/ *Unrealised interest*	Nilai tercatat/ *Carrying value*
Bank Indonesia	VR0046	300.000	29 Des 2022/ *Dec 29, 2022*	5 Jan 2023/ *Jan 5, 2023*	284.913	288.124	132	288.256
Bank Indonesia	VR0035	500.000	30 Des 2022/ *Dec 30, 2022*	6 Jan 2023/ *Jan 6, 2023*	474.493	478.270	146	478.416
Total		**800.000**			**759.406**	**766.394**	**278**	**766.672**

31 Desember/December 31, 2021

Nasabah/ *Counterparty*	Jenis obligasi pemerintah/ *Type of government bonds*	Nilai nominal/ *Nominal amount*	Tanggal dimulai/ *Start date*	Jatuh tempo/ *Due date*	Nilai beli/ *Purchase amount*	Nilai penjualan kembali/ *Resale amount*	Pendapatan bunga yang belum direalisasi/ *Unrealised interest*	Nilai tercatat/ *Carrying value*
Bank Indonesia	VR0043	213.308	27 Des 2021/ *Dec 27, 2021*	3 Jan 2022/ *Jan 3, 2022*	202.628	202.766	40	202.726
Bank Indonesia	VR0051	35.552	27 Des 2021/ *Dec 27, 2021*	3 Jan 2022/ *Jan 3, 2022*	33.941	33.964	6	33.958
Bank Indonesia	VR0042	190.854	28 Des 2021/ *Dec 28, 2021*	4 Jan 2022/ *Jan 4, 2022*	181.312	181.436	53	181.383
Bank Indonesia	VR0051	67.880	28 Des 2021/ *Dec 28, 2021*	4 Jan 2022/ *Jan 4, 2022*	92.503	64.859	19	64.840
Bank Indonesia	VR0042	109.865	29 Des 2021/ *Dec 29, 2021*	5 Jan 2022/ *Jan 5, 2022*	104.156	104.227	40	104.187
Bank Indonesia	VR0062	164.797	29 Des 2021/ *Dec 29, 2021*	5 Jan 2022/ *Jan 5, 2022*	156.496	156.603	60	156.543
Bank Indonesia	VR0035	109.865	29 Des 2021/ *Dec 29, 2021*	5 Jan 2022/ *Jan 5, 2022*	104.736	104.808	41	104.767
Bank Indonesia	VR0046	496.797	30 Des 2021/ *Dec 30, 2021*	6 Jan 2022/ *Jan 6, 2022*	475.177	475.501	232	475.269
Bank Indonesia	VR0058	600.243	31 Des 2021/ *Dec 31, 2021*	7 Jan 2022/ *Jan 7, 2022*	571.512	571.901	333	571.568
Total		**1.989.161**			**1.922.461**	**1.896.065**	**824**	**1.895.241**

Manajemen Bank berpendapat bahwa cadangan kerugian penurunan nilai pada tanggal 31 Desember 2022 dan 2021 tidak diperlukan.

The Bank's management believes that the allowance for impairment losses as of December 31, 2022 and 2021 are not required.

Pada tanggal 31 December 2022 dan 2021, tidak terdapat efek yang dibeli dengan janji dijual kembali yang dijadikan agunan oleh Bank.

As of December 31, 2022 and December 31, 2021, there was no security purchased under agreement to resell that is pledged as collateral by the Bank.

Tingkat bunga efektif rata-rata setahun pada tanggal 31 Desember 2022 dan 2021 masing-masing sebesar 5,50% dan 3,75%.

The average annual of effective interest rate as of December 31, 2022 and 2021 are 5.50% and 3.75%, respectively.

10. KREDIT

Kredit memiliki suku bunga tetap maupun mengambang, sehingga Bank terpapar risiko suku bunga atas nilai wajar (*fair value interest rate risk*) dan risiko suku bunga atas arus kas (*cash flow interest rate risk*).

10. LOANS

Loans are arranged at both fixed and floating interest rates, thus exposing the Bank to fair value interest rate risk and cash flow interest rate risk.

a. Jenis kredit dan mata uang / *a. Type of loans and currencies*

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
Pihak berelasi (Catatan 29)			*Related parties (Note 29)*
Rupiah			*Rupiah*
Kredit modal kerja	37.419	29.285	*Working capital loans*
Kredit konsumsi	5.691	6.339	*Consumer loans*
Subtotal pihak berelasi	43.110	35.624	*Subtotal related parties*
Pihak ketiga			*Third parties*
Rupiah			*Rupiah*
Kredit modal kerja	1.876.335	1.433.877	*Working capital loans*
Kredit investasi	594.959	586.376	*Investment loans*
Kredit konsumsi	254.403	340.095	*Consumer loans*
	2.725.697	2.360.348	
Dolar Amerika Serikat (Catatan 31)			*United States Dollar (Note 31)*
Kredit modal kerja	143.986	131.823	*Working capital loans*
Subtotal pihak ketiga	2.869.683	2.492.171	*Subtotal third parties*
Total	2.912.793	2.527.795	*Total*
Cadangan kerugian penurunan nilai	(62.231)	(111.995)	*Allowance for impairment losses*
Neto	**2.850.562**	**2.415.800**	***Net***

10. KREDIT (lanjutan) / *10. LOANS (continued)*

b. Sektor ekonomi / *b. Economic sector*

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
Rupiah			*Rupiah*
Manufaktur	667.915	652.528	*Manufacturing*
Perdagangan besar dan eceran	442.443	288.910	*Wholesale and retail*
Real-estate, usaha persewaan dan perusahaan jasa	424.277	480.837	*Real-estate, rental and services*
Lembaga keuangan	395.565	340.703	*Financial institutions*
Rumah tangga	260.094	346.435	*Household*
Pertanian, perburuan dan kehutanan	123.457	30.424	*Agriculture, hunting and forestry*
Penyediaan akomodasi dan penyediaan makan dan minum	100.472	112.185	*Accomodation and food and beverages*
Transportasi, pergudangan dan komunikasi	46.513	111.926	*Transportation, warehousing and communication*
Konstruksi	13.965	20.288	*Construction*
Lain-lain	294.106	11.736	*Others*
Subtotal	2.768.807	2.395.972	*Subtotal*
Dolar Amerika Serikat (Catatan 31)			*United States Dollar (Note 31)*
Pertambangan dan penggalian	108.973	99.768	*Mining and quarrying*
Perdagangan besar dan eceran	35.013	32.055	*Wholesale and retail*
Subtotal	143.986	131.823	*Subtotal*
Total	2.912.793	2.527.795	*Total*
Cadangan kerugian penurunan nilai	(62.231)	(111.995)	*Allowance for impairment losses*
Neto	**2.850.562**	**2.415.800**	***Net***

Sektor ekonomi lain-lain terdiri dari jasa pendidikan, jasa kemasyarakatan, sosial budaya, hiburan dan perseorangan lainnya, jasa listrik, gas dan air, jasa kesehatan dan kegiatan sosial, jasa perorangan, dan perikanan.

Other economic sectors consist of education services, community, cultural, leisure and other individual services, electricity, gas and water, health and social services, personal services, and fisheries.

c. Kolektibilitas / *c. Collectability*

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
Lancar	2.710.086	2.236.331	*Current*
Dalam perhatian khusus	144.070	161.864	*Special mention*
Kurang lancar	5.245	429	*Sub-standard*
Diragukan	45.366	430	*Doubtful*
Macet	8.026	128.741	*Loss*
Total	2.912.793	2.527.795	*Total*
Cadangan kerugian penurunan nilai	(62.231)	(111.995)	*Allowance for impairment losses*
Neto	**2.850.562**	**2.415.800**	***Net***

10. KREDIT (lanjutan) / *10. LOANS (continued)*

d. Berdasarkan *stage* / *d. Based on staging*

Berikut adalah perubahan jumlah kredit berdasarkan *stage* pada tanggal 31 Desember 2022 dan 2021:

Below is movement of loans based on staging as of December 31, 2022 and 2021:

	31 Desember/*December 31*, 2022				
	Stage 1	**Stage 2**	**Stage 3**	**Total**	
Saldo awal	2.239.973	158.229	129.593	2.527.795	*Beginning balance*
Transfer ke kerugian kredit ekspektasian 12 bulan (*Stage* 1)	-	-	-	-	*Transferred to 12 month expected credit losses (Stage 1)*
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (*Stage* 2)	(11.721)	12.312	(591)	-	*Transferred to lifetime expected credit losses (Stage 2)*
Transfer ke kredit yang mengalami penurunan nilai (*Stage* 3)	(50.322)	(126)	50.448	-	*Transferred to credit impaired (Stage 3)*
Perolehan kredit baru	1.197.875	1.476	344	1.199.695	*Loan addition*
Perubahan bersih pada eksposur dan pengukuran kembali	(298.917)	(29.665)	(40)	(328.622)	*Net chages in exposure and remeasurement*
Hapus buku	(2.196)	(1.199)	(120.550)	(123.945)	*Write-off*
Aset dihentikan pengakuannya atau dilunasi	(360.874)	(689)	(567)	(362.130)	*Asset derecognized or repaid*
Saldo akhir	2.713.818	140.338	58.637	2.912.793	*Ending balance*
Cadangan kerugian penurunan nilai	(7.976)	(15.424)	(38.831)	(62.231)	*Allowance for impairment losses*
Neto	**2.705.842**	**124.914**	**19.806**	**2.850.562**	***Net***

	31 Desember/*December 31*, 2021				
	Stage 1	**Stage 2**	**Stage 3**	**Total**	
Saldo awal	2.482.813	10.121	144.889	2.637.823	*Beginning balance*
Transfer ke kerugian kredit ekspektasian 12 bulan (*Stage* 1)	2.249	(1.946)	(303)	-	*Transferred to 12 month expected credit losses (Stage 1)*
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (*Stage* 2)	(286)	286	-	-	*Transferred to lifetime expected credit losses (Stage 2)*
Transfer ke kredit yang mengalami penurunan nilai (*Stage* 3)	(1.299)	-	1.299	-	*Transferred to credit impaired (Stage 3)*
Perolehan kredit baru	916.938	152.642	-	1.069.580	*Loan addition*
Perubahan bersih pada eksposur dan pengukuran kembali	(174.380)	(172)	(10.021)	(184.573)	*Net chages in exposure and remeasurement*
Aset dihentikan pengakuannya atau dilunasi	(986.062)	(2.702)	(6.271)	(995.035)	*Asset derecognized or repaid*
Saldo akhir	2.239.973	158.229	129.593	2.527.795	*Ending balance*
Cadangan kerugian penurunan nilai	(1.987)	(2.350)	(107.658)	(111.995)	*Allowance for impairment losses*
Neto	**2.237.986**	**155.879**	**21.935**	**2.415.800**	***Net***

10. KREDIT (lanjutan) / *10. LOANS (continued)*

e. Jangka waktu / *e. By period*

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
< 1 tahun	1.206.904	1.050.223	*< 1 year*
1 - 2 tahun	87.802	133.621	*1 - 2 years*
2 - 5 tahun	947.663	527.650	*2 - 5 years*
> 5 tahun	670.424	816.301	*> 5 years*
Total	2.912.793	2.527.795	*Total*
Cadangan kerugian penurunan nilai	(62.231)	(111.995)	*Allowance for impairment losses*
Neto	**2.850.562**	**2.415.800**	***Net***

f. Penilaian penurunan nilai / *f. Impairment loss assessment*

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
Kredit yang dinilai secara individual			*Loans assessed individually*
Nilai tercatat	131.333	248.297	*Carrying value*
Cadangan kerugian penurunan nilai	(29.891)	(108.167)	*Allowance for impairment losses*
Subtotal	101.442	140.130	*Subtotal*
Kredit yang dinilai secara kolektif			*Loans assessed collectively*
Nilai tercatat	2.781.460	2.279.498	*Carrying value*
Cadangan kerugian penurunan nilai	(32.340)	(3.828)	*Allowance for impairment losses*
Subtotal	2.749.120	2.275.670	*Subtotal*
Neto	**2.850.562**	**2.415.800**	***Net***

Mutasi cadangan kerugian penurunan nilai adalah sebagai berikut:

The changes of allowance of impairment losses are as follows:

	31 Desember/*December 31*, 2022				
	Stage 1	Stage 2	Stage 3	Total	
Saldo awal	1.987	2.350	107.658	111.995	*Beginning balance*
Transfer ke kerugian kredit ekspektasian 12 bulan (*Stage* 1)	-	-	-	-	*Transferred to 12 month expected credit losses (Stage 1)*
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (*Stage* 2)	(26)	31	(5)	-	*Transferred to lifetime expected credit losses (Stage 2)*
Transfer ke kredit yang mengalami penurunan nilai (*Stage* 3)	(30.800)	(120)	30.920	-	*Transferred to credit impaired (Stage 3)*
Perolehan kredit baru	733	32	84	849	*Loan addition*
Perubahan bersih pada eksposur dan pengukuran kembali	39.419	14.468	20.882	74.769	*Net chages in exposure and remeasurement*
Aset dihentikan pengakuannya atau dilunasi	(1.141)	(138)	(158)	(1.437)	*Asset derecognized or repaid*
Penghapusan	(2.196)	(1.199)	(120.550)	(123.945)	*Written-off*
Saldo akhir	**7.976**	**15.424**	**38.831**	**62.231**	***Ending balance***

10. KREDIT (lanjutan) / *10. LOANS (continued)*

f. Penilaian penurunan nilai (lanjutan) / *f. Impairment loss assessment (continued)*

Mutasi cadangan kerugian penurunan nilai adalah sebagai berikut: (lanjutan)

The changes of allowance of impairment losses are as follows: (continued)

	31 Desember/*December 31*, 2021				
	Stage 1	**Stage 2**	**Stage 3**	**Total**	
Saldo awal	730	325	69.527	70.582	*Beginning balance*
Transfer ke kerugian kredit ekspektasian 12 bulan (*Stage* 1)	1	(1)	-	-	*Transferred to 12 month expected credit losses (Stage 1)*
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (*Stage* 2)	(9)	9	-	-	*Transferred to lifetime expected credit losses (Stage 2)*
Transfer ke kredit yang mengalami penurunan nilai (*Stage* 3)	(532)	-	532	-	*Transferred to credit impaired (Stage 3)*
Perolehan kredit baru	337	2.255	-	2.592	*Loan addition*
Perubahan bersih pada eksposur dan pengukuran kembali	1.461	(234)	47.681	48.908	*Net chages in exposure and remeasurement*
Penghapusan	(3)	(4)	(10.047)	(10.054)	*Written-off*
Selisih penjabaran kurs	2	-	(35)	(33)	*Foreign exchange differences*
Saldo akhir	**1.987**	**2.350**	**107.658**	**111.995**	***Ending balance***

Debitur-debitur yang dinilai secara individual termasuk dalam sektor ekonomi rumah tangga, perantara keuangan, *real-estate*, usaha persewaan dan perusahaan jasa, konstruksi, perdagangan besar dan eceran dan jasa transportasi, pergudangan, komunikasi dan industri pengolahan.

The related economic sector for debtors assessed individually are household, financial institution, real estate, rental and services, construction, wholesale and retail and transportation, warehousing, communication services and processing industry.

Debitur-debitur yang dinilai secara individual termasuk dalam sektor ekonomi real-estate, usaha persewaan dan perusahaan jasa, perdagangan besar dan eceran.

The related economic sector for debtors assessed individually are real-estate, rental and services, wholesale and retail.

Manajemen Bank berkeyakinan bahwa jumlah cadangan kerugian penurunan nilai adalah cukup untuk menutup kemungkinan kerugian atas tidak tertagihnya kredit yang diberikan.

The Bank's management believes that the allowance for impairment losses of loans is adequate to cover any possible losses on uncollectible loans.

g. Tingkat bunga efektif rata-rata per tahun / *g. Average effective interest rate per year*

	31 Desember/ *December 31,* 2022	**31 Desember/ *December 31,* 2021**	
Rupiah			*Rupiah*
Kredit modal kerja	8,49%	9,26%	*Working capital loans*
Kredit konsumsi	14,81%	15,73%	*Consumer loans*
Kredit investasi	10,39%	9,70%	*Investment loans*
Dolar Amerika Serikat			*United States Dollar*
Kredit modal kerja	2,20%	3,82%	*Working capital loans*

10. KREDIT (lanjutan)

h. Informasi penting lainnya

Berikut adalah informasi penting lainnya sehubungan dengan kredit:

1) Kredit dijamin dengan agunan yang diikat dengan hak tanggungan atau surat kuasa untuk menjual dan jaminan lain yang umumnya diterima oleh perbankan. Kredit juga dijamin dengan jaminan tunai berupa deposito berjangka (Catatan 16). Manajemen berkeyakinan agunan yang diterima tersebut cukup untuk menutup kerugian yang mungkin timbul akibat tidak tertagihnya kredit yang diberikan.

2) Kredit untuk modal kerja dan investasi terdiri dari kredit jangka panjang, tetap, berulang dan diskonto, sedangkan kredit konsumsi terdiri dari kredit pemilikan rumah, kredit kendaraan bermotor dan kredit konsumsi lain.

3) Kredit dalam Rupiah berjangka waktu 1 sampai 20 tahun, sedangkan kredit dalam valuta asing berjangka waktu antara 1 sampai 5 tahun.

4) Kredit yang diberikan kepada karyawan Bank untuk pembelian rumah, kendaraan dan keperluan lainnya dengan jangka waktu 1 (satu) sampai 20 (dua puluh) tahun dan dibayar kembali melalui pemotongan gaji setiap bulan. Kredit yang diberikan kepada karyawan dibebani tingkat bunga efektif rata-rata per tahun pada tanggal-tanggal 31 Desember 2022 dan 2021 masing-masing sebesar 6,86% dan 6,89%

5) Dalam jumlah kredit termasuk kredit yang diberikan kepada pihak berelasi sebesar Rp43.110 dan Rp35.624 masing-masing pada tanggal-tanggal 31 Desember 2022 dan 2021 (Catatan 29).

   Seluruh kredit yang diberikan kepada pihak berelasi pada tanggal-tanggal 31 Desember 2022 dan 2021 tidak lewat jatuh tempo dan tidak mengalami penurunan nilai secara individual.

6) Kredit modal kerja yang diberikan kepada lembaga pembiayaan untuk membiayai kendaraan motor dan mobil sebesar Rp268.450 dan Rp339.195 masing-masing pada tanggal 31 Desember 2022 dan 2021.

10. LOANS (continued)

h. Other significant information

Other significant information on loans are as follows:

1) Loans are secured by collaterals, which are legalized by deed of encumbrance, power of attorney to sell and other collaterals that are generally accepted in the banking industry. Loans are also secured by cash collateral, in the form of time deposits (Note 16). Management believes that collaterals received from debtors are adequate to cover possible losses on uncollectible loans.

2) Working capital and investments loans include long-term, fixed, revolving and discounted loans, while consumer loans include housing, car and other consumer loans.

3) Loans in Rupiah have terms ranging from 1 to 20 years, while those in foreign currency have terms ranging from 1 to 5 years.

4) Employee loan for purchases of houses, cars and other necessities with terms of 1 (one) to 20 (twenty) years are payable through monthly salary deduction. Employee loans earn an average annual effective interest rate as of December 31, 2022 and December 31, 2021 at 6.86% and 6.89% respectively.

5) Loans include loans to related parties amounting to Rp43,110 and Rp35,624 as of December 31, 2022 and 2021, respectively (Note 29).

   All loans to related parties as of December 31, 2022 and 2021 are neither past due nor individually impaired.

6) Working capital loans granted to financing companies to finance motorcycles and cars amounted to Rp268,450 and Rp339,195 as of December 31, 2022 and 2021, respectively.

10. KREDIT (lanjutan)

h. Informasi penting lainnya (lanjutan)

Berikut adalah informasi penting lainnya sehubungan dengan kredit: (lanjutan)

7) Rasio kredit usaha kecil terhadap kredit yang diberikan adalah sebesar 0,97% dan 1,83%, masing-masing pada tanggal 31 Desember 2022 dan 2021.

8) Pada tanggal 31 Desember 2022 dan 2021, tidak terdapat kredit yang dijadikan agunan oleh Bank.

9) Pada tanggal 31 Desember 2022 dan 2021, rincian kredit yang direstrukturisasi menurut jenis kredit sebelum cadangan kerugian penurunan nilai adalah sebagai berikut:

10. LOANS (continued)

h. Other significant information (continued)

Other significant information on loans are as follows: (continued)

7) The ratio of small business loans to total loans as of December 31, 2022 and 2021 is 0.97% and 1.83%, respectively.

8) As of December 31, 2022 and 2021, there are no loans pledged as collateral by the Bank.

9) As of December 31, 2022 and 2021, the details of restructured loans classified based on types of loans, gross of allowance of impairment losses are as follows:

	31 Desember/ *December 31,* 2022	**31 Desember/ *December 31,* 2021**	
Rupiah			*Rupiah*
Kredit investasi	420.055	538.129	*Investment loans*
Kredit modal kerja	165.044	257.748	*Working capital loans*
Kredit konsumsi	16.800	19.141	*Consumer loans*
Total	**601.899**	**815.018**	***Total***

10) Jumlah kredit yang telah direstrukturisasi akibat Covid-19 sesuai dengan POJK No. 11/POJK.03/2020 tanggal 16 Maret 2020 tentang Stimulasi Perekonomian Nasional Sebagai Kebijakan *Countercyclical* Dampak Penyebaran *Corona Virus Disease* 2019 dan POJK No.48/POJK.03/2020 tanggal 1 Desember 2020 tentang Perubahan Atas POJK No. 11/POJK.03/2020 tentang Stimulus Perekonomian Nasional Sebagai Kebijakan *Countercyclical* Dampak Penyebaran *Coronavirus Disease* 2019 dan POJK No. 17/POJK.03/2021 tanggal 10 September 2021 tentang Perubahan Kedua Atas Peraturan Otoritas Jasa Keuangan Nomor 11/POJK.03/2020 Tentang Stimulus Perekonomian Nasional Sebagai Kebijakan Countercyclical Dampak Penyebaran Coronavirus Disease 2019, pada tanggal-tanggal 31 Desember 2022 dan 2021 masing-masing sebesar Rp585.190 dan Rp729.568. Skema restrukturisasi tersebut dilakukan dengan perpanjangan jangka waktu, penurunan suku bunga dan penundaan pembayaran pokok dan/atau bunga.

10) Loans that have been restructured by the Bank, in accordance with Financial Service Authority Regulation (POJK) No. 11/POJK.03/2020 dated March 16, 2020 concerning National Economic Stimulus as Countercyclical Policy on Coronavirus Disease 2019 Spreading Impact and POJK No. 48/POJK.03/2020 dated December 1, 2020 concerning Changes to Financial Service Authority Regulation No. 11/POJK.03/2020 concerning National Economic Stimulus as Countercyclical Policy on Corona Virus Disease 2019 Spreading Impact and POJK No. 17/POJK.03/2021 dated September 10, 2021 concerning Second Changes to Financial Service Authority Regulation No. 11/POJK.03/2020 concerning National Economic Stimulus as Countercyclical Policy on Corona Virus Disease 2019 Spreading Impact, as of December 31, 2022 and 2021 are amounting to Rp585,190 and Rp729,568, respectively. The restructuring scheme involves extension of loan maturity date, reduction of interest rate and deferment of principal and/or interest payment.

10. KREDIT (lanjutan) / *10. LOANS (continued)*

h. Informasi penting lainnya (lanjutan) / *h. Other significant information (continued)*

Berikut adalah informasi penting lainnya sehubungan dengan kredit: (lanjutan) / *Other significant information on loans are as follows: (continued)*

11) Rasio *non-performing loan* (NPL) pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut: / *Non-performing loan (NPL) ratio as of December 31, 2022 and 2021 are as follows:*

	31 Desember/ *December 31,* 2022	**31 Desember/ *December 31,* 2021**	
NPL bruto *)	2,01%	5,13%	*Gross NPL *)*
NPL neto *)	0,68%	0,87%	*Net NPL *)*

*) Sesuai dengan Surat Edaran Bank Indonesia No. 13/30/DPNP tanggal 16 Desember 2011, perhitungan persentase *non-performing loan* (NPL) tidak termasuk kredit kepada bank lain. / **) In accordance with Bank Indonesia Circular Letter (SE-BI) No. 13/30/DPNP dated December 16, 2011, non-performing loan (NPL) percentage calculation does not include loans to other banks.*

12) Dalam laporan Batas Maksimum Pemberian Kredit (BMPK) kepada Bank Indonesia pada tanggal 31 Desember 2022 dan 2021, tidak terdapat kredit yang melampaui ketentuan BMPK. / *As of December 31, 2022 and 2021, there is no loan which exceeded the legal lending limit (BMPK) as stated in the legal lending limit report to Bank Indonesia.*

13) Pada tanggal 31 Desember 2022 dan 2021, rincian kredit bermasalah menurut sektor ekonomi adalah sebagai berikut: / *As of December 31, 2022 and 2021, the details of non-performing loans based on economic sector are as follows:*

	31 Desember/*December 31*, 2022		**31 Desember/*December 31*, 2021**		
	Kredit bermasalah/ *Non-performing loans*	**Cadangan kerugian penurunan nilai/ *Allowance for impairment losses***	**Kredit bermasalah/ *Non-performing loans***	**Cadangan kerugian penurunan nilai/ *Allowance for impairment losses***	
Rupiah					*Rupiah*
Real-estate, usaha persewaan dan kehutanan	23.761	7.344	9	2	*Real-estate, leasing and forestry*
Perdagangan besar dan eceran	26.789	24.358	8.300	3.085	*Wholesale and retail*
Pertanian, perburuan dan kehutanan	4.178	3.707	140	34	*Agrobusiness and forestry*
Manufaktur	3.112	2.747	39.915	23.875	*Manufacturing*
Jasa kemasyarakatan, sosial budaya, hiburan dan perseorangan lainnya	460	382	18	4	*Community, cultural, leisure and other personal*
Rumah tangga	52	33	1.213	657	*Household*
Perikanan	285	261	5	1	*Fishery*
Transportasi pergudangan dan komunikasi	-	-	80.000	80.000	*Transportation, warehouse and communication*
Total	**58.637**	**38.832**	**129.600**	**107.658**	***Total***

10. KREDIT (lanjutan) / *10. LOANS (continued)*

h. Informasi penting lainnya (lanjutan) / *h. Other significant information (continued)*

Berikut adalah informasi penting lainnya sehubungan dengan kredit: (lanjutan)

Other significant information on loans are as follows: (continued)

14) Mutasi kredit yang dihapus buku adalah sebagai berikut:

14) The changes in the loans written-off are as follows:

	31 Desember/ *December 31,* 2022	**31 Desember/ *December 31,* 2021**	
Rupiah			*Rupiah*
Saldo awal tahun	192.662	185.743	*Balance at beginning of year*
Penambahan dalam tahun berjalan	123.945	10.054	*Additions during the year*
Hapus tagih	(1.634)	(3.135)	*Write-off*
Saldo akhir tahun	**314.973**	**192.662**	***Balance at end of year***

15) Nilai tercatat diamortisasi dari kredit adalah sebagai berikut:

15) Carrying value of loans at amortized cost are as follows:

	31 Desember/ *December 31,* 2022	**31 Desember/ *December 31,* 2021**	
Kredit yang diberikan	2.912.793	2.527.795	*Loans*
Pendapatan bunga yang masih akan diterima (Catatan 15)	17.090	13.052	*Accrued interest receivables (Note 15)*
Pendapatan diterima dimuka (Catatan 19)	(1.659)	(1.160)	*Income received in advance (Note 19)*
Cadangan kerugian Penurunan nilai	(62.231)	(111.995)	*Allowance for impairment losses*
Total	**2.865.993**	**2.427.692**	***Total***

11. TAGIHAN DAN LIABILITAS AKSEPTASI / *11. ACCEPTANCE RECEIVABLES AND PAYABLES*

Berdasarkan pihak dan mata uang:

By party and currency:

	31 Desember/December 31, 2022		**31 Desember/December 31, 2021**		
	Tagihan akseptasi/ *Acceptance receivables*	**Liabilitas akseptasi/ *Acceptance payables***	**Tagihan akseptasi/ *Acceptance receivables***	**Liabilitas akseptasi/ *Acceptance payables***	
Harga perolehan					*Cost*
Pihak ketiga	12.215	12.215	6.190	6.190	*Third party*
Cadangan kerugian penurunan nilai	(2)	-	(2)	-	*Accumulated depreciation*
Nilai tercatat bersih	**12.213**	**12.215**	**6.188**	**6.190**	***Net carrying value***

Pada tanggal 31 Desember 2022 dan 2021, Bank memiliki tagihan akseptasi dari PT Gajah Tunggal Tbk dan liabilitas akseptasi kepada PT Bank Danamon Indonesia Tbk dan PT Bank J Trust Indonesia, Tbk. Seluruh tagihan akseptasi pada tanggal 31 Desember 2022 dan 2021 memiliki kualitas lancar dan jatuh tempo kurang dari 1 bulan.

As of December 31, 2022 and 2021, the Bank has acceptances receivables from PT Gajah Tunggal Tbk and acceptances payables to PT Bank Danamon Indonesia Tbk and PT Bank J Trust Indonesia, Tbk. All acceptances receivables as of December 31, 2022 and 2021 are classified as current and have maturity of less than 1 month.

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai telah memadai.

Management believes that the allowance for impairment losses is adequate.

12. ASET TETAP / *12. FIXED ASSETS*

Akun ini terdiri dari: / *This account consists of:*

	31 Desember/*December 31*, 2022					
	Saldo awal/ *Beginning balance*	**Penambahan/ *Addition***	**Pengurangan/ *Deduction***	**Penerapan model revaluas/ *Application of the revaluation model***	**Saldo akhir/ *Ending balance***	
Model revaluasi						*At revaluation model*
Tanah	35.470	-	-	-	35.470	*Land*
Bangunan	10.338	-	-	-	10.338	*Buildings*
Renovasi kantor dan pengembangan	16.636	272	-	-	16.908	*Office renovation and improvements*
Subtotal	**62.444**	**272**	**-**	**-**	**62.716**	*Subtotal*
Model biaya						*At cost model*
Kendaraan bermotor	7.535	1.229	741	-	8.023	*Motor vehicles*
Perlengkapan dan peralatan kantor	35.336	2.482	2.396	-	35.422	*Office furniture and equipment*
Subtotal	**42.871**	**3.711**	**3.137**	-	**43.445**	*Subtotal*
Total	**105.315**	**3.983**	**3.137**	**-**	**106.161**	*Total*
Akumulasi penyusutan:						*Accumulated depreciation:*
Model revaluasi						*At revaluation model*
Bangunan	8.488	2.359	-	-	10.847	*Buildings*
Model biaya						*At cost model*
Kendaraan bermotor	4.322	678	739	-	4.261	*Motor vehicles*
Perlengkapan dan peralatan kantor	30.923	2.082	2.341	-	30.664	*Office furniture and equipment*
Subtotal	**35.245**	**2.760**	**3.080**	-	34.925	*Subtotal*
Total	**43.733**	**5.119**	**3.080**	-	**45.772**	*Total*
Nilai buku - neto	**61.582**			**-**	**60.389**	***Net book value***

	31 Desember/*December 31*, 2021					
	Saldo awal/ *Beginning balance*	**Penambahan/ *Addition***	**Pengurangan/ *Deduction***	**Penerapan model revaluasi/ *Application of the revaluation model***	**Saldo akhir/ *Ending balance***	
Model revaluasi						*At revaluation model*
Tanah	35.037	-	-	433	35.470	*Land*
Bangunan	9.415	1.846	-	(923)	10.338	*Buildings*
Renovasi kantor dan pengembangan	-	16.636	-	-	16.636	*Office renovation and improvements*
Subtotal	44.452	18.482	-	(490)	62.444	*Subtotal*
Model biaya						*At cost model*
Kendaraan bermotor	6.944	2.330	1.739	-	7.535	*Motor vehicles*
Perlengkapan dan peralatan kantor	35.267	1.752	1.683	-	35.336	*Office furniture and equipment*
Subtotal	42.211	4.082	3.422	-	42.871	*Subtotal*
Total	86.663	22.564	3.422	(490)	105.315	*Total*
Akumulasi penyusutan:						*Accumulated depreciation:*
Model revaluasi						*At revaluation model*
Bangunan	-	8.488	-	-	8.488	*Buildings*
Model biaya						*At cost model*
Kendaraan bermotor	4.831	969	1.478	-	4.322	*Motor vehicles*
Perlengkapan dan peralatan kantor	28.633	3.974	1.684	-	30.923	*Office furniture and equipment*
Subtotal	33.464	4.943	3.162	-	35.245	*Subtotal*
Total	33.464	13.431	3.162	-	43.733	*Total*
Nilai buku – neto	**53.199**			**(490)**	**61.582**	***Net book value***

12. ASET TETAP (lanjutan)

Pada tanggal 31 Desember 2021, Bank melakukan penilaian ulang untuk tanah dan bangunan. Penilaian atas nilai wajar tanah dan bangunan dilakukan oleh penilai independen yang telah teregistrasi di Otoritas Jasa Keuangan (OJK), KJPP Jimmy Prasetyo & Rekan dengan laporan No.00654/2.0031-07/PI/07/0507/I/XII/2021 tanggal 29 Desember 2021 ditandatangani oleh Audrey Angelina. Berdasarkan laporan tersebut, penilaian dilakukan sesuai dengan Standar Penilai Indonesia (SPI) yang ditentukan berdasarkan transaksi terkini dalam ketentuan yang wajar dan peraturan Bapepam-LK No. VIII.C.4 tentang pedoman penilaian dan penyajian laporan penilaian aset di pasar modal. Metode penilaian yang digunakan adalah pendekatan nilai pasar dan biaya.

Pada tanggal 31 Desember 2021, selisih lebih nilai wajar tanah dan bangunan dengan nilai tercatat dikurangi dengan pajak penghasilan adalah sebesar Rp647, dibukukan dalam penghasilan komprehensif lain.

Nilai tercatat bersih dari aset yang direvaluasi jika menggunakan model biaya adalah sebagai berikut:

12. FIXED ASSETS (continued)

On December 31, 2021, the Bank performed a revaluation for its land and buildings. The revaluation was performed by independent appraisers registered in Financial Service Authority (OJK), KJPP Jimmy Prasetyo & Rekan, as stated in report No. 00654/2.0031-07/PI/07/0507/I/XII/2021 dated December 29, 2021 was signed by Audrey Angelina. Based on the appraisal report, the valuation was determined in accordance with the Bapepam-LK's rule No. VIII.C.4 regarding valuation and presentation of asset valuation report in capital market. Appraisal methods used are the market approach and cost approach.

On December 31, 2021, the difference between the fair value and carrying amount ofland and buildings net of tax amounting to Rp647, is recorded in other comprehensive income.

Net carrying values of revalued assets if using cost model are as follows:

	31 Desember/*December 31*, 2022		**31 Desember/*December 31*, 2021**		
	Tanah/ *Land*	**Bangunan/ *Building***	**Tanah/ *Land***	**Bangunan/ *Building***	
Harga perolehan	4.025	29.363	4.025	12.569	*Cost*
Akumulasi penyusutan	-	18.402	-	7.866	*Accumulated depreciation*
Nilai tercatat bersih	**4.025**	**10.961**	**4.025**	**4.703**	***Net carrying value***

12. ASET TETAP (lanjutan) / *12. FIXED ASSETS (continued)*

Pelepasan aset tetap merupakan penjualan dan penghapusan aset tetap dengan rincian sebagai berikut:

Disposals of fixed assets represent the sale and write-off of fixed assets with details as follows:

	31 Desember/ *December 31,* 2022	**31 Desember/ *December 31,* 2021**	
Hasil bersih pelepasan aset tetap	206	796	*Proceeds from disposal of fixed assets*
Nilai tercatat	(57)	(260)	*Net carrying value*
Keuntungan pelepasan aset tetap - neto	**149**	**536**	***Gain on disposal of fixed assets - net***

Bank memiliki beberapa bidang tanah dengan hak legal berupa Hak Guna Bangunan (HGB) yang berjangka waktu 20 (dua puluh) tahun yang akan jatuh tempo antara tahun 2023 sampai dengan tahun 2035. Manajemen berpendapat tidak terdapat masalah dengan perpanjangan hak atas tanah karena seluruh tanah diperoleh secara sah dan didukung dengan bukti pemilikan yang memadai.

The Bank owns several pieces of land with Building Use Rights (HGB) for 20 (twenty) years expiring in the years ranging from 2023 to 2035. Management believes that there will be no difficulty in the extension of the land rights since all land are acquired legally and supported by sufficient evidence of ownership.

Aset tetap, kecuali tanah, telah diasuransikan kepada PT Asuransi Dayin Mitra Tbk, pihak berelasi (Catatan 29) terhadap risiko kebakaran, kecurian dan risiko lainnya dengan jumlah pertanggungan masing-masing sebesar Rp73.807 dan Rp74.900 dan pada tanggal 31 Desember 2022 dan 31 Desember 2021. Manajemen berpendapat bahwa nilai pertanggungan tersebut cukup untuk menutupi kemungkinan kerugian atas aset yang dipertanggungkan.

Fixed assets, except for land, are insured with PT Asuransi Dayin Mitra Tbk, a related party (Note 29) against fire, theft and other possible risks for a total of Rp73,807 and Rp74,900 as of December 31, 2022 and December 31, 2021, respectively. Management believes that the insurance coverage is adequate to cover possible losses on the assets insured.

Jumlah biaya perolehan aset tetap yang sudah didepresiasi penuh dan masih digunakan adalah sebesar Rp25.851 dan Rp23.676 masing-masing pada tanggal 31 Desember 2022 dan 31 Desember 2021.

The total cost of fully depreciated fixed assets that are still in use amounted to Rp25,851 and Rp23,676 as of December 31, 2022 and December 31, 2021, respectively.

Bank menyewa beberapa aset seperti bangunan dan Anjungan Tunai Mandiri (ATM). Rata-rata masa sewa adalah lebih dari 1 - 5 tahun.

The Bank leases several assets such as buildings and Automated Teller Machine (ATM). The average lease period is more than 1 - 5 years.

13. ASET HAK-GUNA / *13. RIGHT-OF-USE ASSETS*

Nilai tercatat untuk aset hak-guna adalah sebagai berikut:

The carrying amount of right-of-use assets are as follows:

	31 Desember/*December 31*, 2022				
	Saldo awal/ *Beginning balance*	**Penambahan/ *Additions***	**Pengurangan/ *Deduction***	**Total**	
Biaya perolehan					*Cost*
Bangunan	60.597	1.619	1.466	60.750	*Buildings*
Mesin ATM	1.352	197	642	907	*ATM machines*
Subtotal	61.949	1.816	2.108	61.657	*Subtotal*
Akumulasi penyusutan					*Accumulated depreciation*
Bangunan	(32.616)	(7.425)	1.466	(38.575)	*Buildings*
Mesin ATM	(903)	(467)	642	(728)	*ATM machines*
Subtotal	(33.519)	(7.892)	2.108	(39.303)	*Subtotal*
Niai buku - neto	**28.430**			**22.354**	***Net book value***

	31 Desember/*December 31*, 2021				
	Saldo awal/ *Beginning balance*	**Penambahan/ *Additions***	**Pengurangan/ *Deduction***	**Total**	
Biaya perolehan					*Cost*
Bangunan	63.898	1.252	(4.553)	60.597	*Buildings*
Mesin ATM	1.404	-	(52)	1.352	*ATM machines*
Subtotal	65.302	1.252	(4.605)	61.949	*Subtotal*
Akumulasi penyusutan					*Accumulated depreciation*
Bangunan	(29.299)	(7.870)	4.553	(32.616)	*Buildings*
Mesin ATM	(450)	(505)	52	(903)	*ATM machines*
Subtotal	(29.749)	(8.375)	4.605	(33.519)	*Subtotal*
Niai buku - neto	**35.553**			**28.430**	***Net book value***

13. ASET HAK-GUNA (lanjutan) / *13. RIGHT-OF-USE ASSETS (continued)*

Dibawah ini adalah jumlah tercatat liabilitas sewa dan mutasinya selama tahun berjalan:

Beloware the carrying amount of lease liabilities and the movements during the year:

	31 Desember/ *December 31,* 2022	**31 Desember/ *December 31,* 2021**	
Saldo awal tahun	30.369	37.167	*Balance at the beginning of the year*
Penambahan liabilitas sewa	1.816	1.252	*Addition to lease liabilities*
Beban bunga atas liabilitas sewa	936	1.168	*Interest expense on lease liabilities*
Liabilitas sewa yang telah dibayarkan:			*Lease liabilities paid:*
Pokok	(7.905)	(8.050)	*Principal*
Bunga	(937)	(1.168)	*Interest*
Saldo akhir tahun (Catatan 19)	**24.279**	**30.369**	***Balance at the end of the year (Note 19)***

Jumlah yang diakui terkait dengan sewa adalah sebagai berikut:

Amounts recognized related to lease are as follows:

	31 Desember/ *December 31,* 2022	**31 Desember/ *December 31,* 2021**	
Jumlah diakui di laba rugi			***Amounts recognized in profit or loss***
Bunga atas liabilitas sewa	936	1.168	*Interes on lease liabilities*
Beban penyusutan aset hak-guna	5.785	8.375	*Depreciation of rught-of-use assets*
Beban terkait sewa aset dengan nilai rendah atau jangka pendek	2.101	4.818	*Expences related to short-term or low value lease assets*
Total	**8.822**	**14.361**	***Total***
Jumlah diakui dalam laporan arus kas			***Amounts recognized in statement of cash flows***
Jumlah kas keluar untuk pembayaran liabilitas sewa	7.905	8.050	*Total cash outflow for payment or lease*

14. ASET TAKBERWUJUD / *14. INTANGIBLE ASSETS*

	31 Desember/*December 31*, 2022			
	Saldo awal/ *Beginning balance*	**Penambahan/ *Additions***	**Saldo akhir/ *Ending balance***	
Harga perolehan				***Acquisition cost***
Perangkat lunak	3.123	-	3.123	*Software*
Lisensi	2.152	3.117	5.269	*License*
Perangkat lunak dalam proses	-	7.537	7.537	*Software in progress*
Subtotal	**5.275**	**10.654**	**15.929**	*Subtotal*
Akumulasi amortisasi				***Accumulated amortization***
Perangkat lunak	1.706	625	2.331	*Software*
Lisensi	1.442	482	1.924	*License*
Subtotal	**3.148**	**1.107**	**4.255**	*Subtotal*
Nilai buku - neto	**2.127**		**11.674**	***Net book value***

14. ASET TAKBERWUJUD (lanjutan) / *14. INTANGIBLE ASSETS (continued)*

	31 Desember/*December 31*, 2021			
	Saldo awal/ *Beginning balance*	**Penambahan/ *Additions***	**Saldo akhir/ *Ending balance***	
Harga perolehan				***Acquisition cost***
Perangkat lunak	3.103	20	3.123	*Software*
Lisensi	2.152	-	2.152	*License*
Subtotal	5.255	20	5.275	*Subtotal*
Akumulasi amortisasi				***Accumulated amortization***
Perangkat lunak	1.081	625	1.706	*Software*
Lisensi	1.012	430	1.442	*License*
Subtotal	2.093	1.055	3.148	*Subtotal*
Nilai buku - neto	**3.162**		**2.127**	***Net book value***

Rincian aset dalam proses pembangunan beserta persentase penyelesaian terhadap nilai kontrak adalah sebagai berikut:

The details of the assets in progress with the percentage of completion of the contract values are as follows:

	31 Desember/*December 31*, 2022			
	Persentase penyelesaian/ *Percentage of completion*	**Akumulasi biaya/ *Accumulated cost***	**Estimasi penyelesaian/ *Estimated of completion***	
Perangkat lunak	70%	7.537	2023	*Software*

15. ASET LAIN-LAIN / *15. OTHER ASSETS*

	31 Desember/ *December 31*, 2022	**31 Desember/ *December 31*, 2021**	
Pihak berelasi (Catatan 29)			*Related parties (Note 29)*
Akumulasi dana program asuransi	17.376	19.930	*Accumulated fund insurance program*
Pendapatan bunga yang masih akan diterima	310	-	*Accrued interest receivables*
Biaya dibayar dimuka	193	69	*Prepaid expense*
Subtotal	17.879	19.999	*Subtotal*
Pihak ketiga			*Third parties*
Agunan yang diambil alih	56.583	53.224	*Foreclosed properties*
Pendapatan bunga yang masih akan diterima	28.386	13.931	*Accrued interest receivables*
Biaya dibayar dimuka	7.124	3.620	*Prepaid expense*
Persediaan hadiah dan barang cetakan	2.340	2.244	*Gifts and printed matters*
Setoran jaminan	1.553	535	*Marginal deposits*
Biaya ditangguhkan	467	1.965	*Deferred cost*
Lain-lain	771	44.857	*Others*
Subtotal	97.224	120.376	*Subtotal*
Total	115.103	140.375	*Total*
Cadangan kerugian penurunan nilai	(7.629)	(3.023)	*Allowance for impairment losses*
Neto	**107.474**	**137.352**	***Net***

15. ASET LAIN-LAIN (lanjutan)

Agunan yang Diambil Alih

Agunan yang diambil alih merupakan jaminan kredit berupa tanah dan bangunan yang telah diambil alih oleh Bank.

Beban administrasi agunan yang diambil alih untuk tahun yang berakhir pada tanggal 31 Desember 2022 dan 2021 masing-masing sebesar Rp630 dan Rp1.315, yang dibebankan dalam laba rugi.

Akumulasi Dana Program Asuransi

Akun ini merupakan pendanaan Bank melalui PT Equity Life Indonesia, pihak berelasi (Catatan 29), untuk memenuhi liabilitas imbalan pasca kerja.

Pendapatan Bunga yang Masih Akan Diterima

Merupakan bunga yang masih akan diterima atas penempatan pada Bank Indonesia dan bank lain, efek-efek dan kredit (Catatan 7, 8, dan 10).

Biaya Dibayar Dimuka

Merupakan biaya dibayar dimuka atas sewa ruang ATM, premi asuransi dan uang muka lainnya.

Biaya Ditangguhkan

Merupakan biaya ditangguhkan atas renovasi gedung yang disewa dan hak atas tanah.

Manajemen Bank berpendapat bahwa jumlah cadangan kerugian penurunan nilai atas agunan yang diambil alih telah memadai dan nilai tercatat agunan yang diambil alih tersebut merupakan nilai bersih yang dapat direalisasi.

15. OTHER ASSETS (continued)

Foreclosed Properties

Foreclosed properties represent loan collaterals in the form of land and building that have been foreclosed by the Bank.

Administrative expenses of foreclosed properties for the years ended December 31, 2022 and 2021 amounted to Rp630 and Rp1,315, respectively, which were charged to profit or loss.

Accumulated Fund Insurance Program

This account represents funding made by the Bank through PT Equity Life Indonesia, a related party (Note 29), to meet the post-employment benefits obligations.

Accrued Interest Receivables

Represents interest receivables on placement with Bank Indonesia and other banks, securities and loans (Notes 7, 8 and 10).

Prepaid Expense

Represents prepaid expenses on ATM space rentals, insurance premiums and other prepayments.

Deferred Cost

Represents deferred cost for renovation of rented buildings and land rights.

The Bank's management believes that the allowance for the decline in value of foreclosed assets is adequate and the carrying value of foreclosed assets is stated at net realizable value.

16. SIMPANAN / *16. DEPOSITS*

Simpanan memiliki suku bunga tetap maupun mengambang, sehingga Bank terpapar risiko suku bunga atas nilai wajar *(fair value interest rate risk)* dan risiko suku bunga atas arus kas *(cash flow interest rate risk)*.

Deposits are arranged at both fixed and floating interest rate, thus exposing the Bank to fair value interest rate risk and cash flow interest rate risk.

Simpanan terdiri dari: / *Deposits consist of:*

	31 Desember/*December 31*, 2022			
	Pihak berelasi/ *Related parties*	**Pihak ketiga/ *Third parties***	***Total***	
Giro	8.925	2.308.534	2.317.459	*Demand deposits*
Tabungan	9.129	454.622	463.751	*Savings deposits*
Deposito berjangka	86.780	2.754.961	2.841.741	*Time deposits*
Total	**104.834**	**5.518.117**	**5.622.951**	***Total***

	31 Desember/*December 31*, 2021			
	Pihak berelasi/ *Related parties*	**Pihak ketiga/ *Third parties***	***Total***	
Giro	7.549	3.404.223	3.411.772	*Demand deposits*
Tabungan	134.424	587.484	721.908	*Savings deposits*
Deposito berjangka	94.855	2.089.253	2.184.108	*Time deposits*
Total	**236.828**	**6.080.960**	**6.317.788**	***Total***

a. Giro / *a. Demand deposits*

	31 Desember/ *December 31,* 2022	**31 Desember/ *December 31,* 2021**	
Pihak berelasi (Catatan 29)			*Related parties (Note 29)*
Rupiah	8.532	7.226	*Rupiah*
Valuta asing (Catatan 31)	393	323	*Foreign currencies (Note 31)*
Subtotal	8.925	7.549	*Subtotal*
Pihak ketiga			*Third parties*
Rupiah	946.811	1.097.166	*Rupiah*
Valuta asing (Catatan 31)	1.361.723	2.307.057	*Foreign currencies (Note 31)*
Subtotal	2.308.534	3.404.223	*Subtotal*
Total	**2.317.459**	**3.411.772**	***Total***
Tingkat bunga efektif rata-rata per tahun:			*Average annual effective interest rate:*
Rupiah	1,33%	1,77%	*Rupiah*
Valuta asing	0,50%	0,11%	*Foreign currencies*

Pada tanggal 31 Desember 2022 dan 2021, tidak terdapat giro yang diblokir dan dijadikan jaminan kredit.

As of December 31, 2022 and, 2021, there are no demand deposits which are restricted and pledged as loan collaterals.

16. SIMPANAN (lanjutan) / *16. DEPOSITS (continued)*

b. Tabungan / *b. Savings deposits*

	31 Desember/*December 31*, 2022			
	Pihak berelasi/ *Related parties*	**Pihak ketiga/ *Third parties***	***Total***	
Rupiah				*Rupiah*
Tabungan Ganesha	2.831	279.218	282.049	*Tabungan Ganesha*
Tabungan Optima	1.872	55.430	57.302	*Tabungan Optima*
Tabungan Payroll	-	52.892	52.892	*Tabungan Payroll*
Tabungan Investasi	2.498	46.767	49.265	*Tabungan Investasi*
Tabungan MAP	1.927	19.879	21.806	*Tabungan MAP*
Tabungan Pelajar	1	274	275	*Tabungan Pelajar*
Tabunganku	-	162	162	*Tabunganku*
Total	**9.129**	**454.622**	**463.751**	***Total***
Tingkat bunga efektif rata-rata per tahun:				*Average annual effective interest rates:*
Rupiah		1,70%		*Rupiah*

	31 Desember/*December 31*, 2021			
	Pihak berelasi/ *Related parties*	**Pihak ketiga/ *Third parties***	***Total***	
Rupiah				*Rupiah*
Tabungan Ganesha	3.160	327.076	330.236	*Tabungan Ganesha*
Tabungan Optima	121.026	106.369	227.395	*Tabungan Optima*
Tabungan Investasi	5.780	72.394	78.174	*Tabungan Investasi*
Tabungan Payroll	-	63.526	63.526	*Tabungan Payroll*
Tabungan MAP	4.457	15.736	20.193	*Tabungan MAP*
Tabunganku	-	2.228	2.228	*Tabunganku*
Tabungan Pelajar	1	155	156	*Tabungan Pelajar*
Total	**134.424**	**587.484**	**721.908**	***Total***
Tingkat bunga efektif rata-rata per tahun:				*Average annual effective interest rates:*
Rupiah		2,41%		*Rupiah*

Pada tanggal 31 Desember 2022 dan 2021, tidak terdapat tabungan yang diblokir dan dijadikan jaminan kredit.

As of December 31, 2022 and 2021, there are no saving deposits which are restricted and pledged as loan collaterals.

c. Deposito berjangka / *c. Time deposits*

	31 Desember/ *December 31,* 2022	**31 Desember/ *December 31,* 2021**	
Pihak berelasi (Catatan 29)			*Related parties (Note 29)*
Rupiah	86.274	94.392	*Rupiah*
Valuta asing (Catatan 31)	506	463	*Foreign currencies (Note 31)*
Subtotal	86.780	94.855	*Subtotal*
Pihak ketiga			*Third parties*
Rupiah	2.014.212	1.978.801	*Rupiah*
Valuta asing (Catatan 31)	740.749	110.452	*Foreign currencies (Note 31)*
Subtotal	2.754.961	2.089.253	*Subtotal*
Total	**2.841.741**	**2.184.108**	***Total***

16. SIMPANAN (lanjutan) / *16. DEPOSITS (continued)*

c. Deposito berjangka / *c. Time deposits*

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
Tingkat bunga efektif rata-rata per tahun:			*Average annual effective interest rate:*
Rupiah	3,87%	4,89%	*Rupiah*
Valuta asing	0,93%	0,37%	*Foreign currencies*

Klasifikasi deposito berjangka berdasarkan periode adalah sebagai berikut:

Time deposits classified based on the term are as follows:

	31 Desember/*December 31*, 2022			
	Rupiah	Valuta asing/ *Foreign currencies*	*Total*	
< 1 bulan	1.722.477	741.173	2.463.650	*< 1 month*
> 1 - 3 bulan	10	-	10	*> 1 - 3 months*
> 3 - 6 bulan	220.621	34	220.655	*> 3 - 6 months*
> 6 - 12 bulan	57.896	-	57.896	*> 6 - 12 months*
> 12 bulan	99.482	48	99.530	*> 12 months*
Total	**2.100.486**	**741.255**	**2.841.741**	***Total***

	31 Desember/*December 31*, 2021			
	Rupiah	Valuta asing/ *Foreign currencies*	*Total*	
< 1 bulan	1.412.381	110.789	1.523.170	*< 1 month*
> 1 - 3 bulan	458.111	31	458.142	*> 1 - 3 months*
> 3 - 6 bulan	102.355	-	102.355	*> 3 - 6 months*
> 6 - 12 bulan	100.339	95	100.434	*> 6 - 12 months*
> 12 bulan	7	-	7	*> 12 months*
Total	**2.073.193**	**110.915**	**2.184.108**	***Total***

Deposito berjangka yang diblokir dan dijadikan jaminan kredit sebesar Rp474.311 dan USD7.000.000 (dalam nilai penuh) (atau setara dengan Rp108.973) pada tanggal 31 Desember 2022, Rp166.691 dan USD7.000.000 (dalam nilai penuh) (atau setara dengan Rp99.767) pada tanggal 31 Desember 2021.

Time deposits which are restricted and pledged as loan collaterals amounted to Rp474,311 and USD7,000,000 (in full amount) (or equivalent to Rp108,973) as of December 31, 2022, Rp166,691 and USD7,000,000 (in full amount) (or equivalent to Rp99,767) as of December 31, 2021.

Nilai tercatat diamortisasi dari simpanan adalah sebagai berikut:

Carrying value of deposits at amortized cost are as follows:

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
Simpanan			*Deposits*
Tabungan	2.841.741	721.908	*Savings deposits*
Giro	2.317.459	3.411.772	*Demand deposits*
Deposito	463.751	2.184.108	*Time deposits*
Total	5.622.951	6.317.788	*Total*
Bunga yang masih harus dibayarkan (Catatan 19)			*Accrued interest (Note 19)*
Tabungan	4.239	1.490	*Savings deposits*
Giro	1.806	1.629	*Demand deposits*
Deposito	559	4.112	*Time deposits*
Subtotal	6.604	7.231	*Subtotal*
Total	**5.629.555**	**6.325.019**	***Total***

17. SIMPANAN DARI BANK LAIN

Simpanan dari bank lain memiliki suku bunga tetap maupun mengambang, sehingga Bank terpapar risiko suku bunga atas nilai wajar *(fair value interest rate risk)* dan risiko suku bunga atas arus kas *(cash flow interest rate risk)*.

Seluruh simpanan dari bank lain dalam mata uang Rupiah, terdiri dari:

17. DEPOSITS FROM OTHER BANKS

Deposits from other banks are arranged at both fixed and floating interest rates, thus exposing the Bank to fair value interest rate risk and cash flow interest rate risk.

All of the deposits from other banks are in Indonesian Rupiah, consists of:

	31 Desember/ *December 31,* 2022	**31 Desember/ *December 31,* 2021**	
Pihak ketiga			*Third parties*
Deposito berjangka	2.000	2.000	*Time deposits*
Tabungan	425	482	*Savings deposits*
Total	**2.425**	**2.482**	***Total***
Tingkat bunga efektif rata-rata per tahun:			*Average annual effective interest rate:*
Deposito berjangka	3.21%	3,74%	*Time deposits*
Tabungan	1.62%	2,19%	*Savings deposits*

Deposito Berjangka

Seluruh deposito berjangka pada tanggal 31 Desember 2022 dan 2021 diklasifikasikan dalam periode 1 bulan.

Pada tanggal 31 Desember 2022 dan 2021, tidak terdapat simpanan dari bank lain yang diblokir dan dijadikan jaminan kredit.

Nilai tercatat biaya perolehan diamortisasi dari simpanan dari bank lain adalah sebagai berikut:

Time Deposits

As of December 31, 2022 and 2021, all time deposits were classified as 1 month based on its term.

As of December 31, 2022 and 2021, there are no deposits from other banks which are restricted and pledge as loan collaterals.

The carrying amount of deposits from other banks at amortized cost are as follows:

	31 Desember/ *December 31,* 2022	**31 Desember/ *December 31,* 2021**	
Simpanan dari bank lain			*Deposits from other banks*
Deposito berjangka	2.000	2.000	*Time deposits*
Tabungan	425	482	*Savings deposits*
Giro	-	-	*Demand deposits*
Total	2.425	2.482	*Total*
Bunga yang masih harus dibayarkan (Catatan 19)			*Accrued interest (Note 19)*
Deposito berjangka	2	3	*Time deposits*
Tabungan	1	1	*Savings deposits*
Subtotal	3	4	*Subtotal*
Total	**2.428**	**2.486**	***Total***

18. UTANG PAJAK / *18. TAXES PAYABLE*

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
Pajak penghasilan badan (Catatan 26)	11.806	21.326	*Corporate income tax (Note 26)*
Pajak penghasilan:			*Income tax:*
Pasal 25	1.896	890	*Article 25*
Pasal 4 (2)	1.617	1.439	*Article 4 (2)*
Pasal 21	849	656	*Article 21*
Pasal 23/26	51	46	*Article 23/26*
Pajak Pertambahan Nilai - neto	7	48	*Value Added Tax - net*
Total	**16.226**	**24.405**	***Total***

19. LIABILITAS LAIN-LAIN / *19. OTHER LIABILITIES*

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
Biaya yang masih harus dibayar	6.209	2.911	*Accrue expenses*
Liabilitas sewa (Catatan 13)	24.279	30.369	*Lease liabilities (Note 13)*
Bunga yang masih harus dibayar	6.604	7.231	*Accrue interests*
Pendapatan diterima dimuka	1.885	1.368	*Income received in advance*
Setoran jaminan	1.541	1.587	*Margin deposits*
Estimasi kerugian komitmen dan kontijensi	323	196	*Estimated losses on commitments and contingencies*
Total	**40.841**	**43.662**	***Total***

Bunga yang Masih Harus Dibayar

Merupakan bunga yang masih harus dibayar atas simpanan dan simpanan dari bank lain (Catatan 16 dan 17).

Accrued Interest

Represents interest payable on deposits and deposits from other banks (Notes 16 and 17).

Biaya yang Masih Harus Dibayar

Merupakan biaya yang masih harus dibayar atas jasa-jasa tenaga ahli yang digunakan oleh Bank dan biaya yang masih harus dibayar terkait dengan jasa *core banking*.

Accrued Expense

Represents accrued costs for the services of professionals employed by the Bank.

Setoran Jaminan

Merupakan setoran jaminan sewa *safe deposit*.

Margin Deposits

Represents margin deposits on safe deposit rentals.

Pendapatan Diterima Dimuka

Merupakan pendapatan provisi kredit yang diterima dimuka dan belum diamortisasi dan pendapatan bunga diterima dimuka.

Income Received in Advance

Represents unamortized fees on loans and unearned interest income.

20. EKUITAS / *20. EQUITY*

Modal Saham / *Share Capital*

Rincian pemegang saham Bank pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut:

The Bank's shareholders as of December 31, 2022 and 2021 is as follows:

Nama pemegang saham	31 December 2022 Total saham/ *Number of shares*	pemilikan/ *Percentage of ownership*	Total modal/ *Total paid-up capital stock*	*Name of shareholders*
PT Equity Development Investment Tbk	8.336.410.000	50,61%	833.641	*PT Equity Development Investment Tbk*
UOB Kay Hian Pte Ltd	1.388.305.300	8,43%	138.831	*UOB Kay Hian Pte Ltd*
Masyarakat (masing-masing dibawah 5%)	6.746.281.803	40,96%	674.628	*Public (below 5% each)*
Total	**16.470.997.103**	**100%**	**1.647.100**	***Total***

Nama pemegang saham	31 Desember 2021 Total saham/ *Number of shares*	pemilikan/ *Percentage of ownership*	Total modal/ *Total paid-up capital stock*	*Name of shareholders*
PT Equity Development Investment Tbk	3.336.410.000	29,86%	333.641	*PT Equity Development Investment Tbk*
UOB Kay Hian Pte Ltd	1.388.305.300	12,42%	138.831	*UOB Kay Hian Pte Ltd*
Masyarakat (masing-masing dibawah 5%)	6.450.344.700	57,72%	645.034	*Public (below 5% each)*
Total	**11.175.060.000**	**100,00%**	**1.117.506**	***Total***

Perubahan jumlah saham beredar Bank adalah sebagai berikut:

The changes in the Bank's shares outstanding are as follows:

	Total saham/ *Number of shares*		
	31 Desember/ *December 31*, 2022	31 Desember/ *December 31*, 2021	
Saldo sebelum Penawaran Saham Perdana	3.516.090.000	3.516.090.000	*Beginning balance prior to the Initial Public Offering*
Penerbitan saham baru melalui Penawaran Saham Perdana (Catatan 1b)	5.371.706.000	5.371.706.000	*Issuance of new shares through an Initial Public Offering (Note 1b)*
Penerbitan saham baru melalui Penawaran Umum Terbatas I (PUT I) (Catatan 1b)	295.937.103	-	*Issuance of new shares through Limited Public Offering I (LPO I) (Note 1b)*
Penerbitan saham baru kepada PT Equity Development Investment Tbk di tahun 2015 (Catatan 1b)	2.286.650.000	2.286.650.000	*Issuance of new shares to PT Equity Development Investment Tbk in 2015 (Note 1b)*
Penerbitan tambahan saham baru kepada PT Equity Development Investment Tbk melalui PUT I (Catatan 1b)	5.000.000.000	-	*Issuance of new shares to PT Equity Development Investment Tbk through LPO I (Note 1b)*
Alokasi saham karyawan dari Penawaran Saham Perdana (Catatan 1b)	614.000	614.000	*Employee stock allocation from Initial Public Offering (Note 1b)*
Total	**16.470.997.103**	**11.175.060.000**	***Total***

20. EKUITAS (lanjutan)

Agio Saham

Agio saham merupakan kelebihan di atas nominal , dimana nilai nominal Rp100 (nilai penuh) per saham dengan harga penawaran Rp103 (nilai penuh) per saham melalui IPO, Rp200 (nilai penuh) per saham melalui PUT I dan Rp120 (nilai penuh) per saham melalui PUT II, dengan rincian sebagai berikut:

20. EQUITY (continued)

Additional Paid in Capital

The additional paid in capital represents the excess of the total proceeds at offer with price Rp100 (full amount) per share and at offer price Rp103 (full amount) per share through IPO, Rp200 (full amount) per share through LPO I and Rp120 (full amount) per share through LPO II, with details as follows:

	31 Desember/*December 31*, 2022			
	Agio saham/ *Paid-in capital in excess of par*	**Biaya emisi saham/ *Share issuance cost***	***Total***	
Pengeluaran 5.371.706.000 saham baru melalui penawaran saham perdana	16.115	(5.274)	10.841	*Issuance of 5,371,706,000 new shares through an Initial Public Offering*
Pengeluaran 295.937.103 saham baru melalui PUT I	29.594	-	29.594	*Issuance of 295,937,103 new shares through Limited Public Offering I*
Pengeluaran 2.286.650.000 saham baru kepada PT Equity Development Investment Tbk di tahun 2015	6.860	-	6.860	*Issuance of 2,286,650,000 new shares to PT Equity Development Investment Tbk in 2015*
Pengeluaran 5.000.000.000 saham baru melalui penawaran umum terbatas kepada PT Equity Development Investment Tbk melalui PUT I	500.000	-	500.000	*Issuance of 5,000,000,000 new shares through Limited Public Offering I to PT Equity Development Investment Tbk*
Pengeluaran 614.000 saham baru sehubungan alokasi saham karyawan	2	-	2	*Issuance of 614,000 new shares related with employee stock allocation*
Biaya penerbitan saham baru melalui PUT I	-	(2.265)	(2.265)	*Cost of issuance new shares through Limited Public Offering I*
Biaya penerbitan saham baru melalui PUT II	-	(2.922)	(2.922)	*Cost of Issuance new shares through Limited Public Offering II*
Total tambahan modal disetor	**552.571**	**(10.461)**	**542.110**	***Total additional paid-in capital***

	31 Desember/*December 31*, 2021			
	Agio saham/ *Paid-in capital in excess of par*	**Biaya emisi saham/ *Share issuance cost***	***Total***	
Pengeluaran 5.371.706.000 saham baru melalui penawaran saham perdana	16.115	(5.274)	10.841	*Issuance of 5,371,706,000 new shares through an Initial Public Offering*
Pengeluaran 2.286.650.000 saham baru kepada PT Equity Development Investment Tbk di tahun 2015	6.860	-	6.860	*Issuance of 2,286,650,000 new shares to PT Equity Development Investment Tbk in 2015*
Pengeluaran 614.000 saham baru sehubungan alokasi saham karyawan	2	-	2	*Issuance of 614,000 new shares related with employee stock allocation*
Total tambahan modal disetor	**22.977**	**(5.274)**	**17.703**	***Total additional paid-in capital***

Saldo Laba

Saldo laba pada tanggal-tanggal 31 Desember 2022 dan 2021 terdiri dari pengukuran kembali atas liabilitas imbalan pasti – neto, saldo laba sudah ditentukan penggunaannya dan saldo laba belum ditentukan penggunaannya.

Retained Earning

Retained earnings as of December 31, 2022 and 2021 consist of remeasurement of defined employee benefits obligation – net, unappropriated retained earning and appropriated retained earning

20. EKUITAS (lanjutan)

Dana Setoran Modal

Pada tanggal 31 Desember 2022 dana yang berasal dari PUT II sebesar Rp900.000 dicatat pada Akun dana setoran modal sesuai dengan surat OJK No.S-141/PB.33/2022 tanggal 29 Desember 2022, selanjutnya Bank akan melakukan konversi menjadi modal saham setelah memperoleh persetujuan dari OJK Pengawas.

Akun ini pada tanggal 31 Desember 2021 merupakan setoran uang muka modal sebesar Rp1.000.000 oleh PT Equity Development Indonesia Tbk hasil Penawaran Umum Terbatas I yang akan di konversi menjadi modal saham Bank setelah memperoleh persetujuan dari OJK Pengawas. Pada tanggal 08 April 2022 Bank telah memperoleh persetujuan dari OJK Pengawas melalui surat no SR-7/PB.332/2022 dan mencatatnya sebagai Modal Disetor.

Penawaran Umum Terbatas I (PUT)

Pada tanggal 14 Februari 2022, Bank memperoleh pernyataan efektif dari Ketua Dewan Komisioner Otoritas Jasa Keuangan dan Kepala Eksekutif Pengawas Perbankan dengan suratnya No. S-19/D.04/2022 untuk melakukan PUT I atas 5.587.530.000 saham Bank kepada masyarakat.

Berdasarkan akta No. 184 tanggal 25 Maret 2022 dari Hannywati Gunawan, S.H., notaris di Jakarta Bank telah melaksanakan wewenang dan kuasa yg diberikan para pemegang saham melalui Rapat Umum Pemegang Saham (RUPS) untuk melaksanakan penerbitan saham baru melalui Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu (PMHETD), akta ini telah memperoleh Keputusan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No. AHU-AH.01.03-0203189 tanggal 25 Maret 2022. Hasil dari PUT I, total modal saham Bank akan menjadi sejumlah 16.470.997.103 lembar saham atau sejumlah Rp1.647.100.

20. EQUITY (continued)

Capital Deposit Funds

As of December 31, 2022 funds from PUT II amounted to Rp900,000 recorded in capital deposits funds based on letter form Financial Services Authority No.S-141/PB.33/2022 dated December 29, 2022, furthermore the Bank will be converted into the Bank's share capital after obtaining approval from Financial Services Authority (OJK).

This account on December 31,2021 represents a capital advance of Rp1,000,000 by PT Equity Development Indonesia Tbk result of Limited Public Offering I which will be converted into the Bank's share capital after obtaining approval from Financial Services Authority (OJK). On April 8, 2022, Bank has obtained approval from Financial Services Authority (OJK) through the letter no SR-7/PB.332/2022 and recorded it as Paid in Capital.

Limited Public Offering I (PUT)

On February 14, 2022, the Bank obtained the notice of effectivity from the Board of Commissioners of the Financial Services Authority and Chief Executive Banking Supervisor in his letter No. S-19/D.04/2022 for its PUT I of 5,587,530,000 shares.

Based on the deed No. 184 dated March 25, 2022 from Hannywati Gunawan, S.H., notary in Jakarta, the Bank's management has exercised the authority and power granted by the shareholders through the Extraordinary General Meeting of Shareholders (RUPS) to carry out the issuance new shares through the issuance of Pre-emptive Rights, the Decree of the Minister of Law and Human Rights of the Republic of Indonesia in a Decree No. AHU-AH.01.03-0203189 dated March 25, 2022. The result from PUT I, total share capital the Bank will by 16,470,997,103 shares or amounted to Rp1,647,100.

20. EKUITAS (lanjutan)

Penawaran Umum Terbatas II (PUT)

Pada tanggal 30 November 2022, Bank memperoleh pernyataan efektif dari Ketua Dewan Komisioner Otoritas Jasa Keuangan dan Kepala Eksekutif Pengawas Perbankan dengan suratnya No. S-249/D.04/2022 untuk melakukan PUT II atas 7.500.000.000 saham Bank kepada masyarakat.

Berdasarkan akta No. 310 tanggal 27 Desember 2022 dari Hannywati Gunawan, S.H., notaris di Jakarta Bank telah melaksanakan wewenang dan kuasa yg diberikan para pemegang saham melalui Rapat Umum Pemegang Saham (RUPS) untuk melaksanakan penerbitan saham baru melalui Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu (PMHETD), akta ini telah memperoleh Keputusan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No. AHU-AH.01.03-0497407 tanggal 29 Desember 2022. Hasil dari PUT II, total ear Bank akan menjadi sejumlah 23.970.997.103 lembar saham atau sejumlah Rp2.397.100.

Sampai dengan tanggal 31 Maret 2023, Bank belum memperoleh persetujuan dari OJK Pengawas, sehingga dana hasil dari PUT II masih dibukukan dalam dana setoran modal.

20. EQUITY (continued)

Limited Public Offering II (PUT)

On November 30, 2022, the Bank obtained the notice of effectivity from the Board of Commissioners of the Financial Services Authority and Chief Executive Banking Supervisor in his letter No. S-249/D.04/2022 for its PUT II of 7,500,000,000 shares.

Based on the deed No. 184 dated March 25, 2022 from Hannywati Gunawan, S.H., notary in Jakarta, the Bank's management has exercised the authority and power granted by the shareholders through the Extraordinary General Meeting of Shareholders (RUPS) to carry out the issuance new shares through the issuance of Pre-emptive Rights, the Decree of the Minister of Law and Human Rights of the Republic of Indonesia in a Decree No. AHU-AH.01.03-0203189 dated March 25, 2022. The result from PUT II, the Bank total share capital will by 23,970,997,103 shares or amounted to Rp2,397,100.

As of March 31, 2023, the Bank had not yet obtained approval from Financial Services Authority, so the funds from PUT II still recorded in capital deposits funds.

21. PENDAPATAN BUNGA

21. INTEREST REVENUES

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
Rupiah			*Rupiah*
Efek-efek			*Securities*
Diukur pada nilai wajar melalui penghasilan komprehensif lain			*Fair value through other comprehensive income*
Obligasi	12.881	2.875	*Bonds*
Diukur pada nilai wajar melalui laporan laba rugi			*Fair value through profit or loss*
Obligasi	4.580	1.075	*Bonds*
Biaya perolehan yang diamortisasi/ dimiliki hingga jatuh tempo			*Amortized cost*
Obligasi	21.754	-	*Bonds*
Biaya perolehan yang diamortisasi			*Amortized cost*
Giro	13	13	*Current accounts*
Penempatan pada Bank Indonesia dan bank lain			*Placements with Bank Indonesia and other banks*
Fasilitas deposito	29.564	21.223	*Deposit facility*
Call money	606	90	*Call money*
Efek yang dibeli dengan janji dijual kembali - pihak ketiga	49.178	41.695	*Securities purchase under agreement to resell - third parties*
Kredit			*Loans*
Modal kerja	160.332	127.245	*Working capital*
Investasi	51.959	55.310	*Investment*
Konsumsi	45.613	52.327	*Consumer*
Lainnya	1.976	1.010	*Others*
Subtotal - Rupiah	378.456	302.863	*Subtotal - Rupiah*

21. PENDAPATAN BUNGA (lanjutan) / *21. INTEREST REVENUES (continued)*

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
Valuta asing			*Foreign currencies*
Efek-efek			*Securities*
Diukur pada nilai wajar melalui penghasilan komprehensif lain			*Fair value through other comprehensive income*
Obligasi	3.512	377	*Bonds*
Diukur pada nilai wajar melalui laporan laba rugi			*Fair value through profit or loss*
Obligasi	82	-	*Bonds*
Biaya perolehan yang diamortisasi/ dimiliki hingga jatuh tempo			*Amortized cost*
Obligasi	5.099	-	*Bonds*
Biaya perolehan yang diamortisasi			*Amortized cost*
Giro	35.860	11.520	*Current accounts*
Penempatan pada Bank Indonesia dan bank lain			*Placements with Bank Indonesia and other banks*
Deposito berjangka	5.051	-	*Time Deposit*
Call money	2.228	-	*Call money*
Kredit			*Loans*
Modal kerja	3.086	-	*Working capital*
Investasi	39	2.468	*Investment*
Subtotal - valuta asing	54.957	14.365	*Subtotal - foreign currencies*
Total	**433.413**	**317.228**	***Total***

Informasi mengenai pendapatan bunga yang diperoleh dari pihak-pihak yang berelasi diungkapkan pada Catatan 29.

Interest income earned from related parties of loan are disclosed in Note 29.

22. BEBAN BUNGA / *22. INTEREST EXPENSE*

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
Rupiah			*Rupiah*
Simpanan			*Deposits*
Deposito berjangka	82.585	108.195	*Time deposits*
Giro	14.529	11.459	*Demand deposits*
Tabungan	8.523	13.334	*Savings deposits*
Simpanan dari bank lain			*Deposits from other banks*
Deposito berjangka	65	109	*Time deposits*
Call money	11	2	*Call money*
Tabungan	6	6	*Savings deposits*
Subtotal - Rupiah	105.719	133.105	*Subtotal - Rupiah*
Valuta asing			*Foreign currency*
Simpanan			*Deposits*
Giro	1.648	1.638	*Demand deposits*
Deposito berjangka	4.325	962	*Time deposits*
Subtotal - valuta asing	5.973	2.600	*Subtotal - foreign currency*
Total beban bunga	**111.692**	**135.705**	***Total interest expense***

Informasi mengenai beban bunga atas transaksi dengan pihak-pihak yang berelasi diungkapkan pada Catatan 29.

Interest expense on transactions with related parties are disclosed in Note 29.

23. PENYISIHAN (PEMULIHAN) CADANGAN KERUGIAN PENURUNAN NILAI / *23. PROVISION FOR (REVERSAL OF) IMPAIRMENT LOSSES*

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
Penyisihan/(Pemulihan) cadangan kerugian nilai aset keuangan:			*Provision for/(Reversal of) impairment losses on financial assets:*
Giro pada bank lain (Catatan 6)	259	351	*Current accounts with other banks (Note 6)*
Penempatan pada Bank Indonesia dan bank lain (Catatan 7)	16	-	*Placement with Bank Indonesia and other banks (Note 7)*
Efek-efek (Catatan 8)	-	(6)	*Securities (Note 8)*
Kredit (Catatan 10)	74.175	51.500	*Loans (Note 10)*
Tagihan pihak ketiga (Catatan 15)	39.597	403	*Other receivable from third party (Note 15)*
Tagihan akseptasi (Catatan 11)	-	2	*Acceptance receivable (Note 11)*
Komitmen dan kontinjensi	127	5	*Commitment and contingencies*
Aset non-keuangan:			*Non-financial assets:*
Agunan yang diambil alih (Catatan 15)	5.009	1.000	*Foreclosed properties (Note 15)*
Total	**119.183**	**53.255**	***Total***

24. BEBAN UMUM DAN ADMINISTRASI / *24. GENERAL AND ADMINISTRATIVE EXPENSES*

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
Penyusutan dan amortisasi (Catatan 12, 13 dan 14)	14.118	16.705	*Depreciation and amortization (Note 12, 13 and 14)*
Pemeliharaan dan perbaikan	9.193	5.852	*Repairs and maintenance*
Komunikasi	5.774	6.330	*Communication*
Core Banking	2.870	-	*Core Banking*
Outsourcing	3.506	3.893	*Outsourcing*
Honorarium	3.232	1.136	*Honorarium*
Sewa	2.101	2.996	*Rental*
Pajak	1.909	848	*Taxes*
Listrik, air dan gas	1.234	1.289	*Electricity, water and gasoline*
Transportasi	1.008	709	*Transportation*
Peralatan dan kebutuhan kantor	1.165	1.037	*Office supplies and stationeries*
Sosial dan kesejahteraan	994	973	*Social and welfare*
Pengantaran kas	966	1.101	*Cash delivery*
Keamanan	958	1.015	*Security*
Promosi dan iklan	798	624	*Promotion and advertising*
Asuransi	308	273	*Insurance*
Lain-lain	6.683	2.868	*Others*
Total	**56.817**	**47.649**	***Total***

25. BEBAN TENAGA KERJA / *25. PERSONNEL EXPENSES*

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
Gaji	85.289	75.098	*Salaries*
Tunjangan dan honorarium	15.322	14.059	*Benefits and honorarium*
Imbalan pasca kerja (Catatan 28)	2.263	-	*Post-employment benefits (Note 28)*
Pendidikan dan pelatihan	1.756	672	*Training and education*
Total	**104.630**	**89.829**	***Total***

Rincian gaji dan tunjangan atas kelompok direksi, dewan komisaris, komite audit dan pejabat eksekutif adalah sebagai berikut:

Details of salaries and benefits of directors, commissioners, audit committee and executive officers are as follows:

	31 Desember/*December 31*, 2022				
	Jumlah pejabat/ *Number of officers*	Gaji dan tunjangan/ *Salaries and benefits*	Beban manfaat karyawan/ *Post-employment benefits*	*Total*	
Dewan Komisaris	3	6.375	-	6.375	*Board of Commissioners*
Direksi	6	14.671	-	14.671	*Directors*
Anggota Komite Audit	2	788	-	788	*Audit Committee Members*
Pejabat Eksekutif	22	16.010	1.289	17.299	*Executive Officers*
Total	**33**	**37.844**	**1.289**	**39.133**	***Total***

	31 Desember/*December 31*, 2021				
	Jumlah pejabat/ *Number of officers*	Gaji dan tunjangan/ *Salaries and benefits*	Beban manfaat karyawan/ *Post-employment benefits*	*Total*	
Dewan Komisaris	3	5.786	-	5.786	*Board of Commissioners*
Direksi	3	11.578	-	11.578	*Directors*
Anggota Komite Audit	2	790	-	790	*Audit Committee Members*
Pejabat Eksekutif	22	14.131	1.592	15.723	*Executive Officers*
Total	**30**	**32.285**	**1.592**	**33.877**	***Total***

26. PAJAK PENGHASILAN / *26. INCOME TAX*

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
Pajak kini	23.293	24.397	*Current tax*
Pajak tangguhan	(11.912)	(20.612)	*Deferred income tax*
Beban pajak penghasilan - neto	**11.381**	**3.785**	***Income tax expenses - net***

26. PAJAK PENGHASILAN (lanjutan) / *26. INCOME TAX (continued)*

Pajak kini / ***Current tax***

Rekonsiliasi antara laba sebelum pajak penghasilan menurut laporan laba rugi dan penghasilan komprehensif lain dengan laba kena pajak adalah sebagai berikut:

A reconciliation between profit before income tax per statement of profit or loss and other comprehensive income and taxable income is as follows:

	31 Desember/ *December 31,* 2022	**31 Desember/ *December 31,* 2021**	
Laba sebelum pajak penghasilan menurut laporan laba rugi dan penghasilan komprehensif lain	57.424	14.651	*Profit before income tax per statement of profit or loss and other comprehensive income*
Perbedaan temporer:			*Temporary differences:*
Cadangan kerugian penurunan nilai kredit	19.817	107.032	*Allowance for impairment losses on loans*
Penyusutan aset tetap	746	2.148	*Depreciation of fixed assets*
Cadangan kerugian penurunan nilai selain kredit	45.393	1.716	*Allowance for impairment losses on other than loans*
Kerugian (keuntungan) nilai efek	1.301	516	*Loss (gain) on increase in value of securities*
Penyusutan dan beban bunga aset hak-guna dan liabilitas sewa	85	(250)	*Depreciation and interest expenses of right-of-use assets and lease liabilities*
Beban imbalan pasca kerja	(4.650)	(2.679)	*Post-employment benefit expense*
	62.692	108.483	
Perbedaan tetap:			*Permanent differences:*
Representasi dan sumbangan	861	677	*Representation and donations*
Kerugian reksadana	1.306	4.243	*Loss on mutual funds*
Kenikmatan kepada karyawan	308	351	*Employee benefits in kind*
	2.475	5.271	
Laba kena pajak	**122.591**	**128.405**	***Taxable income***

Sesuai dengan surat dari Biro Administrasi Efek kepada Bank No. DE/I/2022-1224 tanggal 11 Januari 2022 disebutkan bahwa data 2021 telah memenuhi persyaratan sebagaimana dimaksud oleh Pasal 3 Peraturan Pemerintah Republik Indonesia No. 30 Tahun 2020 tanggal 18 Juni 2020 tentang Penurunan Tarif Pajak Penghasilan Bagi Wajib Pajak Badan Dalam Negeri Yang Berbentuk Perseroan Terbuka, sehingga Bank dapat memperoleh tarif sebesar 3% lebih rendah dari tarif sebagaimana dimaksud dalam Pasal 2.

In accordance with letter from the Securities' Administration Bureau to the Bank No. DE/I/2022-1224 dated January 11, 2022 stated that in 2021 the Bank has met the requirement referred to the Article 3 Government Regulation of Republic of Indonesia No. 30 Year 2020 dated June 18, 2020 regarding Income Tax Rates Reduction for Domestic Public Listed Entities, therefore the Bank had acquired 3% lower tax rate as is stated in Article 2.

Sesuai dengan surat dari Biro Administrasi Efek kepada Bank No. DE/I/2021-0024 tanggal 4 Januari 2021 serta surat penyampaian Laporan Bulanan Kepemilikan Saham Emiten dari Biro Administrasi Efek kepada Otoritas Jasa Keuangan No. DE/I/2021-0543 tanggal 21 Januari 2021, disebutkan bahwa data 2020 telah memenuhi persyaratan sebagaimana dimaksud oleh Pasal 3 Peraturan Pemerintah Republik Indonesia No. 30 Tahun 2020 tanggal 18 Juni 2020 tentang Penurunan Tarif Pajak Penghasilan Bagi Wajib Pajak Badan Dalam Negeri Yang Berbentuk Perseroan Terbuka, sehingga Bank dapat memperoleh tarif sebesar 3% lebih rendah dari tarif sebagaimana dimaksud dalam Pasal 2.

In accordance with letter from the Securities' Administration Bureau to the Bank No. DE/I/2021-0024 dated January 4, 2021 and submission letter of Monthly Report on Listed Entities' Shareholders from the Securities' Administration Bureau to the Financial Services Authority No. DE/I/2021-0543 dated January 21, 2021, stated that in 2020 the Bank has met the requirement referred to the Article 3 Government Regulation of Republic of Indonesia No. 30 Year 2020 dated June 18, 2020 regarding Income Tax Rates Reduction for Domestic Public Listed Entities, therefore the Bank had acquired 3% lower tax rate as is stated in Article 2.

26. PAJAK PENGHASILAN (lanjutan) / *26. INCOME TAX (continued)*

Pajak kini (lanjutan) / *Current tax (continued)*

Perhitungan beban dan utang pajak kini adalah sebagai berikut:

The calculation of tax expenses and liabilities are as follows:

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
Beban pajak kini (19%)	23.293	24.397	*Current tax expense (19%)*
Pajak dibayar dimuka pasal 25	(11.487)	(3.071)	*Prepaid income tax article 25*
Utang pajak (Catatan 18)	**11.806**	**21.326**	***Tax payable (Note 18)***

Perhitungan pajak penghasilan untuk tahun yang berakhir pada tanggal 31 Desember 2022 akan menjadi dasar dalam pengisian Surat Pemberitahuan Tahunan (SPT) Pajak Penghasilan Badan.

The income tax calculation for the year ended December 31, 2022 will be basis in filling Annual Corporate Indome tax Return.

Laba kena pajak dan pajak penghasilan Bank untuk tahun fiskal 2021 telah sesuai dengan Surat Pemberitahuan (SPT) yang disampaikan oleh Bank ke Kantor Pelaporan Pajak.

The Bank's taxable income and corporate income tax for fiscal year 2021 are in accordance with the annual corporate income tax returns filed by the Bank to the Tax Service Office.

Pajak tangguhan / *Deferred tax*

Aset dan liabilitas pajak tangguhan disesuaikan dengan tarif pajak yang berlaku pada periode ketika aset direalisasikan dan liabilitas diselesaikan berdasarkan tarif pajak yang ditetapkan.

Accordingly, deferred tax assets and liabilities has been adjusted to the tax rates that are expected to apply at the period when the asset is realized or liability is settled, based on the tax rates that will be enacted.

Rincian dari aset dan liabilitas pajak tangguhan Bank adalah sebagai berikut:

The details of the Bank's deferred tax assets and liabilities are as follows:

	31 Desember/*December 31*, 2022				
	Saldo awal/ *Beginning balance*	Dikreditkan (dibebankan) ke laba rugi/ *Credited (charged) to profit or loss*	Dikreditkan (dibebankan) ke penghasilan komprehensif lain/ *Credited (charged) to other comprehensive income*	Saldo akhir/ *Ending balance*	
Penyusutan aset tetap	(1.524)	142	-	(1.382)	*Depreciation of fixed assets*
Penyusutan dan beban bunga aset hak-guna dan liabilitas sewa	815	16	-	831	*Depreciation and interest expense of right-of-use assets and lease liabilities*
Cadangan kerugian penurunan nilai kredit	38.316	3.765	-	42.081	*Impairment losses on loans*
Cadangan kerugian penurunan nilai selain kredit	700	8.625	-	9.325	*Impairment losses other than loans*
Rugi (laba) yang belum direalisasi atas penurunan (kenaikan) nilai efek	(595)	248	2.272	1.925	*Unrealized loss (gain) on decrease (increase) in value of securities*
Imbalan pasca kerja	5.093	(884)	113	4.322	*Post-employment benefits*
Aset pajak tangguhan - neto	**42.805**	**11.912**	**2.385**	**57.102**	***Deferred tax assets - net***

26. PAJAK PENGHASILAN (lanjutan) / *26. INCOME TAX (continued)*

Pajak tangguhan (lanjutan) / *Deferred tax (continued)*

	31 Desember/*December 31*, 2021				
	Saldo awal/ *Beginning balance*	**Dikreditkan (dibebankan) ke laba rugi/ *Credited (charged) to profit or loss***	**Dikreditkan (dibebankan) ke penghasilan komprehensif lain/ *Credited (charged) to other comprehensive income***	**Saldo akhir/ *Ending balance***	
Penyusutan aset tetap	(1.780)	408	(152)	(1.524)	*Depreciation of fixed assets*
Penyusutan dan beban bunga aset hak-guna dan liabilitas sewa	863	(48)	-	815	*Depreciation and interest expense of right-of-use assets and lease liabilities*
Cadangan kerugian penurunan nilai kredit	17.980	20.336	-	38.316	*Impairment losses on loans*
Cadangan kerugian penurunan nilai selain kredit	374	326	-	700	*Impairment losses other than loans*
Rugi (laba) yang belum direalisasi atas penurunan (kenaikan) nilai efek	(1.575)	98	882	(595)	*Unrealized loss (gain) on decrease (increase) in value of securities*
Imbalan pasca kerja	6.073	(509)	(471)	5.093	*Post-employment benefits*
Aset pajak tangguhan - neto	**21.935**	**20.611**	**259**	**42.805**	***Deferred tax assets - net***

Manajemen berkeyakinan bahwa aset pajak tangguhan dapat dipulihkan kembali melalui penghasilan kena pajak di masa yang akan datang.

Management believes that the deferred tax assets can be fully recovered through future taxable income.

Rekonsiliasi antara beban pajak penghasilan - neto dan hasil perkalian laba akuntansi sebelum pajak dengan tarif pajak efektif yang berlaku adalah sebagai berikut:

A reconciliation between the income tax expense - net and the amounts computed by applying the effective tax rates to profit before income tax is as follows:

	31 Desember/ *December 31,* 2022	**31 Desember/ *December 31,* 2021**	
Laba sebelum pajak menurut laporan laba rugi dan penghasilan komprehensif lain	57.424	14.651	*Profit before income tax per statement of profit or loss and other comprehensive income*
Beban pajak (19%)	10.911	2.784	*Tax expense (19%)*
Pengaruh pajak atas perbedaan tetap	470	1.001	*Tax effect on permanent differences*
Beban pajak penghasilan - neto	**11.381**	**3.785**	***Income tax expense - net***

Perubahan Tarif Pajak Badan / *Changes in Corporate Tax Rate*

Pada bulan Oktober 2021, Pemerintah Indonesia mengesahkan Undang-Undang No. 7 Tahun 2021 ("UU No.7/2021") tentang harmonisasi peraturan perpajakan. Beberapa tujuan UU No.7/2021 adalah untuk meningkatkan pertumbuhan perekonomian yang berkelanjutan dan mendukung percepatan pemulihan ekonomi, mewujudkan sistem perpajakan yang lebih berkeadilan dan berkepastian hukum, melaksanakan reformasi administrasi, kebijakan perpajakan yang konsolidatif, dan perluasan basis pajak, serta meningkatkan kepatuhan sukarela Wajib Pajak.

In October 2021, the Government of Indonesia approved the Law No. 7 Year 2021 ("Law No.7/2021") related to harmonisation of tax regulations. Some purposes of Law No.7/2021 are to increase sustainable economic growth and support the acceleration of economic recovery, realize a tax system that is more just with legal certainty, implement administrative reforms, consolidated taxation policies, and expansion of the tax base, as well as increasing Taxpayer voluntary compliance.

26. PAJAK PENGHASILAN (lanjutan)

Perubahan Tarif Pajak Badan (lanjutan)

Sejumlah perubahan peraturan perpajakan yang terjadi dengan penerapan UU No.7/2021 antara lain adalah sebagai berikut:

a. Pemberlakuan tarif pajak penghasilan badan menjadi 22% mulai Tahun Pajak 2022, dan Perusahaan Terbuka dalam negeri yang memenuhi kriteria tertentu dapat memperoleh tarif pajak sebesar 3% lebih rendah dari tarif pajak yang disebutkan di atas;

b. Kenaikan tarif PPN dari 10% menjadi 11% yang mulai berlaku 1 April 2022, kemudian menjadi 12% yang mulai berlaku paling lambat pada tanggal 1 Januari 2025;

26. INCOME TAX (continued)

Changes in Corporate Tax Rate (continued)

Some changes in tax regulations from the implementation of Law No.7/2021, among others, are as follows:

a. The application of the corporate income tax rate to 22% starting from the 2022 Fiscal Year, and for domestic public listed companies that fulfill certain additional criteria will be eligible for a tax rate which is lower by 3% from the above mentioned tax rate;

b. VAT rate increase from 10% to 11% which will take effect on April 1, 2022, then to 12% which will take effect no later than January 1, 2025;

27. LABA PER SAHAM

Berikut ini adalah data yang digunakan untuk perhitungan laba per saham dasar yang diatribusikan kepada pemilik entitas induk:

27. EARNINGS PER SHARE

The computation of basic/diluted earnings per share attributable to the owners of the Bank is based on the following data:

	31 Desember/ *December 31,* 2022	**31 Desember/ *December 31,* 2021**	
Laba untuk perhitungan per saham dasar:			*Earnings for computation of basic earnings per share:*
Laba bersih	46.043	10.866	*Net profit*
Total saham (dalam angka penuh)			*Numbers of shares (in full amount)*
Total rata-rata tertimbang saham biasa untuk perhitungan laba per saham dasar/dilusian	16.251.927.818	11.175.060.000	*Weighted average number of ordinary shares for computation of basic/diluted earnings per share*
Laba per lembar saham (nilai penuh)	**2,8**	**0,9**	***Earning per share (full amount)***

28. LIABILITAS IMBALAN KERJA

Bank menyelenggarakan program pensiun imbalan pasti untuk semua karyawan lokal. Program ini memberikan imbalan pensiun berdasarkan penghasilan dasar pensiun dan masa kerja karyawan.

28. LIABILITIES FOR EMPLOYEE BENEFITS

The Bank established defined benefit pension plan covering all the local permanent employees. This plan provides pension benefits based on years of service and salaries of the employees.

	2022		
	Liabilitas Imbalan kerja/ *Liabilities for Employee benefit*	**Beban imbalan kerja karyawan/ *Post-employment benefit expense***	
Karyawan permanen	22.742	1.879	*Permanent employees*
Karyawan kontrak	384	384	*Contract employees*
Total	**23.126**	**2.263**	***Total***

28. IMBALAN PASCA KERJA (lanjutan)

Bank membukukan liabilitas imbalan kerja untuk karyawan sesuai dengan Undang-Undang Cipta Kerja No. 11 Tahun 2020 pada tanggal 31 Desember 2022 dan 2021. Terdapat 260 dan 259 karyawan yang berhak atas imbalan pada tanggal 31 Desember 2022 dan 2021 (tidak diaudit).

Perhitungan imbalan pasca kerja dihitung oleh aktuaris independen Arya Bagiastra dan PT Padma Radya Aktuaria untuk tahun yang berakhir pada tanggal 31 Desember 2022 dan 2021, dengan menggunakan asumsi utama sebagai berikut:

28. POST-EMPLOYMENT BENEFITS (continued)

The Bank made provision for employee benefits liability for employees in accordance with Omnibus Law on Job Creation No. 11 Year 2020 as of December 31, 2021. There were 260 and 259 employees entitled to the benefits as of December 31, 2022 and 2021, respectively (unaudited).

The cost of providing post-employment benefits is calculated by an independent actuary, Arya Bagiastra and PT Padma Radya Akturia for the years ended December 31, 2022 and 2021,respectively using the following key assumptions:

	31 Desember/ *December 31*, 2022	**31 Desember/ *December 31*, 2021**	
Usia pensiun normal	55 tahun/*years*	55 tahun/*years*	*Normal pension age*
Tingkat diskonto	6,88% per tahun/*per annum*	6,25% per tahun/*per annum*	*Discount rate per annum*
Tingkat kenaikan gaji	6,50% per tahun/*per annum*	6,50% per tahun/*per annum*	*Salary increment rate per annum*
Tingkat cacat	5%	5%	*Disability rate*
Tingkat kematian	TMI-IV-2019	TMI-IV-2019	*Mortality rate*
Tingkat pengunduran diri	10% untuk karyawan dibawah 35 tahun dan akan menurun secara linear sampai 0% pada usia 55 tahun/ *10% for employees under age 35 and reducing linearly up to 0% at 55 years old*	10% untuk karyawan dibawah 35 tahun dan akan menurun secara linear sampai 0% pada usia 55 tahun/ *10% for employees under age 35 and reducing linearly up to 0% at 55 years old*	*Resignation rate*

Beban (pendapatan) imbalan pasca kerja yang diakui di laporan laba rugi dan penghasilan komprehensif lain adalah:

The details of post-employment benefits expense (income) recognized in the statements of profit or loss and other comprehensive income are as follows:

	31 Desember/ *December 31,* 2022	**31 Desember/ *December 31,* 2021**	
Diakui pada laba rugi			*Recognized in profit or loss*
Biaya jasa kini	2.532	3.660	*Current service cost*
Bunga neto atas liabilitas	1.742	1.581	*Interest cost*
Biaya jasa lalu	(4.399)	(351)	*Margin deposits*
Perubahan biaya jasa skema manfaat sebelumnya	2.004	(5.834)	*Estimated losses on commitments and contingencies*
Total	**1.879**	**(944)**	***Total***

Mutasi nilai kini liabilitas imbalan pasti pada tahun berjalan adalah sebagai berikut:

Movements in the present value of the defined benefit obligation are as follows:

	31 Desember/ *December 31,* 2022	**31 Desember/ *December 31,* 2021**	
Saldo awal	26.798	31.958	*Beginning balance*
Beban (pendapatan) imbalan pasca kerja	1.879	(944)	*Employment benefits expense (income)*
Pengukuran kembali:			*Remeasurements:*
Penyesuaian pengalaman	594	(1.701)	*Experience adjustment*
Asumsi perubahan demografi		-	*Change in demograpic assumptions*
Asumsi keuangan	-	(780)	*Financial assumptions*
Pembayaran manfaat	(6.529)	(1.735)	*Benefits paid*
Total	**22.742**	**26.798**	***Total***

28. IMBALAN PASCA KERJA (lanjutan) / *28. POST-EMPLOYMENT BENEFITS (continued)*

Risiko Gaji (lanjutan) / *Salary Risk (continued)*

Tabel berikut menunjukan analisa sensitivitas nilai kini liabilitas imbalan kerja diasumsikan terdapat perubahan atas tingkat diskonto dan tingkat kenaikan upah (tidak diaudit):

The tables below show the sensitivity analysis of the present value of employee benefit obligation in the assumed changes in the discount rate and salary increment rate (unaudited):

	31 Desember/*December 31,* 2022				
	Tingkat diskonto/ *Discount rate*		**Tingkat kenaikan gaji/ *Salary increment rate***		
	Kenaikan/ *Increase*	**Penurunan/ *Decrease***	**Kenaikan/ *Increase***	**Penurunan/ *Decrease***	
Nilai kini kewajiban imbalan kerja karyawan	21.544	24.062	23.956	21.617	*Present value of employee benefit obligation*
Biaya jasa kini	2.373	2.709	2.696	2.382	*Current service cost*

	31 Desember/*December 31,* 2021				
	Tingkat diskonto/ *Discount rate*		**Tingkat kenaikan gaji/ *Salary increment rate***		
	Kenaikan/ *Increase 1%*	**Penurunan/ *Decrease 1%***	**Kenaikan/ *Increase 1%***	**Penurunan/ *Decrease 1%***	
Nilai kini kewajiban imbalan kerja karyawan	25.354	28.401	28.472	25.264	*Present value of employee benefit obligation*

Analisis sensitivitas yang disajikan di atas mungkin tidak mewakili perubahan yang sebenarnya dalam liabilitas imbalan pasti mengingat bahwa perubahan asumsi terjadinya tidak terisolasi satu sama lain karena beberapa asumsi tersebut mungkin berkorelasi.

The sensitivity analysis presented above may not be representative of the actual change in the defined benefit obligation as it is unlikely that the change in assumptions would occur in isolation of one another as some of the assumptions may be correlated.

Selanjutnya, dalam menyajikan analisis sensitivitas di atas, nilai kini liabilitas imbalan pasti dihitung dengan menggunakan metode *projected unit credit* pada akhir periode pelaporan, yang sama dengan yang diterapkan dalam menghitung liabilitas manfaat pasti yang diakui dalam laporan posisi keuangan.

Furthermore, in presenting the above sensitivity analysis, the present value of the defined benefit obligation has been calculated using the projected unit credit method at the end of the reporting period, which is the same as that applied in calculating the defined benefit obligation recognized in the statement of financial position.

Tidak ada perubahan dalam metode dan asumsi yang digunakan dalam penyusunan analisis sensitivitas dari tahun sebelumnya.

There was no change in the methods and assumptions used in preparing the sensitivity analysis from prior year.

Jatuh tempo dari liabilitas imbalan kerja pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut: (tidak diaudit)

The maturity of the benefits obligation as of December 31, 2022 and 2021 are as follows: (unaudited)

	31 Desember/ *December 31,* 2022	**31 Desember/ *December 31,* 2021**	
Antara 0 dan 2 tahun	5.386	9.453	*Within the next 12 months*
Antara 2 dan 5 tahun	6.909	5.531	*Between 1 and 5 years*
Antara 5 dan 10 tahun	6.807	1.895	*Between 5 and 10 years*
Di atas 10 tahun	3.640	9.919	*Beyond 10 years*
Total	**22.742**	**26.798**	***Total***

Durasi rata-rata liabilitas imbalan kerja pada tanggal-tanggal 31 Desember 2022 and 2021 adalah masing-masing 13,75 tahun dan 8,48 tahun.

The average duration of employees' benefits liability as of December 31, 2022 and 2021 are 13.75 years and 8.48 years years, respectively.

29. SIFAT DAN TRANSAKSI PIHAK BERELASI / *29. NATURE OF RELATIONSHIP AND TRANSACTIONS WITH RELATED PARTIES*

Pihak-pihak berelasi/ ***Related parties***	**Jenis hubungan/** ***Type of relationship***	**Unsur transaksi pihak berelasi/** ***Element of transactions***
PT Asuransi Dayin Mitra Tbk	Entitas dibawah pengendalian yang sama dengan pemegang saham utama Bank/Entity *under common control of the ultimate shareholder of the Bank*	Simpanan nasabah dan biaya dibayar dimuka asuransi/ *Deposits from customers and prepaid insurance*
PT Datindo Entrycom	Entitas dibawah pengendalian yang sama dengan pemegang saham utama Bank/Entity *under common control of the ultimate shareholder of the Bank*	Simpanan nasabah/*Deposits from customers*
PT Equity Development Investment Tbk	Pemegang saham Bank/*The shareholder of the Bank*	Simpanan nasabah/*Deposits from customers*
PT Equity Finance Indonesia	Entitas dibawah pengendalian yang sama dengan pemegang saham utama Bank/Entity *under common control of the ultimate shareholder of the Bank*	Kredit dan simpanan nasabah/ *Loan and deposits from customers*
PT Equity Life Indonesia	Entitas dibawah pengendalian yang sama dengan pemegang saham utama Bank/Entity under *common control of the ultimate shareholder of the Bank*	Simpanan nasabah/*Deposits from customers,* akumulasi dana program asuransi/ *accumulated fund insurance program*
PT Equity Sekuritas Indonesia	Entitas dibawah pengendalian yang sama dengan pemegang saham utama Bank/Entity *under common control of the ultimate shareholder of the Bank*	Simpanan nasabah/*Deposits from customers*
PT Lintas Dunia Travelindo	Entitas dibawah pengendalian yang sama dengan pemegang saham utama Bank/Entity *under common control of the ultimate shareholder of the Bank*	Simpanan nasabah/*Deposits from customers*
PT Lumbung Sari	Entitas dibawah pengendalian yang sama dengan pemegang saham utama Bank/Entity *under common control of the ultimate shareholder of the Bank*	Simpanan nasabah/*Deposits from customers*
PT Medicom Prima	Entitas dibawah pengendalian yang sama dengan pemegang saham utama Bank/Entity *under common control of the ultimate shareholder of the Bank*	Simpanan nasabah/*Deposits from customers*
PT Ventura Investasi Prima	Entitas dibawah pengendalian yang sama dengan pemegang saham utama Bank/Entity *under common control of the ultimate shareholder of the Bank*	Simpanan nasabah/*Deposits from customers*
PT Ventura Investasi Utama	Entitas dibawah pengendalian yang sama dengan pemegang saham utama Bank/Entity *under common control of the ultimate shareholder of the Bank*	Kredit dan simpanan nasabah/ *Loan and deposits from customers,* pendapatan bunga yang masih akan diterima/*accrued interest receivable*
Dewan Komisaris, Direksi, serta Pejabat Eksekutif yang merupakan Manajemen kunci/*Board of Executive Officer who are the Key Management*	Manajemen Bank/*The Bank's management*	Kredit dan simpanan nasabah/ *Loan and Deposits from customers*

29. SIFAT DAN TRANSAKSI PIHAK BERELASI (lanjutan)

29. NATURE OF RELATIONSHIP AND TRANSACTIONS WITH RELATED PARTIES (continued)

Laporan Posisi Keuangan

Statement of Financial Position

a. Kredit - neto

a. Loans – net

	31 Desember/*December 31*, 2022		31 Desember/*December 31*, 2021		
	Total	Persentase/ *Percentage*	Total	Persentase/ *Percentage*	
Aset					***Assets***
Kredit (Catatan 10)					*Loans (Note 10)*
PT Ventura Investasi Utama	18.043	0,20%	23.664	0,28%	*PT Ventura Investasi Utama*
PT Ventura Investasi Prima	19.211	0,21%	-		*PT Ventura Investasi Prima*
PT Equity Finance Inonesia	165	0,00%	5.621	0,07%	*PT Equity Finance Indonesia*
PT Pelsart Tambang Kencana	-	-			*PT Pelsart Tambang Kencana*
PT Indonesia Prima Property	-	-			*PT Indonesia Prima Property*
PT Pelayaran Ganesha Lautjaya	-	-			*PT Pelayaran Ganehsa Lautjaya*
Manajemen kunci	5.691	0,06%	6.339	0,07%	*Key Management*
Subtotal	43.110	0,47%	35.624	0,42%	*Subtotal*
Cadangan kerugian penurunan nilai	(27)	-	(15)	-	*Allowance for impairment losses*
Neto	**43.083**	**0,47%**	**35.609**	**0,42%**	***Net***

b. Aset lain-lain

b. Other assets

	31 Desember/*December 31*, 2022		31 Desember/*December 31*, 2021		
	Total	Persentase/ *Percentage*	Total	Persentase/ *Percentage*	
Aset					***Assets***
Aset lain-lain (Catatan 15)					*Other assets (Note 15)*
Akumulasi dana program asuransi					*Accumulated fund insurance program*
PT Equity Life Indonesia	17.376	0,19%	19.930	0,23%	*PT Equity Life Indonesia*
Biaya dibayar dimuka					*Prepaid expense*
PT Asuransi Dayin Mitra, Tbk	193	0,00%	69	0,00%	*PT Asuransi Dayin Mitra, Tbk*
Pendapatan bunga yang masih akan diterima					*Accrued interest receivable*
PT Ventura Investasi Utama	305	0,00%	-	0,00%	*PT Ventura Investasi Utama*
Manajemen kunci	5	0,00%	-	0,00%	*Key Management*
Total	**17.879**	**0.19%**	**19.999**	**0,23%**	***Total***

c. Simpanan

c. Deposits

	31 Desember/*December 31*, 2022		31 Desember/*December 31*, 2021		
	Total	Persentase/ *Percentage*	Total	Persentase/ *Percentage*	
Liabilitas					***Liabilities***
Simpanan (Catatan 16)					*Deposits (Note 16)*
Giro					*Demand deposits*
Entitas	8.924	0,15%	7.543	0,12%	*Entity*
Manajemen kunci	1	0,00%	6	0,00%	*Key management*
Subtotal	8.925	0,15%	7.549	0,12%	*Subtotal*
Tabungan					*Savings deposits*
Entitas	3.977	0,07%	122.028	1,90%	*Entity*
Manajemen kunci	5.152	0,09%	12.396	0,19%	*Key management*
Subtotal	9.129	0,16%	134.424	2,09%	*Subtotal*
Deposito					*Time deposits*
Entitas	64.190	1,10%	69.860	1,09%	*Entity*
Manajemen kunci	22.590	0,39%	24.995	0,39%	*management*
Subtotal	86.780	1,49%	94.855	1,48%	*Subtotal*
Total	**104.834**	**1,80%**	**236.828**	**3,69%**	***Total***

29. SIFAT DAN TRANSAKSI PIHAK BERELASI (lanjutan)

29. NATURE OF RELATIONSHIP AND TRANSACTIONS WITH RELATED PARTIES (continued)

Laporan Laba Rugi dan Penghasilan Komprehensif Lain

Statement of Profit or Loss and Other Comprehensive Income

a. Pendapatan bunga / *a. Interest income*

	31 Desember/*December 31*, 2022		31 Desember/*December 31*, 2021		
	Total	**Persentase/ *Percentage***	**Total**	**Persentase/ *Percentage***	
Pendapatan					*Income*
Pendapatan bunga (Catatan 21)					*Interest income (Note 21)*
PT Ventura Investasi Utama	1.824	0,42%	1.937	0,61%	*PT Ventura Investasi Utama*
PT Ventura Investasi Prima	489	0,11%	-	0,00%	*PT Ventura Investasi Prima*
PT Equity Finance Indonesia	336	0,08%	1.285	0,40%	*PT Equity Finance Indonesia*
Manajemen kunci	379	0,09%	438	0,14%	*Key management*
Total	**3.028**	**0,70%**	**3.660**	**1,15%**	***Total***

b. Beban bunga / *b. Interest expense*

	31 Desember/*December 31*, 2022		31 Desember/*December 31*, 2021		
	Total	**Persentase/ *Percentage***	**Total**	**Persentase/ *Percentage***	
Beban					*Expense*
Beban bunga (Catatan 22)					*Interest expense (Note 22)*
Entitas	5.118	4,71%	3.369	2,48%	*Entity*
Manajemen kunci	459	0,28%	801	0,59%	*Key management*
Total	**5.577**	**4,99%**	**4.170**	**3,07%**	***Total***

c. Beban asuransi / *c. Insurance expense*

	31 Desember/*December 31*, 2022		31 Desember/*December 31*, 2021		
	Total	**Persentase/ *Percentage***	**Total**	**Persentase/ *Percentage***	
Beban					***Expense***
Beban umum dan Administrasi (Catatan 24)					*Generan and administrative expense (Note 24)*
PT Asuransi Dayin Mitra	308	0,55%	273	0,57%	*PT Asuransi Dayin Mitra*

30. KOMITMEN DAN KONTINJENSI

30. COMMITMENTS AND CONTINGENCIES

	31 Desember/ *December 31,* 2022	**31 Desember/ *December 31,* 2021**	
Liabilitas komitmen			*Commitment liabilities*
Fasilitas kredit kepada nasabah yang belum digunakan	259.012	181.532	*Unused facilities*
L/C yang *irrecoverable* dan masih berjalan dalam rangka ekpor dan impor	273	21.382	*Outstanding irrecoverable Letter of Credit (L/C) for export and import*
Total Liabilitas Komitmen	**259.285**	**202.914**	***Total commitment liabilities***

30. KOMITMEN DAN KONTINJENSI (lanjutan)

30. COMMITMENTS AND CONTINGENCIES (continued)

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
Kontinjensi			*Contingencies*
Tagihan kontijensi			*Contingencies receivables*
Pendapatan Bunga dalam penyelesaian	34.038	27.809	*Contingencies Receivables*
Liabilitas kontijensi			*Contingencies liabilities*
Bank garansi	30.928	41.672	*Bank guarantee*
Liabilitas kontijensi lainnya	4.291	5.128	*Other contingent liabilities*
Total Liabilitas Kontinjensi	**35.219**	**46.800**	***Total Contingent Liabilities***
Total Liabilitas Kontinjensi - Neto	**1.181**	**18.991**	***Total Contingent Liabilities - Net***
Lain-lain			*Others*
Kredit hapus buku (Catatan 10)	314.973	192.662	*Loan written-off (note 10)*

Jumlah liabilitas kontinjensi lainnya termasuk liabilitas kepada BBO (Bank Beku Operasi) dalam bentuk giro sebesar Rp4.089 dan Rp4.673 masing-masing pada tanggal, 31 Desember 2021 dan 2022.

As of December 31, 2022 and 2021, total other contingent liabilities include liabilities to BBO (Bank Beku Operasi) in the form of demand deposits amounted to Rp4,089 and Rp4,673, respectively.

31. ASET DAN LIABILITAS MONETER DALAM MATA UANG ASING

31. MONETARY ASSETS AND LIABILITIES DENOMINATED IN FOREIGN CURRENCIES

Posisi aset dan liabilitas moneter dalam valuta asing adalah sebagai berikut:

The balances of monetary assets and liabilities denominated in foreign currencies are as follows:

		31 Desember/*December 31*, 2022		31 Desember/*December 31*, 2021		
		Mata uang asing/ *Foreign currencies*)*	Ekuivalen dalam Rupiah/ *Equivalent in Rupiah*	Mata uang asing/ *Foreign currencies*)*	Ekuivalen dalam Rupiah/ *Equivalent in Rupiah*	
Aset						***Assets***
Kas	USD	17.000	265	39.780	567	*Cash*
	SGD	349	4	5.406	57	
Giro pada Bank Indonesia	USD	7.756.371	120.747	6.656.371	94.870	*Current account with Bank Indonesia*
Giro pada bank lain - neto	USD	94.243.274	1.467.132	153.744.688	2.191.246	*Current account with other banks - net*
	SGD	289.389	3.355	284.841	3.006	
	EUR	48.114	798	38.758	625	
	JPY	768.630	91	1.187.096	147	
	AUD	12.430	131	22.056	228	
Efek-efek - neto	USD	30.189.795	469.980	-	-	*Securities - net*
Kredit - neto						*Loans - net*
Pihak ketiga	USD	9.242.953	143.986	9.245.040	131.765	*Third parties*
Aset lain-lain	USD	263.224	4.097	12.230	174	*Other assets*
Total aset			2.210.586		2.422.685	*Total assets*
Liabilitas						***Liabilities***
Liabilitas segera	SGD	55	1	-	-	*Immediate liabilities*
	USD	6.300.999	98.091	-	-	*Immediate liabilities*
Simpanan						*Deposits*
Pihak berelasi	USD	57.700	898	55.122	786	*Related parties*
Pihak ketiga	USD	135.055.205	2.102.472	169.620.031	2.417.509	*Third parties*
Liabilitas lain-lain	USD	37.863	589	9.970	142	*Other liabilities*
	JPY	77.233	9	77.200	10	
Total liabilitas			2.202.060		2.418.447	***Total liabilities***
Aset (Liabilitas) - neto			**8.526**		**4.238**	***Assets (Liabilities) - net***

*) Angka penuh

*) *Full amount*

32. INFORMASI SEGMEN

Bank melaporkan segmen operasi berdasarkan PSAK 5 berdasarkan produk dan jasa yang dikelompokkan dalam kategori sebagai berikut:

- Perbankan
  Produk dan jasa atas transaksi dengan bank lain.
- Konsumer
  Produk dan jasa atas transaksi dengan nasabah.
- Treasuri
  Produk dan jasa atas transaksi yang dilakukan pada divisi treasuri, selain transaksi yang dilakukan dengan bank lain dan nasabah.
- Lainnya
  Merupakan transaksi yang tidak dapat dikelompokkan dalam kategori di atas.

32. SEGMENT INFORMATION

The Bank's reported operating segment in accordance with PSAK 5 based on products and services, with details as follows:

- *Bank*
  Products and services of transactions with other banks.
- *Consumer*
  Products and services of transactions with customers.
- *Treasury*
  Products and services on the transactions made on the treasury division, other than transactions conducted with other banks and customers.
- *Others*
  A transaction that cannot be grouped in the above categories.

Segmen Operasi / *Operating Segments*

Informasi segmen operasi adalah sebagai berikut: / *The operating segment information is as follows:*

	31 Desember/*December 31*, 2022					
	Bank/ ***Banking***	**Konsumer/** ***Consumer***	**Treasuri/** ***Treasury***	**Lain-lain/** ***Others***	***Total***	
PENDAPATAN						***REVENUES***
Pendapatan bunga	40.925	261.028	131.460	-	433.413	*Interest revenues*
Pendapatan operasional lainnya	-	21.703	10.260	11.259	43.222	*Other operating revenues*
Total	40.925	282.731	141.720	11.259	476.635	*Total*
BEBAN						***EXPENSES***
Beban bunga	71	111.609	11	16.131	127.822	*Interest expenses*
Beban operasional	-	120.120	-	165.020	285.140	*Operating expenses*
Total	71	231.729	11	181.151	412.962	*Total*
Pendapatan/(beban) non operasional	-	-	50	(6.299)	(6.249)	*Non-operating income/(expenses)*
Laba sebelum pajak	40.854	51.002	141.759	(176.191)	57.424	*Profit before income tax*
Laba bersih tahun berjalan					46.043	*Net profit for the year*
Kerugian komprehensif lain					(9.206)	*Other comprehensive loss*
Total laba komprehensif					36.837	*Total comprehensive income*
INFORMASI LAINNYA						***OTHER INFORMATION***
ASET						***ASSETS***
Kas	-	-	-	61.990	61.990	*Cash*
Giro pada Bank Indonesia	720.307	-	-	-	720.307	*Current account with Bank Indonesia*
Giro pada bank lain - neto	1.471.582	-	-	-	1.471.582	*Current account with other banks - net*
Penempatan pada Bank Indonesia dan bank lain - neto	1.174.733	-	-	-	1.174.733	*Placements with Bank Indonesia and other banks - net*
Efek-efek	-	-	1.651.080	-	1.651.080	*Securities*
Efek yang dibeli dengan janji dijual kembali	-	-	766.672	-	766.672	*Securities purchased under agreement to resell*
Kredit - neto	-	2.850.562	-	-	2.850.562	*Loans - net*
Tagihan akseptasi	-	12.213	-	-	12.213	*Acceptance receivables*
Aset tetap - neto	-	-	-	60.389	60.389	*Fixet assets - net*
Aset hak-guna - neto	-	-	-	22.354	22.354	*Right-of-use assets - net*
Aset takberwujud - neto	-	-	-	11.674	11.674	*Intangible assets - net*
Aset pajak tangguhan	-	-	-	57.102	57.102	*Deffered tax assets*
Aset lainnya	7	17.198	11.600	78.669	107.474	*Other assets*
Total Aset	**3.366.629**	**2.879.973**	**2.429.352**	**292.178**	**8.968.132**	*Total Assets*
LIABILITAS						***LIABILITIES***
Simpanan	-	5.622.951	-	-	5.622.951	*Deposits*
Simpanan dari bank lain	2.425	-	-	-	2.425	*Deposits from other banks*
Liabilitas lainnya	12.220	116.602	-	67.572	196.394	*Other liabilities*
Total Liabilitas	**14.645**	**5.739.553**	**-**	**67.572**	**5.821.770**	*Total Liabilities*
Penyusutan dan amortisasi	-	-	-	14.118	14.118	*Depreciation and amortization*
Beban kerugian penurunan nilai	-	119.183	-	-	119.183	*Provision for impairment losses*

32. INFORMASI SEGMEN (lanjutan)

32. SEGMENT INFORMATION (continued)

Segmen Operasi (lanjutan)

***Operating Segments** (continued)*

Informasi segmen operasi adalah sebagai berikut: (lanjutan)

The operating segment information is as follows: (continued)

	31 Desember/*December 31*, 2021					
	Bank/ *Banking*	**Konsumer/ *Consumer***	**Treasuri/ *Treasury***	**Lain-lain/ *Others***	***Total***	
PENDAPATAN						***REVENUES***
Pendapatan bunga	11.533	237.350	68.345	-	317.228	*Interest revenues*
Pendapatan operasional lainnya	-	14.460	13.567	13.633	41.660	*Other operating revenues*
Total	11.533	251.810	81.912	13.633	358.888	*Total*
BEBAN						***EXPENSES***
Beban bunga	115	135.588	2	10.249	145.954	*Interest expenses*
Beban operasional	-	54.423	-	139.883	194.306	*Operating expenses*
Total	115	190.011	2	150.132	340.260	*Total*
Pendapatan/(beban) non operasional	-	-	-	(3.977)	(3.977)	*Non-operating income/(expenses)*
Laba sebelum pajak	11.418	61.799	81.910	(140.476)	14.651	*Profit before income tax*
Laba bersih tahun berjalan					10.866	*Net profit for the year*
Kerugian komprehensif lain					(1.102)	*Other comprehensive loss*
Total laba komprehensif					9.764	*Total comprehensive income*
INFORMASI LAINNYA						***OTHER INFORMATION***
ASET						***ASSETS***
Kas	-	-	-	49.497	49.497	*Cash*
Giro pada Bank Indonesia	222.783	-	-	-	222.783	*Current account with Bank Indonesia*
Giro pada bank lain - neto	2.195.254	-	-	-	2.195.254	*Current account with other banks - net*
Penempatan pada Bank Indonesia dan bank lain - neto	1.204.764	-	-	-	1.204.764	*Placements with Bank Indonesia and other banks - net*
Efek-efek	-	-	314.127	-	314.127	*Securities*
Efek yang dibeli dengan janji dijual kembali	-	-	1.895.241	-	1.895.241	*Securities purchased under agreement to resell*
Kredit - neto	-	2.415.800	-	-	2.415.800	*Loans - net*
Tagihan akseptasi	-	6.188	-	-	6.188	*Acceptance receivables*
Aset tetap - neto	-	-	-	61.582	61.582	*Fixet assets - net*
Aset hak-guna - neto	-	-	-	28.430	28.430	*Right-of-use assets - net*
Aset takberwujud - neto	-	-	-	2.127	2.127	*Intangible assets - net*
Aset pajak tangguhan	-	-	-	42.805	42.805	*Deffered tax assets*
Aset lainnya	1	13.545	879	122.927	137.352	*Other assets*
Total Aset	3.622.802	2.435.533	2.210.247	307.368	8.575.950	*Total Assets*
LIABILITAS						***LIABILITIES***
Simpanan	-	6.317.788	-	-	6.317.788	*Deposits*
Simpanan dari bank lain	2.482	-	-	-	2.482	*Deposits from other banks*
Liabilitas lainnya	6.196	12.947	-	87.648	106.791	*Other liabilities*
Total Liabilitas	8.678	6.330.735	-	87.648	6.427.061	*Total Liabilities*
Penyusutan dan amortisasi	-	-	-	14.882	14.882	*Depreciation and amortization*
Beban kerugian penurunan nilai	351	51.507	(6)	1.403	53.255	*Provision for impairment losses*

33. JAMINAN PEMERINTAH TERHADAP LIABILITAS BANK UMUM

Berdasarkan Salinan Peraturan Lembaga Penjamin Simpanan No. 1/PLPS/2005 pada tanggal 26 September 2005 tentang Program Penjaminan Simpanan yang menyatakan bahwa sejak tanggal 22 September 2005, Lembaga Penjamin Simpanan menjamin simpanan yang meliputi giro, deposito berjangka, sertifikat deposito, tabungan, dan/atau bentuk lain yang dipersamakan dengan itu yang merupakan simpanan yang berasal dari masyarakat termasuk yang berasal dari bank lain.

33. GOVERNMENT GUARANTEE ON OBLIGATIONS OF PRIVATE BANKS

Based on "Lembaga Penjamin Simpanan" Regulation No. 1/PLPS/2005 dated September 26, 2005 regarding Deposit Guarantee Program, starting September 22, 2005 the "Lembaga Penjamin Simpanan" will guarantee bank deposits including demand deposits, time deposits, certificate of deposits, savings deposit, and other forms of deposits, including deposits from other banks.

33. JAMINAN PEMERINTAH TERHADAP LIABILITAS BANK UMUM (lanjutan)

Berdasarkan Peraturan Pemerintah Republik Indonesia No. 66 tahun 2008 tanggal 13 Oktober 2008, yang menyatakan bahwa sejak tanggal 13 Oktober 2008 besaran nilai simpanan yang dijamin Lembaga Penjamin Simpanan untuk setiap nasabah pada satu bank yang semula maksimal Rp100 juta diubah menjadi maksimal Rp2.000 juta.

Beban premi penjaminan Pemerintah yang dibayar selama tahun-tahun yang berakhir pada tanggal 31 Desember 2022 dan 2021 masing-masing sebesar Rp16.130 dan Rp10.249.

33. GOVERNMENT GUARANTEE ON OBLIGATIONS OF PRIVATE BANKS (continued)

In accordance with Government Regulation No. 66 of 2008 dated October 13, 2008, starting from October 13, 2008 the "Lembaga Penjamin Simpanan" will guarantee deposits of each customer in a bank to a maximum of Rp2,000 million, previously set at a maximum of Rp100 million.

The Government guarantee premium paid for the years ended December 31, 2022 and 2021 amounted to Rp16,130 and Rp10,249, respectively.

34. KLASIFIKASI DAN NILAI WAJAR ATAS ASET DAN LIABILITAS

Tabel berikut menunjukkan nilai tercatat dan estimasi nilai wajar aset dan liabilitas keuangan Bank pada tanggal 31 Desember 2022 dan 2021:

34. CLASSIFICATION AND FAIR VALUE OF ASSETS AND LIABILITIES

The following table shows the carrying amount and estimated fair values of the Bank's financial assets and liabilities as of December 31, 2022 and 2021:

	31 Desember/*December 31*, 2022		31 Desember/*December 31*, 2021		
	Nilai tercatat/ *Carrying amount*	Nilai wajar/ *Fair value*	Nilai tercatat/ *Carrying amount*	Nilai wajar/ *Fair value*	
Aset keuangan					***Financial assets***
Nilai wajar melalui penghasilan komprehensif lain					*Fair value through other comprehensive income*
Efek-efek	464.689	464.689	202.649	202.649	*Securities*
Nilai wajar melalui Laba rugi					*Fair value through profit or loss*
Efek-efek	293	293	111.478	111.478	*Securities*
Biaya perolehan diamortisasi					*Amortized cost*
Efek-efek	1.186.098	1.186.098	-	-	*Securities*
Kredit	2.850.562	2.912.793	2.415.800	2.527.795	*Loans*
Kas	61.990	61.990	49.497	49.497	*Cash*
Giro pada Bank Indonesia	720.307	720.307	222.783	222.783	*Current accounts with Bank Indonesia*
Giro pada Bank lain	1.472.360	1.472.360	2.195.717	2.195.717	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	1.174.749	1.174.749	1.204.764	1.204.764	*Placements with Bank Indonesia and other banks*
Efek-efek yang Dibeli dengan janji Untuk dijual kembali	766.672	766.672	1.895.241	1.895.241	*Securities purchased under agreements to resell*
Tagihan akseptasi	12.213	12.213	6.188	6.188	*Acceptance receivables*
Aset lain-lain	47.625	47.625	74.396	74.396	*Other assets*
Total aset keuangan	**8.757.558**	**8.819.789**	**8.378.513**	**8.490.508**	***Total financial assets***
Liabilitas Keuangan					***Financial liabilities***
Liabilitas yang diukur menggunakan biaya perolehan diamortisasi					*Financial liabilities*
Liabilitas segera	111.586	111.586	5.736	5.736	*Obligations due immediately*
Simpanan	5.622.951	5.622.951	6.317.788	6.317.788	*Deposits*
Simpanan dari bank lain	2.425	2.425	2.482	2.482	*Deposits from other banks*
Kewajiban akseptasi	12.215	12.215	6.190	6.190	*Acceptance liabilities*
Liabilitas lain	30.883	30.883	37.601	37.601	*Other liabilities*
Total liabilitas keuangan	**5.780.060**	**5.780.060**	**6.369.797**	**6.369.797**	***Total financial liabilities***

34. KLASIFIKASI DAN NILAI WAJAR ATAS ASET DAN LIABILITAS (lanjutan)

Teknik penilaian dan asumsi yang diterapkan untuk tujuan pengukuran nilai wajar

Nilai wajar aset keuangan dan non-keuangan, dan liabilitas keuangan ditentukan sebagai berikut:

- Manajemen menganggap bahwa nilai tercatat kas, giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank lain, efek-efek, efek yang dibeli dengan janji dijual kembali dan tagihan akseptasi, kewajiban akseptasi, liabilitas segera, simpanan dan simpanan bank lain dengan suku bunga tetap yang diakui dalam laporan keuangan mendekati nilai wajarnya karena jatuh tempo dalam jangka pendek atau yang memiliki tingkat suku bunga pasar.

- Portofolio kredit Bank secara umum terdiri dari kredit yang diberikan dengan suku bunga mengambang dan suku bunga tetap. Kredit yang diberikan dinyatakan berdasarkan jumlah nilai tercatat. Nilai wajar dari kredit yang diberikan menunjukkan nilai diskon dari perkiraan arus kas masa depan yang diharapkan akan diterima oleh Bank. Perkiraan arus kas ini didiskontokan dengan menggunakan suku bunga pasar untuk menentukan nilai wajar.

Bank menggunakan hierarki berikut untuk menentukan dan mengungkapkan nilai wajar dari instrumen keuangan:

- Tingkat 1 - nilai wajar efek-efek dengan syarat dan kondisi standar dan diperdagangkan di pasar aktif ditentukan dengan mengacu pada kuotasi harga pasar.

- Tingkat 2 - Nilai wajar aset keuangan dan liabilitas keuangan lainnya (tidak termasuk yang dijelaskan di atas) ditentukan sesuai dengan model penentuan harga yang berlaku umum berdasarkan analisis *discounted cash flow* menggunakan harga dari transaksi pasar yang dapat diamati saat ini dan kutipan *dealer* untuk instrumen sejenis.

34. CLASSIFICATION AND FAIR VALUE OF ASSETS AND LIABILITIES (continued)

Valuation techniques and assumptions applied for the purpose of measuring fair value

The fair value of financial and non-financial assets and financial liabilities are determined as follows:

- *Management considers that the carrying amount of cash, current accounts with Bank Indonesia, current accounts with other banks, placements with Bank Indonesia and other banks, securities, securities purchased under agreement to resell, loans, acceptance receivable, acceptance liabilities, deposits, deposits from other banks with fixed interest recognized in the financial statements approximate their fair values either because of their short-term maturities or they carry market rates of interest.*

- *Generally, the Bank's portfolio consists of loans with floating and fixed interest rates. Loans are stated at carrying amount. The fair value of loans represents the discounted amount of estimated future cash flows expected to be received by the Bank. The estimated future cash flows is discounted using the current market rates to determine its fair value.*

The Bank adopts the following hierarchy for determining and disclosing the fair value of financial instruments:

- *Level 1 - fair value of securities with standard terms and conditions and traded on active markets are determined with reference to quoted market prices.*

- *Level 2 - Fair value of other financial assets and financial liabilities (excluding those described above) are determined in accordance with generally accepted pricing models on discounted cash flow analysis using prices from observable current market transactions and dealer quotes for similar instruments.*

34. KLASIFIKASI DAN NILAI WAJAR ATAS ASET DAN LIABILITAS (lanjutan)

Bank menggunakan hierarki berikut untuk menentukan dan mengungkapkan nilai wajar dari instrumen keuangan (lanjutan):

- Tingkat 3 - Nilai wajar aset tetap ditentukan antara lain dengan menggunakan pendekatan pasar yang mempertimbangkan harga yang baru terjadi di pasar dari transaksi aset yang identik atau sebanding, pendekatan pendapatan yang mempertimbangkan pendapatan yang akan dihasilkan aset selama masa manfaatnya dan menghitung nilai melalui proses kapitalisasi. Kapitalisasi merupakan konversi pendapatan menjadi sejumlah modal dengan menggunakan tingkat diskonto yang sesuai, serta pendekatan biaya yang berdasarkan prinsip harga yang akan dibayarkan pembeli di pasar untuk aset yang akan dinilai, tidak lebih dari biaya untuk membeli atau membangun untuk aset yang setara, kecuali ada faktor waktu yang tidak wajar, ketidaknyamanan, risiko atau faktor lainnya.

Tabel berikut ini memberikan analisis dari nilai wajar dari aset dan liabilitas yang dikelompokkan ke level 1 sampai 3 didasarkan pada sejauh mana nilai wajar diamati:

34. CLASSIFICATION AND FAIR VALUE OF ASSETS AND LIABILITIES (continued)

The Bank adopts the following hierarchy for determining and disclosing the fair value of financial instruments (continued):

- *Level 3 - Fair value of fixed assets was determined based on market approach that considers current market value from identical or comparable assets transaction, income approach that considers the value of income that generates by the assets during its useful life and calculating the value through capitalization. Capitalization is conversion process from revenue into equity through appropriate discount rate, also cost approach that is based on cost principal that will be paid by the buyer in the market for the assets that valued less than its cost to buy or to build the comparable assets, except for unfair timing factor, inconvenience, risk or other factors.*

The following table provides an analysis of fair values of the assets and liabilities, grouped into levels 1 to 3 based on the degree to which the fair value is observable:

	31 Desember/*December 31*, 2022				
	Tingkat 1/ *Level 1*	**Tingkat 2/ *Level 2***	**Tingkat 3/ *Level 3***	**Total**	
Aset keuangan					***Financial assets***
Diukur pada nilai wajar melalui laba rugi					*Measured at fair value through profit or loss*
Efek-efek	293	-	-	293	*Securities*
Diukur pada nilai wajar melalui penghasilan komprehensif lain					*Measured at fair value through other comprehensive income*
Efek-efek	464.689	-	-	464.689	*Securities*
Diukur pada biaya perolehan diamortisasi					*At amortized cost*
Kredit	-	-	2.912.793	2.912.793	*Loans*
Subtotal	464.982	-	2.912.793	3.377.775	*Subtotal*
Aset non-keuangan					***Non-financial assets***
Aset tetap					*Fixed assets*
Tanah	-	35.470	-	35.470	*Land*
Bangunan - neto	-	16.399	-	16.399	*Building - net*
Subtotal	-	51.869	-	51.869	*Subtotal*
Total aset	464.983	51.869	2.912.792	3.429.644	***Total assets***

34. KLASIFIKASI DAN NILAI WAJAR ATAS ASET DAN LIABILITAS (lanjutan)

Tabel berikut ini memberikan analisis dari nilai wajar dari aset dan liabilitas yang dikelompokkan ke level 1 sampai 3 didasarkan pada sejauh mana nilai wajar diamati. (lanjutan)

34. CLASSIFICATION AND FAIR VALUE OF ASSETS AND LIABILITIES (continued)

The following table provides an analysis of fair values of the assets and liabilities, grouped into levels 1 to 3 based on the degree to which the fair value is observable. (continued)

	31 Desember/*December 31,* 2021				
	Tingkat 1/ *Level 1*	**Tingkat 2/ *Level 2***	**Tingkat 3/ *Level 3***	**Total**	
Aset keuangan					***Financial assets***
Diukur pada nilai wajar melalui laba rugi					*Measured at fair value through profit or loss*
Efek-efek	111.478	-	-	111.478	*Securities*
Diukur pada nilai wajar melalui penghasilan komprehensif lain					*Measured at fair value through other comprehensive income*
Efek-efek	202.649	-	-	202.649	*Securities*
Diukur pada biaya perolehan diamortisasi					*At amortized cost*
Kredit	-	-	2.527.795	2.527.795	*Loans*
Subtotal	314.127	-	2.527.795	2.841.922	*Subtotal*
Aset non-keuangan					***Non-financial assets***
Aset tetap					*Fixed assets*
Tanah	-	35.470	-	35.470	*Land*
Bangunan - neto	-	18.486	-	18.486	*Building - net*
Subtotal	-	53.956	-	53.956	*Subtotal*
Total aset	**314.127**	**53.956**	**2.527.795**	**2.895.878**	***Total assets***

35. INFORMASI LAINNYA

a. Rasio Kewajiban Penyediaan Modal Minimum

Kewajiban Penyediaan Modal Minimum (KPMM) pada tanggal 31 Desember 2022, dan 2021 dihitung berdasarkan Peraturan Otoritas Jasa Keuangan (POJK) No. 11/POJK.03/2016 tanggal 26 Januari 2016 dan perubahannya POJK No. 34/POJK.03/2016 tanggal 22 September 2016, tentang Kewajiban Penyediaan Modal Minimum (KPMM) Bank Umum yang mengatur tambahan modal minimum sesuai profil risiko yang berfungsi sebagai penyangga (*buffer*) yaitu *Capital Conservation Buffer*, *Countercyclical Buffer* dan *Capital Surcharge* untuk *Domestic Systematically Important Bank*. Pada tanggal 31 Desember 2022 dan 2021, Bank tidak wajib membentuk tambahan modal.

Berdasarkan profil risiko Bank masing-masing per tanggal 31 Desember 2022 dan 2021, yaitu peringkat 2 (dua), maka Kewajiban Penyediaan Modal Minimum per 31 Desember 2022 dan 2021 ditetapkan masing masing sebesar 9% sampai dengan kurang dari 10%.

35. OTHER INFORMATION

a. Capital Adequacy Ratio

Capital Adequacy Ratio (CAR) on December 31, 2022, December 31, 2021 and 2020 is calculated based on Financial Services Authority Regulation (POJK) No. 11/POJK.03/2016 dated January 26, 2016 and its amendment No. 34/POJK.03/2016 dated September 22 2016 regarding Capital Adequacy Ratio (CAR of General Banks which regulates the establishment of additional minimum capital based on risk profile which serves as a buffer namely Capital Conservation Buffer Countercyclical Buffer and Capital Surcharge for Domestic Systemically Important Bank. As of December 31, 2022 and 2021, the Bank is not required to establish the additional capital.

Based on the Bank's risk profile, which is level 2 (two), respectively, as of December 31, 2022 and 2021, the minimum Capital Adequacy Ratio as of December 31, 2022 and 2021 is set to 9% to less than 10%.

35. INFORMASI LAINNYA (lanjutan)

a. Rasio Kewajiban Penyediaan Modal Minimum (lanjutan)

Rasio Kewajiban Penyediaan Modal Minimum (KPMM) Bank dengan memperhitungkan risiko kredit, risiko operasional dan risiko pasar pada tanggal 31 Desember 2022 dan 2021, masing-masing sebagai berikut:

35. OTHER INFORMATION (continued)

a. Capital Adequacy Ratio (continued)

The Bank's Capital Adequacy Ratio (CAR) considering credit risk, operational risk and market risk as of December 31, 2022 and 2021 are as follows:

	31 Desember/ *December 31,* 2022	**31 Desember/ *December 31,* 2021**	
Modal Inti (Tier 1) Core			*Core capital (Tier 1)*
Modal inti utama (CET-1)	3.068.532	2.072.676	*Prime core capital (CET-1)*
Modal inti tambahan (AT-1)	-	-	*Additional core capital (AT 1)*
Total modal inti	3.068.532	2.072.676	*Total core capital*
Modal pelengkap (Tier 2)	31.389	33.492	*Total core capital*
Total modal	**3.099.921**	**2.106.168**	***Total capital***
Aset Tertimbang Menurut Risiko (ATMR)			*Risk Weighted Assets (RWA)*
ATMR untuk risiko kredit	2.511.090	2.679.327	*RWA for credit risk*
ATMR untuk risiko pasar	8.463	28.725	*RWA for market risk*
ATMR untuk risiko operasional	402.041	428.228	*RWA for operational risk*
Total ATMR	**2.921.594**	**3.136.280**	***Total risk weighted assets***
Rasio KPMM			*CAR ratio*
Rasio CET 1	105,03%	66,09%	*Ratio CET 1*
Rasio Tier 1	105,03%	66,09%	*Ratio Tier 1*
Rasio Tier 2	1,07%	1,06%	*Ratio Tier 2*
Rasio total	106,10%	67,15%	*Total ratio*
Rasio Minimum Tier 1	6,00%	6,00%	*Minimum Ratio Tier 1*
Rasio Minimum CET 1	4,50%	4,50%	*Minimum Ratio CET 1*
KPMM minimum berdasarkan profil risiko	9,00% - < 10,00%	9,00% - < 10,00%	*Minimum CAR based on risk profile*

Pada tanggal 31 Desember 2022 dan 2021, Bank telah memenuhi rasio sesuai yang disyaratkan oleh Bank Indonesia untuk rasio kecukupan modal.

On December 31, 2022 and 2021, the Bank has complied with required ratio set by Bank Indonesia for capital adequacy ratio.

i. Rasio ATMR untuk risiko kredit dihitung berdasarkan Surat Edaran Otoritas Jasa Keuangan (OJK) No. 42/SEOJK.03/2016 tanggal 28 September 2016.

i. Risk weighted assets ratio for credit risk is calculated based on Circular Letter from Financial Service Authority (OJK) No. 42/SEOJK.03/2016 dated September 28, 2016.

ii. Rasio ATMR untuk risiko pasar dihitung berdasarkan Surat Edaran Otoritas Jasa Keuangan (OJK) No.38/SEOJK.03/2016 tanggal 8 September 2016.

ii. Risk weighted assets ratio for market risk is calculated based on Circular Letter from Financial Service Authority (OJK) No. 38/SEOJK.03/2016 dated September 8, 2016.

iii. Rasio ATMR untuk risiko operasional dihitung berdasarkan Surat Edaran Otoritas Jasa Keuangan No. 24/SEOJK.03/2016 tanggal 14 Juli 2016.

iii. Risk weighted assets ratio for operational risk is calculated based on Circular Letter from Financial Service Authority (OJK) No. 24/SEOJK.03/2016 dated July 14, 2016.

35. INFORMASI LAINNYA (lanjutan)

b. Rasio aset produktif yang diklasifikasikan terhadap total aset produktif pada tanggal 31 Desember 2022 dan 2021 masing-masing adalah sebesar 1,48% dan 2,52%.

c. Berikut ini adalah saldo penyediaan dana kepada pihak berelasi sesuai dengan ketentuan Bank Indonesia tentang Batas Maksimum Pemberian Kredit (BMPK):

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
Kredit	43.110	35.624	*Credit*

Batas maksimum pemberian kredit kepada pihak berelasi per tanggal 31 Desember 2022 dan 2021 masing-masing sebesar Rp310.752 dan Rp210.617 (10% dari modal Bank).

35. OTHER INFORMATION (continued)

b. The ratios of classified earning assets to total earning assets as of December 31, 2022 and 2021 are 1.48% and 2.52%, respectively.

c. The following are the balances of amounts with related parties in accordance with the Legal Lending Limit (LLL) regulation of Bank Indonesia:

Maximum legal lending limit to related parties as of December 31, 2022 and 2021 amounted to Rp310,752 and Rp210,617 (10% of the Bank's capital), respectively.

36. MANAJEMEN RISIKO

Manajemen Bank menyadari sepenuhnya bahwa risiko adalah bagian dari sifat bisnis bank. Oleh karena itu, dalam setiap pengambilan keputusan maupun proses aktivitas perbankan, Bank senantiasa berpijak pada kebijakan yang berbasis risiko.

Manajemen percaya bahwa seluruh kebijakan risiko Bank mengikuti dan patuh pada Peraturan Bank Indonesia dan Otoritas Jasa Keuangan (OJK) sebagai ketentuan baku dan persyaratan minimal agar dapat menjalankan aktivitas bisnis yang terbaik.

Kebijakan risiko ditetapkan berdasarkan *risk appetite* Bank dengan mempertimbangkan terhadap kekuatan, kemampuan dan kapasitas permodalan yang dimiliki Bank.

Berdasarkan Peraturan Otoritas Jasa Keuangan Nomor 18/POJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum, Bank menerapkan Manajemen Risiko dengan mencakup 8 jenis risiko yang melekat pada kegiatan usaha Bank, terdiri dari Risiko Kredit, Risiko Likuiditas Risiko Pasar, Risiko Operasional, Risiko Kepatuhan, Risiko Stratejik, Risiko Hukum dan Risiko Reputasi.

36. RISK MANAGEMENT

The Bank's management is fully aware that risk is an intrinsic aspect of the banking business. Therefore, for all decisions made and in all banking activity processes, the Bank always maintains its position on risk-based policies.

Management believes that all risk policies maintained by the Bank are consistent and comply with Bank Indonesia and Financial Service Authority (OJK) Regulations, as a standard provision and minimum requirement to run its business activities properly.

Risk policies are established based on the Bank's risk appetite after considering the Bank's strength, capability and capacity of capital.

Based on the regulations of the Financial Services Authority Number 18/POJK.03/2016 concerning Implementation of Risk Management for Commercial Bank, the Bank implements Risk Management by covering 8 types of risks inherent in the Bank's business activities, consist of Credit Risk, Liquidity Risk, Market Risk, Operational Risk, Compliance Risk, Strategic Risk, Legal Risk and Reputation Risk.

36. MANAJEMEN RISIKO (lanjutan)

Risiko Kredit

Manajemen Risiko Kredit

Dalam upaya penerapan manajemen risiko kredit, Bank melakukan kajian terhadap kebijakan dan pedoman perkreditan guna meningkatkan sistem pengendalian risiko kredit.

Hingga tahun 2022, Bank telah melakukan pengkinian (*update*) dan penambahan terhadap kebijakan pedoman dan prosedur perkreditan.

Penerapan pengendalian internal pada aktivitas perkreditan diterapkan dengan penetapan limit risiko baik itu *risk appetitte*, *risk tolerance* maupun limit kewenangan persetujuan kredit.

Untuk debitur yang masuk dalam 15 (lima belas) debitur terbesar juga dilakukan kajian secara independen oleh Satuan Kerja Manajemen Risiko. Kajian juga dilakukan atas konsentrasi kredit baik berdasarkan portofolio kredit maupun bidang (sektor) usaha yang dibiayai.

Guna meningkatkan pengendalian risiko, Bank terus mengembangkan sistem informasi manajemen risiko kredit dan sistem aplikasi perkreditan (LnApp), sehingga pengelolaan aktivitas perkreditan dapat dilaksanakan secara efektif dan efisien serta sesuai dengan prosedur yang berlaku.

Penilaian Profil Risiko Kredit

Hasil penilaian risiko inheren atas risiko kredit Bank secara komposit posisi tanggal 31 Desember 2022 seperti yang dilaporkan kepada Otoritas Jasa Keuangan (OJK) berada pada level *Low to Moderate* sedangkan untuk Kualitas Penerapan Manajemen Risiko (KPMR) pada tanggal 31 Desember 2022 berada pada level *Satisfactory*.

Berikut ini adalah tabel dari eksposur maksimum terhadap risiko kredit, analisis risiko konsentrasi kredit dan konsentrasi kredit berdasarkan jenis debitur:

i. Eksposur maksimum terhadap risiko kredit (secara bersih dari cadangan kerugian penurunan nilai).

36. RISK MANAGEMENT (continued)

Credit Risk

Credit Risk Management

In its effort to apply credit risk management, the Bank reviews its credit policies and guidelines in order to enhance credit risk control system.

Until 2022, the Bank has updated and supplemented its credit policies and guidelines.

Internal control in landing activities is applied by determination of the risk appetite, risk tolerance and credit approval authority limit.

The 15 (fifteen) largest debtors are also reviewed independently by Risk Management Working Unit. Review is also performed on credit concentration, both of portfolio and business sector financed.

As part of its risk management, the Bank continues to develop a credit risk management information system and credit application system (LnApp), so that the management of credit activities is effective and efficient and in accordance with the applicable procedures.

Assessment of Credit Risk Profile

The result of the Bank's inherent risk assessment on the composite credit risk of position date December 31, 2022 as reported to Financial Service Authority (OJK) is at Low to Moderate level while the Quality of Risk Management Application (KPMR) as of December 31, 2022 is at the Satisfactory level.

The tables below show maximum exposure to credit risk, credit risk concentration analysis, and credit concentration by type of debtors:

i. Maximum exposure to credit risk (net of allowance for impairment losses).

	31 Desember/ *December 31,* 2022	31 Desember/ *December 31,* 2021	
Laporan posisi keuangan:			*Statements of financial position:*
Giro pada Bank Indonesia	720.307	222.783	*Current account with Bank Indonesia*
Giro pada bank lain	1.471.582	2.195.254	*Current account with other banks*
Penempatan pada Bank Indonesia dan bank lain	1.174.733	1.204.764	*Placements with Bank Indonesia and other banks*
Efek-efek	1.651.080	314.127	*Securities*
Efek-efek yang dibeli dengan janji dijual kembali	766.672	1.895.241	*Securities purchased under agreement to resell*

36. MANAJEMEN RISIKO (lanjutan)

36. RISK MANAGEMENT (continued)

Risiko Kredit (lanjutan)

Credit Risk (continued)

Penilaian Profil Risiko Kredit (lanjutan)

Assessment of Credit Risk Profile (continued)

Berikut ini adalah tabel dari eksposur maksimum terhadap risiko kredit, analisis risiko konsentrasi kredit dan konsentrasi kredit berdasarkan jenis debitur: (lanjutan)

The tables below show maximum exposure to credit risk, credit risk concentration analysis, and credit concentration by type of debtors: (continued)

i. Eksposur maksimum terhadap risiko kredit (secara bersih dari cadangan kerugian penurunan nilai). (lanjutan)

i. Maximum exposure to credit risk (net of allowance for impairment losses). (continued)

	31 Desember/ *December 31,* 2022	**31 Desember/ *December 31,* 2021**	
Laporan posisi keuangan:			*Statements of financial position:*
Kredit	2.850.562	2.415.800	*Loans*
Tagihan akseptasi	12.213	6.188	*Acceptance receivables*
Aset lain-lain	107.474	137.352	*Other assets*
Subtotal	8.754.623	8.391.509	*Subtotal*
Komitmen dan Kontijensi:			*Commitments and Contingencies:*
Fasilitas kredit kepada nasabah yang belum digunakan	259.012	181.532	*Unused facilities*
Bank garansi	30.928	41.672	*Bank guarantee*
Subtotal	289.940	223.204	*Subtotal*
Total	**9.044.563**	**8.614.713**	***Total***

ii. Analisis risiko konsentrasi kredit

Tabel berikut menyajikan konsentrasi kredit berdasarkan jenis kredit yang diberikan (secara bruto dari cadangan kerugian penurunan nilai):

ii. Analysis of credit risk concentration

The following table presents the credit concentration for loans by type of loans (gross of allowance for impairment loses):

	31 Desember/December 31, 2022					**31 Desember/December 31, 2021**					
	Stage 1	**Stage 2**	**Stage 3**	**Total**	**%**	**Stage 1**	**Stage 2**	**Stage 3**	**Total**	**%**	
Investasi	583.204	3.957	7.798	594.959	20.43%	575.033	3.545	7.798	586.376	23,20%	*Investment*
Konsumsi	252.458	7.583	53	260.094	8.93%	1.319.722	154.681	120.582	1.594.985	63,10%	*Consumer*
Modal kerja	1.878.156	128.798	50.786	2.057.740	70.64%	345.218	3	1.213	346.434	13,70%	*Working capital*
Total	**2.713.818**	**140.338**	**58.637**	**2.912.793**	**100%**	**2.239.973**	**158.229**	**129.593**	**2.527.795**	**100,00%**	***Total***

36. MANAJEMEN RISIKO (lanjutan)

Risiko Kredit (lanjutan)

Penilaian Profil Risiko Kredit (lanjutan)

ii. Analisis risiko konsentrasi kredit (lanjutan)

Tabel berikut menyajikan konsentrasi kredit berdasarkan jenis kredit yang diberikan (secara bruto dari cadangan kerugian penurunan nilai): (lanjutan)

36. RISK MANAGEMENT (continued)

Credit Risk (continued)

Assessment of Credit Risk Profile (continued)

ii. Analysis of credit risk concentration (continued)

The following table presents the credit concentration for loans by type of loans (gross of allowance for impairment loses): (continued)

	31 Desember/*December 31*, 2022					31 Desember/*December 31*, 2021					
	Stage 1	**Stage 2**	**Stage 3**	**Total**	**%**	**Stage 1**	**Stage 2**	**Stage 3**	**Total**	**%**	
Industri pengolahan	564.204	100.600	3.112	667.916	22,93%	491.917	120.699	39.912	652.528	25,81%	*Manufacturing*
Perdagangan besar dan eceran	423.043	27.624	26.789	477.456	16,39%	280.502	32.166	8.297	320.965	12,70%	*Wholesale and retail*
Real-estate, usaha persewaan, dan jasa perusahaan	400.467	50	23.761	424.278	14,57%	480.826	2	9	480.837	19,02%	*Real-estate, rental and service manufacturing*
Perantara keuangan	395.565	-	-	395.565	13,58%	338.946	1.757	-	340.703	13,48%	*Financial institutions*
Pertambangan dan penggalian	368.575	-	-	368.575	12,65%	99.773	-	-	99.773	3,95%	*Mining and quarrying*
Rumah tangga	252.458	7.583	52	260.093	8,93%	345.218	3	1.214	346.435	13,71%	*Household*
Pertanian, perburuan, dan kehutanan	118.380	899	4.178	123.457	4,24%	30.237	48	139	30.424	1,20%	*Agriculture, hunting and foresty*
Penyediaan akomodasi dan penyediaan makan minum	100.472	-	-	100.472	3,45%	112.185	-	-	112.185	4,44%	*Accommodation, food and beverage*
Transportasi, pergudangan, dan komunikasi	43.118	3.395	-	46.513	1,60%	28.381	3.545	80.000	111.926	4,43%	*Transportation, warehousing and communication*
Jasa kemasyarakatan, sosial budaya, hiburan dan perorangan lainnya	18.583	133	460	19.176	0,66%	6.122	7	17	6.146	0,24%	*Community, cultural, leisure and other personal services*
Konstruksi	13.965	-	-	13.965	0,48%	20.288	-	-	20.288	0,80%	*Construction*
Jasa kesehatan dan kegiatan sosial	6.767	-	-	6.767	0,23%	986	-	-	986	0,04%	*Health services and social activities*
Perikanan	6.397	55	285	6.737	0,23%	3.760	2	5	3.767	0,15%	*Fishery*
Administrasi pemerintahan, pertahanan, dan jaminan sosial wajib	841	-	-	841	0,03%	320	-	-	320	0,01%	*Government bureau, defense and mandatory social security*
Jasa pendidikan	521	-	-	521	0,02%	307	-	-	307	0,01%	*Education services*
Kegiatan yang belum jelas batasannya	209	-	-	209	0,01%	81	-	-	81	0,00%	*Activities with unclear Boundaries*
Listrik, gas, dan air	134	-	-	134	0,00%	29	-	-	29	0,00%	*Electricity, gas and water*
Jasa perorangan yang melayani rumah tangga	118	-	-	118	0,00%	95	-	-	95	0,00%	*Personal service*
Total	**2.713.817**	**140.339**	**58.637**	**2.912.793**	**100%**	**2.239.973**	**158.229**	**129.593**	**2.527.795**	**100,00%**	***Total***

36. MANAJEMEN RISIKO (lanjutan)

36. *RISK MANAGEMENT (continued)*

Risiko Kredit (lanjutan)

Credit Risk (continued)

Penilaian Profil Risiko Kredit (lanjutan)

Assessment of Credit Risk Profile (continued)

iii. Konsentrasi kredit dari aset keuangan berdasarkan jenis debitur (secara bruto dari cadangan kerugian penurunan nilai):

iii. Credit concentration of financial assets by type of debtors (gross of allowance for impairment losses):

31 Desember/*December 31*, 2022

	Giro pada Bank Indonesia dan bank lain/ Current *Accounts with Bank Indonesia And other banks*	Penempatan pada Bank Indonesia dan bank lain/ *Placements with Bank Indonesia and other banks*	Efek-efek yang dibeli dengan janji dijual kembali/ *Securities purchased under agreement to resell*	Kredit/ *Loans*	Efek-efek/ *Securities*	Tagihan akseptasi/ *Acceptance receivables*	Aset lain-lain/ *Other assets*	Komitmen dan kontinjensi/ *Commitments and contingencies*	*Total*	%	
Pemerintah	-	-	766.672	-	1.651.080	-	-	-	2.417.752	26,77%	*Government*
Bank Indonesia	720.307	1.154.749	-	-	-	-	-	-	1.875.056	20,76%	*Bank Indonesia*
Bank lainnya	1.472.360	20.000	-	-	-	-	-	-	1.492.360	16,52%	*Other banks*
Ritel	-	-	-	636.532	-	-	-	3.692	640.224	7,09%	*Retail*
Korporasi											Corporate
Lainnya	-	-	-	2.157.881	-	12.215	-	255.169	2.425.265	26,85%	*Others*
Kredit beragun rumah tinggal	-	-	-	67.027	-	-	-	-	67.027	0,74%	*Loan with residential collateral*
Kredit beragun properti komersial	-	-	-	849	-	-	-	151	1.000	0,01%	*Loan with commercial property collateral*
Lain-lain	-	-	-	50.504	-	-	30.883	30.928	112.315	1.26%	*Others*
Total	**2.192.667**	**1.174.749**	**766.672**	**2.912.793**	**1.651.080**	**12.215**	**30.883**	**289.940**	**9.030.999**	**100%**	***Total***

31 Desember/*December 31*, 2021

	Giro pada Bank Indonesia dan bank lain/ Current *Accounts with Bank Indonesia And other banks*	Penempatan pada Bank Indonesia dan bank lain/ *Placements with Bank Indonesia and other banks*	Efek-efek yang dibeli dengan janji dijual kembali/ *Securities purchased under agreement to resell*	Kredit/ *Loans*	Efek-efek/ *Securities*	Tagihan akseptasi/ *Acceptance receivables*	Aset lain-lain/ *Other assets*	Komitmen dan kontinjensi/ *Commitments and contingencies*	*Total*	%	
Pemerintah	-	-	1.895.241	-	314.127	-	-	-	2.209.368	25,56%	*Government*
Bank Indonesia	222.783	1.204.764	-	-	-	-	-	-	1.427.547	16,54%	*Bank Indonesia*
Bank lainnya	2.196.692	-	-	-	-	-	-	-	2.196.692	25,46%	*Other banks*
Ritel	-	-	-	362.283	-	-	-	4.870	367.153	4,25%	*Retail*
Kredit beragun rumah tinggal	-	-	-	63.362	-	-	-	-	63.362	0,73%	*Loan with residential collateral*
Kredit beragun properti komersial	-	-	-	3.936	-	-	-	64	4.000	0,05%	*Loan with commercial property collateral*
Lain-lain	-	-	-	2.098.214	-	6.190	37.601	218.270	2.360.275	27,41%	*Others*
Total	**2.419.475**	**1.204.764**	**1.895.241**	**2.527.795**	**314.127**	**6.190**	**37.601**	**223.204**	**8.628.397**	**100,00**	***Total***

36. MANAJEMEN RISIKO (lanjutan)

Risiko Kredit (lanjutan)

Penilaian Profil Risiko Kredit (lanjutan)

iv. Kualitas kredit berdasarkan kelas aset keuangan

Kebijakan Bank dalam menggolongkan kualitas kredit berdasarkan golongan aset keuangan.

Kualitas kredit berdasarkan golongan aset keuangan diklasifikasikan sebagai berikut:

1. Efek-efek

Penilaian kualitas dari aset keuangan - efek-efek dilakukan berdasarkan ketentuan lembaga pemeringkat dan peringkat yang diakui Bank Indonesia dan Otoritas Jasa Keuangan. Peringkat yang digunakan oleh Bank adalah peringkat yang dikeluarkan oleh PT Pemeringkat Efek Indonesia (Pefindo).

Kualitas dari efek-efek tersebut diklasifikasikan sebagai berikut:

- *High Grade*
  Efek-efek yang termasuk dalam obligasi pemerintah Indonesia dan sertifikat Bank Indonesia, serta efek-efek dengan peringkat idAAA; idAA+; idAA; idAA-.

- *Medium Grade*
  Efek-efek dengan peringkat idA+; idA; idA-; idBBB+; idBBB.

- *Low Grade*
  Efek-efek dengan peringkat idBBB-; idBB+; idBB; idBB-; idB; idB- dan kurang dari idB-.

- *Unrated*
  Efek-efek dan aset keuangan lainnya yang tidak didasarkan pada peringkat.

36. RISK MANAGEMENT (continued)

Credit Risk (continued)

Assessment of Credit Risk Profile (continued)

iv. Credit quality by class of financial assets

The Bank policy classifies the credit quality based on financial asset classification.

Credit quality classification per class of financial asset are as follows:

1. Securities

The assessment of the quality of financial assets - securities are based on the provisions of the rating agencies and the ratings approved by Bank Indonesia and Financial Service Authority. Ratings that are used by the Bank is based on the ranks issued by PT Pemeringkat Efek Indonesia (Pefindo).

The quality of securities is classified as follows:

- *High Grade*
  Securities that are included in the Indonesian government bonds and Bank Indonesia certificate, as well as the securities that are rated as idAAA; idAA+; idAA; idAA-.

- *Medium Grade*
  Securities that are rated as idA+; idA; idA-; idBBB+; idBBB.

- *Low Grade*
  Securities that are rated as idBBB-; idBB+; idBB; idBB-; idB; idB- and less than idB-.

- *Unrated*
  Securities and other financial assets that are not based on ratings.

36. MANAJEMEN RISIKO (lanjutan)

Risiko Kredit (lanjutan)

Penilaian Profil Risiko Kredit (lanjutan)

iv. Kualitas kredit berdasarkan kelas aset keuangan (lanjutan)

Kualitas kredit berdasarkan golongan aset keuangan diklasifikasikan sebagai berikut: (lanjutan)

2. Kredit

Penilaian kualitas dari aset keuangan - kredit diklasifikasikan sebagai berikut:

- *High Grade*
  Kredit yang belum jatuh tempo dan tidak mengalami penurunan nilai serta tidak pernah direstrukturisasi atau pernah mengalami penurunan kualitas kredit.

- *Medium Grade*
  Kredit yang belum jatuh tempo dan tidak mengalami penurunan nilai namun pernah mengalami penurunan kualitas kredit atau pernah direstrukturisasi.

- *Low Grade*
  Kredit dengan kualitas Dalam Perhatian Khusus, Kurang Lancar, Diragukan dan Macet sesuai Peraturan Bank Indonesia mengenai Kualitas Aset.

36. RISK MANAGEMENT (continued)

Credit Risk (continued)

Assessment of Credit Risk Profile (continued)

iv. Credit quality by class of financial assets (continued)

Credit quality classification per class of financial asset are as follows: (continued)

2. Loans

The assessment of the quality of financial assets - loans is as follows:

- *High Grade*
  Loans which are not due nor impaired, and have not been restructured nor degraded.

- *Medium Grade*
  Loans which are not due nor impaired, but have been degraded on its loans quality or restructured.

- *Low Grade*
  Loans which are classified as Special Mention, Substandard, Doubtful, and Loss on its quality based on Bank Indonesia's regulations of Asset Quality.

36. MANAJEMEN RISIKO (lanjutan)

Risiko Kredit (lanjutan)

Penilaian Profil Risiko Kredit (lanjutan)

iv. Kualitas kredit berdasarkan kelas aset keuangan (lanjutan)

Tabel di bawah ini menyajikan kualitas aset keuangan berdasarkan kelas dengan risiko kredit (secara bruto dari cadangan kerugian penurunan nilai):

36. RISK MANAGEMENT (continued)

Credit Risk (continued)

Assessment of Credit Risk Profile (continued)

iv. Credit quality by class of financial assets (continued)

The following table shows the quality of financial assets by class with credit risk (gross of allowance for impairment losses):

	31 Desember/*December 31*, 2022				
	Stage 1	**Stage 2**	**Stage 3**	**Total**	
Diukur pada biaya perolehan diamortisasi					*Measured at amortized cost*
Giro pada Bank Indonesia	720.307	-	-	720.307	*Current accounts with Bank Indonesia*
Giro pada bank lain	1.471.582	-	-	1.471.582	*Current accounts with other banks*
Penempatan pada Bank Indonesia	1.174.749	-	-	1.174.749	*Placements with Bank Indonesia*
Efek-efek	1.186.098	-	-	1.186.098	*Securities*
Efek yang dibeli dengan janji dijual kembali	766.672	-	-	766.672	*Securities purchased under agreement to resell*
Kredit	2.713.818	140.338	58.637	2.912.793	*Loans*
Tagihan akseptasi	12.215			12.215	*Acceptance receivables*
Aset lain-lain	47.625	-	-	47.625	*Other assets*
Diukur pada nilai wajar melalui penghasilan komprehensif lain					*Measured at fair value through other comprehensive income*
Efek-efek	464.689	-	-	464.689	*Securities*
Diukur pada nilai wajar melalui laba rugi	-	-	-	-	*Measured at fair value through profit or loss*
Efek-efek	293			293	*Securities*
Total	**8.558.048**	**140.338**	**58.637**	**8.757.023**	***Total***

	31 Desember/*December 31*, 2021				
	Stage 1	**Stage 2**	**Stage 3**	**Total**	
Diukur pada biaya perolehan diamortisasi					*Measured at amortized cost*
Giro pada Bank Indonesia	222.783	-	-	222.783	*Current accounts with Bank Indonesia*
Giro pada bank lain	2.196.692	-	-	2.196.692	*Current accounts with other banks*
Penempatan pada Bank Indonesia	1.204.764	-	-	1.204.764	*Placements with Bank Indonesia*
Efek yang dibeli dengan janji dijual kembali	1.895.241	-	-	1.895.241	*Securities purchased under agreement to resell*
Kredit	2.239.973	158.229	129.593	2.527.795	*Loans*
Tagihan akseptasi	6.190	-	-	6.190	*Acceptance receivables*
Aset lain-lain	74.396	-	-	74.396	*Other assets*
Diukur pada nilai wajar melalui penghasilan komprehensif lain					*Measured at fair value through other comprehensive income*
Efek-efek	202.649	-	-	202.649	*Securities*
Diukur pada nilai wajar melalui laba rugi					*Measured at fair value through profit or loss*
Efek-efek	111.478	-	-	111.478	*Securities*
Total	**8.154.166**	**158.229**	**129.593**	**8.441.988**	***Total***

36. MANAJEMEN RISIKO (lanjutan)

36. RISK MANAGEMENT (continued)

Risiko Kredit (lanjutan)

Credit Risk (continued)

Penilaian Profil Risiko Kredit (lanjutan)

Assessment of Credit Risk Profile (continued)

iv. Kualitas kredit berdasarkan kelas aset keuangan (lanjutan)

iv. Credit quality by class of financial assets (continued)

Tabel di bawah ini menyajikan kualitas aset keuangan berdasarkan kelas dengan risiko kredit (secara bruto dari cadangan kerugian penurunan nilai): (lanjutan)

The following table shows the quality of financial assets by class with credit risk (gross of allowance for impairment losses): (continued)

31 Desember/*December 31*, 2022

	Belum jatuh tempo dan tidak mengalami penurunan nilai/ *Neither past due nor impaired*				Telah jatuh tempo tetapi tidak mengalami penurunan nilai/ *Past due but not impaired*	Mengalami penurunan nilai/ *Impaired*	Total	
	Kualitas tinggi/ *High grade*	Kualitas sedang/ *Moderate grade*	Kualitas rendah/ *Low grade*	Tidak dirating/ *Unrated*				
Diukur pada nilai wajar melalui penghasilan komprehensif lain								*Measured at fair value through other comprehensive income*
Efek-efek	464.689	-	-	-	-	-	464.689	*Securities*
Diukur melalui laporan laba rugi								*Measured at fair value through profit or loss*
Efek-efek	293	-	-	-	-	-	293	*Securities*
Diukur pada biaya perolehan yang diamortisasi								*Amortized cost*
Efek-efek	1.186.098	-	-	-	-	-	1.186.098	*Securities*
Giro pada Bank Indonesia	-	-	-	720.307	-	-	720.307	*Current Accounts with Bank Indonesia*
Giro pada bank lain				1.471.582			1.471.582	*Current Accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	-	-	-	1.174.749	-	-	1.174.749	*Placements with Bank Indonesia and other banks*
Efek yang dibeli dengan janji dijual Kembali	766.672	-	-	-	-	-	766.672	*Securities purchased under agreement to resell*
Kredit	2.702.829	8.102	2.887	-	140.338	58.637	2.912.793	*Loans*
Tagihan akseptasi	-	-	-	12.215	-	-	12.215	*Acceptance receivables*
Aset lain-lain	-	-	-	47.625	-	-	47.625	*Other assets*
Total	**5.120.581**	**8.102**	**2.887**	**3.426.478**	**140.338**	**58.637**	**8.757.023**	***Total***

31 Desember/*December 31*, 2021

	Belum jatuh tempo dan tidak mengalami penurunan nilai/ *Neither past due nor impaired*				Telah jatuh tempo tetapi tidak mengalami penurunan nilai/ *Past due but not impaired*	Mengalami penurunan nilai/ *Impaired*	Total	
	Kualitas tinggi/ *High grade*	Kualitas sedang/ *Moderate grade*	Kualitas rendah/ *Low grade*	Tidak dirating/ *Unrated*				
Diukur pada nilai wajar melalui penghasilan komprehensif lain								*Measured at fair value through other comprehensive income*
Efek-efek	202.649	-	-	-	-	-	202.649	*Securities*
Diukur melalui laporan laba rugi								*Measured at fair value through profit or loss*
Efek-efek	111.478	-	-	-	-	-	111.478	*Securities*
Diukur pada biaya perolehan yang diamortisasi								*Amortized cost*
Giro pada Bank Indonesia	-	-	-	222.783	-	-	222.783	*Current Accounts with Bank Indonesia*
Giro pada bank lain	-	-	-	2.196.692	-	-	2.196.692	*Current Accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	-	-	-	1.204.764	-	-	1.204.764	*Placements with Bank Indonesia and other banks*
Efek yang dibeli dengan janji dijual Kembali	1.895.241	-	-	-	-	-	1.895.241	*Securities purchased under agreement to resell*
Kredit	2.016.305	220.025	42.048	-	1.120	248.297	2.527.795	*Loans*
Tagihan akseptasi	-	-	-	6.190	-	-	6.190	*Acceptance receivables*
Aset lain-lain	-	-	-	74.396	-	-	74.396	*Other assets*
Total	**4.225.673**	**220.025**	**42.048**	**3.704.825**	**1.120**	**248.297**	**8.441.988**	***Total***

36. MANAJEMEN RISIKO (lanjutan)

Risiko Kredit (lanjutan)

Penilaian Profil Risiko Kredit (lanjutan)

iv. Kualitas kredit berdasarkan kelas aset keuangan (lanjutan)

Analisis umur kredit yang telah jatuh tempo tetapi tidak mengalami penurunan nilai pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut:

	31 Desember/ *December 31,* 2022	**31 Desember/ *December 31,* 2021**	
< 30 hari	1.272	811	*< 30 days*
31 - 60 hari	660	134	*31 - 60 days*
61 - 90 hari	3.978	92	*61 - 90 days*
91 - 180 hari	2.645	42	*91 - 180 days*
> 180 hari	131.783	41	*> 180 days*
Total	**140.338**	**1.120**	***Total***

v. Kredit direstrukturisasi yang akan jatuh tempo atau mengalami penurunan nilai

Pembiayaan yang diberikan yang dinegosiasi ulang/direstrukturisasi adalah pembiayaan yang persyaratannya dinegosiasi ulang sehingga statusnya meningkat dari mengalami penurunan nilai atau telah jatuh tempo menjadi lancar atau baik selama tahun berjalan.

36. RISK MANAGEMENT (continued)

Credit Risk (continued)

Assessment of Credit Risk Profile (continued)

iv. Credit quality by class of financial assets (continued)

Aging analysis of loans that are past due but not impaired as of December 31, 2022 and 2021 was as follows:

v. Restructured loans that would otherwise be past due or impaired

Renegotiated/restructured loans are those loans that, during the year, have had their terms renegotiated resulting in an upgrade from impaired to performing status or past due to current status.

36. MANAJEMEN RISIKO (lanjutan)

Risiko Kredit (lanjutan)

Penilaian Profil Risiko Kredit (lanjutan)

v. Kredit direstrukturisasi yang akan jatuh tempo atau mengalami penurunan nilai (lanjutan)

Pembiayaan yang diberikan yang telah dinegosiasi ulang/ direstrukturisasi dalam 12 (dua belas) bulan terakhir yang seharusnya telah jatuh tempo atau mengalami penurunan nilai pada tanggal 31 Desember 2022: Rp58.637; dan 31 Desember 2021: Rp248.297 (Catatan 10).

36. RISK MANAGEMENT (continued)

Credit Risk (continued)

Assessment of Credit Risk Profile (continued)

v. Restructured loans that would otherwise be past due or impaired (continued)

Loans that have been renegotiated/restructured in the past 12 (twelve) months that would otherwise have been past due or impaired amounted December 31, 2022: Rp11,650; and December 31, 2021: Rp248,297 (Note 10).

	31 Desember/ *December 31,* 2022	**31 Desember/ *December 31,* 2021**	
Jatuh tempo	3.905	30.000	*Past due*
< 1 tahun	23.368	130.663	*< 1 year*
1 - 2 tahun	28	-	*1 - 2 years*
2 - 5 tahun	23.538	79.836	*2 - 5 years*
> 5 tahun	7.798	7.798	*> 5 years*
Total	**58.637**	**248.297**	***Total***

vi. Agunan

Dalam rangka mitigasi risiko kredit, salah satu bentuk upaya yang dilakukan Bank adalah dengan meminta nasabah memberikan agunan yang akan digunakan sebagai jaminan atas pelunasan fasilitas kredit yang telah diberikan oleh Bank jika nasabah mengalami kesulitan keuangan yang menyebabkan nasabah tidak dapat melunasi kewajibannya kepada Bank.

Agunan yang digunakan sebagai jaminan atas fasilitas kredit oleh nasabah adalah sebagai berikut:

- Deposito berjangka, rekening tabungan, dan deposito angsuran
- *Stand-by* L/C
- Piutang
- Tanah dan bangunan
- Kendaraan bermotor
- Pesawat udara
- Kapal laut
- Mesin dan peralatan
- Persediaan
- Asuransi kredit
- Garansi perusahaan atau garansi perorangan

vi. Collateral

In order to mitigate credit risk, one of the efforts undertaken by the Bank is requesting customers to provide collateral to be pledged as assurance for repayment of the loan facility which has been granted to the Bank if the customer is experiencing financial difficulties causing customers not able to pay their obligations to the Bank.

Collateral to be pledged as assurance for the loan facility provided by the customers are as follows:

- *Time deposits, savings accounts, and installment deposit*
- *Standby L/C*
- *Receivables*
- *Land and buildings*
- *Vehicles*
- *Airplanes*
- *Ships*
- *Machineries and equipment*
- *Inventories*
- *Loan insurance*
- *Corporate guarantee or personal guarantee*

36. MANAJEMEN RISIKO (lanjutan)

Risiko Kredit (lanjutan)

Penilaian Profil Risiko Kredit (lanjutan)

vi. Agunan (lanjutan)

Prosedur penilaian jaminan untuk tanah dan bangunan, kendaraan maupun mesin dan peralatan menggunakan pihak ketiga sebagai penilai independen dan akan dinilai kembali secara berkala setiap 2 (dua) tahun sekali untuk jenis kredit non-angsuran dan saat kredit telah mencapai setengah (50%) dari periode kredit untuk jenis kredit angsuran.

Berikut adalah portofolio kredit yang dimiliki Bank beserta agunan yang menjadi jaminannya dengan pengelompokan berdasarkan jenis kredit yang diberikan:

36. RISK MANAGEMENT (continued)

Credit Risk (continued)

Assessment of Credit Risk Profile (continued)

vi. Collateral (continued)

Collateral assessment procedure for land and building, vehicles, as well as machineries and equipment is using a third party as an independent appraiser and will periodically reassessed every 2 (two) years for non-installment loans and when the loan has reached half (50%) of its period for installment loan.

The following are loan portfolio owned by the Bank and its collateral by grouping based on type of loan:

	31 Desember/December 31, 2022					
	Kredit Modal Kerja/ *Working Capital Loans*	***Kredit Konsumsi/ Consumer Loans***	**Kredit Investasi / *Investment Loans***	**Garansi Bank/ *Bank guarantee***	**Total**	
Eksposur Kredit	2.057.739	260.094	594.959	30.928	2.943.720	*Credit Exposure*
Nilai Jaminan	3.275.035	161.020	656.473	35.425	4.127.953	*Collateral Value*
Eksposur jumlah kredit tanpa jaminan		99.073			99.073	*Total unsecured credit exposure*
Bagian tanpa jaminan dari eksposur kredit (%)		38,09%			3,37%	*Unsecured portion of credit exposure (%)*
Agunan Collateral						
Simpanan Berjangka	258.974	95	84.030	35.425	378.524	*Cash collateral*
Emas	33.678	27.262	-	-	60.940	*Gold*
Tanah dan bangunan	1.737.936	144.203	493.236	-	2.375.375	*Land and/or buildings*
Kendaraan	12.194	15.732	26.580	-	54.506	*Vehicles*
Mesin dan peralatan	525.850	-	49.952	-	575.802	*Machineries and equipment*
Persediaan	15.000	-	-	-	15.000	*Loan insurance*
Asuransi Kredit	309.574	990	224	-	310.788	*Credit Assurance*
Persediaan	430.507	-	2.451	-	432.958	*Inventory*
Total	**3.323.713**	**188.282**	**656.473**	**35.425**	**4.203.893**	***Total***

36. MANAJEMEN RISIKO (lanjutan)

36. RISK MANAGEMENT (continued)

Risiko Kredit (lanjutan)

Credit Risk (continued)

Penilaian Profil Risiko Kredit (lanjutan)

Assessment of Credit Risk Profile (continued)

vi. Agunan (lanjutan)

vi. Collateral (continued)

	31 Desember/December 31, 2021					
	Kredit Modal Kerja/ *Working Capital Loans*	*Kredit Konsumsi/ Consumer Loans*	Kredit Investasi / *Investment Loans*	Garansi Bank/ *Bank guarantee*	Total	
Eksposur Kredit	1.594.985	346.434	586.376	41.672	2.569.467	*Credit Exposure*
Nilai Jaminan	2.782.989	183.643	917.345	46.170	3.930.147	*Collateral Value*
Eksposur jumlah kredit tanpa jaminan	-	162.791	-	-	162.791	*Total unsecured credit exposure*
Bagian tanpa jaminan dari eksposur kredit (%)	-	46,99%	-	-	6,34%	*Unsecured portion of credit exposure (%)*
Agunan Collateral						
Agunan tunai	200.994	-	-	46.170	247.164	*Cash collateral*
Piutang	581.189	13.698	8.643	-	603.530	*Receivables*
Tanah dan bangunan	1.398.090	166.544	893.921	-	2.458.555	*Land and/or buildings*
Kendaraan	54	3.401	10.037	-	13.492	*Vehicles*
Mesin dan peralatan	555.379	-	4.744	-	560.123	*Machineries and equipment*
Asuransi kredit	47.283	-	-	-	47.283	*Loan insurance*
Total	**2.782.989**	**183.643**	**917.345**	**46.170**	**3.930.147**	***Total***

*) Bank tidak mengungkapkan jaminan yang diterima dalam bentuk garansi perusahaan maupun garansi perorangan mengingat nilainya yang tidak dapat diukur.

*) *Banks do not disclose collateral held in the form of corporate guarantees and personal guarantees considering that the value cannot be measured.*

Dampak dari COVID-19

COVID-19 impact

Dampak langsung dan tidak langsung atas pandemi COVID-19 mempengaruhi perekonomian global, pasar, dan pihak lawan maupun debitur dari Bank. Pemulihan ekonomi domestik dari pandemi COVID-19 diperkirakan akan berjalan secara bertahap dan manajemen telah melakukan langkah-langkah untuk memitigasi dampak terhadap bisnis Bank sebagai berikut:

- membuat skema restrukturisasi/relaksasi kredit sementara untuk debitur yang terdampak COVID-19;
- melakukan penyaluran kredit secara selektif dengan menerapkan prinsip kehati-hatian;
- meningkatkan upaya penagihan dan penyelesaian kredit bermasalah;
- melakukan efisiensi biaya operasional;
- menerapkan manajemen risiko likuiditas secara optimum untuk menjaga posisi likuiditas Bank.

Direct and indirect effects of the COVID-19 outbreak are impacting the global economy, markets, and the counterparties also the debtor of the Bank. Domestic economic recovery from COVID-19 pandemic is estimated to happen in stages and management has taking actions to mitigate the impacts on the Bank's business as follows:

- *establish various temporary credit restructuring/relaxation scheme for customers affected by COVID-19;*
- *provide loans selectively with prudent principles;*
- *increase efforts on collections and settlements of non-performing loans;*
- *manage operational expenses efficiently;*
- *implement liquidity risk management optimally to secure the Bank's liquidity position.*

36. MANAJEMEN RISIKO (lanjutan)

Risiko Kredit (lanjutan)

Dampak dari COVID-19 (lanjutan)

Manajemen juga melakukan analisis berdasarkan risiko atas sektor-sektor yang paling terkena dampak penurunan akibat COVID-19, dan melakukan kajian kualitatif atas perhitungan ECL terhadap sektor-sektor tersebut untuk meyakinkan bahwa ECL mencukupi.

Untuk debitur yang masih memiliki prospek usaha serta kemampuan membayar kewajiban, Bank dapat memberikan relaksasi kredit antara lain dalam bentuk perpanjangan tenor disesuaikan dengan siklus usaha debitur saat ini (pada umumnya untuk masa hingga 1 tahun). Sementara untuk debitur yang membutuhkan waktu pemulihan relatif lebih lama, dapat diberikan restrukturisasi kredit, antara lain dalam bentuk pemberian masa tenggang atau penundaan pembayaran dan/atau penurunan suku bunga.

Per 31 Desember 2022 ada 16.141 debitur (tidak diaudit) sejumlah Rp585.190 dan 31 Desember 2021 ada 18.226 debitur dan total kredit Rp729.568 yang telah melakukan restrukturisasi dan/atau relaksasi kredit (termasuk debitur yang mengajukan restrukturisasi dan/atau relaksasi lebih dari satu kali), sementara itu masih terdapat beberapa debitur yang mengajukan restrukturisasi dan/atau relaksasi di mana Bank sedang dalam proses untuk menganalisis pengajuan restrukturisasi dan relaksasi tersebut. Manajemen Bank berpendapat bahwa restrukturisasi dan relaksasi kredit tersebut tidak akan membawa dampak buruk secara signifikan terhadap hasil usaha dan posisi keuangan Bank.

Sehubungan dengan hal tersebut, pihak regulator juga telah mengeluarkan beberapa peraturan baru yaitu, antara lain:

1. POJK No. 17/POJK.03//2021 tanggal 10 September 2021 tentang Perubahan Kedua Atas Peraturan Otoritas Jasa Keuangan Nomor 11/POJK.03/2020 tentang Stimulus Perekonomian Nasional Sebagai Kebijakan *Contercyclical* Dampak Penyebaran *Coronavirus Disease* 2019.

36. RISK MANAGEMENT (continued)

Credit Risk (continued)

COVID-19 impact (continued)

Management also performs a risk-based assessment of those sectors most impacted by the COVID-19 downturn, and performs a qualitative review of the ECL calculation associated with those sectors to ensure that overall ECL is sufficient.

For debtors who still have good business prospects and the ability to pay, the Bank can provide loan relaxation, among others through tenor extension in accordance with the debtor's current business cycle (generally for period up to 1 year). Meanwhile, for debtors who need relatively longer recovery time, it's can be given loan restructuring, among others in the form of grace period or payment hold and/or deduction in interest rates.

Per December 31, 2022 there were 16.141 debtors (unaudited) with total loans Rp585,190 and December 31, 2021 with 18,226 debtors and total loans Rp729,568 which have undergone loan restructurization and/or relaxation (including debtors that have requested loan restructuring and/or relaxation more than once), meanwhile, there are still some debtors who applied for loan restructurization and/or relaxation for which the Bank is still in process of analyzing those applications. The Bank's management believes that those loan restructurization and relaxation will not have a significant adverse impact on the Bank's results of operations and financial position.

In relation to these, the regulators have also issued several new regulations as follows:

1. *POJK No 17/POJK.03/2021 dated September 10, 2021 regarding Second Amendment to the Financial Services Authority Regulation Number 11/POJK.03/2020 regarding Economic Stimulus National as a Countercyclical Impact Policy on the Spread of Coronavirus Disease 2019.*

36. MANAJEMEN RISIKO (lanjutan)

Risiko Kredit (lanjutan)

Dampak dari COVID-19 (lanjutan)

Sehubungan dengan hal tersebut, pihak regulator juga telah mengeluarkan beberapa peraturan baru yaitu, antara lain: (lanjutan)

2. POJK No. 11/POJK.03/2020 tanggal 16 Maret 2020 tentang Stimulus Perekonomian Nasional sebagai Kebijakan *Countercyclical* Dampak Penyebaran COVID-19 yang bertujuan untuk mendorong optimalisasi kinerja perbankan khususnya fungsi intermediasi, menjaga stabilitas sistem keuangan, dan mendukung pertumbuhan ekonomi.

3. Surat OJK No.S-12/D.03/2020 tanggal 27 Mei 2020 tentang Kebijakan Relaksasi Lanjutan Dalam Rangka Mendukung Program Pemulihan Ekonomi Nasional Sektor Perbankan.

4. Siaran pers OJK No.SP28/DHMSOJK/IV/2020 tentang Panduan Penerapan PSAK 71 dan PSAK 68 untuk Perbankan di Masa Pandemi COVID-19 tanggal 16 April 2020.

5. POJK No. 48/POJK.03/2020 tanggal 1 Desember 2020 tentang Perubahan atas POJK No. 11/POJK.03/2020 tentang Stimulus Perekonomian Nasional sebagai Kebijakan *Countercyclial* Dampak Penyebaran COVID-19.

Manajemen telah melakukan evaluasi dampak pandemi COVID-19 terhadap perhitungan kerugian kredit ekspektasian, antara lain penyesuaian terhadap variabel ekonomi makro yang mempengaruhi kerugian kredit ekspektasian 12 bulan (Stage 1) dan kerugian kredit ekspektasian sepanjang umur aset keuangan (Stage 2). Mengingat model perhitungan kerugian kredit ekspektasian tidak sepenuhnya dapat menghasilkan estimasi kerugian yang akurat dalam kondisi ekonomi yang abnormal, maka manajemen juga sudah memperhitungkan beberapa faktor penyesuaian untuk memastikan nilai kerugian kredit ekspektasian yang diakui dalam laporan keuangan dinyatakan secara wajar.

36. RISK MANAGEMENT (continued)

Credit Risk (continued)

COVID-19 impact (continued)

In relation to these, the regulators have also issued several new regulations as follows: (continued)

2. POJK No. 11/POJK.03/2020 dated March 16, 2020 regarding National Economy Stimulus as the COVID-19 Outbreak Impact Countercyclical Policy with the objective to push the optimization of the Bank's performance specifically for the intermediation function, manage the stability of the financial system, and support the economic growth.

3. OJK Letter No. S-12/D.03/2020 dated May 27, 2020 regarding Additional Relaxation Policy to Support the National Economic Recovery Program in the Banking Sector.

4. OJK press release No.SP28/DHMSOJK/IV/2020 concerning Guidelines for the Implementation of PSAK 71 and PSAK 68 for Banking during the COVID-19 Pandemic dated April 16, 2020.

5. POJK No. 48/POJK.03/2020 dated December 1, 2020 regarding Amendment of POJK No.11/POJK.03/2020 regarding National Economy Stimulus as the COVID-19 Outbreak Impact Countercyclical Policy.

Management has evaluated the impact of the COVID-19 pandemic on calculating expected credit loss, including adjustments to macro-economic variables that affect 12-month expected credit losses (Stage 1) and expected credit losses over the life of the financial assets (Stage 2). Considering that the expected credit loss calculation model cannot produce an accurate estimation of losses in abnormal economic conditions, management has also taken into account several adjustment factors to ensure the expected value of the expected credit loss recognized in the financial statements is stated fairly.

36. MANAJEMEN RISIKO (lanjutan)

Risiko Kredit (lanjutan)

Dampak dari COVID-19 (lanjutan)

Dalam menilai kondisi masa depan, manajemen telah mempertimbangkan berbagai informasi relevan yang tersedia, termasuk kebijakan COVID-19 yang dikeluarkan oleh pemerintah untuk mendukung dan mengurangi dampak penyebaran COVID-19 terhadap perekonomian, dan mendorong Bank untuk menunda atau merestrukturisasi kredit. Dalam kondisi normal, penjadwalan ulang atau restrukturisasi kredit akan menunjukkan peningkatan risiko kredit yang signifikan dan pindah ke Stage 2.

Namun, dalam kondisi saat ini dan sejalan dengan panduan yang dikeluarkan oleh Ikatan Akuntan Indonesia, manajemen telah mempertimbangkan bahwa restrukturisasi atau peristiwa mungkin tidak secara otomatis memicu peningkatan risiko kredit yang signifikan jika peminjam diharapkan untuk memulihkan dan memenuhi kewajiban kontraktual mereka setelah akhir periode restrukturisasi atau relaksasi. Untuk setiap penjadwalan ulang atau restrukturisasi kredit, manajemen akan melakukan analisis terhadap kondisi debitur serta pengelompokan stage untuk debitur tersebut.

Risiko Likuiditas

Manajemen Risiko Likuiditas

Pedoman dan kebijakan merupakan hal yang sangat penting dalam hal penerapan manajemen risiko, oleh karenanya Bank selalu melakukan kajian atas pedoman dan kebijakan yang berkaitan dengan likuiditas secara berkala minimal satu tahun sekali. Hasil kajian yang dilakukan oleh manajemen membawa penyesuaian limit, seperti limit dealer, *limit counterparty* dan Komite Aset dan Liabilitas (ALCO) Bank.

Direksi melakukan pengawasan manajemen likuiditas melalui rapat ALCO yang dilakukan setiap bulan. Selain itu sistem e-treasury juga membantu memberikan informasi likuiditas yang berguna untuk pemantauan secara harian. Kelebihan likuiditas Bank dialokasikan dalam bentuk investasi treasuri seperti obligasi pemerintah dan penempatan dana pada Bank Indonesia.

Komisaris melakukan pemantauan risiko melalui Komite Pemantau Risiko.

36. RISK MANAGEMENT (continued)

Credit Risk (continued)

COVID-19 impact (continued)

In assessing future conditions, management has considered various relevant information available, including COVID-19 policies issued by the government to support and mitigate the impact of the spread of COVID-19 on the economy, and encouragement for banks to defer or restructure loans. Under normal conditions, a rescheduling or restructuring of a loan would indicate a significant increase in credit risk and a move to Stage 2.

However, in the current condition and in line with guidance issued by the Indonesian Institute of Accountants, management has considered that such a restructuring or event may not automatically trigger a significant increase in credit risk if the borrower would be expected to recover and fulfill their contractual obligations after the end of the restructuring or relaxation period. For every rescheduling or restructuring of a loan, management will perform analysis on debtor's condition as well as staging classification for that debtor.

Liquidity Risk

Liquidity Risk Management

Guidelines and policies are very important in terms of risk management application, so the Bank always reviews the guidelines and policies related to liquidity periodically, at least once in a year. The results of review conducted by the management brought about the limit adjustments, such as dealer limit, counterparty limit and Bank's Asset and Liability Committee (ALCO).

The Board of Directors oversees the management of liquidity through the ALCO meeting held every month. In addition, the e-treasury system also helps provide useful information for monitoring liquidity on a daily basis. Excess liquidity is allocated in the form of financial investments such as government bonds and deposits with Bank Indonesia.

The Commissioners monitor risks through the Risk Monitoring Committee.

36. MANAJEMEN RISIKO (lanjutan)

Risiko Likuiditas (lanjutan)

Penilaian Profil Risiko Likuiditas

Hasil penilaian risiko inheren atas risiko likuiditas Bank secara komposit posisi tanggal 31 Desember 2022 seperti yang dilaporkan kepada Otoritas Jasa Keuangan (OJK) berada pada level *Low to Moderate* sedangkan untuk Kualitas Penerapan Manajemen Risiko (KPMR) pada tanggal 31 Desember 2022 berada pada level *Satisfactory*.

Bank mengukur dan memantau risiko likuiditas melalui analisis perbedaan jatuh tempo likuiditas dan rasio-rasio likuiditas. Salah satu rasio likuiditas adalah rasio dari aset likuid terhadap liabilitas likuid. Pada tanggal 31 Desember 2022 dan 2021, rasio likuiditas adalah sebagai berikut:

36. RISK MANAGEMENT (continued)

Liquidity Risk (continued)

Assessment of Liquidity Risk Profile

The result of the Bank's inherent risk assessment on the composite liquidity risk of position date December 31, 2022 as reported to Financial Service Authority (OJK) is at Low to Moderate level while the Quality of Risk Management Application (KPMR) as of December 31, 2022 is at the Satisfactory level.

The Bank measures and monitors liquidity risk through analysis of liquidity gap and liquidity ratios. One of the liquidity ratios used is liquid assets to liquid liabilities. As of Desember 31, 2022 and 2021, the liquidity ratios are as shown below:

	31 Desember/ *December 31,* 2022	**31 Desember/ *December 31,* 2021**	
Kas	61.990	49.497	*Cash*
Giro dan penempatan pada Bank Indonesia	1.875.057	1.427.547	*Demand deposits and current account with Bank Indonesia*
Efek yang dibeli dengan janji dijual kembali	766.672	1.895.241	*Securities purchased under agreement to resell*
Efek-efek	1.651.080	314.127	*Securities*
Giro dan penempatan pada bank lain dikurangi dengan simpanan dari bank lain	1.489.935	2.194.210	*Demand deposits and placements with other banks less deposits from other banks*
Aset likuid bersih	5.844.734	5.880.622	*Net liquid assets*
Simpanan	5.622.951	6.317.788	*Deposits*
Rasio	103,94%	93,08%	*Ratio*

Pengelompokan jatuh tempo untuk liabilitas keuangan berdasarkan sisa jatuh tempo kontrak dari tanggal pelaporan. Untuk liabilitas keuangan di mana pihak lawan memiliki pilihan atas kapan liabilitas dibayarkan, liabilitas dialokasikan pada periode paling awal di mana Bank dapat disyaratkan untuk membayar.

Selanjutnya, liabilitas keuangan tingkat bunga mengambang menggunakan kurva suku bunga yang tersedia pada akhir periode pelaporan.

The maturity grouping of financial liabilities is based on the remaining contractual maturity from the reporting date. For a financial liability where the counterparty has a choice of when the amount is to be settled, the liability is allocated to the earliest period in which the Bank can be required to pay.

Furthermore, floating rate financial liabilities uses interest curve existing at the end of reporting period.

36. MANAJEMEN RISIKO (lanjutan)

Risiko Likuiditas (lanjutan)

Analisis Jatuh Tempo untuk Liabilitas Keuangan

Tabel dibawah menunjukkan profil jatuh tempo liabilitas keuangan Bank berdasarkan arus kas tidak terdiskonto pada tanggal 31 Desember 2022 dan 2021:

36. RISK MANAGEMENT (continued)

Liquidity Risk (continued)

Maturity Analysis for Financial Liabilities

The table below shows the maturity profile of the Bank's financial liabilities based on the contractual undiscounted cash flows as of December 31, 2022 and 2021:

	31 Desember/*December 31*, 2022							
	Lain-lain/ *Others*	1 bulan/*1 month or less*	> 1 – 3 bulan/*months*	> 3 – 12 bulan/*months*	> 1 – 2 tahun/*years*	> 2 – 5 tahun/*years*	Total	
Liabilitas keuangan								*Financial liabilities*
Tanpa suku bunga:								*Non-interest bearing:*
Liabilitas segera	-	111.586	-	-	-	-	111.586	*Obligations due immediately*
Liabilitas akseptasi	-	12.215	-	-	-	-	12.215	*Acceptance liabilities*
Liabilitas lain-lain	-	6.604	-	-	-	-	6.604	*Other liabilities*
Suku bunga variabel:								*Variable interest rate:*
Simpanan		2.783.208	-	-	-	-	2.783.208	*Deposits*
Simpanan dari bank lain		2.425	-	-	-	-	2.425	*Deposits from other banks*
Suku bunga tetap:								*Fixed interest rate:*
Simpanan		2.568.608	176.271	98.522	1.429	-	2.844.830	*Deposits*
Simpanan dari bank lain	-	-	-	-	-	-	-	*Deposits from other banks*
Liabillitas lain-lain	-	-	-	144	1.169	23.977	25.290	*Other liabilities*
Subtotal	-	5.484.646	176.271	98.666	2.598	23.977	5.786.158	*Subtotal*
Liabilitas komitmen								*Commitment liabilities*
Fasilitas kredit kepada nasabah yang belum digunakan	259.012	-	-	-	-	-	259.012	*Unused facilities*
Liabilitas kontijensi								*Contingent liabilities*
Bank Garansi	-	-	-	-	20.446	10.482	30.928	*Bank guarantee*
Total	**259.012**	**5.484.646**	**176.271**	**98.666**	**23.044**	**34.459**	**6.076.098**	***Total***

36. MANAJEMEN RISIKO (lanjutan)

Risiko Likuiditas (lanjutan)

Analisis Jatuh Tempo untuk Liabilitas Keuangan (lanjutan)

Tabel dibawah menunjukkan profil jatuh tempo liabilitas keuangan Bank berdasarkan arus kas tidak terdiskonto pada tanggal 31 Desember 2022 dan 2021: (lanjutan)

36. RISK MANAGEMENT (continued)

Liquidity Risk (continued)

Maturity Analysis for Financial Liabilities (continued)

The table below shows the maturity profile of the Bank's financial liabilities based on the contractual undiscounted cash flows as of December 31, 2022 and 2021: (continued)

	31 Desember/*December 31*, 2021							
	Lain-lain/ *Others*	**1 bulan/*1 month or less***	**> 1 – 3 bulan/*months***	**> 3 – 12 bulan/*months***	**> 1 – 2 tahun/*years***	**> 2 – 5 tahun/*years***	**Total**	
Liabilitas keuangan								*Financial liabilities*
Tanpa suku bunga:								*Non-interest bearing:*
Liabilitas segera	-	5.736	-	-	-	-	5.736	*Obligations due immediately*
Liabilitas akseptasi	-	6.190	-	-	-	-	6.190	*Acceptance liabilities*
Liabilitas lain-lain	4.494	7.235	-	-	-	-	11.729	*Other liabilities*
Suku bunga variabel:								*Variable interest rate:*
Simpanan	-	4.136.453	-	-	-	-	4.136.453	*Deposits*
Simpanan dari bank lain	-	483	-	-	-	-	483	*Deposits from other banks*
Suku bunga tetap:								*Fixed interest rate:*
Simpanan	-	1.425.712	646.273	114.722	1.435	253	2.188.395	*Deposits*
Simpanan dari bank lain	-	2.002	-	-	-	-	2.002	*Deposits from other banks*
Liabillitas lain-lain	-	-	-	1.322	68	31.316	32.706	*Other liabilities*
Subtotal	4.494	5.583.811	646.273	116.044	1.503	31.569	6.383.694	*Subtotal*
Liabilitas komitmen								*Commitment liabilities*
Fasilitas kredit kepada nasabah yang belum digunakan	181.532	-	-	-	-	-	181.532	*Unused facilities*
Liabilitas kontijensi								*Contingent liabilities*
Bank Garansi	-	-	22.046	9.144	-	10.482	41.672	*Bank guarantee*
Total	**186.026**	**5.583.811**	**668.319**	**125.188**	**1.503**	**42.051**	**6.606.898**	***Total***

Analisis Perbedaan Jatuh Tempo Aset dan Liabilitas Keuangan

Tabel di bawah ini menyajikan analisis jatuh tempo aset dan liabilitas keuangan Bank pada tanggal 31 Desember 2022 dan 2021, berdasarkan jangka waktu yang tersisa sampai tanggal jatuh tempo kontrak dan asumsi perilaku *(behavior assumptions)*:

Maturity Mismatch Analysis for Financial Asset and Liabilities

The table below shows the maturity mismatch analysis as of December 31, 2022 and 2021 based on maturity and behavior assumptions:

36. MANAJEMEN RISIKO (lanjutan)

Risiko Likuiditas (lanjutan)

Analisis Perbedaan Jatuh Tempo Aset dan Liabilitas Keuangan (lanjutan)

Tabel di bawah ini menyajikan analisis jatuh tempo aset dan liabilitas keuangan Bank pada tanggal 31 Desember 2022 dan 31 Desember 2021, berdasarkan jangka waktu yang tersisa sampai tanggal jatuh tempo kontrak dan asumsi perilaku *(behavior assumptions)*: (lanjutan)

36. RISK MANAGEMENT (continued)

Liquidity Risk (continued)

Maturity Mismatch Analysis for Financial Asset and Liabilities (continued)

The table below shows the maturity mismatch analysis as of December 31, 2022 and December 31, 2021 based on maturity and behavior assumptions: (continued)

	31 Desember/*December 31*, 2022								
	Lain-lain/ *Others*	Sampai dengan 1 bulan/*1 month or less*	> 1 – 3 bulan/*months*	> 3 – 12 bulan/*months*	> 1 – 2 tahun/*years*	> 2 – 5 tahun/*years*	> 5 tahun/*years*	Total	
Aset keuangan									***Financial assets***
Tanpa suku bunga:									***Without interest:***
Kas	-	61.990	-	-	-	-	-	61.990	*Cash*
Giro pada Bank Indonesia	-	720.307	-	-	-	-	-	720.307	*Current account with Bank Indonesia*
Tagihan akseptasi	-	12.215	-	-	-	-	-	12.215	*Acceptance receivables*
Aset lain-lain - neto	-	45.257	-	-	-	-	-	45.257	*Other assets - net*
Suku bunga variabel:									***Variable interest rate:***
Giro pada bank lain	-	1.472.360	-	-	-	-	-	1.472.360	*Current account with other banks*
Efek-efek	-	-	-	-	-	10.000	-	10.000	*Securities*
Kredit	-	6.451	150.199	688.560	192.382	990.652	216.990	2.245.234	*Loans*
Suku bunga tetap:									***Fixed interest rate:***
Penempatan pada Bank Indonesia dan bank lain	-	1.174.749	-	-	-	-	-	1.174.749	*Placements with Bank Indonesia and other bank*
Efek-efek	-	75.096	31.169	-	102.768	1.293.917	138.130	1.641.080	*Securities*
Efek yang dibeli dengan janji dijual kembali	-	766.672	-	-	-	-	-	766.672	*Securities purchased under agreement to resell*
Kredit	-	29.989	50.257	390.424	72.667	123.657	565	667.559	*Loans*
Total aset keuangan	**-**	**4.365.086**	**231.625**	**1.078.984**	**367.817**	**2.418.226**	**355.685**	**8.817.423**	***Total financial assets***
Liabilitas keuangan									*Financial liabilities*
Tanpa suku bunga:									*Without interest:*
Liabilitas segera	-	111.586	-	-	-	-	-	111.586	*Obligations due immediately*
Liabilitas akseptasi	-	12.215	-	-	-	-	-	12.215	*Acceptance liabilities*
Liabilitas lain-lain	-	6.604	-	-	-	-	-	6.604	*Other liabilities*
Suku bunga variabel:									*Variable interest rate:*
Simpanan	-	2.781.210	-	-	-	-	-	2.781.210	*Deposits*
Simpanan dari bank lain	-	2.425	-	-	-	-	-	2.425	*Deposits from other bank*
Suku bunga tetap:									*Fixed interest rate:*
Simpanan	-	2.566.764	175.892	97.680	1.405	-	-	2.841.741	*Deposits*
Simpanan dari bank lain	-	-	-	-	-	-	-		*Deposits from other bank*
Liabilitas lain-lain	-	-	-	143	1.149	22.986	-	24.278	*Other liabilities*
Total liabilitas Keuangan	**-**	**5.480.804**	**175.892**	**97.823**	**2.554**	**22.986**	**-**	**5.780.059**	***Total financial liabilities***
Neto	**-**	**(1.115.718)**	**55.733**	**981.161**	**365.263**	**2.395.240**	**355.685**	**3.037.364**	***Net***

36. MANAJEMEN RISIKO (lanjutan)

Risiko Likuiditas (lanjutan)

Analisis Perbedaan Jatuh Tempo Aset dan Liabilitas Keuangan (lanjutan)

Tabel di bawah ini menyajikan analisis jatuh tempo aset dan liabilitas keuangan Bank pada tanggal 31 Desember 2022 dan 2021, berdasarkan jangka waktu yang tersisa sampai tanggal jatuh tempo kontrak dan asumsi perilaku *(behavior assumptions)*: (lanjutan)

36. RISK MANAGEMENT (continued)

Liquidity Risk (continued)

Maturity Mismatch Analysis for Financial Asset and Liabilities (continued)

The table below shows the maturity mismatch analysis as of December 31, 2022 and 2021 based on maturity and behavior assumptions: (continued)

	31 Desember/*December 31*, 2021								
	Lain-lain/ *Others*	Sampai dengan 1 bulan/*1 month or less*	> 1 – 3 bulan/*months*	> 3 – 12 bulan/*months*	> 1 – 2 tahun/*years*	> 2 – 5 tahun/*years*	> 5 tahun/*years*	Total	
Aset keuangan									***Financial assets***
Tanpa suku bunga:									***Without interest:***
Kas	-	49.497	-	-	-	-	-	49.497	*Cash*
Giro pada Bank Indonesia	-	222.783	-	-	-	-	-	222.783	*Current account with Bank Indonesia*
Aset lain-lain – neto	40.000	34.396	-	-	-	-	-	74.396	*Other assets - net*
Suku bunga variabel:									***Variable interest rate:***
Giro pada bank lain	-	2.195.717	-	-	-	-	-	2.195.717	*Current account with other banks*
Kredit	-	198.087	219.867	631.631	55.474	607.167	463.041	2.175.267	*Loans*
Suku bunga tetap:									***Fixed interest rate:***
Penempatan pada Bank Indonesia dan bank lain	-	1.204.764	-	-	-	-	-	1.204.764	*Placements with Bank Indonesia and other bank*
Efek-efek	-	-	-	-	-	10.000	304.127	314.127	*Securities*
Efek yang dibeli dengan janji dijual kembali	-	1.895.241	-	-	-	-	-	1.895.241	*Securities purchased under agreement to resell*
Tagihan akseptasi	-	6.190	-	-	-	-	-	6.190	*Acceptance receivables*
Kredit	-	7.675	28.231	140.264	70.029	105.455	874	352.528	*Loans*
Total aset keuangan	**40.000**	**5.814.350**	**248.098**	**771.895**	**125.503**	**722.622**	**768.042**	**8.490.510**	***Total financial assets***
Liabilitas keuangan									*Financial liabilities*
Tanpa suku bunga:									*Without interest:*
Liabilitas segera	-	5.736	-	-	-	-	-	5.736	*Obligations due immediately*
Liabilitas akseptasi	-	6.190	-	-	-	-	-	6.190	*Acceptance liabilities*
Liabilitas lain-lain	4.494	7.235	-	-	-	-	-	11.729	*Other liabilities*
Suku bunga variabel:									*Variable interest rate:*
Simpanan	-	4.133.680	-	-	-	-	-	4.133.680	*Deposits*
Simpanan dari bank lain	-	482	-	-	-	-	-	482	*Deposits from other bank*
Suku bunga tetap:									*Fixed interest rate:*
Simpanan	-	1.424.432	644.535	113.498	1.405	-	238	2.184.108	*Deposits*
Simpanan dari bank lain	-	-	2.000	-	-	-	-	2.000	*Deposits from other bank*
Liabilitas lain-lain	-	-	-	1.277	64	29.028	-	30.369	*Other liabilities*
Total liabilitas Keuangan	**4.494**	**5.577.755**	**646.535**	**114.775**	**1.469**	**29.028**	**238**	**6.374.294**	***Total financial liabilities***
Neto	**35.506**	**236.595**	**(398.437)**	**657.120**	**124.034**	**693.594**	**767.804**	**2.116.216**	***Net***

36. MANAJEMEN RISIKO (lanjutan)

Risiko Pasar

Manajemen Risiko Pasar

Satuan Kerja Treasuri sebagai risk taking unit melakukan pengendalian internal dengan melakukan transaksi treasuri dengan tetap memperhatikan prinsip kehati-hatian dan sesuai dengan pedoman internal dan peraturan eksternal. SKMR (*Risk Management Departement*) melakukan monitoring terhadap PDN (Posisi Devisa Neto). Bank telah menggunakan sistem e-treasury yang memberikan informasi agar pengendalian risiko pasar menjadi lebih efisien dan efektif untuk mengendalikan risiko nilai tukar dan risiko suku bunga dan melengkapinya dengan Sistem Pemantauan Limit (*Market Limit System*). Satuan Kerja Audit Internal (SKAI) melakukan internal audit di Departemen Treasuri untuk memastikan pengendalian internal terhadap risiko pasar.

Penilaian Profil Risiko Pasar

Hasil penilaian risiko inheren atas risiko pasar Bank secara komposit posisi tanggal 31 Desember 2022 seperti yang dilaporkan kepada Otoritas Jasa Keuangan (OJK) berada pada level *Low to Moderate* sedangkan untuk Kualitas Penerapan Manajemen Risiko (KPMR) berada pada level *Satisfactory.*

1. Risiko Nilai Tukar

Risiko nilai tukar merupakan risiko yang timbul dari transaksi nilai tukar mata uang terhadap mata uang lainnya, baik dari posisi keuangan maupun dari sisi rekening administratif.

Berdasarkan Peraturan Bank Indonesia No. 5/13/PBI/2003 tanggal 17 Juli 2003 dan perubahan terakhir Peraturan Bank Indonesia No. 17/5/PBI/2015 tanggal 1 Juni 2015, bank diwajibkan untuk memelihara posisi devisa netonya setinggi-tingginya 20% dari modal. Berdasarkan pedoman Bank Indonesia, "posisi devisa neto" merupakan penjumlahan dari nilai absolut atas selisih bersih aset dan liabilitas untuk setiap mata uang asing dan selisih bersih tagihan dan liabilitas, berupa komitmen dan kontinjensi di rekening administratif, untuk setiap mata uang, yang semuanya dinyatakan dalam Rupiah.

36. RISK MANAGEMENT (continued)

Market Risk

Market Risk Management

The Treasury Department, as a risk-taking unit, performs internal control by executing treasury transactions taking into account the prudence principle and in accordance with internal guidelines and external regulations. The Bank's Risk Management Department monitors the NOP (Net Open Position). The Bank uses an e-treasury system that provides information for market risk control to be more efficient and effective in controlling the exchange rate risk and interest rate risk, and complements this with a Market Limit System. Internal Audit Unit (SKAI) conducts internal audit of the Treasury Department to ensure the internal controls over market risk.

Assessment of Market Risk Profile

The result of the Bank's inherent risk assessment on the composite market risk of position date December 31, 2022 as reported to Financial Service Authority (OJK) is on Low to Moderate level while the Quality of Risk Management Application (KPMR) is on the Satisfactory level.

1. Foreign Exchange Risk

Foreign exchange risk is the potential loss from statements of financial position and administrative accounts due to an adverse change in the value of a currency against another.

Under Bank Indonesia Regulation No. 5/13/PBI/2003 dated July 17, 2003 and its latest amendments Bank Indonesia Regulation No. 17/5/PBI/2015 dated June 1, 2015, a bank is required to maintain its net foreign exchange position/net open position at a maximum of 20% of its capital. Under Bank Indonesia guidelines, "net open position" means the sum of the absolute value of the net difference between asset and liability balances for each foreign currency, and the net difference between claims and liabilities, in the form of both commitments and contingencies in administrative accounts, for each foreign currency, which are all stated in Rupiah.

36. MANAJEMEN RISIKO (lanjutan)

Risiko Pasar (lanjutan)

Penilaian Profil Risiko Pasar (lanjutan)

Risiko pasar dalam hal ini dibagi dalam dua bagian yaitu:

1. Risiko Nilai Tukar (lanjutan)

Untuk mengelola dan memitigasi risiko nilai tukar, batas maksimum Posisi Devisa Neto (PDN) yang harus dipertahankan Bank adalah sebesar 20% dari total modal Bank sesuai dengan peraturan Bank Indonesia. Selama tahun 2022, rata-rata PDN Bank sebesar 0,49% dan PDN maksimum sebesar 1,15%.

Berikut adalah rincian Posisi Devisa Neto Bank tanggal 31 Desember 2022 dan 2021:

36. RISK MANAGEMENT (continued)

Market Risk (continued)

Assessment of Market Risk Profile (continued)

Market risk is divided into two parts:

1. Foreign Exchange Risk (continued)

To manage and mitigate foreign exchange risk, the Bank should maintain a Net Open Position (NOP) at a maximum of 20% of the Bank's total capital as required by Bank Indonesia. In 2022, the Bank's average NOP was 0.49% and the maximum NOP was 1.15%.

The following is the Bank's Net Open Position as of December 31, 2022 and 2021:

	31 Desember/December 31, 2022			
Mata uang asing	**Aset dan tagihan komitmen dan kontinjensi/ *Assets, commitment and contingent receivables***	**Liabilitas dan liabilitas komitmen dan kontinjensi/Liabilities, *commitment and contingent liabilities***	**Neto absolut/ *Net absolute***	***Currencies***
Dollar Singapura	4.165.793	4.161.746	4.047	*Singapore Dollar*
Euro	798	-	798	*Euro*
Dollar Amerika Serikat	131	-	131	*United States Dollar*
Dollar Australia	3.359	1	3.358	*Australian Dollar*
Yen Jepang	91	9	82	*Japanese Yen*
Total	**4.170.172**	**4.161.756**	**8.416**	***Total***
Total modal *)			2.192.138	*Total capital *)*
Persentase PDN terhadap modal			0,38%	*Percentage of NOP to capital*

36. MANAJEMEN RISIKO (lanjutan)

Risiko Pasar (lanjutan)

Penilaian Profil Risiko Pasar (lanjutan)

1. Risiko Nilai Tukar (lanjutan)

Berikut adalah rincian Posisi Devisa Neto Bank tanggal 31 Desember 2022 and 2021: (lanjutan)

36. RISK MANAGEMENT (continued)

Market Risk (continued)

Assessment of Market Risk Profile (continued)

1. Foreign Exchange Risk (continued)

The following is the Bank's Net Open Position as of December 31, 2022 and 2021: (continued)

	31 Desember/December 31, 2021			
Mata uang asing	**Aset dan tagihan komitmen dan kontinjensi/ *Assets, commitment and contingent receivables***	**Liabilitas dan liabilitas komitmen dan kontinjensi/Liabilities, *commitment and contingent liabilities***	**Neto absolut/ *Net absolute***	***Currencies***
Dollar Singapura	3.063	-	3.063	*Singapore Dollar*
Euro	625	-	625	*Euro*
Dollar Amerika Serikat	4.705.049	4.704.877	172	*United States Dollar*
Dollar Australia	228	-	228	*Australian Dollar*
Yen Jepang	147	10	137	*Japanese Yen*
Total	**4.709.112**	**4.704.887**	**4.225**	***Total***
Total modal *)			1.109.345	*Total capital *)*
Persentase PDN terhadap modal			0,38%	*Percentage of NOP to capital*

*) Sesuai dengan Peraturan Bank Indonesia perhitungan persentase PDN terhadap modal menggunakan modal bulan sebelumnya.

*) *In accordance with Bank Indonesia Regulation, the previous month's capital is used in calculating the percentage of Net Open Position to Capital.*

Batas nilai (absolut) Posisi Devisa Neto yang diperkenankan pada tanggal 31 Desember 2022 dan 2021 masing-masing sebesar Rp270.962 dan Rp421.234. Posisi Devisa Neto Bank tidak melampaui batas nilai (absolut) yang diperkenankan oleh Bank Indonesia.

The (absolute) value of Net Open Position as of December 31, 2022 and 2021 are Rp270,962 and Rp421,234, respectively. The Net Open Position of the Bank did not exceed the maximum (absolute) value allowed by Bank Indonesia.

Persentase Posisi Devisa Neto terhadap modal pada tanggal 31 Desember 2022: 0,38% dan 31 Desember 2021: 0,38%.

The percentage of Net Open Position to capital December 31, 2022: 0.38% and December 31, 2021: 0.38%.

Sensitivitas Nilai Tukar

Analisis sensitivitas nilai tukar diukur dengan kemampuan kelebihan modal Bank untuk menyerap potensi kerugian dari nilai tukar yaitu membuat asumsi perubahan/fluktuasi nilai tukar yang berlawanan arah dengan masing-masing posisi nilai tukar. Sensitivitas potensi kerugian nilai tukar berdasarkan data historis selama setahun ke belakang. Kelebihan modal Bank mampu menutup risiko nilai tukar pada 31 Desember 2022: 4,21 kali dan 31 Desember 2021: 5,38 kali.

Foreign Exchange Sensitivity

Foreign exchange sensitivity analysis is measured by the ability of the Bank's excess capital to absorb potential foreign exchange losses by assuming that foreign exchange fluctuation will go adversely to each foreign exchange position. Potential exchange loss sensitivity is based on historical data for one year. Excess capital was able to cover potential loss from foreign exchange risk on December 31, 2022: 4.21 times and December 31, 2021: 5.38 times.

36. MANAJEMEN RISIKO (lanjutan)

Risiko Pasar (lanjutan)

Penilaian Profil Risiko Pasar (lanjutan)

1. Risiko Nilai Tukar (lanjutan)

Sensitivitas Nilai Tukar (lanjutan)

Hal ini disebabkan karena posisi devisa neto Bank yang rendah sedangkan kelebihan modal Bank yang tinggi, sehingga manajemen percaya bahwa Bank dinilai tidak rentan terhadap pergerakan nilai tukar.

Tabel dibawah menunjukkan sensitivitas Bank atas kemungkinan perubahan yang terjadi berdasarkan fluktuasi dari nilai tukar historis, dengan semua variabel lainnya tetap konstan.

36. RISK MANAGEMENT (continued)

Market Risk (continued)

Assessment of Market Risk Profile (continued)

1. Foreign Exchange Risk (continued)

Foreign Exchange Sensitivity (continued)

This was because the Bank held a very low net open position, while its excess capital was very high; thus, the management believes that the Bank is not significantly susceptible to foreign exchange movements.

The table below shows the Bank's sensitivity for a given reasonable possible change based on volatility of historical exchange rates, with all other variables remaining constant.

Mata uang/ *Currency*	Peningkatan nilai tukar mata uang asing/ *Increase on foreign exchange rates*	Penurunan nilai tukar mata uang asing/ *Decrease on foreign exchange rates rates*	Pengaruh kenaikan nilai tukar mata uang asing pada laba/rugi sebelum pajak/ *Effect of increase on foreign exchange to profit or loss before tax*	Pengaruh penurunan nilai tukar mata uang asing pada laba/rugi sebelum pajak/ *Effect of decrease on foreign exchange rate to profit or loss before tax*
USD	1,1854%	-1,1854%	0,75	(0,75)
EUR	3,3831%	-3,3831%	0,45	(0,45)
JPY	3,9629%	-3,9629%	0,00	(0,00)
SGD	2,4564%	-2,4564%	0,95	(0,95)
AUD	3,1520%	-3,1520%	0,04	(0,04)

2. Risiko Suku Bunga

Perbandingan atau rasio RSA (*Rate Sensitive Assets*) terhadap RSL (*Rate Sensitive Liabilities*) pada tanggal 31 Desember 2022, dan 2021 masing-masing sebesar 157,38%, dan 109,65%. Apabila terjadi perubahan suku bunga secara paralel pada aset dan liabilitas, Bank akan terekspos risiko suku bunga.

Sensitivitas Suku Bunga

Analisis sensitivitas suku bunga diukur dengan kemampuan kelebihan modal Bank untuk menyerap potensi kerugian dari perubahan suku bunga, yaitu membuat asumsi perubahan/fluktuasi suku bunga. Sensitivitas suku bunga dilakukan dengan perubahan suku bunga naik secara *paralel shifted* sebesar 0,25% dan 1% dengan mempertimbangkan kondisi fluktuasi suku bunga pasar. Hal disebabkan karena kelebihan modal Bank yang cukup untuk menutup perubahan suku bunga pada laporan posisi keuangan sehingga manajemen Bank menilai Bank tidak rentan terhadap pergerakan suku bunga.

2. Interest Rate Risk

The ratio of RSA (Rate Sensitive Assets) to RSL (Rate Sensitive Liabilities) as of December 31, 2022 and 2021 are 157.38%, and 109.65%, respectively. If there are parallel changes in interest rates on assets and liabilities, the Bank will be exposed to interest rate risk.

Interest Rate Sensitivity

Interest rate sensitivity analysis is measured by the ability of the Bank's excess capital to absorb potential loss from interest rate movements by making assumptions about interest rate movement. Interest rate sensitivity is determined with the increasing interest by 0.25% and 1% parallel shifted. This rate is taken by considering the fluctuated condition of market interest. This was because the Bank had strong excess capital to cover interest rate changes in the statement of financial position; thus, the management of the Bank considers it to be not significantly susceptible to interest rate movement risk.

36. MANAJEMEN RISIKO (lanjutan)

Risiko Pasar (lanjutan)

Penilaian Profil Risiko Pasar (lanjutan)

2. Risiko Suku Bunga (lanjutan)

Sensitivitas Suku Bunga (lanjutan)

Analisis sensitivitas suku bunga digunakan untuk menganalisis dampak kemungkinan perubahan suku bunga terhadap laba atau rugi dan ekuitas. Perubahan estimasi nilai wajar dan arus kas untuk perubahan suku bunga pasar didasarkan pada volatilitas tingkat suku bunga historis dengan mempertahankan variabel lainnya tetap konstan.

Sampai dengan tanggal 31 Desember 2022, apabila suku bunga meningkat atau menurun sebesar 1,00% untuk efek-efek diukur pada nilai wajar melalui laba rugi dan penghasilan komprehensif lain dengan menganggap variabel lainnya tetap konstan, pendapatan bunga bersih Bank akan meningkat sebesar Rp9.684 atau menurun sebesar Rp9.684.

Sampai dengan tanggal 31 Desember 2022, apabila suku bunga meningkat atau menurun sebesar 0,25% untuk efek-efek yang diukur pada nilai wajar melalui laba rugi dan pendapatan komprehensif lainnya dengan menganggap variabel lainnya tetap konstan, pendapatan bunga bersih Bank akan meningkat sebesar Rp2.421 atau menurun sebesar Rp2.421.

Risiko Operasional

Manajemen Risiko Operasional

Identifikasi dan pengukuran risiko operasional dilakukan dengan pembaharuan pedoman profil risiko, termasuk di dalamnya pengukuran risiko operasional menjadi 5 (lima) peringkat. Bank menggunakan metode BIA (*Basic Indicator Approach*) untuk perhitungan risiko operasional. Bank juga menggunakan aplikasi ORSA dan aplikasi *Loss Event Database* (LED) untuk pengendalian risiko operasional.

36. RISK MANAGEMENT (continued)

Market Risk (continued)

Assessment of Market Risk Profile (continued)

2. Interest Rate Risk (continued)

Interest Rate Sensitivity (continued)

Interest rate sensitivity analysis is used to analyze probable change in interest rate affecting the profit or loss and equity. The estimated change in fair value and cash flows for changes in market interest rates are based on the volatility of historical interest rates, with all other variables remaining constant

As of December 31, 2022 , if interest rates increase or decrease by 1.00% for securities measured at fair value through profit or loss and other comprehensive income with all other variables remaining constant, the net interest income would have been Rp9,684 higher or Rp9,684 lower, respectively.

As of December 31, 2022 , if interest rates increase or decrease by 0.25% for securities measured at fair value through profit or loss and other comprehensive income with all other variables remaining constant, the net interest income would have been Rp2,421 higher or Rp2,421 lower, respectively.

Operational Risk

Operational Risk Management

The process of identifying and measuring the operational risk is done by updating the risk profile guidelines, including the measurement of operational risk assessment in 5 (five) classes of rating. The Bank uses the BIA (Basic Indicator Approach) for the calculation of operational risk. The Bank also uses the ORSA application and the Loss Event Database (LED) application for operational risk management.

36. MANAJEMEN RISIKO (lanjutan)

Risiko Operasional (lanjutan)

Manajemen Risiko Operasional (lanjutan)

Bank telah memiliki suatu rencana komprehensif yang berisi langkah-langkah yang harus diambil sebelum, selama dan setelah terjadinya suatu keadaan darurat secara terdokumentasi, teruji untuk menjamin kelangsungan operasional Bank dalam bentuk Kebijakan *Business Continuity Planning* (BCP), *Disaster Recovery Plan* (DRP) dan pembentukan Disaster Recovery Center (DRC) sejak tahun 2005. Kebijakan kelangsungan usaha disempurnakan secara berkala dan telah dibentuk satu unit kerja khusus yang akan menangani hal ini secara komprehensif.

Manajemen Bank percaya bahwa *risk taking unit* melakukan pengendalian internal dengan melakukan transaksi operasional dengan tetap memperhatikan prinsip kehati-hatian dan sesuai dengan pedoman internal dan peraturan eksternal. SKMR (*Risk Management Department*) melakukan pengawasan dengan menggunakan aplikasi ORSA dan LED. SKAI melakukan audit dengan berpedoman pada Standar Pelaksanaan Fungsi Audit Intern Bank (SPFAIB) untuk pengawasan operasional Bank serta dilengkapi oleh fungsi pengendalian internal di setiap kantor cabang.

Penilaian Profil Risiko Operasional

Hasil penilaian risiko inheren atas risiko operasional Bank secara komposit posisi tanggal 31 Desember 2022 seperti yang dilaporkan kepada Otoritas Jasa Keuangan (OJK) berada pada level *Low to Moderate* sedangkan untuk Kualitas Penerapan Manajemen Risiko (KPMR) berada pada level *Satisfactory*.

Risiko Hukum

Manajemen Risiko Hukum

Kebijakan, pedoman dan prosedur perkreditan dan operasional juga dikajian berdasarkan aspek hukum yang melekat untuk meminimalisir risiko hukum. Seluruh produk dan aktivitas baru selain harus dikaji oleh Bagian Legal dan Remedial, juga harus mendapat kajian dari Satuan Kerja Manajemen Risiko, Satuan Kerja Kepatuhan dan Satuan Kerja Audit Internal.

36. RISK MANAGEMENT (continued)

Operational Risk (continued)

Operational Risk Management (continued)

The Bank has a comprehensive plan that includes steps to be taken before, during and after an emergency, which is documented and tested to ensure continuity of the operations of the Bank in the form of Business Continuity Planning (BCP) Policy, Disaster Recovery Plan (DRP), and the establishment of the Disaster Recovery Center (DRC) in 2005. The business continuity policies are enhanced periodically and the Bank has established a special unit that will handle this in a comprehensive manner.

The Bank's management believes that the risk taking unit performs internal control by conducting operational transactions with attention to the prudence principles and in accordance with internal guidelines and external regulations. The Risk Management Department performs monitoring using the ORSA and LED application. SKAI conducts audits based on the Bank Internal Audit Function Implementation Standards (SPFAIB) to monitor the Bank's operations and is complemented by the internal control function at each branch office.

Assessment of Operational Risk Profile

The result of the Bank's inherent risk assessment on the composite operational risk of position date December 31, 2022 as reported to Financial Service Authority (OJK) is at Low to Moderate level while the Quality of Risk Management Application (KPMR) is at the Satisfactory level.

Legal Risk

Legal Risk Management

Policies, guidelines and procedures on lending and operations are reviewed based on the inherent legal aspects to minimize legal risk. All new products and activities must be reviewed by Legal and Remedial Department, Risk Management Unit, Compliance Unit and Internal Audit Department.

36. MANAJEMEN RISIKO (lanjutan)

Risiko Hukum (lanjutan)

Manajemen Risiko Hukum (lanjutan)

Pengendalian risiko hukum dilakukan dengan laporan *monitoring* administrasi kredit, kajian NUK (Nota Usulan Kredit), perjanjian kredit, penyempurnaan formulir dan notifikasi kredit. Pengkajian aspek hukum juga dilakukan pada produk dan aktivitas baru serta atas perjanjian-perjanjian dengan counterparty dan pihak ketiga lainnya.

Penilaian Profil Risiko Hukum

Hasil penilaian risiko inheren atas risiko hukum Bank secara komposit posisi tanggal 31 Desember 2022 seperti yang dilaporkan kepada Otoritas Jasa Keuangan (OJK) berada pada level *Low* sedangkan untuk Kualitas Penerapan Manajemen Risiko (KPMR) berada pada level *Satisfactory.*

Risiko Reputasi

Manajemen Risiko Reputasi

Penerapan manajemen risiko reputasi meliputi pengawasan aktif Dewan Komisaris dan Direksi terkait risiko reputasi pada aktivitas operasional/jasa layanan, SDM, dan TI & MIS, kecukupan kebijakan, prosedur, dan strategi manajemen risiko reputasi, pengukuran risiko reputasi dan pemantauan serta pengelolaan risiko reputasi.

Bank memiliki *Service Quality Management* dan *Call Center Department* sebagai unit yang menangani pengaduan nasabah. Selain itu, Bank telah menyajikan aspek transparasi laporan keuangan dengan publikasi triwulan di koran. Pada tahun 2016, Bank membentuk *contact center* untuk meningkatkan pelayanan kepada nasabah selama tahun 2022 nasabah yang menggunakan pelayanan *contact center* untuk pengaduan nasabah dan pelayanan lainnya semakin meningkat.

Selama tahun 2022 pengelolaan risiko reputasi terus ditingkatkan dengan diterapkannya SLA (*Service Level Agreement*) sesuai dengan ketentuan Bank Indonesia dan Otoritas Jasa Keuangan (OJK) untuk menangani keluhan nasabah yang dapat diselesaikan dalam waktu kurang dari 20 (dua puluh) hari. SKAI juga melakukan audit internal di cabang terkait komplain nasabah untuk memastikan pengendalian internal terhadap risiko reputasi.

36. RISK MANAGEMENT (continued)

Legal Risk (continued)

Legal Risk Management (continued)

Control of legal risk is performed through loan administration monitoring reports, reviews of the loan proposal memorandums and credit agreements, as well as upgrading of forms and loan notifications. Evaluation of legal aspects is also performed on new products and activities upon agreement with counterparty and other third parties.

Assessment of Legal Risk Profile

The result of the Bank's inherent risk assessment on the composite legal risk of position date December 31, 2022 as reported to Financial Service Authority (OJK) is at Low level while the Quality of Risk Management Application (KPMR) is at the Satisfactory level.

Reputation Risk

Reputation Risk Management

The implementation of reputation risk management includes active supervision by the Board of Commissioners and Directors regarding reputation risk in operational activities/services, human resources, and IT & MIS, the adequacy of reputation risk policies, procedures, and management strategy, reputation risk measurement, and monitoring and managing of reputation risk.

The Bank has Service Quality Management and Call Center Department as a unit to handles customer complains. In addition, the Bank has presented aspects of financial statements transparency through quarterly publication of its financial statements in newspapers. In 2016, the Bank set up a contact center to improve services to customers and during 2022 the number of customers who received the contact center's service for their complaints and other services increased.

Throughout 2022, the reputation risk management is improved by the application of SLA (Service Level Agreement) in line with Bank Indonesia's and Financial Service Authority's provision in handling and resolving customer complaints in less than 20 (twenty) days. SKAI conducts internal audit at the branch offices in connection with customer complaints to ensure the implementation of internal control over the reputation risk.

36. MANAJEMEN RISIKO (lanjutan)

Risiko Reputasi (lanjutan)

Penilaian Profil Risiko Reputasi

Hasil penilaian risiko inheren atas risiko reputasi Bank secara komposit posisi tanggal 31 Desember 2022 seperti yang dilaporkan kepada Otoritas Jasa Keuangan (OJK) berada pada level *Low to Moderate* sedangkan untuk Kualitas Penerapan Manajemen Risiko (KPMR) berada pada level *Satisfactory*.

Risiko Stratejik

Manajemen Risiko Stratejik

Direksi membuat rencana kerja tahunan yang disetujui oleh Komisaris dan melakukan sosialisasi kepada seluruh karyawan. Rencana strategis dibuat menggunakan analisis SWOT, faktor eksternal dan tingkat risiko. Pengawasan aktif dilakukan melalui *monitoring* realisasi dengan rencana kerja tahunan. Pemantauan risiko oleh Komisaris dilakukan melalui Komite Pemantau Risiko.

Bank menetapkan kebijakan dan strategi dalam rangka mencapai rencana kerja yang telah disusun sesuai dengan visi dan misi Bank. Bank juga telah menyusun pedoman penyusunan produk dan aktivitas baru.

Penilaian Profil Risiko Stratejik

Hasil penilaian risiko inheren atas risiko stratejik Bank secara komposit posisi tanggal 31 Desember 2022 seperti yang dilaporkan kepada Otoritas Jasa Keuangan (OJK) berada pada level *Low to Moderate* sedangkan untuk Kualitas Penerapan Manajemen Risiko (KPMR) berada pada level *Satisfactory*.

Risiko Kepatuhan

Penerapan Manajemen Risiko Kepatuhan

Bank secara berkesinambungan meningkatkan budaya manajemen risiko kepatuhan kepada seluruh level organisasi antara lain, sosialisasi dan *coaching*, meningkatkan pengamatan untuk memastikan kebenaran laporan dan ketepatan waktu pengiriman laporan kepada regulator, pelaksanaan pemenuhan terhadap ketentuan internal dan eksternal, serta senantiasa berusaha meminimalkan pelampauan *limit risk appetite* dan *risk tolerance* yang ditetapkan.

36. RISK MANAGEMENT (continued)

Reputation Risk (continued)

Assessment of Reputation Risk Profile

The result of the Bank's inherent risk assessment on the composite reputation risk as reported to Financial Service Authority (OJK) as of January 18, 2023 is at Low to Moderate level while the Quality of Risk Management Application (KPMR) as of December 31, 2022 is at the Satisfactory level.

Strategic Risk

Strategic Risk Management

The Board of Directors produces an annual work plan, which is approved by the Board of Commissioners, and disseminates it to all employees. The strategic plan is prepared using SWOT analysis, external factors and the level of risk. Active oversight is done by monitoring the realization of the annual work plan. The risk monitoring by the Board of Commissioners is performed through the Risk Monitoring Committee.

The Bank establishes policies and strategies in order to achieve the work plan, which has been prepared in accordance with the Bank's vision and mission. The Bank has also established guidelines for the preparation of new products and activities.

Assessment of Strategic Risk Profile

The result of the Bank's inherent risk assessment on the composite strategic risk of position date December 31, 2022 as reported to Financial Service Authority (OJK) is at Low to Moderate level while the Quality of Risk Management Application (KPMR) is at the Satisfactory level.

Compliance Risk

Application of Compliance Risk Management

The Bank continuously improves the risk management culture at all levels of the organization, including socialization and coaching, improve monitoring to ensure the correctness of reports and timelines of report submission to regulators, fulfillment of internal and external regulations, as well as always trying to minimize the excess of the stipulated risk appetite and risk tolerance.

36. MANAJEMEN RISIKO (lanjutan)

Risiko Kepatuhan (lanjutan)

Penerapan Manajemen Risiko Kepatuhan (lanjutan)

Bank juga melakukan *update* pedoman internal lainnya apabila terdapat peraturan dari pihak eksternal, misalnya Bank Indonesia dan Otoritas Jasa Keuangan (OJK).

Bank telah memiliki unit kerja yang independen yaitu unit kepatuhan yang berfungsi melakukan *compliance review* yang bertanggung jawab langsung kepada Direktur Kepatuhan. SKAI melakukan audit internal untuk memastikan pengendalian internal terhadap risiko kepatuhan.

Penilaian Profil Risiko Kepatuhan

Hasil penilaian risiko inheren atas risiko kepatuhan Bank secara komposit posisi tanggal 31 Desember 2022 seperti yang dilaporkan kepada Otoritas Jasa Keuangan (OJK) berada pada level *Low to Moderate* sedangkan untuk Kualitas Penerapan Manajemen Risiko (KPMR) berada pada level *Satisfactory*.

36. RISK MANAGEMENT (continued)

Compliance Risk (continued)

Application of Compliance Risk Management (continued)

The Bank also updates other internal guidelines in the case of external regulation, such as those from Bank Indonesia and Financial Service Authority (OJK).

The Bank has an independent compliance unit whose function is to perform compliance review and which is directly responsible to the Director of Compliance. SKAI conducts internal audits to ensure internal control of compliance risk.

Assessment of Compliance Risk Profile

The result of the Bank's inherent risk assessment on the composite compliance risk of position date December 31, 2022 as reported to Financial Service Authority (OJK) is at Low to Moderate level while the Quality of Risk Management Application (KPMR) is at the Satisfactory level.

37. REKLASIFIKASI AKUN

Akun-akun tertentu dalam laporan keuangan Bank tanggal 31 Desember 2021 dan untuk tahun yang berakhir pada tanggal tersebut telah direklasifikasi untuk menyesuaikan dengan penyajian pada laporan keuangan Bank tanggal 31 Desember 2022 dan untuk tahun yang berakhir pada tanggal tersebut. Ringkasan dari akun-akun tersebut adalah, sebagai berikut:

37. RECLASSIFICATION OF ACCOUNTS

Certain accounts in the financial statements of the Bank as of December 31, 2021 and for the year then ended have been reclassified to conform with the presentation in the financial statements of the Bank as of December 31, 2022 and for the year then ended. A summary of such accounts is as follows:

	31 Desember 2021/December 31, 2021			
	Sebelum reklasifikasi/ *Before reclassification*	**Reklasifikasi/ *Reclassification***	**Sesudah reklasifikasi/ *After reclassification***	
Laporan posisi keungan				***Statement of financial position***
Aset				*Assets*
Giro pada bank lain	2.196.229	(975)	2.195.254	*Current accounts with other banks*
Aset tetap - neto	53.434	8.148	61.582	*Fixed assets - net*
Aset lain-lain - neto	144.525	(7.173)	137.352	*Other assets - net*

37. REKLASIFIKASI AKUN (lanjutan)

Akun-akun tertentu dalam laporan keuangan Bank tanggal 31 Desember 2021 dan untuk tahun yang berakhir pada tanggal tersebut telah direklasifikasi untuk menyesuaikan dengan penyajian pada laporan keuangan Bank tanggal 31 Desember 2022 dan untuk tahun periode satu tahun yang berakhir pada tanggal tersebut. Ringkasan dari akun-akun tersebut adalah, sebagai berikut: (lanjutan)

37. RECLASSIFICATION OF ACCOUNTS (continued)

Certain accounts in the financial statements of the Bank as of December 31, 2021 and for the year then ended have been reclassified to conform with the presentation in the financial statements of the Bank as of December 31, 2022 and for the one year period then ended. A summary of such accounts is as follows: (continued)

	Tahun yang berakhir 31 Desember 2021/ Year ended December 31, 2021			
	Sebelum reklasifikasi/ *Before reclassification*	**Reklasifikasi/ *Reclassification***	**Sesudah reklasifikasi/ *After reclassification***	
Laporan laba rugi dan penghasilan komprehensif lain				***Statement of profit or loss and other comprehensive income***
Beban Umum dan Administrasi				*General and Administrative Expense*
Beban Penyusutan dan amortisasi	14.883	1.822	16.705	*Depreciation and amortization*
Beban Sewa	4.818	(1.822)	2.996	*Rental*
Laporan arus kas				***Statement of cash flows***
Arus kas dari aktivitas operasi				***Cash flows from operating activities***
Efek-efek yang dibeli dengan janji dijual kembali	-	(566.900)	(566.900)	*Securities purchased under agreement to resell*
Kas neto digunakan untuk aktivitas operasi	**2.282.639**	**(566.900)**	**1.715.739**	***Net cash used in operating activities***
Arus kas dari aktivitas investasi				***Cash flows from investing activities***
Pembelian fek-efek yang dibeli dengan janji dijual kembali	(566.900)	566.900	-	*Purchases of securities purchased under agreement to resell*
Kas neto digunakan untuk aktivitas investasi	**(572.052)**	**566.900**	**(5.152)**	***Net cash used in investing activities***

38. PERJANJIAN-PERJANJIAN KERJASAMA

1. Pada tanggal 1 September 2016, Bank melakukan perjanjian dengan PT Manning Development mengenai perjanjian sewa menyewa Wisma Hayam Wuruk lantai 1 dan 2 ruang no. 100 dan 200 untuk kegiatan perkantoran. Perjanjian ini berlaku selama 10 tahun hingga 31 Agustus 2026 dengan ketentuan Bank dibebaskan biaya sewa selama 3 bulan pertama terhitung mulai jangka waktu sewa. Biaya sewa dibebankan sebesar Rp27.316 untuk lima tahun pertama dan akan dibayarkan per tiga bulan untuk lima tahun berikutnya.

38. COOPERATION AGREEMENTS

1. On September 1, 2016, the Bank entered into an agreement with PT Manning Development regarding the rental agreement of Wisma Hayam Wuruk 1st and 2nd floor room no. 100 and 200 for office activities. This agreement is valid for 10 years until August 31, 2026 with the condition that the Bank is exempted from rental fees for the first 3 months starting from the term of the lease. The rental fee is charged Rp27,316 for the first five years and will be paid for every three months for the remaining five years.

38. PERJANJIAN-PERJANJIAN SIGNIFIKAN (lanjutan)

2. Pada taggal 2 Oktober 2017, Bank melakukan perjanjian sewa menyewa dengan PT Panen Lestari Internusa mengenai perjanjian sewa area dalam Gedung SSC yang akan dipergunakan untuk Kantor Kas Bank Ganesha. Perjanjian ini berlaku selama 5 tahun sampai dengan tanggal 1 Oktober 2022 dan Bank telah memperpanjang jangka waktu sewa selama satu tahun hingga 30 September 2023. Biaya yang akan dibayarkan sebesar Rp15 per bulan.

3. Pada tanggal 1 Maret 2019, Bank melakukan perjanjian sewa menyewa dengan PT Gajah Tunggal Tbk mengenai perjanjian sewa rumah toko yang terletak di Ruko Gajah Tunggal No 1 dan 2 untuk digunakan sebagai Kantor Kas/Capem Bank Ganesha untuk menggantikan Kantor Kas Bank Ganesha yang telah beroperasi sekarang ini di dalam Komplek Industri Gajah Tunggal. Perjanjian ini berlaku sejak 18 April 2019 sampai dengan 17 April 2024 (lima tahun). Biaya yang akan dibayarkan Bank sebesar Rp510 sudah termasuk pajak.

4. Pada tanggal 16 September 2019, Bank melakukan perjanjian sewa menyewa dengan PT Siola Sandimas untuk sewa kantor di Mal Sunter. Perjanjian ini telah diperpanjang pada tanggal 27 Juli 2022 yang berlaku sampai dengan 15 September 2023. Biaya yang akan dibayarkan Bank sebesar Rp198 per tahun.

5. Pada tanggal 24 Agustus 2021, Bank melakukan perjanjian sewa menyewa dengan PT Gentamulia Infra untuk sewa unit kantor The East Tower (Addendum II). Perjanjian ini berlaku selama dua tahun sampai dengan 19 Desember 2021 yang kemudian diperpanjang sampai dengan 31 Desember 2023. Biaya yang harus dibayarkan Bank sebesar Rp83 per bulan belum termasuk pajak.

6. Pada tanggal 7 Desember 2021, Bank melakukan perjanjian sewa menyewa sebuah bangunan kantor (rukan) tiga lantai. Sewa menyewa ini dilangsungkan untuk jangka waktu satu tahun sampai dengan tanggal 6 Desember 2022 yang telah diperpanjang pada Akta Perjanjian Perpanjangan Sewa No.75 sampai dengan tanggal 6 Februari 2026, sebesar Rp210 belum termasuk pajak. Jumlah sewa telah dibayarkan lunas oleh Bank pada saat penandatanganan perjanjian.

38. SIGNIFICANT AGREEMENTS (continued)

2. On October 2, 2017, the Bank entered into a lease agreement with PT Panen Lestari Internusa regarding the lease agreement for the area within the SSC Building which will be used for the Cash Office of Bank Ganesha. This agreement is valid for 5 years until October 1, 2022 and the Bank has beem extend the lease term for another two years. The fee to be paid is Rp15 per month.

3. On March 1, 2019, the Bank entered into a lease agreement with PT Gajah Tunggal Tbk regarding the rental agreement for shop houses located at Ruko Gajah Tunggal No. 1 and 2 to be used as the Cash Office/Capem of Bank Ganesha to replace the Cash Office of Bank Ganesha which is currently operating in the Gajah Tunggal Industrial Complex. This agreement is valid from April 18, 2019 until April 17, 2024 (five years). The fee to be paid by the Bank is Rp510 including tax.

4. On September 16, 2019, the Bank entered into a lease agreement with PT Siola Sandimas for office rental at Sunter Mall. The agreement has been extended or July 27, 2022 and valid until September 15, 2023. The fee to be paid by the Bank is Rp198 per year.

5. On August 24, 2021, the Bank entered into a lease agreement with PT Gentamulia Infra for the lease of The East Tower office unit (Addendum II). This agreement is valid for two years until December 19, 2021, which is then extended until December 31, 2023. The fee to be paid by the Bank is Rp83 per month excluding tax.

6. On December 7, 2021, the Bank entered into a lease agreement for a three-storey office building. This lease is carried out for a period of one year until December 6, 2022 which has been extended in Deed of Lease Extension Agreement No.75 up to February 6, 2026, amounting to Rp210 excluding tax. The rental amount has been paid in full by the Bank at the time of signing the agreement.

38. PERJANJIAN-PERJANJIAN KERJASAMA (lanjutan)

7. Pada tanggal 20 Desember 2021, Bank mengadakan kerjasama dengan PT Fortress Data Services (FDS) dalam pelayanan dan pengelolaan harian atas aplikasi dan jasa keuangan sehubungan dengan sistem *software* tersebut. Perjanjian ini berlaku selama 5 (lima) tahun terhitung sejak tanggal berlakunya perjanjian dan akan diperpanjang otomatis. Biaya jasa tahunan yang dibebankan ke Bank adalah sebesar Rp3.792.

8. Dalam rangka meningkatkan akses penyaluran kredit kepada sektor UMKM, sejak tahun 2018 Bank telah melakukan kerjasama strategis dengan beberapa lembaga keuangan non Bank dalam bentuk kredit Channeling maupun pembiayaan bersama (Joint Financing) untuk tujuan produktif maupun konsumtif. Kerjasama ini memiliki line berkisar antara Rp25.000 sampai Rp1.000.000, jangka waktu yang berkisar antara 1 sampai 2 tahun serta porsi pendanaan masing-masing yang berkisar antara 85%-100% untuk porsi Bank dan 0%-15% untuk porsi lembaga keuangan non Bank.

39. STANDAR AKUNTANSI YANG TELAH DISAHKAN NAMUN BELUM BERLAKU EFEKTIF

Berikut ini adalah beberapa standar akuntansi dan interpretasi yang telah disahkan oleh Dewan Standar Akuntansi Keuangan (DSAK) yang dipandang relevan terhadap pelaporan keuangan Bank namun belum berlaku efektif untuk laporan keuangan tanggal 31 Desember 2022:

Efektif berlaku pada atau setelah tanggal 1 Januari 2023

- Amandemen PSAK 1: Penyajian laporan keuangan tentang Pengungkapan Kebijakan Akuntansi

  Amandemen ini memberikan panduan dan contoh untuk membantu entitas menerapkan pertimbangan materialitas dalam pengungkapan kebijakan akuntansi. Amandemen tersebut bertujuan untuk membantu entitas menyediakan pengungkapan kebijakan akuntansi yang lebih berguna dengan mengganti persyaratan untuk mengungkapkan kebijakan akuntansi 'signifikan' entitas dengan persyaratan untuk mengungkapkan kebijakan akuntansi 'material' entitas dan menambahkan panduan tentang bagaimana entitas menerapkan konsep materialitas dalam membuat keputusan tentang pengungkapan kebijakan akuntansi.

38. COOPERATION AGREEMENTS (continued)

7. On December 20, 2021, the Bank entered into a cooperation agreement with PT Fortress Data Services (FDS) with scope of services and daily maintenance of the application and financial services related to the software system. This agreement is valid for 5 (five) years from the date of agreement and will be automatically extended. The annual service fee charged to the Bank is Rp3,792.

8. In order to increase access to credit distribution to the MSME sector, since 2018 Bank has entered into strategic partnerships with several non-bank financial institutions in the form of channeling loans and joint financing for productive and consumptive purposes. This collaboration has a line ranging from Rp25,000 to Rp1,000,000, with terms ranging from 1 to 2 years and the respective funding portion ranging from 85% -100% for the Bank portion and 0% - 15% for the non-Bank financial institution portion.

39. ACCOUNTING STANDARDS ISSUED BUT NOT YET EFFECTIVE

The following are several accounting standards and interpretations issued by the Indonesian Financial Accounting Standards Board (DSAK) that are considered relevant to the financial reporting of the Bank but not yet effective for December 31, 2022 financial statements:

Effective on or after January 1, 2023

- *Amendment of PSAK 1: Presentation of financial statement - Disclosure of accounting policies*

  This amendment provides guidance and examples to help entities apply materiality judgements to accounting policy disclosures. The amendment aim to help entities provide accounting policy disclosures that are more useful by replacing the requirement for entities to disclose their 'significant' accounting policies with a requirement to disclose their 'material' accounting policies and adding guidance on how entities apply the concept of materiality in making decisions about accounting policy disclosures.

39. STANDAR AKUNTANSI YANG TELAH DISAHKAN NAMUN BELUM BERLAKU EFEKTIF (lanjutan)

Berikut ini adalah beberapa standar akuntansi dan interpretasi yang telah disahkan oleh Dewan Standar Akuntansi Keuangan (DSAK) yang dipandang relevan terhadap pelaporan keuangan Bank namun belum berlaku efektif untuk laporan keuangan tanggal 31 Desember 2022: (lanjutan)

Efektif berlaku pada atau setelah tanggal 1 Januari 2023 (lanjutan)

- Amandemen PSAK 25: Kebijakan Akuntansi, Perubahan Estimasi Akuntansi, dan Kesalahan terkait Definisi Estimasi Akuntansi

  Amandemen tersebut memperkenalkan definisi 'estimasi akuntansi' dan mengklarifikasi perbedaan antara perubahan estimasi akuntansi dan perubahan kebijakan akuntansi dan koreksi kesalahan. Amandemen tersebut juga mengklarifikasi bagaimana entitas menggunakan teknik pengukuran dan input untuk mengembangkan estimasi akuntansi.

- Amandemen PSAK 46: Pajak Penghasilan tentang Pajak Tangguhan Terkait Aset dan Liabilitas Yang Timbul Dari Transaksi Tunggal

  Amendemen ini mengusulkan agar entitas mengakui aset maupun liabilitas pajak tangguhan pada saat pengakuan awalnya sebagai contoh dari transaksi sewa, untuk mengeliminasi perbedaan praktik saat ini atas transaksi tersebut dan transaksi lain yang serupa.

- Amendemen PSAK 16: Aset Tetap - Hasil sebelum Penggunaan yang Diintensikan

  Amandemen ini tidak memperbolehkan entitas untuk mengurangi suatu hasil penjualan item yang diproduksi saat membawa aset tersebut ke lokasi dan kondisi yang diperlukan supaya aset dapat beroperasi sesuai dengan intensi manajemen dari biaya perolehan suatu aset tetap. Sebaliknya, entitas mengakui hasil dari penjualan item-item tersebut, dan biaya untuk memproduksi item-item tersebut, dalam laba rugi.

39. ACCOUNTING STANDARDS ISSUED BUT NOT YET EFFECTIVE (continued)

The following are several accounting standards and interpretations issued by the Indonesian Financial Accounting Standards Board (DSAK) that are considered relevant to the financial reporting of the Bank but not yet effective for December 31, 2022 financial statements: (continued)

Effective on or after January 1, 2023 (continued)

- *Amendment of PSAK 25: Accounting Policies, Changes in Accounting Estimates and Errors - Definition of Accounting Estimates*

  The amendment introduces a definition of 'accounting estimates' and clarify the distinction between changes in accounting estimates and changes in accounting policies and the correction of errors. Also, they clarify how entities use measurement techniques and inputs to develop accounting estimates.

- *Amendment of PSAK 46: Income Taxes - Deferred Tax related to Assets and Liabilities arising from a Single Transaction*

  This amendment proposes that entities recognize deferred tax assets and liabilities at the time of initial recognition, for example from a lease transaction, to eliminate differences in current practice for such transactions and similar transactions.

- *Amendments to PSAK 16: Fixed Assets - Proceeds before Intended Use*

  The amendments prohibit entities to deduct from the cost of an item of fixed assets, any proceeds from selling items produced while bringing that asset to the location and condition necessary for it to be capable of operating in the manner intended by management. Instead, an entity recognizes the proceeds from selling such items, and the costs of producing those items, in the profit or loss.

39. STANDAR AKUNTANSI YANG TELAH DISAHKAN NAMUN BELUM BERLAKU EFEKTIF (lanjutan)

Efektif berlaku pada atau setelah tanggal 1 Januari 2024

- Amandemen PSAK 1: Liabilitas Jangka Panjang dengan Kovenan

  Amendemen ini mengklarifikasi bahwa hanya kovenan yang harus dipatuhi entitas pada atau sebelum tanggal pelaporan yang akan memengaruhi klasifilasi liabilitas sebagai lancar atau tidak lancar.

- Amandemen PSAK 73: Liabilitas Sewa dalam Jual Beli dan Sewa-balik

  Amandemen PSAK 73 Sewa menetapkan persyaratan yang digunakan penjual-penyewa dalam mengukur kewajiban sewa yang timbul dalam transaksi jual beli dan sewa-balik, untuk memastikan penjual-penyewa tidak mengakui jumlah setiap keuntungan atau kerugian yang terkait dengan hak guna yang dipertahankan.

Bank sedang mengevaluasi dampak dari standar akuntansi tersebut dan belum menentukan dampaknya terhadap laporan keuangan Bank.

39. ACCOUNTING STANDARDS ISSUED BUT NOT YET EFFECTIVE (continued)

Effective on or after January 1, 2024

- *Amendment of PSAK 1: Non-current Liabilities with Covenants*

  The amendments clarities that only the covenants that an entity must comply with on or before the reporting date will affect the classification of liabilities as current or non current.

- *Amendment to PSAK 73: Lease Liability in a Sale and Leaseback*

  The amendment to PSAK 73 Leases specifies the requirements that a seller-lessee uses in measuring the lease liability arising in a sale and leaseback transaction, to ensure the seller-lessee does not recognise any amount of the gain or loss that relates to the right of use it retains.

The Bank is presently evaluating and has not yet determined the effects of these accounting standards on its financial statements.

40. PERISTIWA SETELAH PERIODE PELAPORAN

Rapat Umum Pemegang Saham Luar Biasa (RUPSLB)

Pada tanggal 14 Maret 2023 sesuai dengan akta No.138 Notaris Hannywati Gunawan, SH, Bank telah menyelenggarakan Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) menyetujui pengangkatan Trisna Chandra dan Mahesh Ajit Ranade masing-masing sebagai Komisaris dan Direktur Bank, serta membatalkan pengangkatan Gunawan Taslim sebagai komisaris independen, sehingga susunan direktur dan dewan komisaris adalah sebagai berikut:

40. EVENTS AFTER THE REPORTING PERIOD

Extraordinary General Meeting of Sharehilders (RUPSLB)

On March 14, 2023 based on deed No.138 Notary Hannywati Gunawan, SH, Bank held Extraordinary General Meeting of Sharehilders (RUPSLB) which approved the appointment Mahesh Ajit Ranade and Trisna Chandra as Commissioner and Director, respectively, also cancel the appointment of Gunawan Taslim as Independent Commissioner, composition the board of Commissioners and Directors, are as follows:

Dewan Komisaris		***Board of Commissioners***
Presiden Komisaris	Marcello T. Taufik	*President Commissioner*
Wakil Presiden Komisaris	Lisawati	*Vice President Commissioner*
Komisaris (Independen)	Sudarto	*Commissioner (Independent)*
Komisaris (Independen)	Trisna Chandra *)	*Commissioner (Independent)*
Dewan Direksi		***Board of Directors***
Presiden Direktur	Lenny Sugihat	*President Director*
Wakil Presiden Direktur	Mahesh Ajit Ranade *)	*Vice President Director*
Direktur	Setiawan Kumala	*Director*
Direktur	Agoes Roediyanto	*Director*
Direktur	Suroso	*Director*
Direktur	Arif Wicaksono	*Director*

*) Berlaku efektif setelah mendapatkan persetujuan OJK/*Effective once obtain approval from OJK*

41. TAMBAHAN INFORMASI ARUS KAS / *41. SUPPLEMENTARY CASH FLOW INFORMATION*

	Arus kas/*Cash flows*					
	31 Desember/ *December 31,* 2021	**Penerimaan/ *Reception***	**Pembayaran/ *Payment***	**Perubahan non-kas/ *Non-cash changes***	**31 Desember/ *December 31,* 2022**	
Penerbitan saham baru	2.135.209	959.187	(5.187)	1	3.089.210	*Issuance of new shares*
Liabilitas sewa	30.369	-	(7.905)	1.815	24.279	*Lease liabilities*
	2.165.578	**959.187**	**(13.092)**	**1.816**	**3.113.489**	

	Arus kas/*Cash flows*					
	31 Desember/ *December 31,* 2020	**Penerimaan/ *Reception***	**Pembayaran/ *Payment***	**Perubahan non-kas/ *Non-cash changes***	**31 Desember/ *December 31,* 2021**	
Penerbitan saham baru	1.135.209	1.000.000	-	-	2.135.209	*Issuance of new shares*
Liabilitas sewa	37.167	-	(8.050)	1.252	30.369	*Lease liabilities*
	1.172.376	**1.000.000**	**(8.050)**	**1.252**	**2.165.578**	

42. PENYELESAIAN LAPORAN KEUANGAN / *42. COMPLETION OF THE FINANCIAL STATEMENTS*

Manajemen Bank bertanggung jawab atas penyusunan dan penyajian wajar laporan keuangan ini sesuai dengan standar Akuntansi Keuangan di Indonesia, yang telah diselesaikan dan disetujui untuk diterbitkan oleh Direksi Bank pada tanggal 31 Maret 2023.

The management of the Bank is responsible for the preparation and fair presentation of these financial statements In accordance with Indonesian Financial Accounting Standard which were completed and authorized for issue on March 31, 2023.

LEMBAR UMPAN BALIK

FEEDBACK FORM

Setelah membaca Laporan Keberlanjutan PT Bank Ganesha Tbk, kami mohon kesediaan para pemangku kepentingan untuk memberikan umpan balik dengan mengirim *e-mail* atau mengirim formulir ini melalui fax/pos.

After reading the Sustainability Report of PT Bank Ganesha Tbk, we kindly ask stakeholders to provide feedback by sending email or sending this form via fax/post.

Pertanyaan	Setuju Agree	Tidak Setuju Disagree	Question
Laporan ini telah memberikan informasi yang bermanfaat mengenai kinerja ekonomi, sosial, dan lingkungan perusahaan.	….	….	This report has provided useful information regarding the company's economic, social, and environmental performance.
Data dan informasi yang diungkapkan mudah dipahami, lengkap, transparan, dan berimbang.	….	….	The data and information disclosed is easy to understand, complete, transparent, and balanced.
Data dan informasi yang disajikan berguna dalam pengambilan keputusan.	….	….	The data and information presented is useful for making decisions.
Laporan ini menarik dan mudah dibaca.	….	….	This report is interesting and easy to read.

Mohon berikan nilai mengenai aspek yang terdapat dalam laporan ini (nilai 1 = paling penting, 2 = penting, 3 = tidak penting, 4 = sangat tidak penting).

Please score the aspects in this report (score 1 = most important, 2 = important, 3 = less important, 4 = least important).

- ☐ Kinerja Ekonomi / Economic Performance
- ☐ Pembiayaan dengan Pertimbangan Aspek Lingkungan Hidup / Financing with Consideration of Environmental Aspects
- ☐ Kerahasiaan Data Nasabah / Confidentiality of Customer Data
- ☐ Kesetaraan Kesempatan Kerja / Equal Employment Opportunity
- ☐ Pelatihan dan Pengembangan Kemampuan Karyawan / Employee Training and Capacity Building
- ☐ Kesehatan dan Keselamatan Kerja / Occupational Health and Safety
- ☐ Pengembangan Masyarakat / Community Development
- ☐ Penggunaan Material / Material Consumption
- ☐ Penggunaan Energi / Energy Consumption
- ☐ Penggunaan Air / Water Consumption
- ☐ Pengelolaan Limbah / Waste Management
- ☐ Upaya Mengurangi Emisi / Efforts to Reduce Emissions

Mohon berikan komentar/saran/usulan bagi laporan ini.

Please provide comment/suggestion/recommendation on this report.

……

……

……

Profil Anda / Your Profile

Nama / Name	……
Pekerjaan / Occupation	……
Institusi/Perusahaan / Institution/Company	……
Kontak (telepon, *e-mail*) / Contact (telephone, email)	……

Kategori Pemangku Kepentingan / Stakeholder Categories

- ☐ Pemerintah / Government
- ☐ Nasabah / Customers
- ☐ Karyawan / Employees
- ☐ Mitra Usaha / Business Partners
- ☐ Media
- ☐ Masyarakat / Public
- ☐ LSM / NGO
- ☐ Lain-Lain, …. / Others, …

Saran dan tanggapan yang Anda berikan atas informasi yang disajikan dalam laporan ini mohon dikirimkan kepada:
Please send your suggestions and responses regarding the information presented in this report to:

Sekretaris Perusahaan
Corporate Secretary
Febrina K. Savitri

Wisma Hayam Wuruk Lt. 1 dan 2
Jl. Hayam Wuruk No. 8 Jakarta Pusat, 10120
T : (021) 2910 9900 (*hunting*)
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E : corpsect@bankganesha.co.id
W : www.bankganesha.co.id

2022

LAPORAN TAHUNAN DAN LAPORAN KEBERLANJUTAN

ANNUAL AND SUSTAINABILITY REPORT

BANK GANESHA

PT BANK GANESHA TBK

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