bank neo commerce | neobank

Perbankan Jadi Lebih **Simpel**



2022 **Laporan Tahunan**
Annual Report

PT Bank Neo Commerce Tbk

Tentang Laporan Tahunan 2022

About Annual Report 2022

Selamat datang pada Laporan Tahunan PT Bank Neo Commerce Tbk. tahun buku 2022 dengan tema "Perbankan Jadi Lebih Simpel". Tema tersebut dipilih berdasarkan analisis dan kajian yang mendalam berdasarkan fakta dan perkembangan bisnis PT Bank Neo Commerce Tbk. sepanjang 2022 serta masa depan keberlanjutan bisnis PT Bank Neo Commerce Tbk.

Laporan Tahunan PT Bank Neo Commerce Tbk. diterbitkan untuk meningkatkan keterbukaan informasi dalam lingkup internal kepada pemegang saham serta para pemangku kepentingan dan otoritas terkait. Laporan Tahunan ini menjadi sumber dokumentasi komprehensif yang berisikan informasi kinerja PT Bank Neo Commerce Tbk. dalam setahun.

Penyebutan satuan mata uang "Rupiah" atau IDR merujuk pada mata uang resmi Republik Indonesia, sedangkan "Dollar AS" atau USD merujuk pada mata uang resmi Amerika Serikat. Semua informasi keuangan disajikan dalam mata uang Rupiah sesuai dengan Standar Akuntasi Keuangan Indonesia.

Laporan tahunan ini memuat kata "Perseroan" yang didefinisikan sebagai PT Bank Neo Commerce Tbk. yang menjalankan usaha di bidang perbankan. Adakalanya kata "kami" dan "Perseroan" digunakan atas dasar kemudahan untuk menyebut PT Bank Neo Commerce Tbk. secara umum.

Welcome to the Annual Report of PT Bank Neo Commerce Tbk. for the 2022 fiscal year with the theme "Making the Banking System Way Simple". The theme was chosen based on in-depth analysis and studies based on facts and business developments of PT Bank Neo Commerce Tbk. throughout 2022 as well as the future business continuity of PT Bank Neo Commerce Tbk.

The Annual Report of PT Bank Neo Commerce Tbk. is intended to increase information disclosure within the internal scope to shareholders, stakeholders and related authorities. This Annual Report is a source of comprehensive documentation containing information on the performance of PT Bank Neo Commerce Tbk. in a year.

The currency unit "Rupiah" 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. All financial information is presented in Rupiah in accordance with Indonesian Financial Accounting Standards.

This annual report contains the word "Company," which refers to PT Bank Neo Commerce Tbk. who run a business in the banking sector. The words "we" and "the Company" are sometimes used on the grounds of convenience to refer to PT Bank Neo Commerce Tbk. in general.

Sanggahan dan Batasan Tanggung Jawab

Disclaimer and Responsibility Boundaries

Laporan tahunan ini memuat pernyataan kondisi keuangan, hasil operasi, proyeksi, rencana, strategi, kebijakan, serta tujuan PT Bank Neo Commerce Tbk., 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 Tahunan ini dibuat berdasarkan berbagai asumsi mengenai kondisi terkini dan kondisi mendatang PT Bank Neo Commerce Tbk. serta lingkungan bisnis di mana Perseroan menjalankan kegiatan usaha. Pernyataan yang terdapat di Laporan Tahunan ini bukan menjadi jaminan kinerja di masa yang akan datang, karena hasil sebenarnya di masa depan dapat berbeda karena dapat dipengaruhi oleh beberapa faktor di luar kendali PT Bank Neo Commerce Tbk.

This annual report contains statements of financial condition, operating results, projections, plans, strategies, policies and objectives of PT Bank Neo Commerce Tbk., which are classified as forward-looking statements in the implementation of applicable laws, 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 Annual Report are made based on various assumptions regarding the current and future conditions of PT Bank Neo Commerce Tbk. as well as the business environment, in which the Company carries out its business activities. The statements in this Annual Report are not a guarantee of future performance, because actual results in the future may differ because they may be influenced by several factors beyond the control of PT Bank Neo Commerce Tbk.

Sekapur Sirih
Preface

Sejalan dengan peningkatan transaksi digital perbankan, Perseroan senantiasa memastikan bahwa informasi nasabah dan transaksi finansial lebih simple dan efisien. Perseroan senantiasa berkomitmen melakukan pengembangan teknologi dan inovasi dalam rangka memberikan layanan terbaik kepada seluruh nasabah. Sejumlah langkah penting telah dilakukan Perseroan di tahun 2022, antara lain adalah meluncurkan Produk dan Layanan untuk menunjang perluasan segmen pasar yang lebih luas, meliputi pengembangan produk *mobile banking* dengan fitur yang lebih lengkap, hingga peluncuran produk *Corporate Internet banking* bagi segmen nasabah korporasi.

Perseroan juga telah melakukan beberapa pengembangan fitur dan produk serta layanan digital untuk semakin memudahkan nasabah dalam melakukan berbagai transaksi dan pengelolaan keuangan, yaitu antara lain fitur pembayaran menggunakan *Quick Respond Code Indonesian Standard* (QRIS), terkoneksinya dengan layanan BI Fast, Layanan Investasi digital melalui Neo Emas, produk pinjaman digital melalui Neo Pinjam, dan produk tabungan berjangka atau Neo Wish, lain sebagainya.

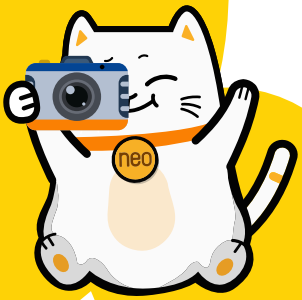
As digital banking transactions continue to increase, the Company always ensures that customer information and financial transactions are simpler and more efficient. The Company is always committed to developing technology and innovation in order to provide the best service to all customers. The Company has taken a number of important initiatives in 2022, including launching Products and Services to support the expansion of a wider market segment, including developing mobile banking products with more complete features, and launching Corporate Internet banking products for the corporate customer segment.

The Company has also carried out several developments in features and digital products and services to allow the customers to perform transactions and manage finances, which include payment features using the Quick Respond Code Indonesian Standard (QRIS), connecting with the BI Fast service, digital investment services through Neo Gold, digital loan products through Neo Pinjam, and term savings products or Neo Wish, and so on.

Perbankan
Jadi Lebih
Simpel



PT Bank Neo Commerce Tbk



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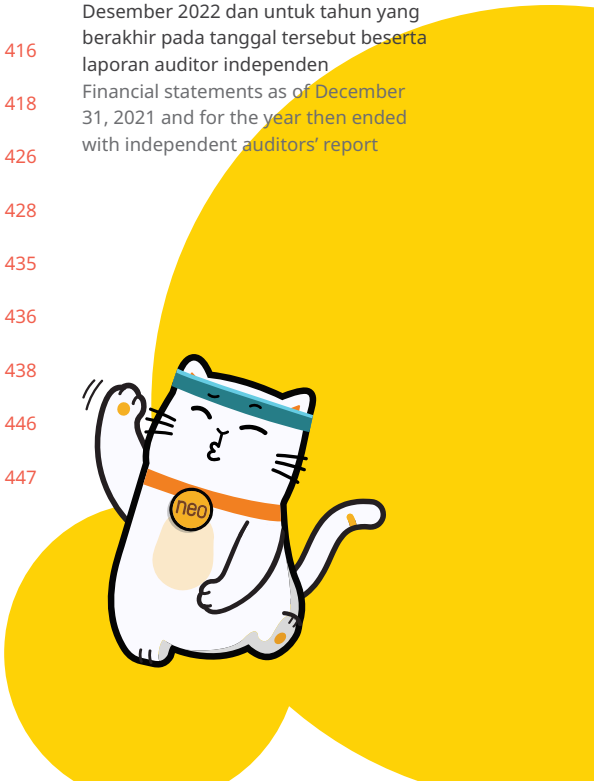


01

Kilas Kinerja

Performance Highlight





Ikhtisar Data Keuangan Penting
Key Financial Highlights

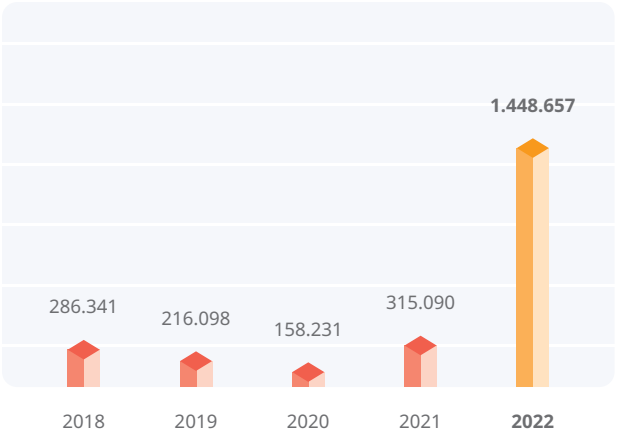
Laporan Laba (Rugi) dan Penghasilan Komprehensif Lain
Statements of Profit or Loss and Other Comprehensive Income

dalam jutaan Rupiah
in million Rupiah

Uraian Description	2022	2021	2020	2019	2018
Pendapatan Bunga Interest Income	2.161.809	665.651	435.201	532.495	589.663
Beban Bunga Interest Expense	(713.152)	(350.561)	(276.970)	(316.397)	(303.322)
Pendapatan Bunga Bersih Net Interest Income	1.448.657	315.090	158.231	216.098	286.341
Pendapatan Operasional Lainnya Other Operating Income	455.237	128.902	86.782	182.626	13.437
Beban Operasional Operating Expenses	(2.688.896)	(1.429.278)	(227.881)	(378.992)	(438.307)
(Rugi)/Laba Operasional (Loss)/Profit from Operations	(785.002)	(985.286)	17.132	19.733	(138.529)
(Beban)/Pendapatan Non-Operasional Non-Operating (Expenses)/Income	(940)	(5.134)	(1.305)	(1.874)	204
(Rugi)/Laba Sebelum Pajak Penghasilan (Loss)/Profit Before Income Tax	(785.942)	(990.420)	15.827	17.859	(138.325)
(Beban)/Manfaat Pajak Penghasilan Income Tax (Expenses)/ Benefit	(3.117)	4.131	44	(1.856)	1.337
(Rugi)/Laba Bersih Tahun Berjalan Net (Loss)/Profit for the Current Year	(789.059)	(986.289)	15.871	16.003	(136.988)
(Rugi)/Komprehensif Lain, Bersih Setelah Pajak Other Comprehensive (Loss)/Income, Net After Tax	(55.851)	4.049	13.307	3.083	333
Jumlah (Rugi)/Laba Komprehensif Total Comprehensive (Loss)/Income	(844.910)	(982.240)	29.178	19.086	(136.655)
(Rugi)/Laba Per Saham (dalam nilai penuh) (Loss)/Earnings per Share (in full amount)	(83,75)	(114,07)	2,70	2,97	(27,23)

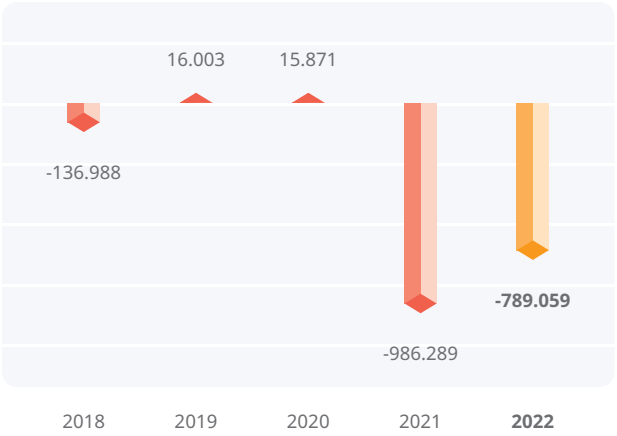
Pendapatan Bunga Bersih
Net Interest Income

(Rp juta/IDR million)



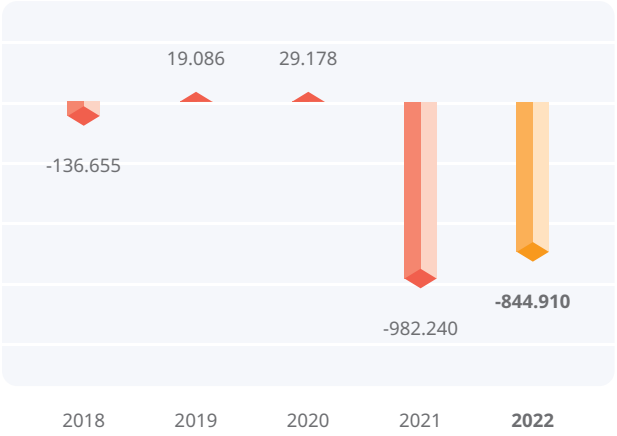
(Rugi)/Laba Bersih Tahun Berjalan
Net (Loss)/Profit for the Current Year

(Rp juta/IDR million)



Jumlah (Rugi)/Laba Komprehensif
Total Comprehensive (Loss)/Income

(Rp juta/IDR million)



(Rugi)/Laba Per Saham
(Loss)/Earnings per Share

(Rp juta/IDR million)



Laporan Posisi Keuangan
Statement of Financial Position

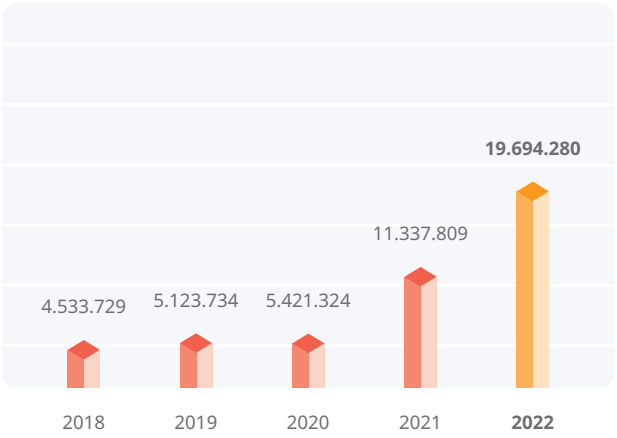
dalam jutaan Rupiah
in million Rupiah

Uraian Description	2022	2021	2020	2019	2018
Aset Assets					
Aset Produktif Productive Assets	17.199.281	9.769.337	4.909.551	4.559.479	4.298.097
Kredit yang Diberikan – Bruto Loans – Gross	10.244.251	4.275.500	3.665.339	3.828.786	3.941.860
Aset *Treasury* Treasury Assets	6.698.884	5.179.383	1.078.322	642.256	297.218
Jumlah Aset **Total Assets**	**19.694.280**	**11.337.809**	**5.421.324**	**5.123.734**	**4.533.729**
Liabilitas & Ekuitas Liabilities & Equity					
Simpanan Nasabah Deposits from Customers	14.450.498	8.124.417	3.943.471	4.066.491	3.661.401
Giro Current Accounts	1.094.324	684.822	369.454	192.725	181.202
Tabungan Savings	3.034.198	942.670	149.076	183.862	225.229
Deposito Berjangka dan Deposito On Call Time Deposit and Deposit On Call	10.321.976	6.496.925	3.424.941	3.689.904	3.254.970
Simpanan dari Bank Lain Deposits from Other Banks	287.665	40.030	320.734	83.699	221.863
Jumlah Liabilitas **Total Liabilities**	**15.949.690**	**8.447.982**	**4.300.705**	**4.177.951**	**3.933.344**
Jumlah Ekuitas **Total Equity**	**3.744.590**	**2.889.827**	**1.120.619**	**945.783**	**600.385**
Jumlah Liabilitas dan Ekuitas **Total Liabilities and Equity**	**19.694.280**	**11.337.809**	**5.421.324**	**5.123.735**	**4.533.729**



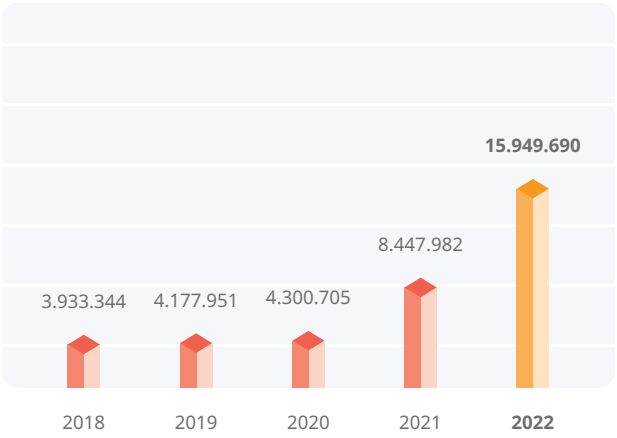
Jumlah Aset
Total Assets

(Rp juta/IDR million)



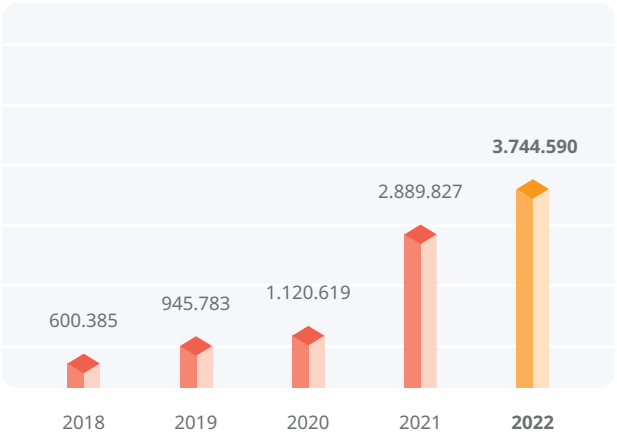
Jumlah Liabilitas
Total Liabilities

(Rp juta/IDR million)



Jumlah Ekuitas
Total Equity

(Rp juta/IDR million)





Laporan Arus Kas
Statement of Cash Flows

dalam jutaan Rupiah
in million Rupiah

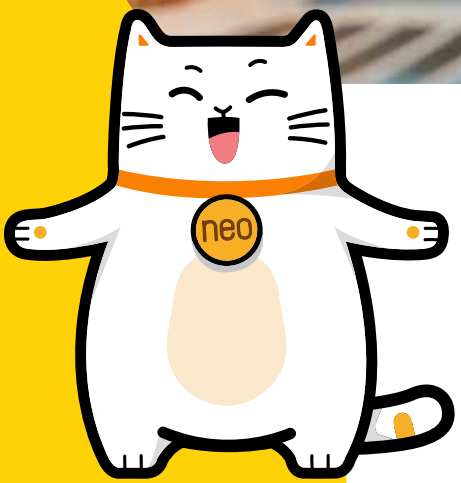
Uraian Description	2022	2021	2020	2019	2018
Arus Kas dari Aktivitas Operasi Cash Flows from Operating Activities	3.084.922	369.320	(151.654)	(308.824)	(363.572)
Arus Kas dari Aktivitas Investasi Cash Flows from Investing Activities	(2.558.191)	(1.051.073)	(18.769)	(10.746)	(5.456)
Arus Kas dari Aktivitas Pendanaan Cash Flows from Financing Activities	1.665.458	2.730.348	150.157	325.634	60.379
Kenaikan/(Penurunan) Bersih Kas dan Setara Kas Net Increase/ (Decrease) in Cash and Cash Equivalents	2.192.189	2.048.595	(20.266)	6.063	(308.648)
Kas dan Setara Kas Awal Tahun Cash and Cash Equivalents in the Beginning of the Year	2.397.672	349.077	369.344	363.281	671.929
Kas dan Setara Kas Akhir Tahun Cash and Cash Equivalents in the End of the Year	4.589.861	2.397.672	349.078	369.344	363.281

Rasio-Rasio Keuangan
Financial Ratio

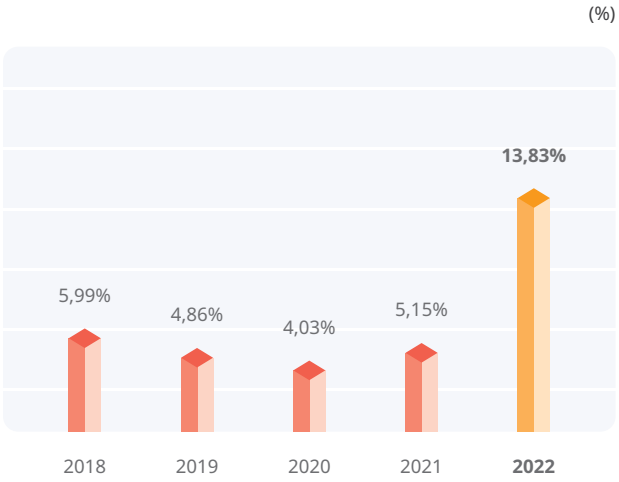
dalam %
in %

Uraian Description	2022	2021	2020	2019	2018
Imbal Hasil terhadap Aset (ROA) Return of Assets (ROA)	-5,20	-13,71	0,34	0,37	-2,83
Imbal Hasil terhadap Ekuitas (ROE) Return of Equity (ROE)	-32,67	-84,61	1,62	2,27	-22,73
Marjin Pendapatan Bunga Bersih (NIM) Net Interest Margin (NIM)	13,83	5,15	4,03	4,86	5,99
Rasio Kecukupan Modal (KPMM) Minimum Capital Adequacy Ratio (KPMM)	36,79	55,49	32,78	29,35	19,47
Rasio Kredit Bermasalah – Bruto Non Performing Loan (NPL) – Gross	2,56	1,75	4,05	4,32	15,75
Rasio Kredit Bermasalah – Neto Non Performing Loan (NPL) – Net	2,05	1,19	2,67	1,63	9,92
Biaya Operasional terhadap Pendapatan Operasional (BOPO) Operating Expense to Operating Income (BOPO)	127,28	224,01	96,71	97,24	122,97
Kredit yang Diberikan kepada Simpanan Nasabah (LFR) Loan to Funding Ratio (LFR)	73,21	56,73	92,95	94,14	107,66
Giro Wajib Minimum (GWM) Rupiah Minimum Reserve Requirement (MRR) Rupiah	7,98	3,53	3,13	6,04	6,55
Rasio Liabilitas terhadap Ekuitas (DER) Debt to Equity Ratio (DER)	425,94	292,34	383,78	441,75	655,14
Rasio Liabilitas terhadap Aset (DAR) Debt to Assets Ratio (DAR)	80,99	74,51	79,33	81,54	86,76

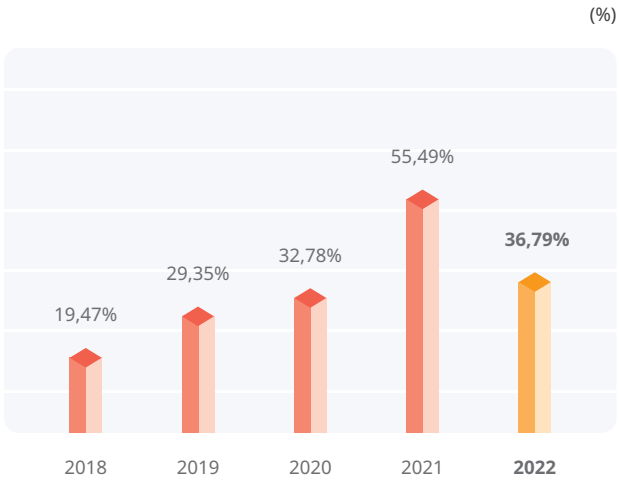




NIM
NIM



KPMM
KPMM



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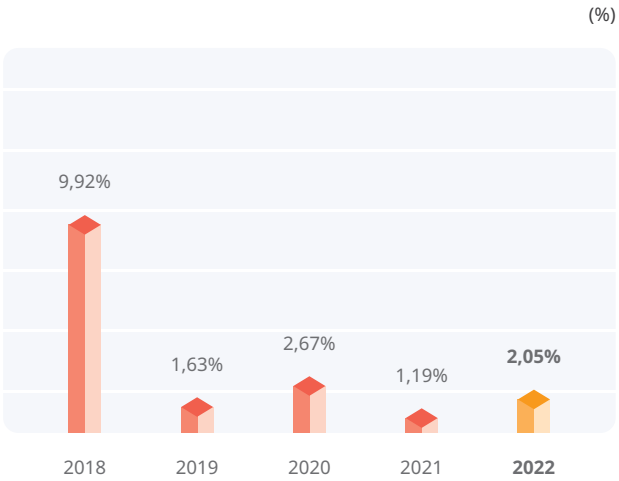


Ikhtisar Operasional
Operational Highlight

Uraian Description	2022	2021	2020	2019	2018
Jumlah Karyawan Total Employees	1.016	641	553	571	660
Jumlah Kantor Total Office Channeling	21	21	31	32	30
Jumlah ATM Total ATM	10	11	15	13	11

Ikhtisar Saham
Stock Highlight

Kinerja Saham
Stock Performance

Kode Saham/Stock Code : BBYB
Bursa Perdagangan Saham/Stock Exchange : Bursa Efek Indonesia (BEI)/Indonesia Stock Exchange (IDX)
Tanggal Pencatatan/Listing Date : 13 Januari 2015/January 13, 2015
Harga IPO/IPO Price : Rp155/IDR155

2022	Harga Saham Share Price (Rp/IDR)			Peredaran Saham Stock Circulation			Jumlah Saham Beredar (Lembar) Total Shares	Kapitalisasi Pasar Market Capitalization
	Tertinggi Highest	Terendah Lowest	Penutupan Closing	Volume (Unit)	Nilai Value (Rp/IDR)	Frekuensi Frequency		
Q1	2.690	1.705	2.230	4.463.150.400	9.778.595.838.500	776.470	9.421.681.836	21.010.350.494.280
Q2	2.230	970	985	2.633.818.100	3.920.934.114.500	415.737	9.421.681.836	9.280.356.608.460
Q3	1.580	880	885	2.149.489.400	2.699.338.214.000	323.913	9.421.681.836	8.338.188.424.860
Q4	1.075	615	645	4.515.887.400	3.693.419.610.500	386.366	12.038.815.679	7.765.036.112.955

2021	Harga Saham Share Price (Rp/IDR)			Peredaran Saham Stock Circulation			Jumlah Saham Beredar (Lembar) Total Shares	Kapitalisasi Pasar Market Capitalization
	Tertinggi Highest	Terendah Lowest	Penutupan Closing	Volume (Unit)	Nilai Value (Rp/IDR)	Frekuensi Frequency		
Q1	1.010	290	835	1.452.382.900	1.014.672.834.200	216.864	6.661.795.239	11.183.771.884.145
Q2	625	368	470	1.322.936.700	627.443.152.700	161.045	7.494.519.643	9.146.213.825.720
Q3	1.965	390	1.520	12.864.415.000	15.521.982.183.900	1.591.713	7.494.519.643	27.749.208.431.780
Q4	2.900	1.080	2.630	6.426.833.700	12.806.908.899.000	1.084.304	9.421.681.836	51.909.462.706.770

Pergerakan Harga Saham dan Volume Saham Tahun 2022

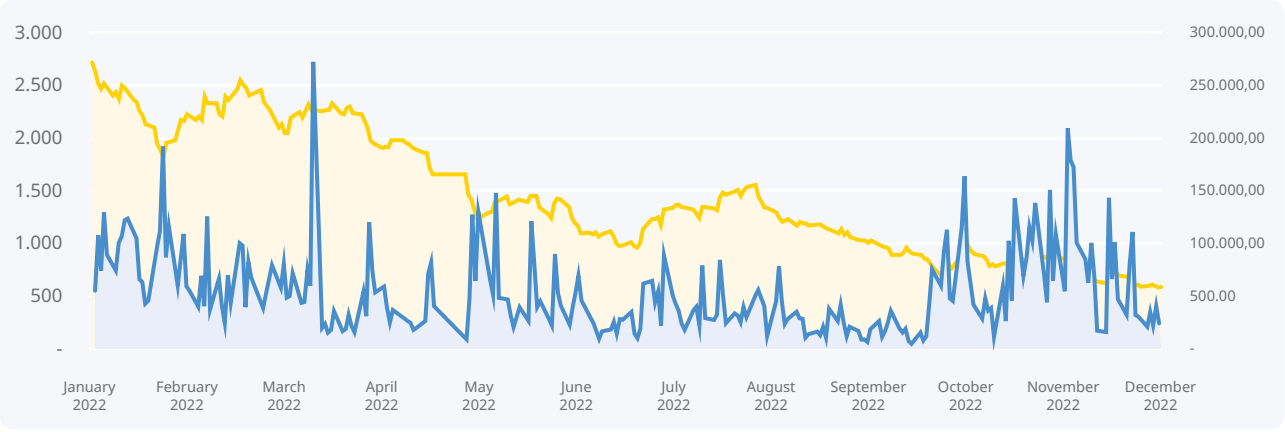
Movement of Stock Price and Total Stock Volume in 2022

Bulan Month	Total Volume Perdagangan (Saham) Total Trading Volume (Shares)	Harga Saham Tertinggi Highest Stock Price (Rp/IDR)
Januari 2022 January 2022	2.040.352.000	2.690
Februari 2022 February 2022	1.208.507.400	2.530
Maret 2022 March 2022	1.214.291.000	2.440
April 2022 April 2022	871.302.900	2.230
Mei 2022 May 2022	1.009.516.100	1.675
Juni 2022 June 2022	752.999.100	1.480

Bulan Month	Total Volume Perdagangan (Saham) Total Trading Volume (Shares)	Harga Saham Tertinggi Highest Stock Price (Rp/IDR)
Juli 2022 July 2022	841.428.000	1.400
Agustus 2022 August 2022	878.580.900	1.580
September 2022 September 2022	429.480.500	1.230
Oktober 2022 October 2022	1.106.499.700	1.075
November 2022 November 2022	1.945.810.400	1.050
Desember 2022 December 2022	1.463.577.300	825

Pergerakan harga saham dan total volume saham 2022

Movement of Stock Price and Total Stock Volume



Informasi Penghentian Sementara Perdagangan Saham (*Suspension*) dan/atau Sanksi Perdagangan Saham (*Delisting*)

Information on Temporary Suspension and/or Delisting of Share Trading

Sampai dengan 31 Desember 2022, Perseroan tidak mengalami penghentian sementara perdagangan saham (*suspension*) dan/atau sanksi perdagangan saham (*delisting*). Dengan demikian, tidak terdapat informasi mengenai penghentian sementara perdagangan saham (*suspension*) dan/atau sanksi perdagangan saham (*delisting*) dalam Laporan Tahunan ini.

As of December 31, 2022, since the Company did not experience a temporary suspension and/or delisting of share trading, we do not present any information about it in this Annual Report.

Informasi tentang Aksi Korporasi

Information on Corporate Action

Tanggal Pencatatan pada BEI Listing Date in IDX	**Aksi Korporasi** Corporate Action	**Jumlah Saham Beredar sebelum Aksi Korporasi** Number of Outstanding Shares before Corporate Action	**Jumlah Saham setelah Aksi Korporasi** Number of Outstanding Shares after Corporate Action	**Harga Nominal Saham sebelum Aksi Korporasi** Stock Price Nominal before Corporate Action **(Rp/IDR)**	**Harga Nominal Saham setelah Aksi Korporasi** Stock Price Nominal after Corporate Action **(Rp/IDR)**
24 November 2022 November 24, 2022	Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu (PMHMETD) VI Capital Increase with Preemptive Rights (PMHMETD) VI	9.421.681.836	12.038.815.679	100	100

Ikhtisar Obligasi, Sukuk, dan/atau Obligasi Konversi

Overview of Bonds, Sukuk and/or Convertible Bonds

Sampai dengan akhir tahun 2022, Perseroan tidak memiliki obligasi, sukuk, dan/atau obligasi konversi. Dengan demikian, tidak terdapat informasi terkait obligasi, sukuk, dan/atau obligasi konversi yang masih beredar dalam Laporan Tahunan ini.

As of late 2022, the Company did not have any bonds, sukuk, and/or convertible bonds. Therefore, we do not present any information about it in this Annual Report.

Informasi Sumber Pendanaan Lainnya

Information on Other Funding Sources

Pada tahun 2022, Perseroan tidak menerbitkan surat berharga sumber pendanaan lainnya, seperti *Medium Term Notes* (MTN). Dengan demikian, tidak terdapat informasi mengenai surat berharga sumber pendanaan lainnya dalam Laporan Tahunan ini.

In 2022, the Company did not issue securities of other funding sources, such as Medium Term Notes (MTN). Therefore, there is no information about it in this Annual Report.

Kilas Peristiwa 2022
Events in 2022

25 Januari 2022
January 25, 2022

Launching Smart Branch – PIK
Smart Branch Launching – PIK



Peresmian *Smart Branch* yang berlokasi di Pantai Indah Kapuk, Jakarta Utara. Kegiatan ini dihadiri dan diresmikan langsung oleh Direktur Bisnis Perseroan, Bapak Aditya W. Windarwo.
Inauguration of Smart Branch located at Pantai Indah Kapuk, North Jakarta. This activity was attended and inaugurated by the Company's Business Director, Aditya W. Windarwo.

11 April 2022
April 11, 2022

Press Conference Campaign Launch #BuatSemua
Press Conference of Campaign Launch #BuatSemua



Dilakukan secara *hybrid* dan bekerjasama dengan Comika (Komunitas Stand Up Comedy seluruh Indonesia). Kampanye ini membawa spirit bahwa aplikasi neobank dari Bank Neo Commerce ini hadir #BuatSemua. Buat Semua Orang, Buat Semua Bisnis, dan Buat Semua Kebutuhan.
It was organized in a hybrid manner and in collaboration with Comika (Stand Up Comedy Communities throughout Indonesia). This campaign boasts the spirit that the Bank Neo Commerce application is available #BuatSemua. For All People, For All Businesses, and For All Needs.

12 Mei 2022
May 12, 2022

Press Conference & Gala Premiere
Press Conference & Gala Premiere



Film Srimulat: Hil Yang Mustahal (Perseroan sebagai Sponsor Utama). Sebagai bank digital yang hadir #BuatSemua, Perseroan menjadi sponsor utama di film legend komedi Indonesia yang *remake* oleh IDN Pictures.
Film Srimulat: Hil Yang Mustahal (the Company as Main Sponsor). As a digital bank that offers #BuatSemua, the Company has become the main sponsor of the Indonesian comedy legend film, which is a remake by IDN Pictures.

29 Mei, 2, dan 5 Juni 2022
May 29, June 2 and 5, 2022

Program Neo Keliling
Neo Keliling Program



Neo keliling merupakan program dari Perseroan untuk menjalin *engagement* dengan komunitas-komunitas di berbagai kota. Untuk pelaksanaan ini, kota Palembang, Surabaya dan Jogjakarta menjadi kota pilihannya.
Neo Keliling is a the Company's program that is aimed at establishing engagement with communities in various cities. This program is implemented in Palembang, Surabaya and Jogjakarta.

21 Juli 2022
July 21, 2022

RUPST & RUPSLB
AGMS & EGMS



Pemaparan kinerja Perseroan tahun buku 2021 dan persetujuan pelaksanaan *Right Issue* ke-VI.
Presentation of the Company's performance for the 2021 fiscal year and approval for the implementation of the Rights Issue VI.

13-14 Juli 2022
July 13-14, 2022

Festival Ekonomi Keuangan Digital Indonesia (FEKDI)
Indonesian Digital Financial Economy Festival (FEKDI)



Direktur Utama Perseroan (Tjandra Gunawan) dan Direktur Bisnis Perseroan (Aditya W. Windarwo) berkesempatan menjadi pembicara di rangkaian acara FEKDI yang berlangsung di Nusa Dua Bali. Masing-masing Direktur dipasangkan dengan panelis yang berasal dari partner Perseroan, yaitu Akulaku dan Ayoconnect.com.
The Company President Director (Tjandra Gunawan) and the Company Business Director (Aditya W. Windarwo) shared the opportunity to feature as speakers at FEKDI that took place in Nusa Dua Bali. Each Director is paired with panelists from the Company partners, namely Akulaku and Ayoconnect.com.

8 Agustus 2022
August 8, 2022

Roadshow Akulaku Group – Literasi Keuangan "Generasi Muda, Semua Bisa"

Akulaku Group Roadshow – Financial Literacy "Generasi Muda, Semua Bisa"



Perseroan bersama ekosistem digital Akulaku Group (AsetKu dan Akulaku Finance Indonesia) menjalankan program literasi keuangan untuk generasi muda yang diadakan di Auditorium Universitas Sumatera Utara, Medan. Hadir Pula Wakil Gubernur Sumatera Utara dalam acara ini.

The Company together with the Akulaku Group digital ecosystem (AsetKu and Akulaku Finance Indonesia) are running a financial literacy program for the younger generation which is being held at the North Sumatra University Auditorium, Medan. The Deputy Governor of North Sumatra was also present at this event.

9-11 September 2022
September 9-11, 2022

Neobank Localfest 2022

Neobank Localfest 2022



Perseroan semakin fokus mendukung kegiatan berbagai komunitas, baik berskala lokal daerah maupun nasional. Perseroan hadir sebagai sponsor utama dalam gelaran Neobank Localfest 2022 dan menjadi *official banking partner* dalam acara tersebut.

The Company is increasingly focused on supporting the activities of various communities, both on a local, regional and national scale. The Company featured as the main sponsor and the official banking partner of the Neobank Localfest 2022.

28 Oktober 2022
October 28, 2022

FinExpo 2022
FinExpo 2022





Sebagai salah satu lembaga keuangan yang patuh dengan aturan, Perseroan turut berpartisipasi dalam rangkaian acara Financial Expo yang diadakan berbarengan dengan perayaan bulan inklusi nasional yang diselenggarakan oleh OJK. Perseroan memberikan edukasi terkait digitalisasi perbankan yang dapat dimanfaatkan oleh masyarakat.
As a financial institution that complies with the regulation, the Company took part in a series of Financial Expo events held in conjunction with the celebration of the national inclusion month organized by OJK. the Company provided education related to banking digitization that can be utilized by the public.

16 November 2022
November 16, 2022

Media Gathering BNC
BNC Media Gathering



Sebagai salah satu bentuk perhatian Perseroan dengan rekan media, diadakanlah kegiatan Media Gathering yang mengundang Pimpinan Redaksi dari berbagai media nasional di Indonesia. Salah satu rangkaian dalam acara ini adalah talkshow tentang pentingnya kolaborasi di era digital saat ini yang dibawakan langsung oleh Direktur Utama Perseroan, Tjandra Gunawan.
As the Company's support to media partners, the Company organized a Media Gathering, which was attended by Editor in Chiefs from various national media in Indonesia. This event also featured a talkshow on the importance of collaboration in the digital era, which was presented by the President Director of the Company Tjandra Gunawan.

18 November 2022
November 18, 2022

Public Expose
Public Exposes



Perseroan melakukan pemaparan umum kepada publik untuk menjelaskan mengenai kinerja Perusahaan kepada Publik.
The Company carried out public presentations to the public to explain the Company's performance to the public.

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02

Laporan Manajemen

Management Report







Suprihadi
Komisaris Utama/Komisaris Independen
President Commissioner/Independent Commissioner

Dengan semangat yang tinggi di tubuh Perseroan, Dewan Komisaris yakin bahwa Perseroan akan terus melaju dalam rangka menuju ke arah masa depan yang berkelanjutan.

With high enthusiasm in the body of the Company, the Board of Commissioners believes that the Company will continue to advance in order to move towards a sustainable future.

Laporan Dewan Komisaris
Board of Commissioners Report

Para Pemegang Saham dan Pemangku Kepentingan yang Terhormat,

Ijinkan kami mewakili segenap Dewan Komisaris PT Bank Neo Commerce Tbk mengawali laporan ini dengan memanjatkan puji syukur kepada Tuhan Yang Maha Esa. Dalam laporan ini, Dewan Komisaris bertujuan untuk menyajikan tinjauan terhadap penilaian kinerja Direksi, pencapaian target, tinjauan terhadap implementasi strategi Perseroan, prospek usaha, serta penerapan Tata Kelola Perusahaan yang baik. Dapat kami sampaikan juga bahwa laporan keuangan Perseroan juga telah diaudit oleh auditor independen dari Kantor Akuntan Publik Purwantono, Sungkoro & Surja (Ernst & Young) dengan opini audit tanpa modifikasian.

Dear Honorable Shareholders and Stakeholders,

On behalf of the Board of Commissioner of PT Bank Neo Commerce Tbk, let us first deliver praise and gratitude to the God Almighty. In this report, the Board of Commissioners intends to convey various reviews on the Board of Directors' performance, target achievements, review on the implementation of the Company's strategies, business prospect, and the implementation of Good Corporate Governance. This report also contains the Company's financial statement that has been audited by an independent auditor, Purwantoro, Sungkoro & Surya Public Accounting Firm (Ernst & Young), with an unmodified audit opinion.

Fungsi Pengawasan dan Hubungan Kerja dengan Direksi
Supervisory Function and Work Relationship with the Board of Directors

Dewan Komisaris dan Direksi merupakan organ Perseroan yang dibentuk dalam rangka mematuhi ketentuan peraturan dan perundang-undangan yang berlaku. Direksi memiliki peran pengelolaan jalannya pengurusan Perseroan, sedangkan Dewan Komisaris berperan untuk mengawasi pengelolaan Perseroan yang dijalankan oleh Direksi. Masing-masing peran tersebut memiliki batasan dan tanggung jawab yang berbeda-beda. Meskipun adanya perbedaan peran, dalam melaksanakan tugas dan kewajiban masing-masing dibangun hubungan kerja yang saling menghormati antar keduanya.

The Board of Commissioners and the Board of Directors both serve as the Company's organs that are established to fulfill the applicable laws and regulations. The Board of Directors is responsible for the Company's management, while the Board of Commissioners is tasked with supervising the Company's management by the Directors. Each of the Boards' role has different boundaries and responsibilities. However, the Boards respect each other in performing each duties and responsibilities.

Dalam melaksanakan tugas pengawasannya, Dewan Komisaris meneliti laporan-laporan yang disampaikan Direksi, utamanya tentang pelaksanaan Rencana Bisnis Bank (RBB) tahun 2022 dan pencapaiannya. Dewan Komisaris senantiasa melaksanakan tugas dan tanggungjawabnya secara profesional dan independen dengan berlandaskan pada tata kelola perusahaan yang baik. Dewan Komisaris berkomitmen untuk proaktif dalam melaksanakan fungsi pengawasan Perseroan, baik pada proses perumusan rencana strategis Perseroan, penyusunan dan implementasi rencana bisnis, pemantauan kinerja, serta penerapan

In carrying out its supervisory duties, the Board of Commissioners examines the reports submitted by the Board of Directors, especially regarding the implementation of the 2022 Bank Business Plan (RBB) and its achievements. The Board of Commissioners always carries out their duties and responsibilities professionally and independently based on good corporate governance. The Board of Commissioners is committed to being proactive in carrying out the Company's oversight function, both in the process of formulating the Company's strategic plans, preparing and implementing business plans, monitoring

manajemen risiko dan penerapan *Good Corporate Governance*. Sepanjang tahun 2022, Dewan Komisaris telah melaksanakan 7 (tujuh) kali rapat bersama Direksi. Dewan Komisaris juga melakukan pengawasan langsung secara berkala demi memastikan kecukupan pengawasan serta meninjau kesesuaian proses dan hasil kerja dengan kualifikasi yang ditetapkan.

performance, as well as implementing risk management and implementing Good Corporate Governance. Throughout 2022, the Board of Commissioners has held 7 (seven) meetings with the Board of Directors. The Board of Commissioners also conducts direct supervision on a regular basis to ensure the adequacy of supervision and to review the suitability of processes and work results with the specified qualifications.

Penilaian atas Kinerja Direksi Atas Pengelolaan Perseroan

Assessment of the Management of the Company by the Board of Directors

Selama tahun 2022, perekonomian global masih diwarnai oleh ketidakpastian. Dengan kondisi tersebut, penting bagi Perseroan untuk tetap memperkuat fundamentalnya dan tangkas dalam menjalankan bisnisnya. Sebagaimana perkembangan beberapa tahun ke belakang, segala hal yang terjadi sangat berhubungan antara satu dan lainnya. Perseroan pun mengalami berbagai perubahan dari perilaku yang terjadi di masyarakat, khususnya perkembangan teknologi. Perseroan juga masih dihadapkan dengan sejumlah tantangan akibat dampak Pandemi Covid-19 yang berkelanjutan dan perang antara Rusia-Ukraina.

During 2022, uncertainty posed a challenge for the global economy. Under these conditions, it is important for the Company to continue to strengthen its fundamentals and be agile in running its business. Given the developments in the past few years, everything that happened was closely related to one another. The Company also experienced various changes in social behavior, especially technological developments. Apart from the Covid-19 pandemic, the ongoing war between Russia and Ukraine poses another challenge.

Dewan Komisaris melihat bahwa Direksi telah bekerja dan berupaya keras dengan mengembangkan kekuatan baru semaksimal mungkin. Dengan penyempurnaan strategi untuk senantiasa mendorong pertumbuhan yang berkelanjutan dan kebijakan yang dilakukan selama tahun 2022, secara umum.

The Board of Commissioners is of the opinion that the Board of Directors has worked and made great efforts to develop new strengths as much as possible, one of which is by improving strategies to continuously encourage sustainable growth and policies implemented in 2022.

Dewan Komisaris berpendapat bahwa Direksi secara strategis telah berupaya secara optimal dalam rangka meraih pencapaian target usaha. Dewan Komisaris menilai bahwa tahun 2022 Dewan Komisaris cukup mengapresiasi berbagai inisiatif strategis yang diambil oleh Direksi di tengah semua tantangan yang ada, dengan pencapaian kinerja yang cukup optimal, diantaranya menjaga dan memaksimalkan pengelolaan likuiditas secara intensif dan juga kenaikan aset Perseroan.

The Board of Commissioners also views that the Board of Directors has designed optimal strategies to achieve business targets. We also appreciate the various strategic initiatives taken by the Board of Directors in the midst of all the challenges that existed throughout 2022 by achieving quite optimal performance, including maintaining and maximizing intensive liquidity management and also increasing the Company's assets.

Penilaian atas kinerja Direksi yang dilakukan Dewan Komisaris didasarkan pada arahan investor yang tertuang melalui Rapat Umum Pemegang Saham (RUPS). Dewan Komisaris telah menyusun keputusan dalam memberikan penilaian terhadap kinerja masing-masing Direksi. Adapun parameter yang digunakan dalam penilaian kinerja Direksi tersebut meliputi pencapaian target kinerja Perseroan, kekompakan tim, integritas, dan *track record*. Berdasarkan pencapaian yang diraih pada 2022. Dewan Komisaris menilai

Assessment of the performance of the Board of Directors is based on investor directions, which are stated in the General Meeting of Shareholders (GMS). The Board of Commissioners has made decisions in assessing the performance of each Board of Directors. The parameters used in assessing the performance of the Board of Directors include achieving the Company's performance targets, team cohesiveness, integrity and track record. Based on the achievements in 2022, we assess that the Directors have carried out business

Direksi telah melakukan strategi usaha yang tepat dan sesuai dengan yang telah ditetapkan dalam rencana Perseroan.

strategies that are accurate and in accordance with those set out in the Company's plans.

Dengan pencapaian kinerja yang dihasilkan pada 2022, Dewan Komisaris yakin bahwa Direksi telah melakukan yang terbaik dalam mengimplementasikan strategi, mengendalikan risiko, serta dalam menerapkan praktik tata kelola yang sesuai dengan koridor peraturan perundang-undangan yang berlaku. Sepanjang 2022, segenap Direksi telah menunjukkan komitmennya dan lebih akomodatif terhadap iklim usaha yang senantiasa dihadapkan dengan berbagai perubahan.

With the achievement of performance in 2022, the Board of Commissioners believes that the Board of Directors has done their best in implementing strategies, controlling risks, and implementing governance practices in accordance with the applicable laws and regulations. Throughout 2022, all Directors demonstrated their commitment to being more accommodative to the dynamic business condition.

Pandangan atas Prospek Usaha yang Disusun Direksi

Views on Business Prospects Prepared by the Board of Directors

Merujuk kepada data Tinjauan Kebijakan Moneter yang dirilis oleh Bank Indonesia, menjelaskan bahwa pertumbuhan ekonomi domestik Indonesia tetap baik. Permintaan domestik tetap berdaya tahan dipengaruhi oleh daya beli masyarakat dan keyakinan pelaku ekonomi yang tetap terjaga. Perkembangan ini tercermin pada berbagai indikator dan hasil survei Bank Indonesia terakhir, seperti keyakinan konsumen, penjualan eceran, dan *Purchasing Managers' Index* (PMI) Manufaktur.

Monetary Policy Review data released by Bank Indonesia explains that Indonesia's domestic economic growth remains good. Domestic demand remains resilient, influenced by people's purchasing power and the confidence of economic actors that is maintained. This development is reflected in various indicators and results of the latest Bank Indonesia survey, such as consumer confidence, retail sales, and Manufacturing Purchasing Managers' Index (PMI).

Dewan Komisaris tetap optimis akan prospek pertumbuhan usaha Perseroan pada tahun 2023. Kami berpendapat bahwa Direksi telah menyusun rencana, strategi dan target berdasarkan sejumlah asumsi yang dituangkan dalam Rencana Bisnis Bank (RBB). Rencana, strategi dan target yang disusun tersebut merupakan hal yang realistis dan sangat mungkin untuk diwujudkan. Tahun 2022 merupakan masa yang cukup penting mengingat tahun ini merupakan transisi dari masa pandemi Covid-19 ke kondisi yang berangsur normal.

The Board of Commissioners remains optimistic about the prospects for the Company's business growth in 2023. We are of the opinion that the Board of Directors has prepared plans, strategies and targets based on a number of assumptions set forth in the Bank's Business Plan (RBB). The plans, strategies and targets drawn up are realistic and very possible to achieve. 2022 is quite an important period considering that this year is a transition from the Covid-19 pandemic to normal conditions.

Secara garis besar, Dewan Komisaris berpandangan bahwa prospek usaha yang telah disusun oleh Direksi sebagaimana yang tertuang dalam rencana kerja untuk tahun 2022, sudah cukup baik dan selaras dengan arah serta tujuan Perseroan baik dalam jangka pendek maupun jangka panjang. Dewan Komisaris menilai prospek usaha yang disusun Direksi, telah mempertimbangkan asumsi-asumsi dalam makro ekonomi global dan nasional pada masa mendatang.

In general, the Board of Commissioners is of the view that the business prospects that have been prepared by the Board of Directors as stated in the work plan for 2022 are quite conclusive and in line with the direction and objectives of the Company both in the short and long term. The Board of Commissioners considers that the Board of Directors has considered various future global and national macroeconomic assumptions in preparing the Company's business prospects.

Dewan Komisaris berharap agar segenap insan Perseroan senantiasa bersinergi untuk mencapai tujuan yang terbaik dan berkomitmen untuk terus

The Board of Commissioners hopes that all of the Company's people will always work together to achieve the best goals and are committed to continuously

membangun nilai usaha serta proses bisnis yang sehat dan transformasi usaha berkelanjutan. Dengan semangat yang tinggi di tubuh Perseroan, Dewan Komisaris yakin bahwa Perseroan akan terus melaju dalam rangka menuju ke arah masa depan yang berkelanjutan.

establishing business value, sound business processes and sustainable business transformation. With high enthusiasm in the body of the Company, the Board of Commissioners believes that the Company will continue to advance in order to move towards a sustainable future.

Penilaian Kinerja Komite di Bawah Dewan Komisaris

Performance Assessment of Committees under the Board of Commissioners

Dukungan terhadap fungsi pengawasan Dewan Komisaris dioptimalkan oleh dibentuknya 3 (tiga) komite di bawah Dewan Komisaris, yaitu Komite Audit, Komite Pemantau Risiko, serta Komite Nominasi dan Remunerasi. Keberadaan komite-komite tersebut telah sesuai dengan ketentuan-ketentuan yang berlaku serta bertujuan untuk menyempurnakan implementasi prinsip-prinsip GCG.

Support for the supervisory function of the Board of Commissioners is optimized by establishing 3 (three) committees under the Board of Commissioners, namely the Audit Committee, the Risk Monitoring Committee, and the Nomination and Remuneration Committee. These committees comply with the applicable regulations and aim to enhance the implementation of GCG principles.

Selain itu, Dewan Komisaris melalui Ketua Komite setiap tahunnya juga senantiasa melakukan evaluasi terhadap kinerja anggota-anggota ketiga Komite tersebut. Dewan Komisaris membentuk kepengurusan Komite Audit yang tugasnya adalah bertanggung jawab kepada Dewan Komisaris dalam membantu melaksanakan tugas dan fungsi pengawasan Dewan Komisaris yang terkait dengan informasi keuangan, sistem pengendalian internal, efektivitas pemeriksaan internal dan eksternal, serta kepatuhan Perseroan. Dalam melaksanakan tugas dan tanggung jawabnya, Komite Audit telah mengadakan 4 (empat) kali rapat selama tahun 2022.

In addition, through the Heads of the Committees, the Board of Commissioners also continuously evaluates the performance of the members of the three Committees every year. The Board of Commissioners establishes management of the Audit Committee, which is responsible to the Board of Commissioners in assisting in carrying out the duties and functions of the Board of Commissioners' supervision related to financial information, internal control systems, effectiveness of internal and external audits, and Company compliance. In carrying out its duties and responsibilities, the Audit Committee held 4 (four) meetings during 2022.

Sementara itu, Komite Pemantau Risiko bertanggung jawab kepada Dewan Komisaris dan bertugas melakukan evaluasi serta memastikan keselarasan antara Kebijakan Manajemen Risiko dan penerapannya. Dalam melaksanakan tugas dan tanggung jawabnya, Komite Pemantau Risiko telah mengadakan 4 (empat) kali rapat selama tahun 2022. Sedangkan Dewan Komisaris membentuk Komite Nominasi dan Remunerasi yang bertanggung jawab kepada Dewan Komisaris berkaitan dengan implementasi kebijaksanaan Nominasi dan Remunerasi Dewan Komisaris dan Direksi serta sistem kepegawaian Perseroan. Sepanjang tahun 2022, Komite Nominasi dan Remunerasi telah mengadakan rapat sebanyak 4 (empat) kali.

Meanwhile, the Risk Monitoring Committee is responsible to the Board of Commissioners and is tasked with evaluating and ensuring alignment between the Risk Management Policy and its implementation. In carrying out its duties and responsibilities, the Risk Monitoring Committee held 4 (four) meetings during 2022. On the other hand, the Board of Commissioners formed the Nomination and Remuneration Committee, which is responsible to the Board of Commissioners in implementing the Nomination and Remuneration policies for the Board of Commissioners and The Board of Directors and the Company's staffing system. Throughout 2022, the Nomination and Remuneration Committee held 4 (four) meetings.

Sejauh ini, Dewan Komisaris menilai kinerja ketiga Komite tersebut cukup memuaskan karena senantiasa memberikan *feedback* yang memadai kepada Dewan

So far, the Board of Commissioners considers that the three Committees have demonstrated satisfactory performance, as they are able to provide adequate

Komisaris dan menjalankan tugas dan fungsi sesuai dengan Piagam Komite.

feedback to the Board of Commissioners and carry out their duties and functions in accordance with the Committee Charter.

Peran Dewan Komisaris atas Penerapan dan Pengelolaan WBS

The Role of the Board of Commissioners in Implementation and Management of WBS

Perseroan telah memiliki Pedoman Penerapan Strategi *Anti Fraud* yang merupakan wujud komitmen manajemen dalam mencegah terjadinya fraud dengan menerapkan suatu sistem pengendalian *fraud* yang dijalankan secara efektif dan berkesinambungan. Dalam Pedoman Penerapan Strategi *Anti Fraud* ini terdapat ketentuan yang juga mencakup Pedoman Pelaporan Pelanggaran (*Whistleblowing System* atau WBS). Perseroan memandang penting untuk memiliki pedoman pencegahan *fraud* dan WBS, yang menjadi satu kesatuan dalam satu pedoman. Upaya ini merupakan wujud komitmen Perseroan untuk memastikan usaha Perseroan dalam industri perbankan berjalan sesuai dengan regulasi yang berlaku untuk mencegah tindak pidana yang berkaitan dengan keuangan dan melindungi hak-hak pemangku kepentingan.

The Company has a Guideline for Implementation of Anti-Fraud Strategy, which is a manifestation of the management's commitment to preventing fraud by implementing a fraud control system that is implemented effectively and continuously. In the Guidelines for Implementing the Anti-Fraud Strategy, there are provisions that also include the Whistleblowing System or WBS Guidelines. The Company considers it important to have guidelines for fraud prevention and WBS, which are integrated into one guideline. It is the Company's commitment to ensuring that the Company's business in the banking industry runs in accordance with applicable regulations to prevent criminal acts related to finance and protect the rights of stakeholders.

Perseroan akan memberikan perlindungan bagi *whistleblower* sebagai komitmen dari pelaksanaan sistem pelaporan dan pelanggaran. Unit pengelola WBS dilaksanakan oleh pihak yang profesional dan independen, sehingga hasil yang diperoleh lebih objektif dan dapat dipertanggungjawabkan bahwa bebas dari unsur-unsur kepentingan pribadi.

The Company will provide protection for whistleblowers as a commitment to implementing a reporting system and violations. The WBS management unit is carried out by a professional and independent party, so the results obtained are more objective and accountable and free from elements of personal interest.

Dewan Komisaris senantiasa melaksanakan tanggung jawab pengawasan atas proses pelaporan dan proses pemantauan kepatuhan terhadap hukum dan peraturan yang berlaku di lingkup Perseroan. Dewan Komisaris menilai penyelenggaraan Sistem Pelaporan Pelanggaran di Perseroan telah dijalankan dengan cukup baik. Sementara itu, manajemen secara berkala telah melakukan sosialisasi WBS di internal Perseroan yang disampaikan melalui media internal maupun presentasi langsung kepada unit kerja terkait. Sedangkan untuk pihak eksternal, media yang digunakan untuk sosialisasi antara lain melalui *website*, email, dan kegiatan-kegiatan Perseroan yang bersifat eksternal. Dewan Komisaris yang bersinergi melalui unit terkait senantiasa melaksanakan tanggung jawab pengawasan atas proses pelaporan dan proses pemantauan kepatuhan terhadap hukum dan peraturan yang berlaku di lingkup Perseroan.

The Board of Commissioners always carries out supervisory responsibilities over the reporting process and the process of monitoring compliance with applicable laws and regulations within the Company. The Board of Commissioners considers that the implementation of the Violation Reporting System in the Company has been carried out quite well. Meanwhile, the management regularly conducts WBS dissemination within the Company, which is conveyed through internal media and direct presentations to related work units. As for external parties, the media used for dissemination include the website, email, and external Company activities. The Board of Commissioners, which synergizes through related units, always carries out supervisory responsibilities over the reporting process and the process of monitoring compliance with applicable laws and regulations within the Company.

Perubahan Komposisi Dewan Komisaris di Tahun 2022

Changes in Composition of Board of Commissioners in 2022

Sepanjang tahun 2022, komposisi Dewan Komisaris Perseroan tidak mengalami perubahan. Jumlah anggota Dewan Komisaris Perseroan adalah 4 (empat) orang dengan Komisaris Utama sebagai ketua kepengurusan dan 3 (tiga) orang sebagai anggota. 3 (tiga) orang di dalam Dewan Komisaris tersebut merupakan Komisaris Independen (termasuk Komisaris Utama), sementara 1 (satu) anggota komisaris lainnya berasal dari perwakilan pemegang saham. Keseluruhan anggota Dewan Komisaris merupakan para profesional dengan latar belakang pendidikan, keahlian dan pengalaman yang berbeda.

Throughout 2022, the composition of the Company's Board of Commissioners did not change. The composition of the Board of Commissioners consists of 4 (four) people, including the President Commissioner as the head of management and 3 (three) people as members who serve as Independent Commissioners (including the President Commissioner), while 1 (one) other member is a shareholder representative. All members of the Board of Commissioners are professionals who possess different educational backgrounds, expertise and experiences.

Adapun komposisi Dewan Komisaris Perseroan per 31 Desember 2022 adalah sebagai berikut:

The composition of the Company's Board of Commissioners as of December 31, 2022 is as follows:

Nama Name	Jabatan Position
Suprihadi	Komisaris Utama dan Komisaris Independen President Commissioner and Independent Commissioner
Tjandra Mindharta Gozali	Komisaris Commissioner
Pamitra Wineka	Komisaris Independen Independent Commissioner
Pramoda Dei Sudarmo	Komisaris Independen Independent Commissioner

Komposisi Dewan Komisaris di atas telah memenuhi ketentuan Bank Indonesia tentang persyaratan jumlah anggota Komisaris Independen, paling kurang 50% dari seluruh anggota Komisaris Perseroan, serta memenuhi ketentuan OJK mengenai Komisaris Independen. Kedudukan masing masing anggota Dewan Komisaris, termasuk Komisaris Utama adalah setara. Tugas Komisaris Utama adalah mengkoordinasikan kegiatan Dewan Komisaris.

The composition of the Board of Commissioners above complies with Bank Indonesia regulations regarding the requirements for the number of members of Independent Commissioners, at least 50% of all members of the Company's Commissioners, and meets OJK regulations regarding Independent Commissioners. The position of each member of the Board of Commissioners, including the President Commissioner, is equal. The President Commissioner's task is to coordinate the activities of the Board of Commissioners.

Penetapan komposisi Dewan Komisaris dilakukan dengan mempertimbangkan kebutuhan dan kompleksitas Perseroan. Komposisi Dewan Komisaris ditentukan berdasarkan pada keahlian, pengalaman profesional, dan latar belakang masing-masing anggota untuk mendukung efektivitas pelaksanaan tugas Dewan Komisaris, tanpa membedakan jenis kelamin, suku, ras, dan agama.

Determination of the composition of the Board of Commissioners is carried out by considering the needs and complexities of the Company. The composition of the Board of Commissioners is determined based on the expertise, professional experience and background of each member to support the effectiveness of carrying out the duties of the Board of Commissioners, regardless of gender, ethnicity, race and religion.

Apresiasi
Appreciation

Sebagai penutup, ijinkan kami menyampaikan apresiasi kepada pemegang saham dan pemangku kepentingan atas kepercayaan dan dukungan yang diberikan selama ini. Apresiasi dan penghargaan terdalam juga kami tujukan kepada segenap Direksi, jajaran Manajemen dan seluruh karyawan atas kerja keras serta dedikasi dalam upaya pengembangan Perseroan menjadi lebih baik lagi. Kami juga sampaikan apresiasi kepada para nasabah, mitra bisnis maupun pemangku kepentingan lainnya atas dukungan dan kepercayaan kepada Perseroan dalam mendukung kelangsungan usaha.

To sum up, allow us to express our appreciation to the shareholders and stakeholders for the trust and support. We also highly appreciate the Board of Directors, Management, and all employees for their hard work and dedication to improving the Company's performance way better. We also honorably mention the customers, business partners, and other stakeholders for the support and trust to support the business continuity of the Company.



Suprihadi
Komisaris Utama/Komisaris Independen
President Commissioner/Independent Commissioner



Tjandra Gunawan
Direktur Utama
President Director

Perseroan senantiasa memperkuat fondasi bisnis melalui transformasi usaha dengan mengimplementasikan kebijakan strategis yang tepat sasaran.

The Company continuously strengthens its business foundation through business transformation by implementing targeted strategic policies.

Laporan Direksi
Board of Directors Report

Para Investor dan Pemangku Kepentingan yang Terhormat,

Sebagai bentuk komitmen keberlanjutan PT Bank Neo Commerce Tbk (Perseroan) dalam mewujudkan visinya untuk memberikan pelayanan keuangan inklusif berbasis digital yang menguntungkan dan dapat dimiliki semua orang, Perseroan terus mengoptimalkan kapasitas dan perannya dalam meraih pencapaian kerja yang lebih baik di tengah kondisi perekonomian global yang penuh tantangan. Pencapaian usaha Perseroan di tahun 2022, seperti yang tertuang dalam laporan tahunan ini, merupakan gambaran dari upaya-upaya inisiasi strategis yang telah dilakukan manajemen, yang diharapkan mampu memberikan dampak yang positif terhadap kinerja Perseroan secara berkelanjutan. Selanjutnya perkenankanlah kami selaku Direksi Perseroan untuk menyampaikan pokok-pokok Laporan Pengawasan terhadap operasional Perseroan di tahun buku 2022.

Dear Honorable Investors and Stakeholders,

As a demonstration of PT Bank Neo Commerce Tbk (the Company's) commitment to sustainability and realization of its vision to provide inclusive digital financial services that are beneficial and accessible to everyone, the Company continues to optimize its capacity and role in achieving better performance amid the challenging global economic conditions. The achievements of the Company in 2022, as outlined in this annual report, reflect the strategic initiatives undertaken by the management, which are expected to have a positive impact on the Company's sustainable performance. Furthermore, allow us as the Board of Directors to present the main points of the Supervisory Report on the Company's operations in the 2022 financial year.

Analisa Makro Ekonomi
Macro-Economic Analysis

Setelah mengalami pemulihan ekonomi yang tidak berimbang pada 2021, dunia dihadapkan pada meningkatnya gejolak ekonomi global pada 2022. Meningkatnya ketegangan geopolitik dunia makin memperburuk fragmentasi serta prospek ekonomi dan keuangan global. Ketegangan geopolitik dunia yang dipicu oleh perang Rusia-Ukraina kembali menurunkan prospek pertumbuhan ekonomi dunia. Perang Rusia-Ukraina serta pengenaan sanksi yang mengikutinya telah menyebabkan pasokan komoditas dunia yang terbatas. Perkembangan ini memperburuk gangguan mata rantai pasokan global mengingat perang dagang antara AS dengan Tiongkok masih berlanjut dan pembatasan mobilitas akibat dari Covid-19 di Tiongkok belum usai.

After experiencing an unbalanced economic recovery in 2021, the world is facing increasing global economic turmoil in 2022. The rising tensions in global geopolitics further exacerbate the fragmentation and prospects of the global economy and finance. The world geopolitical tensions triggered by the Russia-Ukraine war have once again lowered the prospects for global economic growth. The Russia-Ukraine war and the sanctions imposed thereafter have caused limited supply of global commodities. This development worsens disruptions in the global supply chain, especially as the US-China trade war continues and mobility restrictions due to Covid-19 in China have not yet ended.

Tingginya fragmentasi politik dan ekonomi serta memburuknya gangguan mata rantai pasokan global tersebut telah menyebabkan dan akan semakin memperlemah pertumbuhan ekonomi global dari sisi penawaran. Pada waktu bersamaan, sangat tingginya harga energi dan pangan telah menyebabkan

The high political and economic fragmentation and the worsening disruption of the global supply chain have caused and will further weaken global economic growth from the supply side. At the same time, the very high prices of energy and food have led to soaring global inflation and prompted central banks in developed

melambungnya inflasi global dan mendorong bank-bank sentral di negara maju khususnya The Fed AS dan European Central Bank (ECB) serta sejumlah negara *Emerging Market Economies* (EMEs) seperti Brazil, Chili, dan Meksiko secara agresif meningkatkan suku bunga dalam mengetatkan kebijakan moneternya.

countries, particularly the US Federal Reserve and the European Central Bank (ECB), as well as several Emerging Market Economies (EMEs) such as Brazil, Chile, and Mexico, to aggressively increase interest rates in tightening their monetary policies.

Akibatnya, pertumbuhan ekonomi dunia semakin melambat dan bahkan berisiko resesi seiring dengan menurunnya permintaan agregat karena pengetatan moneter dimaksud dan melemahnya daya beli konsumsi masyarakat karena tingginya inflasi. Sementara itu di pasar keuangan global, sangat agresifnya kenaikan suku bunga The Fed AS telah mendorong sangat kuatnya nilai tukar dolar AS dan memberikan tekanan depresiasi terhadap berbagai mata uang dunia, termasuk nilai tukar Rupiah.

As a result, global economic growth is slowing down and is at risk of recession, as aggregate demand decreases due to the monetary tightening and weakening purchasing power of consumers due to high inflation. Meanwhile, in the global financial market, the US Federal Reserve aggressive increase in interest rate has strongly driven the value of the US dollar and exerted depreciation pressure on various world currencies, including the Rupiah exchange rate.

Di sisi lain, Bank Indonesia (BI) memperkirakan pertumbuhan ekonomi nasional di tahun 2022 berada di kisaran 4,5%-5,3%. BI menilai perbaikan kondisi ekonomi Indonesia tersebut turut ditopang oleh peningkatan konsumsi swasta, investasi, kuatnya kinerja ekspor, serta terjaganya daya beli masyarakat di tengah bayang-bayang inflasi. Hal tersebut juga terlihat dari sejumlah indikator dan hasil survei yang dilakukan oleh BI, seperti indek keyakinan konsumen, penjualan eceran, dan *Purchasing Managers' Index* (PMI) yang mengindikasikan terus berlangsungnya proses pemulihan ekonomi nasional.

On the other hand, Bank Indonesia (BI) forecasts that the national economic growth in 2022 will be in the range of 4.5%-5.3%. BI believes that the improvement in Indonesia's economic condition is supported by the increased private consumption, investment, strong export performance, and the maintained people's purchasing power amid inflationary pressures. This is also reflected in several indicators and surveys conducted by BI, such as the consumer confidence index, retail sales, and Purchasing Managers' Index (PMI), which indicate the ongoing process of national economic recovery.

Mulai pulihnya kondisi ekonomi di tahun 2022, Bank Indonesia melakukan normalisasi kebijakan moneter dengan penarikan kelebihan likuiditas secara bertahap, antara lain melalui kenaikan Giro Wajib Minimum (GWM) Rupiah dengan tetap mendukung kemampuan perbankan dalam penyaluran kredit dan pembelian SBN di pasar primer untuk pembiayaan APBN. Langkah strategis yang menyeluruh dan diterapkan secara berkelanjutan, baik di bidang keuangan maupun non keuangan, berhasil memberikan kontribusi positif dengan memperkuat dan menjaga kondisi keuangan nasional tetap tumbuh meski di tengah bayang-bayang inflasi yang terjadi secara global.

With the economic conditions starting to recover in 2022, Bank Indonesia began to normalize its monetary policy by gradually withdrawing excess liquidity, including through an increase in the Rupiah Minimum Reserve Requirement (GWM) while continuing to support bank's capabilities in distributing loan and purchasing SBN in the primary market for financing the state budget (APBN). Comprehensive and sustainable strategic steps implemented in both financial and non-financial sectors have contributed positively by strengthening and maintaining the growth of the national financial condition despite the global inflationary pressures.

Kendala yang Dihadapi dan Solusi Penanganannya

Constraints Faced by the Company and the Solutions

Pertumbuhan ekonomi dalam negeri pada tahun 2022 mulai menunjukkan pemulihan dan perbaikan yang berarti, namun demikian Iklim usaha yang penuh dengan ketidakpastian akibat pandemi Covid-19 yang masih terjadi tentu saja memberikan dampak terhadap seluruh sektor usaha termasuk Perbankan.

The domestic economic growth in 2022 has started to show significant recovery and improvement, however, the business climate is still full of uncertainties due to the ongoing Covid-19 pandemic, which undoubtedly has an impact on all business sectors, including banking.

Dalam menjalankan roda usaha, Perseroan masih dihadapkan pada beberapa tantangan dan kendala antara lain persaingan yang ketat antar Bank Digital dan *fintech* sehingga meningkatkan persaingan dalam penyaluran kredit.

In running the business, the Company is still faced with several challenges and obstacles, including intense competition among digital banks and fintech, which increases competition in credit disbursement.

Dampak dari persaingan ini masih mendorong penurunan suku bunga, Dalam rangka menjaga *Net Interest Margin*, kami terus memaksimalkan pengelolaan likuiditas secara intensif, yang membuat beban dana (*cost of fund*) yang ditanggung akan menjadi lebih ringan, sehingga pendapatan bunga bersih terjaga.

The impact of this competition is pushing down interest rates. In order to maintain Net Interest Margin, we continue to maximize liquidity management intensively, which makes the cost of fund more manageable, so that net interest income is maintained.

Disamping itu sejalan dengan peningkatan transaksi digital perbankan, Perseroan senantiasa memastikan bahwa informasi nasabah dan transaksi finansial aman dan terlindungi. Untuk itu, kami mengikuti perkembangan teknologi dan inovasi untuk tetap bersaing dan memberikan layanan terbaik kepada seluruh nasabah.

In addition, in line with the increasing digital banking transactions, the Company always ensures that customer information and financial transactions are safe and protected. Therefore, we keep up with technological developments and innovations to remain competitive and provide the best services to all customers.

Peran Direksi dalam Penerapan Kebijakan Strategis

The Role of the Board of Directors in Implementing Strategic Policies

Pada setiap kegiatan usahanya, Perseroan senantiasa berupaya untuk berkontribusi dalam pembangunan yang berkelanjutan, dengan memberikan manfaat ekonomi, sosial, dan lingkungan dengan prinsip yang lebih terintegrasi, terarah, terukur, dapat dicapai, serta dapat dipertanggungjawabkan. Direksi senantiasa berkomitmen untuk terus melakukan optimalisasi melalui konsolidasi yang solid, proaktif, dan dinamis demi membangun kinerja usaha hingga ke level yang optimal.

In every business activity, the Company always strives to contribute to sustainable development by providing economic, social, and environmental benefits with more integrated, directed, measurable, achievable, and accountable principles. The Board of Directors is always committed to continuously optimizing through solid, proactive, and dynamic consolidation to build business performance to an optimal level.

Di bawah arahan Direksi, Manajemen Perseroan telah menyusun dan menetapkan kebijakan strategis dalam menjalankan operasionalnya dengan tetap memperhatikan kondisi yang terjadi sepanjang tahun 2022 agar dapat memperkuat eksistensinya di tengah kondisi yang penuh dengan ketidakpastian.

Under the guidance of the Board of Directors, the Company's Management has developed and established strategic policies in carrying out its operations while still considering the conditions that occurred throughout 2022 in order to strengthen its existence amid uncertain conditions.

Sejumlah langkah penting telah dilakukan Perseroan di tahun 2022, antara lain adalah meluncurkan Produk dan Layanan untuk menunjang perluasan segmen pasar yang lebih luas, antara lain melalui pengembangan produk *mobile banking* dengan fitur yang lebih lengkap, dan juga peluncuran produk *Corporate Internet Banking* yang di tujukan untuk nasabah korporasi untuk mempermudah korporasi untuk melakukan transaksi finansialnya secara digital.

Several important steps have been taken by the Company in 2022, including launching Products and Services to support the expansion of a wider market segment, including through the development of mobile banking products with more complete features, as well as the launch of Corporate Internet Banking products aimed at corporate customers to facilitate their financial transactions digitally.

Pada tahun 2022, Perseroan telah melakukan beberapa pengembangan Fitur dan Produk serta layanan digital untuk semakin memudahkan nasabah dalam melakukan berbagai transaksi dan pengelolaan keuangan, yaitu antara lain fitur pembayaran menggunakan *Quick Respond Code Indonesian Standard* (QRIS), terkoneksinya dengan layanan BI Fast, Layanan Investasi digital melalui Neo Emas, produk pinjaman digital melalui Neo Pinjam, dan produk tabungan berjangka atau Neo Wish, lain sebagainya.

In 2022, the Company has developed several digital features, products, and services to make it easier for customers to conduct various transactions and financial management, such as payment features using the Indonesian Standard Quick Response Code (QRIS), connection to the BI Fast service, digital investment services through Neo Emas, digital loan products through Neo Pinjam, and time deposit products or Neo Wish, and so on.

Direksi menilai bahwa segenap elemen Perseroan berhasil menerapkan strategi dan inisiatif yang tepat sehingga Perseroan berhasil membukukan pencapaian yang optimal. Manajemen telah merancang kebijakan strategis dalam mempertahankan pasar yang berlandaskan semangat yang tinggi agar dapat tumbuh dan berkembang bersama secara sehat dan berkesinambungan.

The Board of Directors recognizes that all elements of the Company have successfully implemented appropriate strategies and initiatives, resulting in optimal achievements. The management has designed strategic policies to maintain a high spirit-based market to grow and develop together in a healthy and sustainable manner.

Perbandingan antara Hasil yang Dicapai dengan yang Ditargetkan

Comparison between the Results Achieved with the Company's Targets

Manajemen Perseroan senantiasa berkomitmen untuk menerapkan praktik tata kelola perusahaan yang baik, kerangka kerja *enterprise risk management*, dan *business continuity management* sebagai bagian dari upaya melindungi aset Perseroan dan layanan jasa Perseroan, serta memastikan kelangsungan bisnis Perseroan dengan mengelola risiko secara komprehensif dalam pencapaian tujuan Perseroan.

The Company's management is always committed to implementing good corporate governance practices, enterprise risk management frameworks, and business continuity management as part of efforts to protect the Company's assets and banking services and ensure the continuity of the Company's business by comprehensively managing risks in achieving the Company's goals.

Di sisi lain, terlepas dari berbagai tantangan dan kekhawatiran terkait pandemi Covid-19, Perseroan berhasil mencapai kinerja yang optimal. Dalam penetapan RKAP, Perseroan senantiasa memperkuat pondasi bisnis melalui kebijakan strategis yang tepat sasaran. Di tahun 2022, Perseroan merencanakan perolehan dari beberapa komponen substansial sebagai tolak ukur dalam menilai kinerja Perseroan di antaranya sebagai berikut:

Despite the various challenges and concerns related to the Covid-19 pandemic, the Company has managed to achieve optimal performance. In determining the RKAP, the Company always strengthens the business foundation through targeted strategic policies. In 2022, the Company plans to achieve several substantial components as benchmarks in assessing the Company's performance, including:

- **Aset**
  Per 31 Desember 2022, Jumlah Aset Perseroan tercatat sebesar Rp19,69 triliun. Angka tersebut mengalami kenaikan sebesar 73,70% dibanding tahun 2021 yang tercatat sebesar Rp11,34 triliun. Kenaikan jumlah aset tersebut lebih disebabkan oleh kenaikan yang cukup signifikan pada jumlah Kredit, yang naik sebesar 139,6% menjadi Rp10,24 triliun di Desember 2022, dibandingkan dengan periode yang sama di tahun 2021 yang sebesar Rp4,28 triliun.

- **Asset**
  As of December 31, 2022, the Company's total assets amounted to Rp19.69 trillion. This figure increased by 73.70% compared to 2021, which was recorded at Rp11.34 trillion. The increase in asset value was mainly due to a significant increase in the amount of loans, which rose by 139.6% to Rp10.24 trillion in December 2022, compared to the same period in 2021, which was Rp4.28 trillion.

- **Pendapatan Bunga Bersih**
  Per 31 Desember 2022, Perseroan membukukan Pendapatan Bunga Bersih sebesar Rp1,45 triliun. Angka tersebut mengalami kenaikan yang signifikan sebesar 359,76% dibanding tahun 2021 yang tercatat sebesar Rp315,09 miliar. Kenaikan tersebut dikarenakan kenaikan dari jumlah Kredit yang disalurkan oleh Perseroan dan juga adanya pengelolaan likuiditas yang baik oleh Perseroan.

- **Pendapatan Operasional Lainnya**
  Per 31 Desember 2022, Perseroan juga membukukan Pendapatan Operasional Lainnya sebesar Rp455,24 miliar. Angka tersebut mengalami kenaikan sebesar 253,17% dibanding tahun 2021 yang tercatat sebesar Rp128,90 miliar. Kenaikan tersebut berasal dari adanya penerimaan dari aset yang telah dihapus buku (*Recovery*) yang sebesar Rp131,24 miliar dari sebesar Rp1,51 miliar di tahun 2021

- **Net Interest Income**
  As of December 31, 2022, the Company recorded a Net Interest Income of Rp1.45 trillion. This figure showed a significant increase of 359.76% compared to 2021, which was recorded at Rp315.09 billion. The increase was due to the increase in the amount of loans disbursed by the Company and also due to the good liquidity management by the Company.

- **Other Operating Income**
  As of December 31, 2022, the Company recorded Other Operating Income of Rp455.24 billion. This figure showed an increase of 253.17% compared to 2021, which was recorded at Rp128.90 billion. The increase was due to the recovery of written-off assets, amounting to Rp131.24 billion, compared to only Rp1.51 billion in 2021.

Perseroan senantiasa memperkuat fondasi bisnis melalui transformasi usaha dengan mengimplementasikan kebijakan strategis yang tepat sasaran. Komitmen tersebut diwujudkan secara selaras dan terintegrasi. Pencapaian Perseroan juga tak lepas dari mitigasi terhadap ketahanan segmen usaha untuk menyerap potensi risiko yang akan timbul di kemudian hari.

The Company continuously strengthens its business foundation through business transformation by implementing targeted strategic policies. This commitment is carried out in a cohesive and integrated manner. The Company's achievements are also due to its mitigation of the resilience of the business segment to absorb potential risks that may arise in the future.

Gambaran Tentang Prospek Usaha Tahun 2023

Overview of the Business Prospects for 2023

Pada tahun 2023, ketidakpastian ekonomi global diperkirakan akan terus berlanjut. Hal ini disebabkan oleh fragmentasi politik dan ekonomi yang belum usai serta pengetatan kebijakan moneter yang agresif di negara maju. Koreksi proyeksi pertumbuhan ekonomi yang cukup besar dan disertai dengan meningkatnya risiko potensi resesi, terjadi di Amerika Serikat (AS) dan Eropa. Bank Indonesia memproyeksi pertumbuhan ekonomi dunia tahun 2023 menjadi 2,3% dari prakiraan sebelumnya sebesar 2,6%, sejalan dengan dampak positif pembukaan ekonomi Tiongkok dan penurunan disrupsi suplai global. Sementara *International Monetary Fund* (IMF) memperkirakan ekonomi global pada tahun 2023 sebesar 2,9%.

Dari sisi domestik, pencabutan Pemberlakuan Pembatasan Kegiatan Masyarakat (PPKM) dapat membawa pengaruh positif terhadap pertumbuhan ekonomi dan industri perbankan. Bank Indonesia

In 2023, global economic uncertainty is expected to continue due to unresolved political and economic fragmentation and aggressive monetary policy tightening in developed countries. There has been a significant correction in projected economic growth, accompanied by an increasing risk of potential recession in the United States (US) and Europe. Bank Indonesia projects that global economic growth in 2023 will be 2.3%, down from the previous projection of 2.6%, in line with the positive impact of the opening of the China's economy and the reduced global supply disruption. Meanwhile, the International Monetary Fund (IMF) predicts that the global economic growth in 2023 will be 2.9%.

From the domestic side, the repeal of the Community Activities Restrictions Enforcement (PPKM) can have a positive impact on economic growth and the banking industry. Bank Indonesia predicts that the national

memperkirakan Perekonomian nasional diprakirakan terus membaik ditopang oleh peningkatan konsumsi swasta dan investasi, tetap kuatnya ekspor, serta daya beli masyarakat yang masih terjaga di tengah kenaikan inflasi.

Merujuk kepada Laporan Perekonomian Indonesia 2023 yang dirilis oleh Bank Indonesia, menyatakan bahwa Perbaikan ekonomi domestik diprakirakan terus berlanjut ditopang oleh permintaan domestik yang berdaya tahan dan kinerja ekspor yang tetap kuat. Perekonomian nasional juga diprediksi terus membaik ditopang oleh peningkatan konsumsi swasta dan investasi, tetap kuatnya ekspor, serta daya beli masyarakat yang masih terjaga di tengah kenaikan inflasi. Berbagai indikator dan hasil survei Bank Indonesia terakhir, seperti keyakinan konsumen, penjualan eceran, dan *Purchasing Managers' Index* (PMI) Manufaktur mengindikasikan terus berlangsungnya proses pemulihan ekonomi domestik.

Prospek perbaikan perekonomian nasional diprakirakan terus berlanjut dalam jangka menengah dengan struktur ekonomi yang berdaya tahan sehingga mendukung transformasi ekonomi nasional menuju Indonesia Maju. Prakiraan tersebut juga didorong oleh prospek ekonomi global yang membaik serta kenaikan investasi dan produktivitas dari implementasi kebijakan reformasi struktural baik di sektor riil maupun akselerasi ekonomi dan keuangan digital nasional. Secara keseluruhan, Bank Indonesia memproyeksikan pertumbuhan ekonomi pada tahun 2023 tetap kuat meskipun sedikit melambat ke titik tengah kisaran 4,5-5,3% sebelum meningkat menjadi 4,7- 5,5% pada tahun 2024.

Dari sisi industri, ketahanan industri perbankan sebagai hal penting bagi Perseroan pada masa mendatang diperkirakan tetap terjaga. Survei Risiko Sistemik yang dilakukan Bank Indonesia terhadap 120 responden dari lembaga keuangan, korporasi, pengamat ekonomi, dan akademisi pada Oktober 2022 yang menunjukkan sebagian besar percaya dan sangat percaya stabilitas sistem keuangan akan tetap terjaga baik ke depan.

Meski ketahanan industri perbankan tetap terjaga, Otoritas Jasa Keuangan (OJK) menyatakan industri ini akan menghadapi beberapa tantangan di tahun 2023 di tengah ketidakpastian ekonomi global tahun depan. Tantangan tersebut meliputi respon kebijakan pascapandemi Covid-19; volatilitas, ketidakpastian, kompleksitas, dan ambiguitas (VUCA); efek limpahan (*spill over effect*) atau fenomena ekonomi yang terkait dengan politik; perkembangan teknologi; tantangan yang berfokus pada pembangunan berkelanjutan.

economy will continue to improve, supported by the increased private consumption and investment, the continued strong exports, and the maintained public purchasing power amidst rising inflation.

Referring to the 2023 Indonesian Economic Report released by Bank Indonesia, it states that domestic economic improvement is expected to continue, supported by resilient domestic demand and strong export performance. The national economy is also predicted to continue to improve, driven by the increased private consumption and investment, the continued strong exports, and the maintained public purchasing power amidst rising inflation. Various indicators and recent Bank Indonesia surveys, such as consumer confidence, retail sales, and the Manufacturing Purchasing Managers' Index (PMI), indicate the ongoing process of domestic economic recovery.

The prospect of national economic improvement is expected to continue in the medium term with a resilient economic structure that will support the national economic transformation towards Indonesia Maju. This forecast is also driven by the improved global economic outlook, as well as the increase in investment and productivity from the implementation of structural reform policies in both the real sector and the acceleration of digital economy and finance at the national level. Overall, Bank Indonesia projects that economic growth will remain strong in 2023, albeit slightly slowing down to the midpoint of the 4.5-5.3% range before increasing to 4.7-5.5% in 2024.

From the industry perspective, the resilience of the banking industry is essential for the Company's future, and it is expected to remain intact. The Systemic Risk Survey conducted by Bank Indonesia in October 2022 on 120 respondents from financial institutions, corporations, economic observers, and academics shows that most of them believe that the stability of the financial system will be well maintained in the future.

Although the resilience of the banking industry remains intact, the Financial Services Authority (OJK) states that the industry will face several challenges in 2023 amid the global economic uncertainty next year. These challenges include the post-pandemic Covid-19 policy responses, volatility, uncertainty, complexity, and ambiguity (VUCA), spill-over effects or economic phenomena related to politics, technological developments, and challenges that focus on sustainable development.

Dalam menghadapi tantangan tahun 2023, Perseroan akan terus melakukan transformasi yang telah dimulai sejak tahun 2020, pengembangan produk dan memperluas lingkup layanan perbankan, tidak hanya pada sektor ritel, tapi juga mulai merambah pada sektor kredit produktif, UMKM, hingga korporasi.

To address the challenges of 2023, the Company will continue the transformation that has started since 2020, develop products, and expand banking services not only in the retail sector but also venture into productive credit, MSME, and corporate sectors.

Perseroan juga menargetkan untuk meningkatkan *stickiness* dan tingkat keaktifan nasabah dalam bertransaksi menggunakan aplikasi neobank, di antaranya dengan menambah *channel-channel* pembayaran, kerja sama dengan berbagai macam *partnership*, dan juga memperluas kerja sama ekosistem digital, juga dengan meluncurkan layanan *Wealth Management*, yang memungkinkan nasabah untuk memiliki lebih banyak pilihan dalam berinvestasi melalui aplikasi Neobank.

The Company also aims to increase customer stickiness and activity levels in using the neobank application, including by adding payment channels, partnering with various partnerships, expanding digital ecosystem partnerships, and launching Wealth management services, which allow customers to have more investment options through the Neobank application.

Perkembangan Tata Kelola Perusahaan

Corporate Governance Development

Komitmen terhadap penerapan Tata Kelola Perusahaan yang Baik (*Good Corporate Governance* atau GCG) selalu dipegang teguh oleh Perseroan. Hal tersebut dilakukan untuk membentuk sistem, struktur, dan budaya Perseroan yang kuat dalam menunjang keberhasilan dan keberlanjutan usaha Perseroan serta perubahan lingkungan bisnis dalam mencapai nilai-nilai Perseroan bagi pemangku kepentingan (*stakeholders*). Perseroan percaya bahwa penerapan GCG bukan hanya sekadar kepatuhan terhadap standar dan peraturan perundang-undangan yang berlaku, akan tetapi perlu diiringi dengan keyakinan dan komitmen yang kuat dalam praktiknya.

The commitment to implementing Good Corporate Governance (GCG) has always been firmly held by the Company. This is done to form a strong system, structure, and corporate culture to support the success and sustainability of the Company's business and changes in the business environment in achieving the Company's values for stakeholders. The Company believes that the implementation of GCG is not only compliance with applicable standards and regulations, but also needs to be accompanied by strong belief and commitment in practice.

Penerapan praktik GCG yang kuat di Perseroan tercermin dalam semua aspek kegiatan bisnis Perseroan mulai dari pengambilan keputusan, hubungan dengan mitra kerja hingga kegiatan operasional, didasari oleh prinsip-prinsip dasar GCG secara konsisten dan berkesinambungan. Perseroan meyakini bahwa dengan penerapan GCG yang baik akan mengurangi adanya risiko yang berdampak sehingga kelangsungan usaha Perseroan tetap terjaga.

The strong implementation of GCG practices in the Company is reflected in all aspects of the Bank's business activities, ranging from decision-making, relationships with business partners to operational activities, based on basic principles of GCG consistently and sustainably. The Company believes that with good implementation of GCG, the impact of risks can be reduced, thus maintaining the continuity of the Company's business.

Perseroan senantiasa menerapkan prinsip-prinsip dasar GCG di setiap kegiatan operasional bisnisnya secara menyeluruh hingga ke seluruh jajaran Perseroan, yang mana ditujukan untuk mencapai visi yang telah dicanangkan sebelumnya. Perseroan meyakini praktik terbaik GCG yang diiringi dengan integritas tinggi dalam pemenuhan prinsip kode etik serta nilai-nilai Perusahaan, dapat mendongkrak kinerja Perseroan.

The Company always applies the basic principles of good corporate governance (GCG) in all its business operations, throughout the Company's hierarchy, aimed at achieving the previously set vision. The Company believes that the best GCG practices, combined with high integrity in fulfilling the principles of the code of ethics and Company values, can boost the Company's performance.

Sebagai warga korporasi, Perseroan senantiasa menerapkan prinsip-prinsip governansi korporat yang baik, yang berlandaskan pada 4 (empat) pilar governansi korporat, yaitu perilaku beretika, akuntabilitas, transparansi, dan keberlanjutan, sebagaimana tertuang dalam Pedoman Umum Governansi Korporat Indonesia (PUGKI), yang terakhir dimutakhirkan pada tahun 2021. PUGKI 2021 sendiri, merupakan pengembangan dan perkembangan terkini dari nilai dasar TARIF (Transparansi, Akuntabilitas, Responsibilitas, Independensi, dan *Fairness*) yang terakhir digunakan pada PUGKI 2019.

As a corporate citizen, the Company always applies the principles of good corporate governance, which are based on the 4 (four) pillars of corporate governance, namely ethical behavior, accountability, transparency, and sustainability, as outlined in the General Guidelines for Indonesian Corporate Governance (PUGKI), which last updated in 2021. PUGKI 2021 itself is the latest development and update of the basic TARIF values (Transparency, Accountability, Responsibility, Independence, and Fairness) which were last used in PUGKI 2019.

Pada tahun 2022, kami melakukan penilaian sendiri atau *self assessment* atas penerapan GCG di lingkungan Perseroan. Hasilnya, Perseroan memperoleh skor sebesar nilai komposit 2 (dua) yang mencerminkan bahwa Perseroan secara konsolidasi telah melakukan penerapan Tata Kelola secara baik serta telah melakukan pemenuhan yang memadai atas prinsip-prinsip Tata Kelola.

In 2022, we conducted a self-assessment of GCG implementation within the Company. As a result, the Company obtained a composite score of 2 (two), which reflects that the Company has consolidated the implementation of good corporate governance and has adequately fulfilled the principles of corporate governance.

Komitmen terhadap Penerapan Keuangan Berkelanjutan

Commitment to the Implementation of Sustainable Finance

Dalam menjalankan kegiatan usaha perbankan sehari-hari, Perseroan semakin memantapkan posisinya sebagai bank digital yang turut ambil bagian dalam mengatasi dampak perubahan iklim yang kini tengah menjadi masalah global dan harus ditangani bersama oleh semua industri termasuk sektor jasa keuangan. Atas kesadaran penuh akan hal ini, Perseroan telah merumuskan berbagai inisiatif strategis dan target-target keberlanjutan yang relevan dengan bidang usaha Perseroan sebagaimana dituangkan lebih lanjut dalam Rencana Aksi Keuangan Berkelanjutan (RKAB) tahun 2022.

In carrying out daily banking business activities, the Company is increasingly strengthening its position as a digital bank that helps overcome the impact of climate change, which has become a global issue that must be addressed by all industries, including the financial services industry. As a result of being fully aware of this matter, the Company has formulated various strategic initiatives and sustainability targets relevant to the Company's business sector as further stated in the 2022 Sustainable Finance Action Plan (RKAB).

Langkah konkret Perseroan dalam mengintegrasikan prinsip-prinsip keuangan berkelanjutan diwujudnyatakan melalui pelaksanaan kegiatan operasional dan bisnis yang memerhatikan aspek sosial dan lingkungan, serta bertujuan untuk mendukung pencapaian target dan sasaran Tujuan Pembangunan Berkelanjutan. Pada pilar lingkungan hidup, Perseroan terus berupaya meningkatkan efisiensi penggunaan listrik dan air di semua kantor-kantor cabang guna menekan angka konsumsi energi. Sebagai gantinya, kami terus berupaya meningkatkan kualitas jaringan

The Company's concrete steps in integrating sustainable finance principles are realized through the implementation of operational and business activities that are concerned with social and environmental issues and aim to support the achievement of targets and objectives for the Sustainable Development Goals. In the environmental pillar, the Company continues to improve electricity and water use efficiency in all branch offices to reduce energy consumption. Instead, we continue to strive towards improving the quality of our network as well as a sophisticated and safe technology

dan infrastruktur teknologi yang canggih dan aman untuk mendukung pemberian layanan prima kepada nasabah sehingga kebutuhan solusi keuangan yang kami tawarkan dapat diakses melalui *smartphone* tanpa harus mengunjungi kantor fisik.

Kemudian pada pilar sosial, Perseroan juga mendukung pertumbuhan ekonomi yang inklusif dan berkelanjutan dengan secara aktif melakukan kampanye literasi keuangan baik melalui kegiatan fisik ataupun melalui kampanye digital dengan memanfaatkan aset-aset digital yang dimiliki. Pada tahun 2022, Perseroan meluncurkan kampanye #BuatSemua sebagai bentuk langkah konkret untuk meningkatkan kesadaran publik akan kesenjangan literasi finansial yang masih cukup besar di tengah masyarakat dan masih menjadi akar masalah dari besarnya angka underbanked (47 juta orang) dan unbanked (92 juta orang) di Indonesia. Melalui kampanye #BuatSemua, Perseroan menunjukkan upayanya dalam meningkatkan angka literasi keuangan nasional dengan mengedukasi masyarakat bahwa Perseroan memiliki layanan aplikasi neobank yang inovatif dan user friendly serta dapat digunakan oleh semua kalangan masyarakat tanpa batasan geografis untuk menjawab berbagai kebutuhan masyarakat.

Dari segi ekonomi, Perseroan telah merealisasikan sebagian besar rencana aksi utama yang mencakup penyaluran kredit untuk Kegiatan Usaha Berkelanjutan (KUB) dengan nominal mencapai Rp80 miliar, setara 0,83% dari total baki kredit Perseroan selama 2022. Perseroan berkomitmen untuk terus meningkatkan penyaluran manfaat ekonomi yang berkelanjutan kepada para nasabah dan masyarakat luas di tahun-tahun mendatang.

Perseroan menyadari bahwa implementasi prinsip keuangan berkelanjutan masih harus disosialisasikan lebih gencar baik di kalangan internal maupun kepada para pemangku kepentingan eksternal agar visi dan derap langkah untuk mewujudkan hadirnya praktik perbankan berbasis LST dapat terwujud. Selama periode pelaporan 2022, Direksi telah melakukan telaah dan evaluasi berkala akan hal ini serta telah memetakan kendala dan tantangan yang dihadapi. Untuk mengantisipasi hal ini, Perseroan telah mempersiapkan rumusan strategi keberlanjutan yang tepat serta menerapkan mitigasi risiko keberlanjutan yang cermat dan terukur.

infrastructure in order to provide excellent service to customers by ensuring that our financial solutions can be accessed through a smartphone without visiting a physical location.

On the social pillar, the Company also supports inclusive and sustainable economic growth by actively conducting financial literacy campaigns either through physical activities or digital campaigns by utilizing its digital assets. In 2022, the Company launched the #BuatSemua campaign as a concrete step in raising public awareness about the financial literacy gap, which is still quite large in society and is the root cause of the large number of underbanked (47 million people) and unbanked (92 million people) in Indonesia. Through the #BuatSemua campaign, the Company is demonstrating its commitment to raising the level of financial literacy in the nation by educating the public that the Company provides a user-friendly and innovative neobank application service that can be used by all groups of people regardless of geography to address a variety of community needs.

In terms of economics, the Company has realized most of the main action plans, including lending for Sustainable Business Activities (KUB) with a nominal value of Rp80 billion, equivalent to 0.83% of the Company's total credit balance in 2022. In the future, the Company is committed to increasing the distribution of economic benefits sustainability to its customers and the wider community.

The Company realizes that the implementation of sustainable finance principles should be disseminated more frequently both internally and to external stakeholders so that the vision and steps taken towards the implementation of ESG-based banking practices can be carried out. During the 2022 reporting period, the Board of Directors has conducted regular reviews and evaluations on this matter and has mapped out the constraints and challenges faced. In order to prepare for this, the Company has prepared the right sustainability strategy formulation as well as taken a careful and measurable sustainability risk mitigation.

Perubahan Komposisi Direksi

Changes in the Board of Directors Composition

Sepanjang tahun 2022, komposisi Direksi Perseroan tidak mengalami perubahan. Komposisi Direksi Perseroan per 31 Desember 2022 terdiri dari 4 (empat) orang dan dipimpin oleh seorang Direktur Utama yang berasal dari pihak yang independen terhadap pemegang saham pengendali, sebagai berikut:

Throughout 2022, the composition of the Company's Board of Directors did not change. The composition of the Board of Directors in the Company as of December 31, 2022 consists of 4 (four) people and is led by a President Director who comes from a party that is independent of the controlling shareholder, as follows:

Nama Name	Jabatan Position
Tjandra Gunawan	Direktur Utama President Director
Aditya Wahyu Windarwo	Direktur Director
Ricko Irwanto	Direktur Kepatuhan Compliance Director
Chen Jun	Direktur Director

Segenap jajaran Direksi berkomitmen untuk menjalankan amanah ini dengan senantiasa mengedepankan prinsip tata kelola perusahaan yang baik untuk kepentingan Para Pemegang Saham dan Para Pemangku Kepentingan Lainnya.

The entire Board of Directors is committed to fulfilling this mandate by always upholding the principles of good corporate governance for the benefit of Shareholders and other Stakeholders.

Apresiasi

Appreciation

Menjalani tahun 2022 menjadi tahun yang penuh tantangan. Perseroan tidak akan dapat meraih berbagai pencapaian ini tanpa dukungan, upaya, dan dedikasi karyawan kami serta arahan dari Dewan Komisaris. Penghargaan yang sama juga disampaikan kepada nasabah dan mitra usaha, atas dukungan, kepercayaan dan kerja sama yang telah terjalin dengan baik selama ini.

2022 proved to be a year full of challenges. The Company would not be able to achieve these accomplishments without the support, efforts, and dedication of our employees as well as guidance from the Board of Commissioners. The same appreciation is also conveyed to our customers and business partners for the support, trust, and cooperation that has been well established thus far.

Direksi juga menyampaikan terima kasih dan penghargaan kepada para Neobankers yang telah berkarya penuh dedikasi, kecintaan, dan dengan kesungguhan dalam melaksanakan tugas dan tanggung jawab masing-masing serta mendukung upaya untuk mewujudkan Visi, Misi, dan Target Perseroan secara bahu membahu tanpa mengenal lelah.

The Board of Directors also expresses gratitude and appreciation to the Neobankers who have worked with dedication, passion, and perseverance in carrying out their respective duties and responsibilities, as well as supporting efforts to realize the Company's Vision, Mission, and Targets hand in hand tirelessly.

Tak lupa, atas nama Perseroan, Direksi juga memberikan apresiasi kepada Pemegang Saham dan seluruh pemangku kepentingan atas kerja sama yang telah terjalin dengan baik dan kepercayaan yang telah diberikan pada Perseroan.

Last but not least, on behalf of the Company, the Board of Directors also gives appreciation to the Shareholders and all stakeholders for the cooperation and trust given to the Company.



Tjandra Gunawan
Direktur Utama
President Director

03

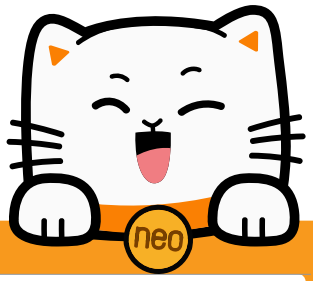
Profil Perusahaan

Company Profile




Hi, selamat datang di neobank!
Scan QR
Tambah Saldo
Transfer
Histori
Neo NOW
6% p.a.
Buka Tabungan
Populer
Daftar cukup dengan no. HP
Login / Daftar
TOP UP NEO NOW

Identitas Perusahaan
Corporate Identity



Nama Perusahaan Company Name	PT Bank Neo Commerce Tbk. (d/h. PT Bank Yudha Bhakti Tbk.)
Dasar Hukum Pendirian Legal Basis of Establishment	Akta No. 68 tanggal 19 September 1989 dibuat di hadapan Amrul Partomuan Pohan, S.H., LLM dan telah memperoleh pengesahan Menteri Kehakiman Republik Indonesia No. C2-10215 HT.01.01.Th'89 tanggal 7 November 1989, serta telah diumumkan dalam Berita Negara Republik Indonesia No. 99 tanggal 12 Desember 1989, Tambahan Berita Negara Republik Indonesia No. 3470/1989. Deed No. 68 dated September 19, 1989 made before the Notary Amrul Partomuan Pohan, S.H., LL.M., which has been approved by the Minister of Justice of the Republic of Indonesia No. C2-10215 HT.01.01.Th'89 dated November 7, 1989, and has been published in the State Gazette of the Republic of Indonesia No. 99 dated December 12, 1989, Supplement to the State Gazette of the Republic of Indonesia No. 3470/1989.
Tanggal Pendirian Date of Establishment	19 September 1989 September 19, 1989
Bidang Usaha Line of Business	Bank Umum Commercial Bank
Modal Dasar Authorized Capital	Rp3.000.000.000.000 Rp3,000,000,000,000
Modal Ditempatkan dan Disetor Penuh Issued/Fully Paid Capital	Rp1.203.881.567.900 Rp1,203,881,567,900
Kode Saham Stock Code	BBYB
Pemegang Saham Shareholders	PT Akulaku Silvrr Indonesia (25,66%) PT Gozco Capital (10,53%) PT Rockcore Financial Technology, Co. Ltd. (6,12%) Masyarakat (Kepemilikan masing-masing di bawah 5%) (57,69%) Public (below 5% ownership) (57.69%)
Jumlah Kantor Total Branch Offices	7 Kantor Cabang dan 2 Kantor Cabang Pembantu 7 Branch Offices and 2 Sub-Branch Offices
Jumlah Karyawan Total Employees	1.016 orang/people
Alamat dan Kontak Perusahaan Company Address and Contact	Treasury Tower Lantai 60, Kawasan District 8 LOT. 28 Jl. Jend Sudirman Kav. 52-53, Senayan, Kebayoran Baru, Jakarta Selatan 12190 Telepon: (62 21) 2709 4950, 2709 4951 Email: corsec@bankneo.co.id Website: www.bankneocommerce.co.id Treasury Tower Lantai 60, Kawasan District 8 LOT. 28 Jl. Jend Sudirman Kav. 52-53, Senayan, Kebayoran Baru, South Jakarta 12190 Phone: (62 21) 2709 4950, 2709 4951 Email: corsec@bankneo.co.id Website: www.bankneocommerce.co.id
Media Sosial Perusahaan Company Social Media	Facebook: Bank Neo Commerce Instagram: @bankneocommerce Twitter: @bankneocommerce YouTube: Bank Neo Commerce TikTok: @bankneocommerce



Sejarah Singkat Perusahaan
Brief History of Company

PT Bank Neo Commerce Tbk ("Perseroan") didirikan berdasarkan Akta No. 68 tanggal 19 September 1989 yang diubah dengan Akta No. 13 tanggal 2 November 1989 yang dibuat di hadapan Amrul Partomuan, S.H., M.H., Notaris di Jakarta dengan nama PT Bank Yudha Bhakti Tbk. Akta Pendirian tersebut telah mendapat Pengesahan dari Menteri Kehakiman Republik Indonesia melalui Surat Keputusan No. C2-10215. HT.01.01.TH'89 tanggal 7 November 1989 dan telah diumumkan dalam Lembaran Berita Negara Republik Indonesia Nomor 99 tanggal 12 Desember 1989 Tambahan No. 3470/1989.

Akta Pendirian tersebut telah mengalami beberapa kali perubahan dan penambahan yang kemudian diubah seluruhnya serta disesuaikan dengan UU No. 40 Tahun 2007 tentang Perseroan Terbatas berdasarkan Akta Nomor 02 tanggal 3 November 2008 yang dibuat di hadapan Pudji Rejeki Irawati, S.H., notaris di Jakarta. Hal tersebut telah mendapat persetujuan dari Menteri Hukum dan Hak Asasi Manusia RI melalui Surat Keputusan No. AHU-06842.AH.01.02.2009 tanggal 11 Maret 2009, serta telah diumumkan dalam Lembaran Berita Negara Republik Indonesia No. 62 tanggal 4 Agustus 2009 Tambahan No. 20688/2009.

PT Bank Neo Commerce Tbk (the "Company") was established based on Deed No. 68 dated September 19, 1989 which was amended by Deed no. 13 dated November 2, 1989 made before Amrul Partomuan, S.H., M.H., Notary in Jakarta under the name PT Bank Yudha Bhakti Tbk. The Deed of Establishment has been approved by the Minister of Justice of the Republic of Indonesia through Decree No. C2-10215. HT.01.01.TH'89 dated November 7, 1989 and has been announced in the State Gazette of the Republic of Indonesia Number 99 dated December 12, 1989 Supplement No. 3470/1989.

The Deed of Establishment has undergone several amendments and additions, which were later amended entirely and adapted to Law No. 40 of 2007 concerning the Limited Liability Companies based on Deed Number 02 dated November 3, 2008 made by Pudji Rejeki Irawati, S.H., a notary in Jakarta. This has been approved by the Minister of Law and Human Rights of the Republic of Indonesia through Decree No. AHU-06842.AH.01.02.2009 dated March 11, 2009, and has been announced in the State Gazette of the Republic of Indonesia No. 62 dated August 4, 2009 Supplement No. 20688/2009.



Pada tanggal 30 Juli 2020, Perseroan melakukan perubahan Anggaran Dasar berdasarkan Akta No. 23 yang dibuat di hadapan Dr. Agung Iriantoro, S.H., M.H., notaris di Jakarta terkait perubahan nama dari PT Bank Yudha Bhakti Tbk menjadi PT Bank Neo Commerce Tbk. Perubahan Anggaran Dasar ini telah disetujui oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan Surat No. AHU-0053297.AH.01.02 tahun 2020 tanggal 4 Agustus 2020. Perubahan nama tersebut telah disetujui oleh Otoritas Jasa Keuangan (OJK) melalui Surat OJK No. S-315/PB.12.2020 tanggal 7 September 2020 dan Salinan Keputusan OJK No. KEP-121/PB.1/2020 tanggal 2 September 2020.

Perseroan telah mengalami beberapa kali perubahan Anggaran Dasar. Adapun perubahan Anggaran Dasar Perseroan terakhir sesuai dengan Akta No. 103 tanggal 15 Desember 2022 yang dibuat dihadapan Jose Dima Satria, S.H., M.Kn., Notaris di Jakarta, yang telah disetujui oleh Menkumham berdasarkan Surat Keputusan Menkumham No. AHU-AH.01.03-0327338 tertanggal 16 Desember 2022 dan telah terdaftar dalam Daftar Perseroan No. AHU-0253710.AH.01.11 tanggal 16 Desember 2022.

On July 30 2020, the Company made changes to the Articles of Association based on Deed No. 23 made in the presence of Dr. Agung Iriantoro, S.H., M.H., notary in Jakarta regarding the change of name from PT Bank Yudha Bhakti Tbk to PT Bank Neo Commerce Tbk. This amendment to the Articles of Association has been approved by the Minister of Law and Human Rights of the Republic of Indonesia with Letter No. AHU-0053297.AH.01.02 of 2020 dated August 4, 2020. The name change was approved by the Financial Services Authority (OJK) through OJK Letter No. S-315/PB.12.2020 dated September 7, 2020 and a copy of OJK Decree No. KEP-121/PB.1/2020 dated September 2, 2020.

The Company has undergone several amendments to the Articles of Association. The last amendment to the Company's Articles of Association is in accordance with Deed No. 103 of December 15, 2022 made by Jose Dima Satria, S.H., M.Kn., notary in Jakarta and has been approved through Decree of the Minister of Law and Human Rights of the Republic of Indonesia No. AHU-AH.01.03-0327338 on December 16, 2022 and has been registered in the Company Register No. AHU-0253710. AH.01.11 dated December 16, 2022

Visi, Misi, dan Tata Nilai Perusahaan
Vision, Mission, and Corporate Value



Visi Vision

Lebih dari Sekedar Bank

Kami mendefinisikan ulang cara bekerja perbankan dengan menciptakan sistem layanan yang didasarkan oleh kebutuhan dan keinginan pelanggan. Didukung oleh kemajuan teknologi, kami memberikan pelayanan keuangan inklusif berbasis digital yang menguntungkan dan dapat dimiliki semua orang.

More Than Just Banking

We are redefining the way banking works by creating a service system that is based on customer needs and wants. Supported by technological advances, we provide digital-based inclusive financial services that are profitable and accessible to everyone.



Misi
Mission

1. Bersama-sama menyajikan Neo Experience dalam perbankan.
2. Menghadirkan ketenangan dan kesejahteraan finansial bagi pelanggan.
3. Mengoptimalkan layanan digital yang memberi kemudahan dan kenyamanan maksimal bagi pelanggan.
4. Konsisten dalam menyediakan layanan keuangan yang inklusif, nyaman, dan berkelanjutan.

1. To stand together creating Neo Experience in financial services.
2. To ensure serenity by delivering financial prosperity for customers.
3. To optimize digital services that provide maximum convenience and comfort for customers.
4. To keep providing inclusive, convenient, and sustainable financial services.



Tata Nilai Perusahaan
Corporate Value

- **Trust & Integrity**
  Membangun integritas perusahaan yang berlandaskan kepercayaan kepada karyawan dan pelanggan.
- **Always Neo**
  Eksploratif dalam menciptakan inovasi dan solusi layanan keuangan terbaik yang berbasis teknologi untuk dapat tumbuh & berkembang bersama pelanggan.
- **Favorable & Prosperous**
  Menyediakan layanan keuangan yang inklusif dan menguntungkan bagi semua pihak. Memanfaatkan teknologi untuk mewujudkan layanan perbankan yang mudah, nyaman, dan menyenangkan bagi pelanggan.
- **Make It Happen**
  Lugas dan penuh determinasi dalam memberikan solusi terhadap kebutuhan perbankan pelanggan.

- Trust & Integrity
  Building company's integrity based on trust in employees and customers.
- Always Neo
  Explorative in creating innovations and the best technology-based financial service solutions to be able to grow & develop with customers.
- Favorable & Prosperous
  Provide financial services that are inclusive and beneficial for all parties. Utilizing technology to provide banking services that are easy, convenient, and enjoyable for customers.
- Make It Happen
  Straightforward and full of determination in providing solutions to customer banking needs.

Kegiatan dan Bidang Usaha
Business Activities and Line of Business

Maksud dan tujuan berdirinya Perseroan telah diatur dalam ketentuan Anggaran Dasar yaitu untuk melakukan usaha di bidang jasa perbankan sesuai dengan ketentuan dalam perundang-undangan. Dalam melaksanakan maksud dan tujuannya tersebut, sebagaimana diatur dalam Pasal 3 ayat (2) Anggaran Dasar, Perseroan melaksanakan kegiatan usaha sebagai berikut:

1. Menghimpun dana dari masyarakat dalam bentuk simpanan berupa giro, deposito berjangka, sertifikat deposito, tabungan, dan/atau bentuk lain yang dipersamakan dengan itu;
2. Memberikan kredit;
3. Menerbitkan surat pengakuan hutang;
4. Membeli, menjual atau menjamin atas risiko sendiri maupun untuk kepentingan dan atas perintah nasabahnya:
   a. Surat-surat wesel termasuk wesel yang diakseptasi oleh Perseroan yang masa berlakunya tidak lebih lama daripada kebiasaan dalam perdagangan surat-surat dimaksud;
   b. Surat pengakuan hutang dan kertas dagang lainnya yang masa berlakunya tidak lebih lama dari kebiasaan dalam perdagangan surat-surat dimaksud;
   c. Kertas perbendaharaan negara dan surat jaminan pemerintah;
   d. Sertifikat Bank Indonesia (SBI);
   e. Obligasi;
   f. Surat dagang berjangka waktu sampai dengan 1 (satu) tahun;
   g. Instrumen surat berharga lain yang berjangka waktu sampai dengan 1 (satu) tahun;
5. Memindahkan uang baik untuk kepentingan sendiri maupun untuk kepentingan nasabah;
6. 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;
7. Menerima pembayaran dari tagihan atas surat berharga dan melakukan perhitungan dengan atau antar pihak ketiga;
8. Menyediakan tempat untuk menyimpan barang dan surat berharga;
9. Melakukan kegiatan penitipan untuk kepentingan pihak lain berdasarkan suatu kontrak;

The aims and objectives of the establishment of the Company have been regulated in the provisions of the Articles of Association, namely to conduct business in the field of banking services in accordance with the provisions of the legislation. In carrying out these aims and objectives, as stipulated in Article 3 paragraph (2) of the Articles of Association, the Company carries out the following business activities:

1. Collect funds from the public in the form of deposits such as current accounts, time deposits, certificates of deposit, savings, and/or other equivalent forms;
2. Loans;
3. Issuing acknowledgment of debt;
4. Purchasing, selling or guaranteeing the followings for internal risk or on behalf of interest and under the customers' order:
   a. Bills of exchange including Acceptance Bill of Exchange by the Company with maturity shorter than usual period in the securities trading;
   b. Acknowledgment of debt and other securities with maturity shorter than usual period in the securities trading;
   c. Bonds;
   d. Bank Indonesia Certificate (SBI);
   e. Bonds;
   f. Securities with up to 1 (one) year maturity;
   g. Other securities instruments with up to 1 (one) year maturity.
5. Transferring money either for internal or the customer's interest;
6. Funding placement in, borrowings fund from, or lending fund to other banks, either using Letters, telecommunication channel or Bill of Notes, Cheques or other modes of payment;
7. Receiving payment of securities billing and conducting calculation with or among third parties;
8. Providing place to deposit valuable goods and securities;
9. Providing deposit activity for other parties' interest based on a contract;

10. Melakukan penempatan dana dari nasabah kepada nasabah lainnya dalam bentuk surat berharga yang tidak tercatat di bursa efek;
11. Membeli melalui pelelangan agunan baik semua maupun sebagian dalam hal debitur tidak memenuhi kewajibannya kepada Perseroan, dengan ketentuan agunan yang dibeli tersebut wajib dicairkan secepatnya;
12. Melakukan kegiatan dalam valuta asing dengan memenuhi ketentuan yang ditetapkan oleh Bank Indonesia;
13. Melakukan kegiatan anjak piutang, usaha kartu kredit dan kegiatan wali amanat;
14. Melakukan kegiatan penyertaan modal pada bank atau perusahaan lain dibidang keuangan, seperti sewa guna usaha, modal ventura, perusahaan efek, asuransi, serta lembaga kliring penyelesaian dan penyimpanan, dengan memenuhi ketentuan yang ditetapkan oleh Bank Indonesia;
15. Melakukan kegiatan penyertaan modal sementara untuk mengatasi akibat kegagalan kredit, dengan syarat harus menarik kembali penyertaannya, dengan memenuhi ketentuan yang ditetapkan oleh Bank Indonesia; dan
16. Bertindak sebagai pendiri dana pensiun dan pengurus dana pensiun sesuai dengan ketentuan dalam peraturan perundang-undangan dana pensiun yang berlaku.

Guna mendukung kegiatan usaha yang dilakukan, Perseroan dapat melaksanakan seluruh kegiatan usaha yang berkaitan dan menunjang kegiatan usaha utama selama tidak melanggar ketentuan dan peraturan perundang-undangan yang berlaku.

10. Conducting fund placement from the customers to other customers as securities not listed at the stock exchange;
11. Purchasing collateral via auction both entirely or partly in the case that the debtors failed to settle their liabilities to the Company, with a requirement that the purchased collateral has to be immediately disbursed;
12. Commencing activity in foreign exchange in compliance with regulations stipulated by Bank Indonesia;
13. Conducting factoring activity, credit card business and trustee activity;
14. Conducting capital investment activity with other banks or other financial companies, such as leasing, Joint venture, securities company, insurance as well as clearing settlement and deposit agency, by complying with regulations stipulated by Bank Indonesia;
15. Conducting temporary capital placement to mitigate non-performing loan, with a requirement to withdraw the investment and complying with regulations stipulated by Bank Indonesia; and
16. Acting as founder and committee of pension fund in compliance with prevailing pension fund Law.

To support the business, the Company carries out all business activities related to and sustains the main business as long as it does not violate any applicable law and regulation.

Produk dan Layanan
Products and Services

Dalam rangka menjangkau segmen pasar secara inklusif, Perseroan berkomitmen melayani kebutuhan keuangan nasabah melalui berbagai produk dan layanan yang sesuai dengan kebutuhan finansial nasabah. Didukung oleh produk dan layanan perbankan yang berkualitas, Perseroan meyakini dapat menjaga pertumbuhan bisnis secara berkelanjutan sehingga memberikan hasil yang optimal bagi pemegang saham dan pemangku kepentingan.

In order to reach market segments in an inclusive manner, the Company is committed to serving customers financial needs through various products and services that suit customers financial needs. Supported by quality banking products and services, the Company believes it can maintain business growth in a sustainable manner so as to provide optimal results for shareholders and stakeholders.

Pada tahun 2022, Perseroan menghimpun Dana Pihak Ketiga (DPK) dengan total mencapai mencapai Rp14,5 triliun, mengalami pertumbuhan sebesar 77,87% dibandingkan dengan posisi tahun sebelumnya. Perseroan juga berhasil memberikan pertumbuhan positif terlihat dari jumlah nasabah hingga akhir tahun 2022 yang sebanyak 20,9 juta nasabah. Pencapaian tersebut didukung oleh berbagai program-program yang menarik serta penambahan varian produk baru yang diluncurkan oleh Perseroan selama tahun 2022.

In 2022, the Company collected Third Party Funds (DPK) with a total of IDR14.5 trillion, a growth of 77.87% compared to the previous year's position. The Company has also succeeded in providing positive growth as seen from the number of customers by the end of 2022, which totaled 20.9 million customers. This achievement was supported by various attractive programs and the addition of new product variants launched by the Company in 2022.

Produk-produk berkualitas dengan suku bunga dan tarif transaksi yang bersaing, disertai dengan kualitas pelayanan serta keterampilan Sumber Daya Manusia yang dapat memasarkan keunggulan produk, akan membantu Perseroan untuk meraih pangsa pasar yang signifikan. Beberapa strategi yang dijalankan oleh Perseroan untuk meningkatkan jumlah nasabah dan DPK antara lain melalui pengembangan produk dan layanan (termasuk layanan digital) yang sesuai dengan kebutuhan finansial dan non-finansial nasabah dengan berorientasi pada peningkatan kualitas layanan nasabah. Peningkatan komposisi dana murah juga masih menjadi salah satu fokus utama Perseroan dalam penerapan strategi pendanaan.

Quality products with competitive interest rates and transaction rates, supported by quality service and Human Resources skills that can market product excellence, will help the Company gain a significant market share. Several strategies implemented by the Company to increase the number of customers and TPF include developing products and services (including digital services) that suit the financial and non-financial needs of customers with an orientation towards improving the quality of customer service. Increasing the composition of low-cost funds is still one of the Company's main focuses in implementing its funding strategy.

Untuk memenuhi solusi kebutuhan finansial nasabah, Perseroan menawarkan berbagai jenis produk dan layanan seperti Tabungan, Giro, dan Deposito. Selain produk-produk tersebut, Perseroan juga mulai memasarkan produk *Wealth Management* dengan melakukan kerja sama Rekanan Manajer Investasi, yaitu produk Reksa Dana, dan juga kerjasama dengan beberapa Rekanan Perusahaan Asuransi dalam memasarkan produk *Bancassurance*. Layanan produk *Wealth Management* hadir sebagai bentuk layanan yang disediakan Perseroan untuk menawarkan solusi finansial dari mulai membantu mengembangkan hingga melindungi aset yang dimiliki oleh Nasabah. Saat ini, produk-produk tersebut telah didistribusikan melalui kantor-kantor cabang Perseroan di seluruh Indonesia.

To meet customers' financial needs solutions, the Company offers various types of products and services such as Savings, Current Accounts, and Time Deposits. In addition to these products, the Company has also begun to market Wealth Management products by collaborating with Investment Manager Partners, namely Mutual Fund products, and also collaborating with several Insurance Company Partners in marketing Bancassurance products. Wealth Management product services serve as a form of service provided by the Company to offer financial solutions, starting from helping develop to protecting assets owned by customers. Currently, these products have been distributed through the Company branch offices throughout Indonesia.

Perseroan secara berkelanjutan mendorong program dan layanan berkualitas sehingga dapat meningkatkan pengalaman finansial dari nasabah, yaitu:

- Penambahan dan pengembangan variasi dari produk simpanan yang ditawarkan melalui aplikasi *NeoBank*. Perseroan meluncurkan produk tabungan baru di tahun 2022 dengan nama *Neo Wish*, dimana melalui tabungan ini nasabah akan dibantu untuk lebih disiplin dalam menabung, melalui fasilitas *autodebit* yang dimiliki, penempatan dana yang terjangkau dengan fitur fleksibilitas yang ditawarkan.

The Company continuously encourages quality programs and services so as to improve the financial experience of customers, namely:

- Addition and development of variations of deposit products offered through the NeoBank application. The Company launched a new savings product in 2022, namely Neo Wish. This product help customers maintain discipline in saving, through their autodebit facility, affordable placement of funds with the flexibility features offered.

- Peluncuran produk-produk *Wealth Management*, yang bekerjasama dengan beberapa Rekanan Manajer Investasi, dimana Perseroan berperan sebagai APERD dalam memasarkan produk-produk Reksa Dana, diantaranya produk Reksa Dana Pendapatan Tetap, Reksa Dana Campuran, dan Reksa Dana Saham untuk memenuhi kebutuhan finansial nasabah sesuai dengan profil risiko yang dimiliki oleh nasabah
- Kerjasama *Bancassurance* dengan Mitra Perusahaan Asuransi dalam memasarkan produk-produk Asuransi sebagai salah satu solusi yang ditawarkan untuk memenuhi kebutuhan finansial nasabah.
- Peluncuran *Corporate Internet Banking*, untuk memberikan kemudahan dalam bertransaksi dan memenuhi kebutuhan finansial bagi nasabah non-perorangan.
- Program-program yang menarik dan inovatif yang dilakukan baik secara *online* maupun *offline* untuk meningkatkan volume dana pihak ketiga dan aktivitas transaksi finansial nasabah, diantaranya program-program akuisisi untuk nasabah baru, program bundling untuk nasabah eksisting, dan program-program menarik lainnya.

Selain itu, Perseroan senantiasa mendorong pengembangan produk, layanan, maupun *banking experience* bagi nasabah untuk tahun 2023 melalui beberapa inisiatif, yaitu:

- Perseroan berperan sebagai PPE-EBUS untuk dapat melakukan pemasaran produk Obligasi
- Perseroan berperan sebagai MPPPE yang melakukan kerjasama dengan perusahaan sekuritas untuk mengakomodir kebutuhan nasabah dalam melakukan transaksi jual-beli saham
- Penambahan produk simpanan baru, diantaranya produk tabungan yang mengajak nasabah untuk berkontribusi terhadap kelestarian lingkungan
- Penambahan Rekanan Manajer Investasi dan Mitra Perusahaan Asuransi untuk menyediakan varian produk Reksa Dana dan Asuransi untuk memenuhi kebutuhan finansial nasabah sesuai dengan profil risiko yang dimiliki
- Pengembangan fitur dari produk deposito *Neo Wow* dan tabungan *Neo Wish* untuk meningkatkan *customer experience* nasabah
- Pengembangan fitur-fitur *Corporate Internet Banking* untuk meningkatkan layanan finansial bagi nasabah non-perorangan
- Peluncuran produk kredit atau pembiayaan kepada usaha produktif dengan basis digital
- Peluncuran program-program yang menarik lainnya di aplikasi *NeoBank*

- Launch of Wealth Management products, in collaboration with several Investment Manager Partners, where the Company acts as APERD in marketing Mutual Fund products, including Fixed Income Mutual Fund products, Mixed Mutual Funds, and Equity Mutual Funds to meet the financial needs of customers according to with the risk profile of the customer
- Bancassurance collaboration with insurance company partners in marketing insurance products as one of the solutions offered to meet customers financial needs.
- Launch of Corporate Internet Banking, to provide convenience in transactions and meet financial needs for non-individual customers.
- Attractive and innovative programs implemented both online and offline to increase the volume of third party funds and customer financial transaction activities, including acquisition programs for new customers, bundling programs for existing customers, and other attractive programs.

In addition, the Company continues to encourage the development of products, services and banking experience for customers for 2023 through several initiatives, namely:

- The Company serves as PPE-EBUS to be able to market Bond products
- The Company acts as an MPPPE which cooperates with securities companies to accommodate customer needs in conducting share buying and selling transactions
- Add new savings products, including savings products that invite customers to contribute to environmental sustainability
- Addition of Investment Manager Partners and Insurance Company Partners to provide variants of Mutual Funds and Insurance products to meet customers financial needs according to their risk profile
- Development of features for the Neo Wow deposit product and Neo Wish savings account to improve customer experience
- Development of Corporate Internet Banking features to improve financial services for non-individual customers
- Launching loan or financing products for productive businesses on a digital basis
- Launching of other interesting programs on the NeoBank application

Adapun produk dan layanan yang dijalankan oleh Perseroan hingga 31 Desember 2022, antara lain:

- **Produk Pendanaan**
  - Giro
  - Tabungan
  - Deposito Berjangka
  - Deposito *On-Call*
- **Produk *Wealth Management***
  - Reksa Dana
  - *Bancassurance*
- **Produk Pembiayaan**
  - Kredit Khusus Pensiun
    Kredit kepada pensiunan anggota TNI/Polri, PNS dan BUMN. Perseroan akan menyalurkan pembayaran pensiunan tersebut sehingga masyarakat dapat memenuhi kebutuhan individual (personal).
  - Kredit *Channeling*
    Kredit yang diberikan kepada *end user*, baik badan usaha maupun perorangan. Penyaluran dana dilakukan melalui pihak ketiga dari perusahaan *P2P lending* atau perusahaan *multifinance* yang bertindak sebagai *channeling agent* atau penyalur dana kepada *end user*.
  - Kredit Multi Guna (KMG)
    Kredit yang disalurkan melalui koperasi karyawan di lingkungan TNI/Polri/Kemhan, koperasi di lingkungan instansi pemerintah, BUMN, BUMD serta perusahan swasta terseleksi. Kredit ini ditujukan kepada para anggota koperasi yang merupakan karyawan instansi tersebut atau karyawan instansi itu sendiri untuk membiayai kebutuhan yang bersifat konsumtif.
  - Kredit Kepemilikan Rumah
    Kredit untuk membiayai pembelian/renovasi/pembiayaan kembali rumah untuk dihuni. Sumber pembayaran kreditnya berasal dari pendapatan pemohon.
  - Kredit Personal
    Kredit yang diberikan untuk membiayai kebutuhan pemohon yang bersifat konsumtif. Sumber pembayaran kreditnya berasal dari pendapatan pemohon.
  - Kredit Modal Kerja
    Kredit yang diberikan untuk membiayai kebutuhan operasional perusahaan atau pembiayaan atas aset lancar perusahaan dalam rangka memperbesar atau menambah volume usahanya.

The products and services implemented by the Company until December 31, 2022, include:

- **Funding Products**
  - Current Accounts
  - Saving Accounts
  - Time Deposits
  - On-Call Deposits
- **Wealth Management Products**
  - Mutual Funds
  - Bancassurance
- **Financing Products**
  - Pension Loan
    The loan provided to retired members of the army/police force (TNI/Polri), civil servants (PNS) and State-Owned Enterprises (SEOs). The Company will distribute the pension payments so that the community can meet their individual (personal) needs.
  - Channeling Loan
    The loan given to end users, either as business entities or individuals, that goes through the channeling funds via third parties from P2P lending companies or Multifinance companies that act as channeling agents or channeling funds to the end users.
  - Multi-Purpose Loan (MPL)
    The loan disbursed through employee cooperatives within the army/police force/the Ministry of Defense (TNI/Polri/Kemhan), cooperatives within the government agencies, State-Owned Enterprises (BUMN), Local-Owned Enterprises (BUMD) and selected private companies intended for cooperative members who are employees of the said agencies or employees of the agencies itself to finance their consumptive needs.
  - Mortgage
    The loan provided for financing the purchasing/renovating/refinancing of houses for occupancy in which the source of loan payments comes from the applicant's income.
  - Personal loan
    The loan provided for financing the customer consumer needs. The source of loan payments come from the applicants income.
  - Working Capital Loan
    The loan provided to support the company's operational needs or to support the company's current assets in order to enlarge or increase its business volume.



- Kredit Investasi
  Kredit yang dipergunakan untuk pembelian barang modal, beserta yang diperlukan guna rehabilitasi, modernisasi, ekspansi, relokasi proyek dan/atau pendirian proyek baru, seperti pembelian alat- alat berat, ruko, gudang, apartemen, dan truk.
- *Direct Loan*
  Kredit yang diberikan kepada *end user* perorangan melalui aplikasi digital, baik bekerjasama dengan partner sebagai *platform* penyaluran pinjaman, maupun melalui aplikasi *Neobank* sendiri, dengan tujuan untuk membiayai kebutuhan *personal end user* dalam jangka pendek.
- Jasa Lainnya
  Perseroan juga memberikan beberapa produk dan layanan perbankan lainnya, antara lain Sistem Kliring Nasional Bank Indonesia (SKN-BI), *Real Time Gross Settlement* Bank Indonesia (RTGS-BI), Bank Garansi, Surat Kredit Berdokumen Dalam Negeri (SKBDN), Surat Referensi Bank, dan lain-lain.

- Investment Loan
  The loan used to purchase capital goods, rehabilitation, modernization, expansion, project relocation and/or establishment of new projects, such as the purchase of heavy equipment, shophouses, warehouses, apartments and trucks.
- Direct Loan
  The loan provided to individual end users through digital applications, either in collaboration with partners as lending platforms, or through the Neobank application itself, with the aim of financing the end user's personal needs in the short term.
- Other Services
  The Company also provides several other banking products and services, including the Bank Indonesia National Clearing System (SKN-BI), Bank Indonesia Real Time Gross Settlement (RTGS-BI), Bank Guarantees, Domestic Document Loan Letters (SKBDN), Letters of Bank Reference, and others.

Jejak Langkah
Milestones

1990

- **Berdirinya PT Bank Yudha Bhakti**
  Adanya PAKTO 27/1988 dan diinisiasi oleh Dephankam, Perum ASABRI, Pepabri dan para developer menjadi latar belakang PT Bank Yudha Bhakti terbentuk. Sesuai dengan Persetujuan Prinsip dari Menteri Keuangan pada tanggal 14 Agustus 1989 dan mulai beroperasi pada tanggal 9 Januari 1990.
- **Establishment of PT Bank Yudha Bhakti**
  The existence of PAKTO 27/1988 and initiated by the Ministry of Defense and Security, Perum ASABRI, Pepabri and the developers became the background for PT Bank Yudha Bhakti to be formed. In accordance with the Principle Approval from the Minister of Finance on August 14, 1989 and began operating on January 9, 1990.

1998

- **Mendapat Gelar Klasifikasi "A"**
  Awalnya, Bank Yudha Bhakti hanya dimiliki oleh Induk Koperasi dan Pusat Koperasi di lingkungan TNI/POLRI serta Dephankam. Saat itu Perseroan dapat bertahan dari terpaan krisis moneter yang menerpa Indonesia di tahun 1997, dan mampu menangkap peluang positif sehingga dinobatkan sebagai Bank kategori "A".
- **Obtain "A" Classification Rating**
  Initially, Bank Yudha Bhakti was only owned by the Main Cooperative and the Cooperative Center within the TNI/POLRI and the Department of Defense and Security. At that time the Company was able to survive the exposure of the monetary crisis that hit Indonesia in 1997, and was able to seize positive opportunities so that it was named a category "A" Bank.

2019

- **Akulaku Jadi Pemegang Saham Baru**
  Setelah lebih dari 30 tahun melayani masyarakat dengan produk perbankan konvensional, Bank Yudha Bhakti memasuki era dengan menggandeng PT Akulaku Silvrr Indonesia sebagai pemegang saham baru melalui Penambahan Modal Tanpa Hak Memesan Efek Terlebih Dahulu (PMTHMETD).
- **Akulaku Becoming a New Shareholder**
  After more than 30 years of serving the community with conventional banking products, Bank Yudha Bhakti entered the era by cooperating with PT Akulaku Silvrr Indonesia as a new shareholder through Capital Increase Without Pre-emptive Rights (PMTHMETD).

2020

- **Transformasi Menjadi Bank Digital**
  Perseroan berkomitmen untuk menjadi bank retail digital yang siap melayani kebutuhan nasabah di segmen pasar milenial.
- **Resmi Menjadi Bank BUKU II**
  Pada 18 September 2020, Perseroan resmi menyandang predikat sebagai Bank Umum Kegiatan Usaha (BUKU) II.
- **Mengubah Nama Jadi Bank Neo Commerce**
  Pada tahun 2020, PT Bank Yudha Bhakti Tbk memutuskan untuk mengganti nama menjadi PT Bank Neo Commerce Tbk
- **Transformation into Digital Bank**
  The Company is committed to becoming a commercial digital bank that is prepared to serve the customers in millenial market segment.
- **Officially Becoming BUKU II Bank**
  On December 18, 2020, the Company officially obtained the Commercial Bank Group Business Group (BUKU) II
- **Changing Name into Bank Neo Commerce**
  In 2022, PT Bank Yudha Bhakti Tbk decided to change its name into PT Bank Neo Commerce Tbk

2001

- **Membuka Cabang di Jawa dan Sumatera**
  Mulai sejak 2001, Perseroan melakukan ekspansi secara berkelanjutan dengan pembukaan Kantor Cabang dan Kantor Cabang Pembantu di wilayah Jawa dan Sumatera.
- **Opening Branch in Java and Sumatera**
  Since 2001, the Company carried out a sustainable expansion by opening Branch Office and Sub-Branch Office in Java and Sumatera.

2015

- **Menjadi Perusahaan Terbuka**
  Pada 13 Januari 2015, Bank Yudha Bhakti memutuskan untuk *go public* dengan melakukan penawaran umum perdana (IPO) di Bursa Efek Indonesia.
- **Listed as a Public Company**
  On January 13, 2015, Bank Yudha Bhakti decided to go public by performing Initial Public Offering (IPO) at the Indonesia Stock Exchange (IDX).

2021

- Relokasi Kantor pusat ke Treasury Tower, SCBD Jakarta
- Peluncuran Neobank, mendapatkan 13 juta user di akhir 2021
- PT Akulaku Silvrr Indonesia resmi menjadi Pemegang Saham Pengendali
- Relocation of Head Office to Treasury Tower, SCBD Jakarta
- Launch of Neobank, obtaining 13 million users by the end of 2021
- PT Akulaku Silvrr Indonesia officially becomes the Controlling Shareholder

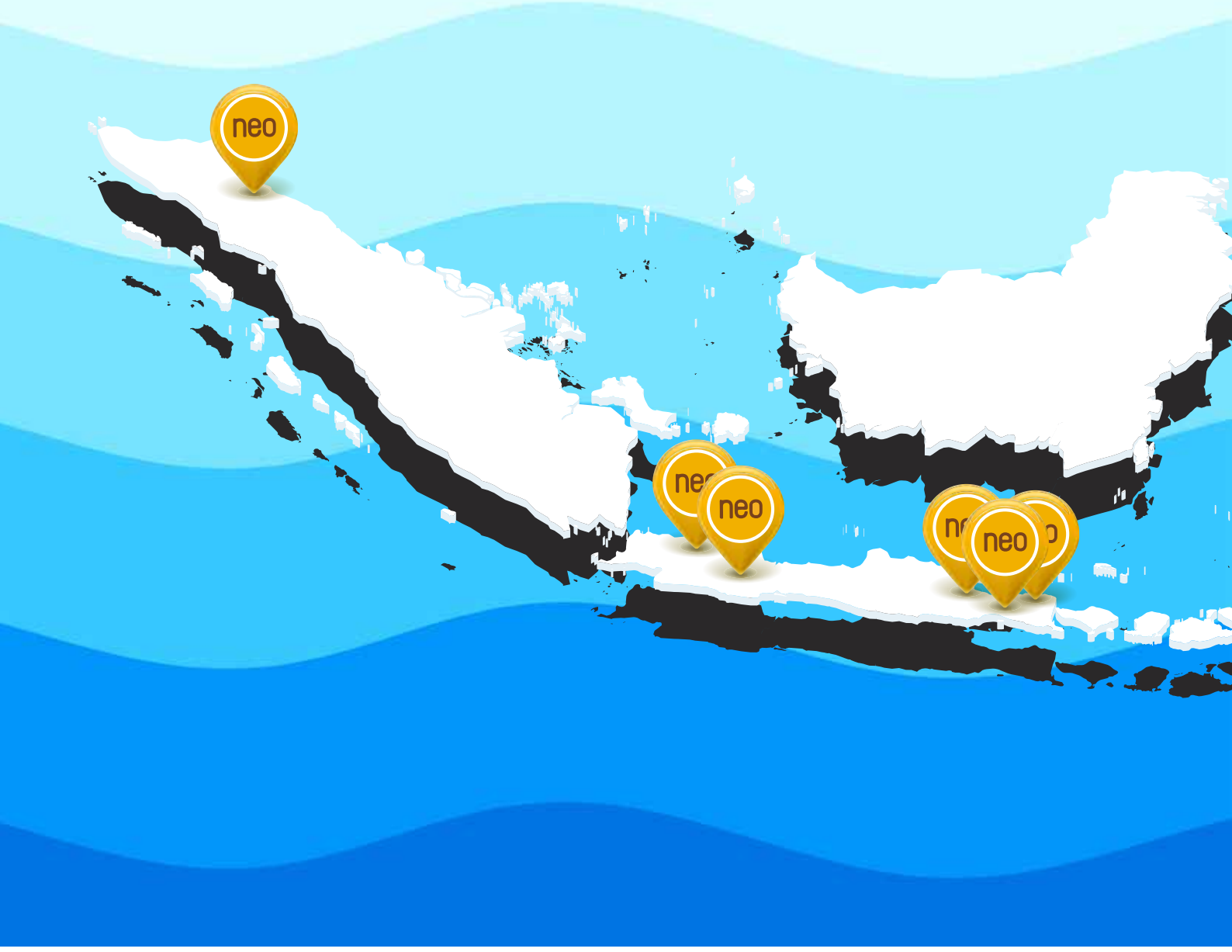
2022

- **Perseroan telah memenuhi aturan modal inti minimum Rp3 triliun, melalui PMHMETD VI**
- **The Company has complied with regulation minimum core capital of IDR3 trillion through PMHMETD VI**

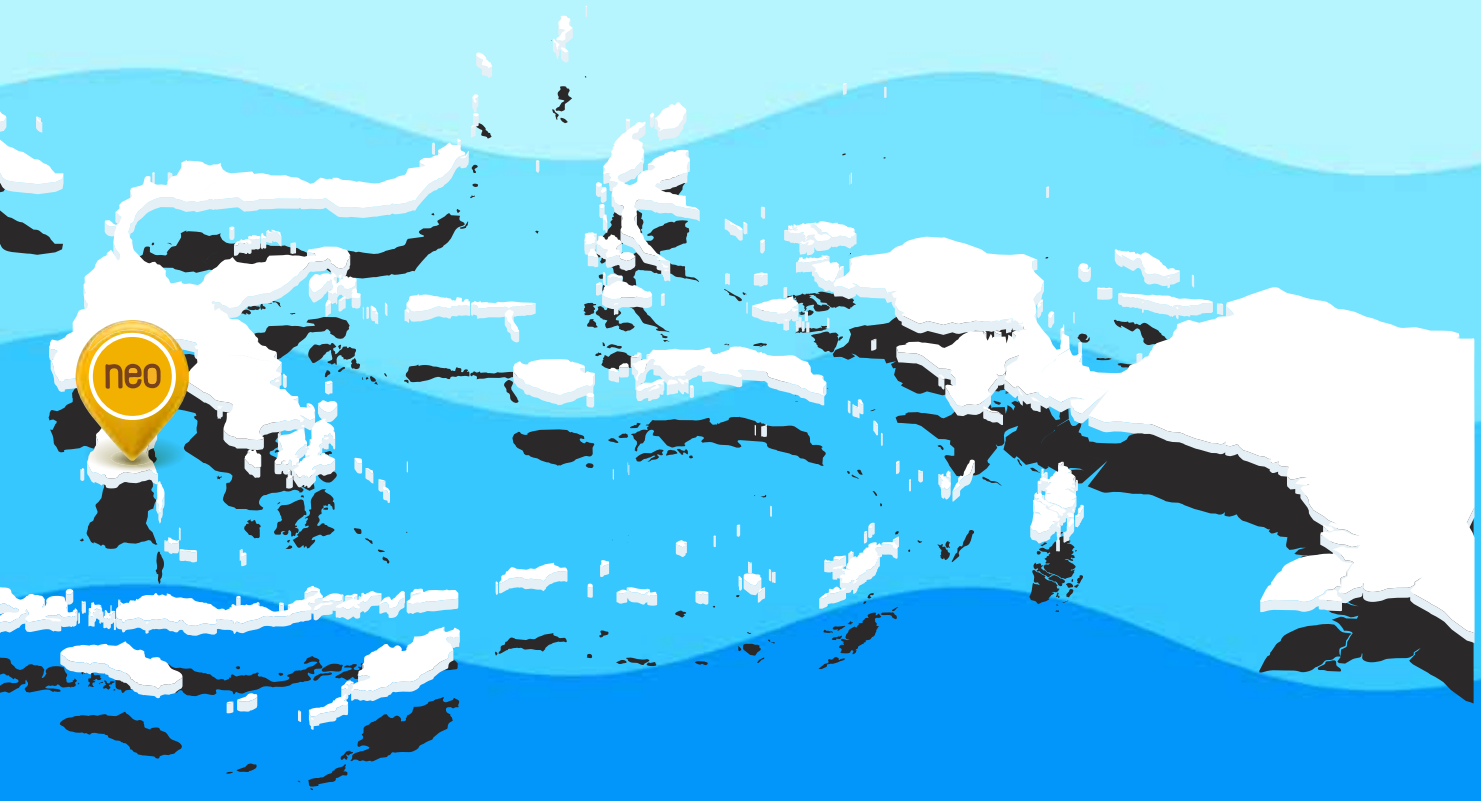
Wilayah Operasional
Operational Area

Per 31 Desember 2022, wilayah operasional Perseroan mencakup 7 (tujuh) provinsi melalui 7 (tujuh) Kantor Cabang yang terdiri dari 1 (satu) Kantor Cabang Utama (KCU), KC Surabaya, KC, Bandung, KC Semarang, KC Medan, KC Makassar, dan KC Malang. Perseroan juga memiliki 2 (dua) Kantor Cabang Pembantu yaitu KCP Ashta Mall, dan KCP Pantai Indah Kapuk.

As of December 31, 2022, the Company operated in seven provinces through seven Branch Offices consisting of 1 (one) Main Branch Office (KCU), KC Surabaya, KC Bandung, KC Semarang, KC Medan, KC Makassar, and KC Malang. The company also has 2 (two) Sub-Branch Offices, namely KCP Ashta Mall and KCP Pantai Indah Kapuk.




neo


neo

Keanggotaan dalam Asosiasi
Membership in Association

Perseroan bergabung dan aktif di berbagai asosiasi atau lembaga yang relevan dengan bisnis utama yang dijalankan oleh Perseroan. Hal tersebut diharapkan dapat mendorong Perseroan untuk mengikut perkembangan isu atau topik terbaru, serta saling bertukar informasi dan memberikan saran/masukan untuk kemajuan bersama. Adapun daftar asosiasi/lembaga yang diikuti oleh Perseroan hingga akhir tahun 2022 adalah sebagai berikut:

The Company joins and actively participates in various associations or institutions relevant to the main business carried out by the Company. It is expected to encourage the Company to keep abreast of the latest issues or topics, as well as exchange information and provide suggestions/inputs for mutual progress. The list of associations/institutions participated by the Company until the end of 2022 is as follows:

No	Nama Asosiasi Association	Cakupan Asosiasi Association Scope	Status Status
1	Bursa Efek Indonesia (BEI) Indonesia Stock Exchange (IDX)	Nasional National	Anggota Member
2	Perhimpunan Bank Umum Nasional (Perbanas) National Banks Association (Perbanas)	Nasional National	Anggota Member
3	Asosiasi Sistem Pembayaran Indonesia (ASPI) Indonesian Payment System Association (ASPI)	Nasional National	Anggota Member
4	Kustodian Sentral Efek Indonesia (KSEI) Indonesian Central Securities Depository (KSEI)	Nasional National	Anggota Member
5	Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan (LAPS SJK) Alternative Institution for Financial Services Sector Dispute Resolution (LAPS SJK)	Nasional National	Anggota Member
6	Asosiasi Emiten Indonesia (AEI) Association of Indonesian Issuers (AEI)	Nasional National	Anggota Member
7	Indonesia Corporate Secretary Association (ICSA)	Nasional National	Anggota Member
8	Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) Banking Compliance Director Communication Forum (FKDKP)	Nasional National	Anggota Member
9	Forum Komunikasi Direktur Operasional Perbankan (FKDOP) Banking Operations Director Communication Forum (FKDOP)	Nasional National	Anggota Member

Informasi Alamat Kantor Pusat, Cabang, dan Lainnya

Information on Location of Head Office, Branch Office, and Others

Kantor Pusat

Head Office

Nama Kantor Office Name	Provinsi Province	Alamat Address	Nomor Telepon Phone No.
Kantor Pusat Non-Operasional (KPNO) Non-Operational Head Office (KPNO)	DKI Jakarta	Treasury Tower Lt. 60 District 8 SCBD Lot 28 Jl. Jendral Sudirman Kav 52-53 Jakarta Selatan Treasury Tower 60th Floor District 8 SCBD Lot 28 Jl, Jenderal Sudirman Kav 52-53 South Jakarta	(021) 27094950 (021) 27094951

Kantor Cabang

Branch Office

No	Nama Kantor Office Name	Provinsi Province	Alamat Address	Nomor Telepon Phone No.
1	Kantor Cabang Utama (KCU) Main Branch Office (KCU)	DKI Jakarta	Gedung Gozco lt.1 Jl. Raya Pasar Minggu Kav. 32 Pancoran Jakarta Selatan Gedung Gozco 1st Floor Jl. Raya Pasar Minggu Kav. 32 Pancoran, South Jakarta	(021) 29752975 (021) 29752900
2	Kantor Cabang Surabaya Surabaya Branch Office	Jawa Timur East Java	Jl. Raya Darmo No. 121A, Darmo, Kec. Wonokromo, Surabaya, Jawa Timur 60241 Jl. Raya Darmo No. 121A, Darmo, Wonokromo District, Surabaya, East Java 60241	(031) 5611388
3	Kantor Cabang Bandung Bandung Branch Office	Jawa Barat West Java	Jl. Lombok No. 32 Bandung Jl. Lombok No. 32 Bandung	(022) 4261626
4	Kantor Cabang Semarang Semarang Branch Office	Jawa Tengah Central Java	Jl. Dr. Wahidin No. 151 RT01 RW03 Kelurahan Kaliwiru Kecamatan Candisari, Kota Semarang Jl. Dr. Wahidin No. 151 RT01 RW03 Kaliwiru Sub-District, Candisari District, Semarang	(024) 8417033 (024) 76421900
5	Kantor Cabang Medan Medan Branch Office	Sumatera Utara North Sulawesi	Jl. Brigadir Jenderal Katamso No.39-39 A Kelurahan Kampung Baru, Medan Jl. Brigadir Jenderal Katamso No.39-39 A Kampung Baru District, Medan	(061) 7875101 (061) 7871979 (061) 7871976
6	Kantor Cabang Malang Malang Branch Office	Jawa Timur East Java	Jl. Raden Intan No. 74 Kelurahan Arjosari, Kecamatan Blimbing, Kota Malang Jl. Raden Intan No. 74 Arjosari Sub-District, Blimbing District, Malang	(0341) 4373 222
7	Kantor Cabang Makassar Makassar Branch Office	Sulawesi Selatan South Sulawesi	Jl. Karunrung No. 1E Makassar Jl. Karunrung No. 1E Makassar	(0411) 8944855

Kantor Cabang Pembantu
Sub-Branch Office

No	Nama Kantor Office Name	Provinsi Province	Alamat Address	Nomor Telepon Phone No.
1	Kantor Cabang Pembantu Astha Mall Astha Mall Sub-Branch Office	DKI Jakarta	Ashta Mall, District 8 SCBD Lot 28 Jl Jendral Sudirman Kav 52-53 Jakarta Selatan Ashta Mall, District 8 SCBD Lot 28 Jl Jendral Sudirman Kav 52-53 South Jakarta	(021) 50111136
2	Kantor Cabang Pembantu Pantai Indah Kapuk Pantai Indah Kapuk Sub-Branch Office	DKI Jakarta	Pantai Indah Kapuk, Jl. Marina Raya Rukan Crown Golf Blok B Nomor 61 & 62, Jakarta Utara Pantai Indah Kapuk, Jl. Marina Raya Rukan Crown Golf Block B Number 61 & 62, North Jakarta	(021) 22338145

Kantor Fungsional Non Operasional
Non-Operational Function Office

No	Nama Kantor Office Name	Provinsi Province	Alamat Address
1	KF Non Operasional Non-Operational Function Office	DKI Jakarta	Graha Permata Pancoran Blok C11-12, C15-C16, Jl. Raya Pasar Minggu No. 1 RT1/RW.4, Pancoran, Kec. Pancoran, Kota Jakarta Selatan Graha Permata Pancoran Blok C11-12, C15-C16, Jl. Raya Pasar Minggu No. 1 RT1/RW.4, Pancoran, Pancoran District, South Jakarta City

ATM

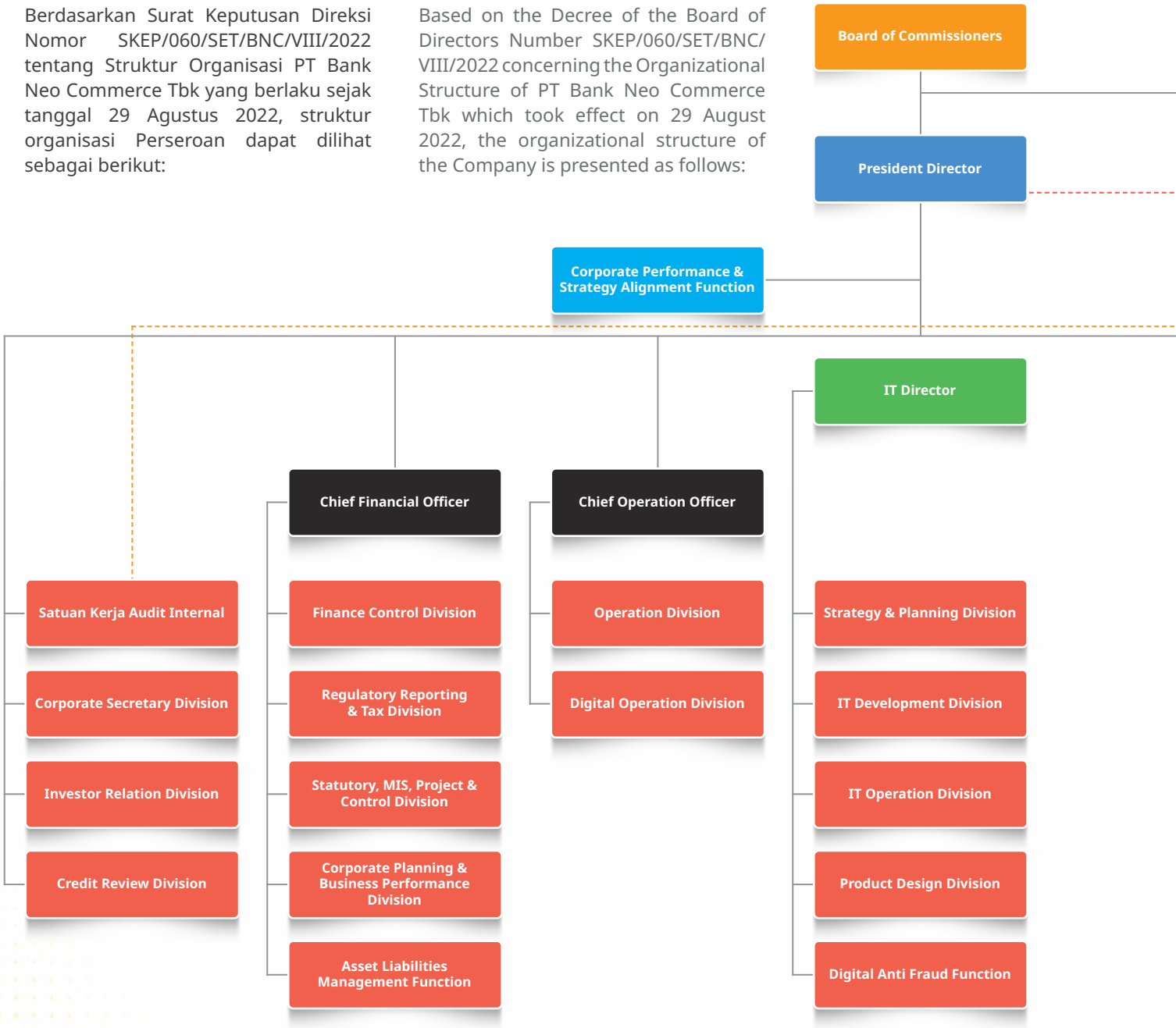
No	Nama Kantor Office Name	Provinsi Province	Alamat Address
1	ATM Kantor Cabang Utama (KCU)	DKI Jakarta	Gedung Gozco lt.1 Jl Raya Pasar Minggu Kav 32 Pancoran Jakarta Selatan Gedung Gozco lt.1 Jl Raya Pasar Minggu Kav 32 Pancoran, South Jakarta
2	ATM KC Makassar	Sulawesi Selatan South Sulawesi	Jl. Karunrung No.1E Makassar Jl. Karunrung No.1E Makassar
3	ATM KC Semarang	Jawa Tengah Central Java	Jl.Dr.Wahidin No.151 RT.01 Rw.03 Kelurahan Kaliwiru Kecamatan Candisari, Kota Semarang Jl.Dr.Wahidin No.151 RT.01 Rw.03 Kaliwiru Sub-District, Candisari District, Semarang
4	ATM KC Malang	Jawa Timur East Java	Jl. Raden Intan No. 74 Kelurahan Arjosari, Kecamatan Blimbing, Kota Malang Jl. Raden Intan No. 74 Arjosari Sub-District, Blimbing District, Malang
5	ATM KC Medan	Sumatera Utara North Sumatera	Jl. Brigadir Jenderal Katamso No.39-39 A Kelurahan Kampung Baru, Medan Jl. Brigadir Jenderal Katamso No.39-39 A Kampung Baru District, Medan
6	ATM KC Bandung	Jawa Barat West Java	Jl. Lombok No.32, Bandung Jl. Lombok No.32, Bandung
7	ATM KC Surabaya	Jawa Timur East Java	Jl. Raya Darmo No.121A, Darmo, Kec. Wonokromo, Surabaya Jl. Raya Darmo No.121A, Darmo, Wonokromo District, Surabaya
8	ATM KF Ruko Bobobox	DKI Jakarta	Gedung ASABRI, Jl Mayjen Sutoyo No.11 Jakarta Timur Gedung ASABRI, Jl Mayjen Sutoyo No.11 East Jakarta
9	CRM KCP Ashta Mall	DKI Jakarta	Ashta Mall, District 8 SCBD Lot 28, Jl Jendral Sudirman Kav 52-53, Jakarta Selatan Ashta Mall, District 8 SCBD Lot 28, Jl Jendral Sudirman Kav 52-53, South Jakarta
10	CRM KCP PIK	DKI Jakarta	Pantai Indah Kapuk, Jl. Marina Raya Rukan Crown Golf Blok B Nomor 61 & 62, Jakarta Utara Pantai Indah Kapuk, Jl. Marina Raya Rukan Crown Golf Blok B Nomor 61 & 62, North Jakarta

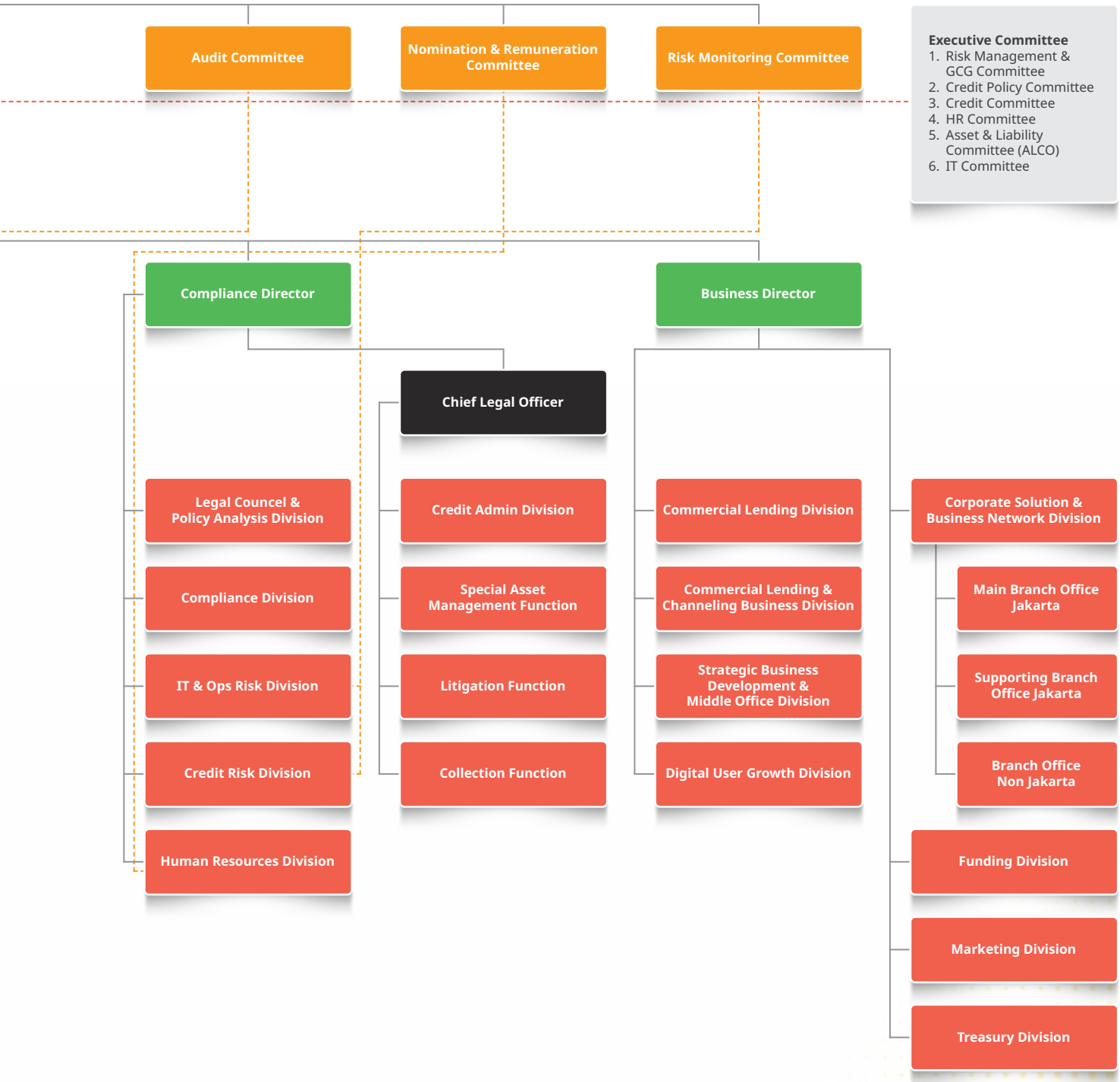


Struktur Organisasi
Organizational Structure

Berdasarkan Surat Keputusan Direksi Nomor SKEP/060/SET/BNC/VIII/2022 tentang Struktur Organisasi PT Bank Neo Commerce Tbk yang berlaku sejak tanggal 29 Agustus 2022, struktur organisasi Perseroan dapat dilihat sebagai berikut:

Based on the Decree of the Board of Directors Number SKEP/060/SET/BNC/VIII/2022 concerning the Organizational Structure of PT Bank Neo Commerce Tbk which took effect on 29 August 2022, the organizational structure of the Company is presented as follows:




Audit Committee
Nomination & Remuneration Committee
Risk Monitoring Committee
Executive Committee
1. Risk Management & GCG Committee
2. Credit Policy Committee
3. Credit Committee
4. HR Committee
5. Asset & Liability Committee (ALCO)
6. IT Committee
Compliance Director
Business Director
Chief Legal Officer
Legal Councel & Policy Analysis Division
Compliance Division
IT & Ops Risk Division
Credit Risk Division
Human Resources Division
Credit Admin Division
Special Asset Management Function
Litigation Function
Collection Function
Commercial Lending Division
Commercial Lending & Channeling Business Division
Strategic Business Development & Middle Office Division
Digital User Growth Division
Corporate Solution & Business Network Division
Main Branch Office Jakarta
Supporting Branch Office Jakarta
Branch Office Non Jakarta
Funding Division
Marketing Division
Treasury Division

Profil Dewan Komisaris
Board of Commissioners Profile



Suprihadi

Komisaris Utama/Komisaris Independen
President Commissioner/Independent Commissioner

Masa Jabatan: 2003-sekarang
Term of office: 2003-present

Dasar Pengangkatan Basis of Appointment	Akta Risalah Rapat Umum Para Pemegang Saham Tahunan Perseroan No. 147 tanggal 30 Juni 2003 yang dibuat di hadapan Ny. Puji Redjeki Irawati, S.H., notaris di Jakarta. Deed of Minutes of the Annual General Meeting of Shareholders of the Company No. 147 dated June 30, 2003 made before Mrs. Puji Redjeki Irawati, SH, Notary in Jakarta.
Kewarganegaraan Citizenship	Indonesia Indonesian
Usia Age	73 tahun/years old
Domisili Domicile	Jakarta Jakarta
Pendidikan Education	• Magister Manajemen tahun 2004 dari Institut Manajemen Indonesia • Pendidikan Lemhanas, lulus tahun 1997 • Pendidikan di Sekolah Penerbang tahun 1974 • Master of Management at Institut Manajemen Indonesia in 2004 • Lemhanas Graduate in 1997 • Aviation School in 1974
Sertifikasi Certification	-
Pengalaman Kerja Work Experience	• 2003-sekarang: Komisaris Utama/Independen PT Bank Neo Commerce • 2003-2007: Komisaris Utama PT Penas • 2003-2007: Komisaris Utama PT Asabri • 2003-2006: Komisaris Utama PT Dahana • 2003-2005: Sekretaris Jenderal Departemen Pertahanan RI • 2003-present: President Commissioner/Independent Commissioner of PT Bank Neo Commerce • 2003-2007 President Commissioner of PT Penas • 2003-2007: President Commissioner of PT Asabri • 2003-2006 President Commissioner of PT Dahana • 2003-2005: Secretary General of the Indonesian Ministry of Defense
Pendidikan dan Pelatihan Education and Training	Pendidikan dan pelatihan di tahun 2022, disajikan terpisah di bagian Tinjauan Pendukung Bisnis dalam Laporan Tahunan ini Education and training in 2022 is presented separately in Business Support Review section in this Annual Report
Rangkap Jabatan di Perusahaan Lain Concurrent Position in Other Companies	Beliau tidak memiliki rangkap jabatan sebagai anggota Dewan Komisaris, Direksi, dan/atau anggota Komite di perusahaan lain. He does not have any concurrent position as member of the Board of Commissioners, the Board of Directors, and/or member of Committee in other companies.
Hubungan Afiliasi Affiliation	Beliau tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris lainnya, Direksi, dan Pemegang Saham Utama. He does not have any affiliate relationship with other members of the Board of Commissioners, the Board of Directors, and Main Shareholders.
Kepemilikan Saham Share Ownership	Beliau tidak memiliki saham di Perseroan. He does not have any share at the Company.



Tjandra Mindharta Gozali

Komisaris
Commissioner

Masa Jabatan: 2011-sekarang
Term of office: 2011-present

Dasar Pengangkatan Basis of Appointment	Akta Risalah Rapat Umum Pemegang Saham Luar Biasa Perseroan No. 72 Tanggal 21 Oktober 1998 yang dibuat di hadapan Ny. Pudji Redjeki Irawati, S.H., notaris di Jakarta. Deed of Minutes of the Extraordinary General Meeting of Shareholders of the Company No. 72 dated October 21, 1998 made before Mrs. Pudji Redjeki Irawati, SH, Notary in Jakarta.
Kewarganegaraan Citizenship	Indonesia Indonesian
Usia Age	70 tahun/years old
Domisili Domicile	Jakarta Jakarta
Pendidikan Education	SMP Tionghoa, lulus tahun 1966 SMP Tionghoa, graduated in 1966
Sertifikasi Certification	-
Pengalaman Kerja Work Experience	• 2011-sekarang: Komisaris PT Bank Neo Commerce Tbk • 2018-sekarang: Presiden Komisaris PT Gozco Plantations Tbk • 2008-sekarang: Direktur Utama PT Gozco Capital • 1989-sekarang: Presiden Direktur PT Fortune Mate Indonesia Tbk • 2008-2018: Presiden Direktur PT Gozco Plantations Tbk • 1999-2006: Komisaris PT Surya Intrindo Makmur Tbk • 2011-present: Commissioner of PT Bank Neo Commerce Tbk • 2018-present: President Commissioner of PT Gozco Plantations Tbk • 2008-present: President Director of PT Gozco Capital • 1989-present: President Director of PT Fortune Mate Indonesia Tbk • 2008-2018: President Director of PT Gozco Plantations Tbk • 1999-2006: Commissioner of PT Surya Intrindo Makmur Tbk
Pendidikan dan Pelatihan Education and Training	Pendidikan dan pelatihan di tahun 2022, disajikan terpisah di bagian Tinjauan Pendukung Bisnis dalam Laporan Tahunan ini Education and training in 2022 is presented separately in Business Support Review section in this Annual Report
Rangkap Jabatan di Perusahaan Lain Concurrent Position in Other Companies	• Presiden Komisaris PT Gozco Plantations • Presiden Direktur PT Fortune Mate Indonesia • Direktur Utama PT Gozco Capital • President Commissioner of PT Gozco Plantations • President Director of PT Fortune Mate Indonesia • President Director of PT Gozco Capital
Hubungan Afiliasi Affiliation	Beliau tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris lainnya, Direksi, dan Pemegang Saham Utama. He does not have any affiliate relationship with other members of the Board of Commissioners, the Board of Directors, and Main Shareholders.
Kepemilikan Saham Share Ownership	Beliau memiliki 705.370 lembar saham PT Gozco Capital yang membuat beliau memiliki kepemilikan saham tidak langsung terhadap Perseroan. He has 705.370 shares of PT Gozco Capital, making him indirect shareholders of the Company.



Pamitra Wineka

Komisaris Independen
Independent Commissioner

Masa Jabatan: 2020-sekarang
Term of office: 2020-present

Dasar Pengangkatan Basis of Appointment	Akta Berita Acara Rapat Umum Pemegang Saham Luar Biasa Perseroan No. 37 Tanggal 30 September 2020 yang dibuat di hadapan Notaris Dr. Agung Iriantoro, S.H., M.H., di Jakarta. Deed of Minutes of Extraordinary General Meeting of Shareholders of the Company No. 37 dated September 30, 2020 made before the Notary Dr. Agung Iriantoro, SH, MH, in Jakarta.
Kewarganegaraan Citizenship	Indonesia Indonesian
Usia Age	35 tahun/years old
Domisili Domicile	Jakarta Jakarta
Pendidikan Education	• 2012 – Magister (S2) Ekonomi, *University of Illinois at Urbana Champaign* Amerika Serikat • 2010 – Sarjana (S1) Matematika dari Institut Teknologi Bandung pada tahun 2010 • 2012 – Master of Economics (S2), University of Illinois at Urbana Champaign United States • 2010 – Bachelor of Mathematics (S1) from Bandung Institute of Technology
Sertifikasi Certification	• Sertifikasi Manajemen Risiko Level 1 Komisaris • Sertifikasi Manajemen Risiko Level 2 Komisaris • Risk Management Certification Level 1 Commissioner • Risk Management Certification Level 2 Commissioner
Pengalaman Kerja Work Experience	• 2020-sekarang: Komisaris Independen PT Bank Neo Commerce Tbk • 2019-2020: Komisaris Independen di PT Trimuda Nuansa Citra Tbk • 2016: Pendiri dan Presiden Direktur PT Tani Hub Indonesia • 2012-2016: *Research Analyst* di World Bank • 2012: *Intern Analyst* di JP Morgan Chase New York • 2009-2010: *Research Analyst Danareksa Research Institute* • 2020-present: Independent Commissioner of PT Bank Neo Commerce Tbk • 2019-2020: Independent Commissioner of PT Trimuda Nuansa Citra Tbk • 2016: Founder and President Director of PT TaniHub Indonesia • 2012-2016: Research Analyst at World Bank • 2012-2016: Research Analyst at World Bank • 2009-2010: Research Analyst Danareksa Research Institute
Pendidikan dan Pelatihan Education and Training	Pendidikan dan pelatihan di tahun 2022, disajikan terpisah di bagian Tinjauan Pendukung Bisnis dalam Laporan Tahunan ini Education and training in 2022 is presented separately in Business Support Review section in this Annual Report
Rangkap Jabatan di Perusahaan Lain Concurrent Position in Other Companies	Beliau tidak memiliki rangkap jabatan sebagai anggota Dewan Komisaris, Direksi, dan/atau anggota Komite di perusahaan lain. He does not have any concurrent position as member of the Board of Commissioners, the Board of Directors, and member of Committee ath other companies.
Hubungan Afiliasi Affiliation	Beliau tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris lainnya, Direksi, dan Pemegang Saham Utama. He does not have any affiliate relationship with other members of the Board of Commissioners, the Board of Directors, and Main Shareholders.
Kepemilikan Saham Share Ownership	Beliau tidak memiliki saham di Perseroan. He does not own share at the Company.



Pramoda Dei Sudarmo

Komisaris Independen
Independent Commissioner

Masa Jabatan: 2021-sekarang
Term of office: 2021-present

Dasar Pengangkatan Basis of Appointment	Akta Berita Acara Rapat Umum Pemegang Saham Luar Biasa Perseroan No. 37 Tanggal 28 Mei 2021 yang dibuat di hadapan Notaris Dr. Agung Iriantoro, S.H., M.H., di Jakarta. Deed of Minutes of Extraordinary General Meeting of Shareholders of the Company Tbk No. 37 dated May 28, 2021 made before the Notary Dr. Agung Iriantoro, SH, MH, in Jakarta.
Kewarganegaraan Citizenship	Indonesia Indonesian
Usia Age	37 tahun/years old
Domisili Domicile	Jakarta Jakarta
Pendidikan Education	• 2015 – *Master In Public Administration* Harvard University, Harvard Kennedy School • 2015 – *Master Business & Finance* Wharton University of Pennsylvania • 2008 – *Master of Science*, Nanyang Technological University • 2007 – *Bachelor of Communication Studies*, Nanyang Technological University • 2015 – Master in Public Administration Harvard University, Harvard Kennedy School • 2015 – Master of Business & Finance, Wharton University of Pennsylvania • 2008 – Master of Science, Nanyang Technological University • 2007 – Bachelor of Communication Studies, Nanyang Technological University
Sertifikasi Certification	• Sertifikasi Manajemen Risiko Level 1 Komisaris • Sertifikasi Manajemen Risiko Level 2 Komisaris • Risk Management Certifi cation Level 1 Commissioner • Risk Management Certifi cation Level 2 Commissioner
Pengalaman Kerja Work Experience	• 2019-sekarang: Komisaris Independen di PT Bank Neo Commerce Tbk • 2019: Staff Khusus Menteri Kementerian Pendidikan Kebudayaan, Riset dan Teknologi • 2018-2019: *Engagement Manager* McKinsey & Company • 2016-2017: *Associate* McKinsey & Company • 2013: *Summer Associate General Atlantic* • 2019-present: Independent Commissioner of PT Bank Neo Commerce Tbk • 2019: Special Staff to the Minister of Education, Culture, Research and Technology • 2018-2019: Engagement Manager McKinsey & Company • 2016-2017: Associate McKinsey & Company • 2013: Summer Associate General Atlantic
Pendidikan dan Pelatihan Education and Training	Pendidikan dan pelatihan di tahun 2022, disajikan terpisah di bagian Tinjauan Pendukung Bisnis dalam Laporan Tahunan ini Education and training in 2022 is presented separately in Business Support Review section in this Annual Report
Rangkap Jabatan di Perusahaan Lain Concurrent Position in Other Companies	Beliau tidak memiliki rangkap jabatan sebagai anggota Dewan Komisaris, Direksi, dan/atau anggota Komite di perusahaan lain. He does not have any concurrent position as member of the Board of Commissioners, the Board of Directors, and member of Committee ath other companies.
Hubungan Afiliasi Affiliation	Beliau tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris lainnya, Direksi, dan Pemegang Saham Utama. He does not have any affiliate relationship with other members of the Board of Commissioners, the Board of Directors, and Main Shareholders.
Kepemilikan Saham Share Ownership	Beliau tidak memiliki saham di Perseroan. He does not own share at the Company.

Profil Direksi
Board of Directors Profile



Tjandra Gunawan

Direktur Utama
President Director

Masa Jabatan: 2020-sekarang
Term of office: 2020-present

Dasar Pengangkatan Basis of Appointment	Akta PKR Rapat Umum Pemegang Saham Luar Biasa Perseroan No. 09 Tanggal 14 April 2020 yang dibuat di hadapan Notaris Dr. Agung Iriantoro, S.H., M.H., di Jakarta. Deed of PKR of the Company's Extraordinary General Meeting of Shareholders No. 09 April 14, 2020 made before Notary Dr Agung Iriantoro, SH, MH, in Jakarta.
Kewarganegaraan Citizenship	Indonesia Indonesian
Usia Age	49 tahun/years old
Domisili Domicile	Jakarta Jakarta
Pendidikan Education	1997 – Sarjana (S1) Akuntansi, Universitas Tarumanagara 1997 – Bachelor of Accounting (S1), Tarumanagara University
Sertifikasi Certification	Sertifikasi Manajemen Risiko Level V Risk Management Certification Level V
Pengalaman Kerja Work Experience	• 2020-sekarang : Direktur Utama PT Bank Neo Commerce Tbk • 2019-2020: CFO PT Bank BNP Paribas Indonesia • 2016-2018: *SVP Head of Budgeting & Planning* di PT Bank QNB Indonesia Tbk • 2004-2015: *VP Head of Business Finance & Support Royal of Scotland N.V.* • 2003-2004: *Head of Corporate Planning & Budgeting* PT Bank Commonwealth • 2002-2003: *GM Finance & Treasury* di PT Asuransi Allianz Life Indonesia • 2000-2002: *Head Office Reporting & Analyst* di Citibank NA. • 1994-2000: Auditor KPMG Siddharta Siddharta & Harsono. • 2020-present: President Director of PT Bank Neo Commerce Tbk • 2019-2020: CFO of PT Bank BNP Paribas Indonesia • 2016-2018: SVP Head of Budgeting & Planning of PT Bank QNB Indonesia Tbk • 2004-2015: VP Head of Business Finance & Support Royal of Scotland N.V. • 2003-2004: Head of Corporate Planning & Budgeting PT Bank Commonwealth • 2002-2003: GM Finance & Treasury at PT Asuransi Allianz Life Indonesia • 2000-2002: Head Offi ce Reporting & Analyst at Citibank NA. • 1994-2000: Auditor KPMG Siddharta Siddharta & Harsono
Pendidikan dan Pelatihan Education and Training	Pendidikan dan pelatihan di tahun 2022, disajikan terpisah di bagian Tinjauan Pendukung Bisnis dalam Laporan Tahunan ini Education and training in 2022 is presented separately in Business Support Review section in this Annual Report
Rangkap Jabatan di Perusahaan Lain Concurrent Position in Other Companies	Beliau tidak memiliki rangkap jabatan sebagai anggota Dewan Komisaris, Direksi, dan/atau anggota Komite di perusahaan lain. He does not have any concurrent position as member of the Board of Commissioners, the Board of Directors, and member of Committee ath other companies.
Hubungan Afiliasi Affiliation	Beliau tidak memiliki hubungan afiliasi dengan anggota Direksi lainnya, Dewan Komisaris, dan Pemegang Saham Utama. He does not have any affiliate relationship with other members of the Board of Commissioners, the Board of Directors, and Main Shareholders.
Kepemilikan Saham Share Ownership	Beliau tidak memiliki saham di Perseroan. He does not own share at the Company.



Aditya Wahyu Windarwo

Direktur Bisnis
Business Director

Masa Jabatan: 2021-sekarang
Term of office: 2021-present

Dasar Pengangkatan Basis of Appointment	Akta PKR Rapat Umum Pemegang Saham Luar Biasa Perseroan No. 20 Tanggal 31 Maret 2021 yang dibuat dihadapan Notaris Dr. Agung Iriantoro, S.H., M.H., di Jakarta. Deed of Resolutions of Extraordinary General Meeting of Shareholders of the Company Tbk No. 20 March 31, 2021 made before Notary Dr. Agung Iriantoro, SH, MH in Jakarta.
Kewarganegaraan Citizenship	Indonesia Indonesian
Usia Age	45 tahun/years old
Domisili Domicile	Jakarta Jakarta
Pendidikan Education	• 2002 – (S2) *Master of Science* dari University of Colorado Denver, USA • 2000 – (S1) Sarjana Ekonomi dari Universitas Indonesia • 2002 – Master of Science (S2) from University of Colorado Denver, USA • 2000 – Bachelor of Economics (S1) from University of Indonesia
Sertifikasi Certification	• Sertifikasi Treasury Level *Advance* • Sertifikasi Manajemen Risiko Level V • Treasury Level Advance Certification • Risk Management Certification Level V
Pengalaman Kerja Work Experience	• 2021-sekarang: Direktur PT Bank Neo Commerce Tbk • 2019-2021: Kadiv *Wealth Management, Retail Liability & Customer Segment Head* PT Bank Permata • 2014-2019: Kadiv/*Retail Product Management & Digital Banking Head* PT Bank Mega • 2010-2014: *Investment and FX Head* PT Bank Danamon • 2009-2010: *Head of Deposit and Investment* PT Bank Barclays Indonesia • 2007-2009: *Investment Product Head* HSBC • 2021-present: Director of PT Bank Neo Commerce Tbk • 2019-2021: Head of Wealth Management Division, Retail Liability & Customer Segment Head of PT Bank Permata • 2014-2019: Head of Retail Product Management & Digital Banking Division PT Bank Mega • 2010-2014: Head of Investment and FX PT Bank Danamon • 2009-2010: Head of Deposit and Investment PT Bank Barclays Indonesia • 2007-2009: Head of Investment Product HSBC
Pendidikan dan Pelatihan Education and Training	Pendidikan dan pelatihan di tahun 2022, disajikan terpisah di bagian Tinjauan Pendukung Bisnis dalam Laporan Tahunan ini Education and training in 2022 is presented separately in Business Support Review section in this Annual Report
Rangkap Jabatan di Perusahaan Lain Concurrent Position in Other Companies	Beliau tidak memiliki rangkap jabatan sebagai anggota Dewan Komisaris, Direksi, dan/atau anggota Komite di perusahaan lain. He does not have any concurrent position as member of the Board of Commissioners, the Board of Directors, and member of Committee ath other companies.
Hubungan Afiliasi Affiliation	Beliau tidak memiliki hubungan afiliasi dengan anggota Direksi lainnya, Dewan Komisaris, dan Pemegang Saham Utama. He does not have any affiliate relationship with other members of the Board of Commissioners, the Board of Directors, and Main Shareholders.
Kepemilikan Saham Share Ownership	Beliau tidak memiliki saham di Perseroan. He does not own share at the Company.



Ricko Irwanto

Direktur Kepatuhan
Compliance Director

Masa Jabatan: 2021-sekarang
Term of office: 2021-present

Dasar Pengangkatan Basis of Appointment	Akta PKR Rapat Umum Pemegang Saham Luar Biasa Perseroan No. 271 Tanggal 29 Desember 2021 yang dibuat di hadapan Notaris Jose Dima Satria S.H., M.Kn., di Jakarta. Deed of Resolutions of Extraordinary General Meeting of Shareholders of the Company No. 271 December 29, 2021 made before Notary Jose Dima Satria S.H, M.Kn in Jakarta.	
Kewarganegaraan Citizenship	Indonesia Indonesian	
Usia Age	52 tahun/years old	
Domisili Domicile	Tangerang Selatan South Tangerang	
Pendidikan Education	• 1999 – (S2) Magister Manajemen STIE IPWI • 1994 – (S1) Sarjana Teknik dari Universitas Sriwijaya	• 1999 – Master of Management (S2), STIE IPWI • 1994 – Bachelor of Engineering (S1) from Sriwijaya University
Sertifikasi Certification	• Sertifikasi Manajemen Risiko Level V • Sertifikasi Kepatuhan Level III	• Level V Risk Management Certification • Level III Compliance Certification
Pengalaman Kerja Work Experience	• 2021-sekarang: Direktur Kepatuhan PT Bank Neo Commerce Tbk • 2019-2021: Direktur Kepatuhan PT Bank MNC Internasional Tbk • 2019: *Chief Compliance Officer* PT Bank MNC International Tbk • 2015-2019: AML- CFT *Division Head* PT Bank OCBC NISP Tbk • 2012-2014: *Operational Risk Management Head* PT Bank Permata Tbk • 2001-2002: Area Manager PT Bank Bali Tbk • 1998-2001: *Head of Operation Development and Improvement* PT Bank Bali Tbk	• 2021-present: Compliance Director PT Bank Neo Commerce Tbk • 2019-2021: Compliance Director PT Bank MNC Internasional Tbk • 2019: Chief Compliance Officer PT Bank MNC Internasional Tbk • 2015-2019: AML- CFT Division Head PT Bank OCBC NISP Tbk • 2012-2014: Operational Risk Management Head PT Bank Permata Tbk • 2001-2002: Area Manager PT Bank Bali Tbk • 1998-2001: Head of Operation Development and Improvement, PT Bank Bali Tbk
Pendidikan dan Pelatihan Education and Training	Pendidikan dan pelatihan di tahun 2022, disajikan terpisah di bagian Tinjauan Pendukung Bisnis dalam Laporan Tahunan ini Education and training in 2022 is presented separately in Business Support Review section in this Annual Report	
Rangkap Jabatan di Perusahaan Lain Concurrent Position in Other Companies	Beliau tidak memiliki rangkap jabatan sebagai anggota Dewan Komisaris, Direksi, dan/atau anggota Komite di perusahaan lain. He does not have any concurrent position as member of the Board of Commissioners, the Board of Directors, and member of Committee ath other companies.	
Hubungan Afiliasi Affiliation	Beliau tidak memiliki hubungan afiliasi dengan anggota Direksi lainnya, Dewan Komisaris, dan Pemegang Saham Utama. He does not have any affiliate relationship with other members of the Board of Commissioners, the Board of Directors, and Main Shareholders.	
Kepemilikan Saham Share Ownership	Beliau tidak memiliki saham di Perseroan. He does not own share at the Company.	



Chen Jun

Direktur Teknologi Sistem Informasi
Information System Technology Director

Masa Jabatan: 2020-sekarang
Term of office: 2020-present

Dasar Pengangkatan Basis of Appointment	Akta PKR Rapat Umum Pemegang Saham Luar Biasa Perseroan No. 09 Tanggal 14 April 2020 yang dibuat di hadapan Notaris Dr. Agung Iriantoro, S.H., M.H., di Jakarta. Deed of Resolution of the Company's Extraordinary General Meeting of Shareholders No. 09 April 14, 2020 made before Notary Dr Agung Iriantoro, SH, MH, in Jakarta.
Kewarganegaraan Citizenship	Tiongkok Chinese
Usia Age	40 tahun/years old
Domisili Domicile	Jakarta Jakarta
Pendidikan Education	2012 – *Master Degree Business Administration* dari Hongkong University of Science and Technology, Hongkong 2012 – Master Degree of Business Administration from Hongkong University of Science and Technology, Hongkong
Sertifikasi Certification	• Sertifikasi Manajemen Risiko Level V • *Financial Risk Manager* • Risk Management Certification • Financial Risk Manager
Pengalaman Kerja Work Experience	• 2020-sekarang: Direktur PT Bank Neo Commerce Tbk • 2019-2020: *Director of Technology Chained Finance Technology Ltd* • 2016-2019: *Chief Technology Officer* (CTO) di Jinhu Asset Management Service • 2012-2015: *Senior IT Manager* Kasikorn Bank • 2008-2011: *Business Analyst* di UBS • 2004-2008: IT *Officer* di HSBC • 2020-present: Director of PT Bank Neo Commerce Tbk • 2019-2020: Director of Technology Chained Finance Technology Ltd • 2016-2019: Chief Technology Offi cer (CTO) at Jinhu Asset Management Service • 2012-2015: Senior IT Manager of Kasikorn Bank • 2008-2011: Business Analyst at UBS • 2004-2008: IT Officer at HSBC
Pendidikan dan Pelatihan Education and Training	Pendidikan dan pelatihan di tahun 2022, disajikan terpisah di bagian Tinjauan Pendukung Bisnis dalam Laporan Tahunan ini Education and training in 2022 is presented separately in Business Support Review section in this Annual Report
Rangkap Jabatan di Perusahaan Lain Concurrent Position in Other Companies	Beliau tidak memiliki rangkap jabatan sebagai anggota Dewan Komisaris, Direksi, dan/atau anggota Komite di perusahaan lain. He does not have any concurrent position as member of the Board of Commissioners, the Board of Directors, and member of Committee ath other companies.
Hubungan Afiliasi Affiliation	Beliau tidak memiliki hubungan afiliasi dengan anggota Direksi lainnya, Dewan Komisaris, dan Pemegang Saham Utama. He does not have any affiliate relationship with other members of the Board of Commissioners, the Board of Directors, and Main Shareholders.
Kepemilikan Saham Share Ownership	Beliau tidak memiliki saham di Perseroan. He does not own share at the Company.

Pejabat Eksekutif
Executive Officer

No	Nama Name	Jabatan Position
1.	Cardolla Brodjonegoro	*Chief Financial Officer*
2.	Mira Yonita Aryanti	*Chief Legal Officer*
3.	Puji Purnomo	*Head of Regulatory Reporting & Tax Division*
4.	Erlenny Suparman	*Head of Corporate Planning & Business Performance Division*
5.	Windu Tri Andaruno	*Head of Internal Audit Division*
6.	Kurnia Totok Sudjatmiko	*Head of Compliance Division*
7.	Michael Jonathan	*Head of Operation Division (*)*
8.	Metta Puspita Anoraga	*Head of Funding Division*
9.	Agnes Fibri Triliana Dewi	*Head of Corporate Secretary Division*
10.	Tri Novianto	*Act. Head of Strategy & Planning Division*
11.	Willy Cahyadi	*Head of IT Development Division*
12.	Apriza Liz Tresia Dewi	*Head of Human Resource Division*
13.	Maritsen Darvita	*Head of Marketing Division*
14.	Yenny Budi Siswanti	*Head of Treasury Division*
15.	Morina Yohana	*Act. Head of Product Design Division*
16.	Antonius Gatot Indrasto	*Head of Credit Review Division*
17.	Melvina Valencia	*Head of Digital Operation Division*
18.	Christina Angga Saputra	*Head of Digital User Growth Division*
19.	Maria Vidilea	*Head of Statutory, MIS, Project & Control Division*
20.	Krishnandari Febrianti	*Head of Corporate Solution Division*
21.	Rolly Yudhistira Dimassetya	*Head of Strategic Business & Middle Office Division*
22.	Erick Sanjaya Perkasa	*Head of Legal Counsel & Policy Anaysis Division*
23.	Indra	*Head of Investor Relation Division*
24.	Adrianto Hendraputra	*Head of IT Operation & Security Division*
25.	Priscilla Nathalia Yona	*Head of Credit Admin Division*
26.	Satwika Daksawardhana	*Head of Consumer & Channeling Business Division*
27.	Marvin Herbert Wibisono	*Head of Division*
28.	Hartati Fakkar	*Head of Finance Controller & AP Division*
29.	Rizky Arnando Pratama	*Head of Commercial Innovation Lending Division (**)*
30.	Mikael R. Kami Muham	*Head of Neo Business Division (**)*
31.	Renov Islamy Riza	*Branch Manager – KCU*
32.	Diana Rety Ardianingrum	*Act. Branch Manager Surabaya*

No	Nama Name	Jabatan Position
33.	Susanti Saputra	*Branch Manager – KC Bandung*
34.	Nurdiana Thamrin	*Branch Manager – KC Makasar*
35.	Helen Kurnia	*Branch Manager – KC Medan*
36.	Dheni Putri Kartikasari	*Branch Manager – KC Malang*
37.	Budi Darmawan	*Branch Manager – KC Semarang*
38	Emiliana Yuni	*Act. Head of Operation Division (*)*

*) Proses *Handover*
Handover Process
**) Sesuai Struktur Organisasi Perseroan per 24 Januari 2023
Based on Company's Organization Structure in January 24, 2023

Informasi Pemegang Saham
Information on Shareholders

Komposisi Pemegang Saham Per 1 Januari 2022
Composition of Shareholders as of January 1, 2022

No	Pemegang Saham Shareholders	Sektor Usaha Business Sector	Lembar Shares	Persentase Percentage
Kepemilikan Saham di atas 5% Share Ownership above 5%				
1.	PT Akulaku Silvrr Indonesia	Badan Usaha Milik Swasta Private Company	2.353.594.754	24,98%
2.	PT Gozco Capital	Badan Usaha Milik Swasta Private Company	1.395.465.770	14,81%
3.	Rockcore Financial Technology Co.Ltd	Badan Usaha Milik Swasta Private Company	576.757.860	6,12%
4	Yellow Brick Enterprise Ltd.	Badan usaha Milik Asing Private Company	487.218.961	5,17%
Kepemilikan Saham di bawah 5% Share Ownership below 5%				
5.	Masyarakat Public	Publik Public	4.608.644.491	48,92%
	Jumlah Total		**9.421.681.836**	**100,00%**

Komposisi Pemegang Saham Per 31 Desember 2022
Composition of Shareholders as of December 31, 2022

No	Pemegang Saham Shareholders	Sektor Usaha Business Sector	Lembar Shares	Persentase Percentage
Kepemilikan Saham di atas 5% Share Ownership above 5%				
1.	PT Akulaku Silvrr Indonesia	Badan Usaha Milik Swasta Private Company	3.088.932.907	25,66%
2.	PT Gozco Capital	Badan Usaha Milik Swasta Private Company	1.267.975.705	10,53%
3.	Rockcore Financial Technology Co.Ltd	Badan Usaha Milik Swasta Private Company	736.968.376	6,12%
Kepemilikan Saham di bawah 5% Share Ownership below 5%				
4.	Masyarakat Public	Publik Public	6.944.938.691	57,69%
	Jumlah Total		**12.038.815.679**	**100,00%**

Komposisi Kepemilikan Saham berdasarkan Status Kepemilikan Per 31 Desember 2022
Composition of Shareholders based on Ownership Status as of December 31, 2022

Jenis Pemegang Saham Type of Share Ownership	Jumlah Saham Total Share	% Kepemilikan % Ownership
Individu Domestik Domestic Individual	2.884.370.574	23,958
Individu Asing Foreign Individual	44.935.706	0,373
Institusi Domestik Domestic Institution	6.128.534.396	50,907
Institusi Asing Foreign Institution	2.980.975.003	24,761
Jumlah Total	**12.038.815.679**	**100,00%**

Komposisi Pemegang Saham dari Anggota Dewan Komisaris dan Direksi
Members of Board of Commissioners and Board of Directors

Di tahun 2022, Dewan Komisaris dan Direksi tidak memiliki kepemilikan saham secara langsung terhadap Perseroan. Meski demikian, terdapat sejumlah anggota Dewan Komisaris yang memiliki saham di perusahaan lain, antara lain:

In 2022, the Board of Commissioners and Directors did not have direct share ownership in the Company. However, there are a number of members of the Board of Commissioners who own shares in other companies, including:

- Sdr. Tjandra Mindharta Gozali memiliki 705.370 lembar saham PT Gozco Capital yang membuat beliau memiliki kepemilikan saham tidak langsung terhadap Perseroan.
- Sdr. Suprihadi dan Sdr. Pamitra Wineka memiliki saham pada perusahaan lain.

Sementara itu, anggota Direksi Perseroan tidak memiliki kepemilikan saham pada lembaga keuangan bukan bank dan perusahaan lain. Meski demikian, Perseroan memiliki kebijakan mengenai kepemilikan saham Direksi yang mengatur bahwa anggota Direksi diwajibkan untuk mengungkapkan kepemilikan sahamnya paling lambat 3 (tiga) hari kerja setelah terjadinya kepemilikan atas saham Perseroan sesuai dengan Peraturan OJK. Dalam memenuhi peraturan tersebut, Perseroan telah melaporkan kepemilikan saham Direksi atas saham Perseroan setiap bulan kepada OJK.

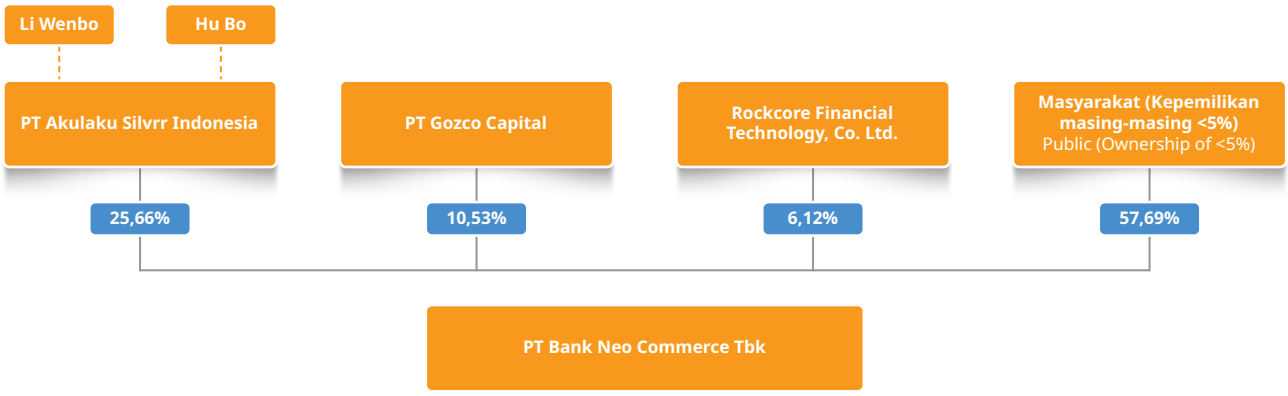
- Mr. Tjandra Mindharta Gozali owns 705,370 shares of PT Gozco Capital, which makes him have indirect share ownership of the Company.
- Mr. Suprihadi and Mr. Pamitra Wineka owns shares in other companies.

Meanwhile, members of the Company Board of Directors do not have share ownership in non-bank financial institutions and other companies. However, the Company has a policy regarding the ownership of shares of the Board of Directors which stipulates that members of the Board of Directors are required to disclose their share ownership no later than 3 (three) working days after the ownership of the Company's shares occurs in accordance with OJK Regulations. In complying with these regulations, the Company has reported the Board of Directors' share ownership of the Company shares every month to the OJK.

Struktur Grup
Group Structure

Per 31 Desember 2022, Perseroan tidak memiliki entitas anak, entitas asosiasi, maupun ventura bersama. Dengan demikian, struktur grup Perseroan hingga akhir tahun 2022 adalah sebagai berikut:

As of December 31, 2022, the Company did not have subsidiaries, associate, and joint venture. Therefore, the Company's group structure as of late 2022 is as follows:



Kronologi Pencatatan Saham
Share Listing Chronology

Tanggal Date	Keterangan Description	Nilai Nominal Nominal Value	Jumlah Saham yang Diterbitkan Number of Shares Issued	Pencatatan Listed in
13 Januari 2015 January 13, 2015	Penawaran Saham Perdana Initial Public Offering	100	300.000.000	Bursa Efek Indonesia Indonesia Stock Exchange
18 Mei 2016 May 18, 2016	Penawaran Umum Terbatas I (PUT I) Limited Public Offering I	100	1.509.096.000	Bursa Efek Indonesia Indonesia Stock Exchange
TW IV 16 TW IV 16	Exercise Waran Exercise Warrants	100	175.702.690	Bursa Efek Indonesia Indonesia Stock Exchange
TW 1 2017 TW 1 2017	Exercise Waran Exercise Warrants	100	7.014.000	Bursa Efek Indonesia Indonesia Stock Exchange
TW II 2017 TW II 2017	Exercise Waran dan Saham Bonus Exercise Warrants and Bonus Shares	100	428.317.017	Bursa Efek Indonesia Indonesia Stock Exchange
TW III 2017 TW III 2017	Exercise Waran Exercise Warrants	100	60.729.921	Bursa Efek Indonesia Indonesia Stock Exchange
TW IV 2017 TW IV 2017	Exercise Waran Exercise Warrants	100	875.860	Bursa Efek Indonesia Indonesia Stock Exchange
TW I 2018 TW I 2018	Exercise Waran Exercise Warrants	100	9.645.800	Bursa Efek Indonesia Indonesia Stock Exchange
TW II 2018 TW II 2018	Exercise Waran Exercise Warrants	100	486.144.996	Bursa Efek Indonesia Indonesia Stock Exchange
22 Maret 2019 March 22, 2019	Penambahan Modal Tanpa Hak Memesan Efek Terlebih Dahulu ("PMTHMETD") Capital Increase without Pre-emptive Rights (PMTHMETD)	100	469.591.963	Bursa Efek Indonesia Indonesia Stock Exchange
28 Mei 2019 May 28, 2019	Penawaran Umum Terbatas II (PUT II) Limited Public Offering II	100	499.603.954	Bursa Efek Indonesia Indonesia Stock Exchange
18 Juni 2020 June 18, 2020	Penawaran Umum Terbatas III (PUT III) Limited Public Offering III	100	1.320.381.878	Bursa Efek Indonesia Indonesia Stock Exchange
31 Mei 2021 May 31, 2021	Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu (PMHMETD) IV Capital Increase with Preemptive Rights (PMHMETD) IV	100	832.724.404	Bursa Efek Indonesia Indonesia Stock Exchange
18 November 2021 November 18, 2021	Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu (PMHMETD) V Capital Increase with Preemptive Rights (PMHMETD) V	100	1.927.162.193	Bursa Efek Indonesia Indonesia Stock Exchange
10 November 2022 November 10, 2022	Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu (PMHMETD) VI Capital Increase with Preemptive Rights (PMHMETD) VI	100	2.617.133.843	Bursa Efek Indonesia Indonesia Stock Exchange

Pencatatan Saham Perdana
Initial Share Listing

Pada tanggal 31 Desember 2014, Perseroan mendapatkan pernyataan efektif pendaftaran dari Otoritas Jasa keuangan (OJK) terkait proses pencatatan saham perdana (*Initial Public Offering*/IPO) melalui surat nomor S-584/D.04/2014, dan resmi dicatatkan di Bursa Efek pada tanggal 13 Januari 2015. Pada saat pencatatan tersebut, Perseroan merupakan perusahaan pertama yang mencatatkan sahamnya di lantai Bursa di tahun 2015.

On December 31, 2014, the Company received a statement of effective registration from the Financial Services Authority (OJK) regarding the Initial Public Offering (IPO) process through letter number S-584/D.04/2014, and was officially registered at Stock Exchange on January 13, 2015. At the time of the listing, the Company was the first company to list its shares on the Stock Exchange in 2015.

Perseroan mencatatkan sahamnya di Bursa Efek Indonesia sebanyak 300.000.000 (tiga ratus juta) lembar saham biasa atas nama yang merupakan saham baru yang berasal dari portepel atau sebesar 11,93% (sebelas koma sembilan tiga persen) dari modal ditempatkan dan disetor penuh setelah penawaran umum perdana saham dengan nilai nominal sebesar Rp100 (seratus rupiah) dimana setiap saham ditawarkan kepada masyarakat dengan harga penawaran Rp115 (seratus lima belas rupiah) untuk setiap saham.

The Company listed its shares on the Indonesia Stock Exchange in the amount of 300,000,000 (three hundred million) ordinary shares on behalf of which were new shares originating from the portfolio or 11.93% (eleven point nine three percent) of the issued and fully paid capital after the offering initial public offering of shares with a nominal value of Rp100 (one hundred rupiah) where each share is offered to the public at an offering price of IDR115 (one hundred and fifteen rupiah) for each share.

Penawaran Umum Terbatas I
Limited Public Offering I

Pada tanggal 10 Maret 2016, hasil Rapat Umum Pemegang Saham Luar Biasa ("RUPSLB") menyetujui bahwa Perseroan akan mengeluarkan saham baru sebanyak-banyaknya sebesar 2.500.000.000 (dua miliar lima ratus juta) saham dan penerbitan waran sebanyak-banyaknya 880.000.000 (delapan ratus delapan puluh juta) lembar dengan Hak Memesan Efek Terlebih Dahulu ("HMETD"). Keputusan ini dituangkan dalam Akta Pernyataan Keputusan Rapat No. 18 tanggal 10 Maret 2016 yang dibuat oleh Notaris Agung Iriantoro SH, MH.

On March 10, 2016, the results of the Extraordinary General Meeting of Shareholders ("EGMS") agreed that the Company would issue a maximum of 2,500,000,000 (two billion five hundred million) new shares and issue a maximum of 880,000,000 warrants (eight hundred eighty million) shares with Pre-emptive Rights ("HMETD"). This decision was stated in the Deed of Statement of Meeting Resolutions No. 18 dated March 10, 2016 made by Notary Agung Iriantoro SH, MH.

Pada tanggal 23 Maret 2016, Perseroan mengajukan pernyataan pendaftaran dalam rangka Penawaran Umum Terbatas ("PUT") I melalui surat Nomor: 017/SET/DIR/BYBTBK/III/2016 kepada OJK-Pasar Modal. Lalu, tanggal 2 Mei 2016, Perseroan menerima surat pemberitahuan efektifnya pernyataan pendaftaran dari OJK-Pasar Modal melalui surat No. S-215/D.04/2016.

On March 23, 2016, the Company submitted a registration statement for the Limited Public Offering ("PUT") I through letter Number: 017/SET/DIR/BYBTBK/III/2016 to OJK-Capital Markets. Then, on May 2, 2016, the Company received a letter notifying the effectiveness of the registration statement from the OJK-Capital Market through letter No. S-215/D.04/2016.

Selanjutnya tanggal 11 Mei 2016 Bursa Efek Indonesia menyetujui pencatatan saham baru Perseroan melalui surat No.S-03016/BELPP1/05-2016 sebanyak 1.509.096.000 lembar dengan harga penawaran Rp125 (seratus dua puluh lima rupiah) setiap saham yang disertai dengan penerbitan Waran Seri I sebanyak

Furthermore, on May 11, 2016 the Indonesia Stock Exchange approved the listing of the Company's new shares through letter No.S-03016/BELPP1/05-2016 totaling 1,509,096,000 shares with an offering price of Rp125 (one hundred and twenty five rupiah) per share accompanied by the issuance of Series Warrants I as

754.548.000 waran, dimana setiap 6 (enam) saham hasil pelaksanaan HMETD tersebut melekat 3 (tiga) Waran Seri I yang memberikan hak kepada pemegang saham untuk membeli saham baru dengan harga pelaksanaan Rp135 per saham. Pelaksanaan Waran Seri I dapat dilaksanakan mulai tanggal 18 November 2016 sampai dengan 18 Mei 2018 dimana setiap pemegang 1 (satu) waran berhak untuk membeli 1 (satu) saham Perseroan.

many as 754,548,000 warrants, of which for every 6 (six) shares resulting from the exercise of the HMETD are attached 3 (three) Series I Warrants which give rights to shareholders to buy new shares at an exercise price of Rp135 per share. The Series I Warrants can be exercised from November 18, 2016 to May 18, 2018 where each holder of 1 (one) warrant has the right to purchase 1 (one) the Company share.

Penawaran Umum Terbatas II
Limited Public Offering II

Pada tanggal 27 Juni 2018, Perseroan telah mendapatkan persetujuan RUPSLB untuk mengeluarkan saham baru sebanyak-banyaknya 3.000.000.000 lembar saham melalui Penambahan Modal dengan hak Memesan Efek Terlebih Dahulu (HMETD). Perseroan mendapatkan pernyataan efektif dari OJK untuk melakukan Penambahan Modal melalui surat Nomor S-64/D.04/2019 tanggal 28 Mei 2019. Saham yang ditawarkan dalam PUT II adalah sebanyak 499.603.954 lembar saham baru atas nama Perseroan dengan nilai nominal Rp100 per lembar saham dan harga pelaksanaan Rp338 per lembar saham.

On June 27, 2018, the Company received approval from the EGMS to issue a maximum of 3,000,000,000 new shares through Capital Increase with Pre-emptive Rights (HMETD). The Company received an effective statement from OJK to do Capital Increase through letter Number S-64/D.04/2019 dated May 28, 2019. The shares offered in the PUT II were 499,603,954 new shares on behalf of the Company with a nominal value of Rp100 per share shares and an exercise price of Rp338 per share.

Saham hasil pelaksanaan PUT sebanyak 499.603.954 lembar saham atau 8,11% dari modal ditempatkan dan disetor penuh setelah PUT II yang ditawarkan ini seluruhnya merupakan saham yang dikeluarkan dari portepel perseroan dan dicatatkan di Bursa Efek Indonesia.

The shares resulting from the PUT II were 499,603,954 shares or 8.11% of the issued and fully paid up capital after the PUT II that was offered were all shares issued from the company's portfolio and listed on the Indonesia Stock Exchange.

Penawaran Umum Terbatas III
Limited Public Offering III

Perseroan telah mendapatkan persetujuan RUPSLB tanggal 28 Juni 2019 untuk mengeluarkan saham baru sebanyak-banyaknya 3.000.000.000 lembar saham. Perseroan mendapatkan pernyataan efektif dari OJK melalui surat Nomor S-66/D.04/2020 tanggal 18 Juni 2020. Saham yang ditawarkan dalam PUT III ini sebanyak-banyaknya 1.320.381.878 (satu miliar tiga ratus dua puluh juta tiga ratus delapan puluh satu ribu delapan ratus tujuh puluh delapan) saham dengan nilai nominal Rp100 per lembar saham dan harga pelaksanaan Rp300 (tiga ratus Rupiah) per saham. Rasio pada PUT ini adalah setiap pemegang saham yang memiliki 14 (empat belas) saham mempunyai 3 (tiga) HMETD dimana setiap 1 (satu) HMETD memberikan hak kepada pemegangnya untuk membeli 1 (satu) saham baru.

The Company has obtained approval from the EGMS on June 28, 2019 to issue a maximum of 3,000,000,000 new shares. The Company received an effective statement from OJK through letter Number S-66/D.04/2020 dated June 18, 2020. The maximum number of shares offered in this PUT III is 1,320,381,878 (one billion three hundred twenty million three hundred eighty one thousand and eight hundred seventy eight) shares with a nominal value of Rp100 per share and an exercise price of Rp300 (three hundred Rupiah) per share. The ratio in this PUT is that every shareholder who owns 14 (fourteen) shares has 3 (three) HMETD where every 1 (one) HMETD gives the holder the right to buy 1 (one) new share.

Pada pelaksanaan PUT III, sebanyak 500.013.138 lembar saham baru dikeluarkan dari portepel Perseroan, dan telah dicatatkan di Bursa Efek Indonesia.

During the implementation of PUT III, 500,013,138 new shares were issued from the Company's portfolio, and were listed on the Indonesia Stock Exchange.

Penawaran Umum Terbatas IV
Limited Public Offering IV

Perseroan telah mendapatkan persetujuan RUPSLB tanggal 30 September 2020 untuk mengeluarkan saham baru sebanyak banyaknya 5.000.000.000 lembar saham melalui Hak Memesan Efek Terlebih Dahulu. Perseroan mendapatkan pernyataan efektif dari OJK melalui surat Nomor S-76/D.04/2021 tanggal 31 Mei 2021, untuk mengeluarkan saham baru sebanyak-banyaknya 832.724.404 (delapan ratus tiga puluh dua juta tujuh ratus dua puluh empat ribu empat ratus empat) lembar saham dengan nilai nominal Rp100 per lembar saham dan harga pelaksanaan Rp300 (tiga ratus rupiah) per saham. Rasio pada PUT ini adalah setiap pemegang saham yang memiliki 8 (delapan) saham mempunyai 1 (satu) HMETD dimana setiap 1 (satu) HMETD memberikan hak kepada pemegangnya untuk membeli 1 (satu) saham baru.

The Company has obtained approval from the EGMS on September 30, 2020 to issue a maximum of 5,000,000,000 new shares through Pre-emptive Rights. The Company received an effective statement from OJK through letter Number S-76/D.04/2021 dated May 31, 2021, to issue a maximum of 832,724,404 (eight hundred thirty-two million seven hundred twenty-four thousand four hundred and four) new shares with a nominal price of Rp100 per share and an exercise price of IDR300 (three hundred rupiah) per share. The ratio in this PUT is that every shareholder who owns 8 (eight) shares has 1 (one) HMETD where every 1 (one) HMETD gives the holder the right to buy 1 (one) new share.

Saham hasil pelaksanaan PUT IV sebanyak 832.724.404 lembar saham dari modal ditempatkan dan disetor penuh setelah PUT IV yang ditawarkan seluruhnya merupakan saham yang dikeluarkan dari portepel Perseroan dan telah dicatatkan di Bursa Efek Indonesia.

The shares resulting from the implementation of PUT IV totaling 832,724,404 shares of issued and fully paid-up capital after the PUT IV offered were all shares issued from the Company's portfolio and have been listed on the Indonesia Stock Exchange.

Penawaran Umum Terbatas V
Limited Public Offering V

Perseroan telah mendapatkan persetujuan RUPSLB tanggal 28 Mei 2021 untuk mengeluarkan saham baru sebanyak banyaknya 5.000.000.000 lembar saham. Perseroan mendapatkan pernyataan efektif dari OJK melalui surat No. S-208/D.04/2021 tanggal 18 November 2021 untuk mengeluarkan saham baru sebanyak-banyaknya 1.927.162.193 (satu miliar sembilan ratus dua puluh tujuh juta seratus enam puluh dua ribu seratus sembilan puluh tiga) lembar saham dengan nilai nominal Rp100 per lembar saham dan harga pelaksanaan Rp1.300 (seribu tiga ratus rupiah) per saham. Rasio pada PUT ini adalah setiap pemegang saham yang memiliki 35 (tiga puluh lima) saham mempunyai 9 (sembilan) HMETD dimana setiap 1 (satu) HMETD memberikan hak kepada pemegangnya untuk membeli 1 (satu) saham baru.

The company has obtained approval from the EGMS on May 28, 2021 to issue a maximum of 5,000,000,000 new shares. The Company received an effective statement from OJK through letter no. S-208/D.04/2021 dated November 18, 2021 to issue a maximum of 1,927,162,193 (one billion nine hundred twenty seven million one hundred sixty two thousand one hundred ninety three) shares with a nominal value of Rp100 per share and an exercise price of ID R1,300 (one thousand three hundred rupiah) per share. The ratio in this LPO is that each shareholder who owns 35 (thirty five) shares has 9 (nine) HMETD where every 1 (one) HMETD gives the holder the right to buy 1 (one) new share.

Saham hasil pelaksanaan PUT V sebanyak 1.927.162.193 lembar saham seluruhnya merupakan saham yang dikeluarkan dari portepel Perseroan dan telah dicatatkan di Bursa Efek Indonesia.

The shares resulting from PUT V totaling 1,927,162,193 shares are all shares issued from the Company's portfolio and have been listed on the Indonesia Stock Exchange.

Penawaran Umum Terbatas VI
Limited Public Offering VI

Berdasarkan hasil RUPSLB tanggal 21 Juli 2022, Perseroan telah mendapatkan persetujuan untuk mengeluarkan saham baru sebanyak banyaknya 5.000.000.000 lembar saham. Melalui surat persetujuan Nomor S-235/D.04/2022 tanggal 10 November 2022 yang dikeluarkan oleh OJK, Perseroan menawarkan saham baru sebanyak-banyaknya 2.617.133.843 (dua miliar enam ratus tujuh belas juta seratus tiga puluh tiga ribu delapan ratus empat puluh tiga) lembar saham dengan nilai nominal Rp100 per lembar saham dan harga pelaksanaan Rp650,- (enam ratus lima puluh rupiah) per saham, dimana setiap pemegang saham yang memiliki 18 (delapan belas) saham mempunyai 5 (lima) HMETD yang setiap 1 (satu) HMETD diberikan hak kepada pemegangnya untuk membeli 1 (satu) saham baru.

Based on the results of the EGMS on July 21, 2022, the Company has obtained approval to issue a maximum of 5,000,000,000 new shares. Through letter of approval Number S-235/D.04/2022 dated November 10, 2022 issued by the OJK, the Company offers a maximum of 2,617,133,843 (two billion six hundred seventeen million one hundred thirty three thousand eight hundred forty three) new shares with a nominal value of Rp100 per share and an exercise price of Rp650 (six hundred and fifty rupiah) per share, whereby each shareholder who owns 18 (eighteen) shares has 5 (five) HMETD of which every 1 (one) HMETD given the right to the holder to buy 1 (one) new share.

Saham hasil pelaksanaan HMETD sebesar 2.617.133.843 lembar saham merupakan saham yang dikeluarkan dari portepel Perseroan dan telah dicatatkan di Bursa Efek Indonesia.

2,617,133,843 shares resulting from the exercise of Pre-emptive Rights are shares issued from the Company's portfolio and have been listed on the Indonesia Stock Exchange.

Kronologi Pencatatan Efek Lainnya
Chronology of Other Securities Listing

Sampai dengan akhir tahun 2022, Perseroan tidak melakukan pencatatan efek lainnya. Dengan demikian, tidak terdapat informasi kronologi pencatatan efek lainnya yang dapat dilaporkan dalam Laporan Tahunan ini.

Until the end of 2022, the Company did not list any other securities. Thus, there is no information on the chronology of other securities listings that can be reported in this Annual Report.

Lembaga dan Profesi Penunjang Perusahaan

Company Supporting Institution and Profession

Lembaga dan Profesi Penunjang Perusahaan Company Supporting Institution and Profession	Nama Name	Alamat Address	Jasa yang Diberikan Service Provided	Periode Penugasan Assignment Period
Kantor Akuntan Publik Public Accountant Firm	KAP Purwantono, Sungkoro & Surja (Ernst & Young)	Jl. Jend. Sudirman Kav 52-53, Jakarta 12190 Telp:(021) 52895000 Website: http://www.ey.com	Audit Laporan Keuangan Tahunan Annual Financial Statement Audit	Tahun 2022 In 2022
Notaris Notary	Jose Dima Satria	Jl. Madrasah Komplek Taman Gandaria Kav 11A Jakarta Selatan Telp: (021) 29125500 Email: josedima99@gmail.com/ jose@josedima99.com	Pembuatan akta dan perjanjian Making deed and agreement	Tahun 2022 In 2022
Konsultan Hukum Legal Consultant	Dentons HPRP (Hanafiah Ponggawa & Partners)	Wisma 46, Kota BNI Jl. Jend. Sudirman Kav 1, Lantai 32 dan 41 Jakarta Selatan Telp: (021) 570 1837 Fax: (021)5701835 Website: https://www.dentons.com	Konsultasi hukum Legal counsel	Tahun 2022 In 2022
Biro Administrasi Efek Securities Administration Bureau	PT Ficomindo Buana Registrar	Jl. Kyai Caringin No.2-A, RT.11/RW.4, Kel. Cideng, Kec. Gambir, Jakarta 10150 Telp: (021) 22638327 Website: www.ficomindo.com	Administrasi Efek Perseroan Company Securities Administration	Tahun 2022 In 2022
Informasi Perdagangan & Pencatatan Saham Trading & Share Listing Information	Bursa Efek Indonesia (BEI) Indonesia Stock Exchange (IDX)	Gedung Bursa Efek Indonesia, Tower 1 Jl. Jend. Sudirman Kav 52-53, Jakarta 12190 Telp: (62-21) 5150515 Fax: (62-21) 5154153 Website: www.idx.co.id Email: listing@idx.co.id	Jasa Pencatatan Tahunan Saham Annual Share Listing Services	Tahun 2022 In 2022
Kustodian Custodian	PT Kustodian Sentral Efek Indonesia (KSEI)	Gedung Bursa Efek Indonesia, Tower 1 Lantai 5 Jl. Jend. Sudirman Kav 52-53, Jakarta 12190 Telp: (62-21) 5152855 Website: www.ksei.co.id Email: helpdesk@ksei.co.id	Pengelolaan Administrasi Efek Securities Administration Management	Tahun 2022 In 2022

Informasi pada Situs Web Perusahaan
Information on the Company Website

Informasi pada situs web menjadi salah satu sumber informasi dan referensi perusahaan yang senantiasa melakukan inovasi, dan pembaharuan secara berkala sesuai Peraturan OJK No.8/POJK.04/2015 tentang Situs Web Emiten atau Perusahaan Publik dengan memuat informasi penting, termasuk informasi terkait Perseroan. Saat ini, Perseroan telah memiliki situs web resmi yang beralamat www.bankneocommerce.co.id dan tersedia dalam dua bahasa, yaitu Bahasa Indonesia dan Bahasa Inggris. Secara rinci, situs web Perseroan hingga saat ini telah memuat berbagai informasi, yaitu:

- Informasi perihal produk *Mobile Banking*, Produk Individu, Produk Simpanan dan Produk lainnya;
- Informasi tentang aktivitas promosi yang ada di produk-produk Perseroan
- Bunga dan Biaya yang berisikan informasi mengenai Biaya dan Tarif, Setoran Awal Pembukaan Rekening, Tarif Neobank, Suku Bunga Simpanan, dan Suku Bunga Dasar Kredit
- Tentang BNC yang berisikan mengenai Manajemen, Tentang Kami, Tata Kelola Perusahaan, Laporan Keuangan, serta Informasi Investor
- Berita Investor dan Media serta artikel-artikel
- Kebijakan Privasi
- Lokasi kantor pusat dan kantor cabang
- Karier
- Alur Layanan Pengaduan
- Pengaduan Pelanggaran
- *Contact Center*
- Media Sosial

Information on the website is a source of information and reference for companies that are constantly innovating and updating regularly in accordance with OJK Regulation No.8/POJK.04/2015 concerning Issuer or Public Company Websites containing important information, including information related to the Company. Currently, the Company has an official website with the address www.bankneocommerce.co.id and is available in two languages, namely Indonesian and English. In detail, the Company website has so far contained various information, namely:

- Information about Mobile Banking Products, Individual Products, Saving Products, and Other Products
- Information about promotional activities in the Company's Products.
- Interest and Fees containing information on Fees and Cost, Initial Account Opening Deposits, Neobank Fee, Deposit Interest Rates, and Basic Loan Interest Rates
- About BNC which contains information about Management, About Us, Corporate Governance, Financial Statements, and Investor Information
- Investor News, Media, and articles
- Privacy Policy
- Location of the head office and branch offices
- Career
- Complaint Service Flow
- Complaints of Violations
- Contact Center
- Social Media



Penghargaan dan Sertifikasi
Awards and Certifications

Penghargaan
Awards

No	Tanggal Penghargaan Date	Nama Penghargaan Awards	Acara Event	Diberikan oleh Awarded by	
1	23 Maret 2022 March 23, 2022	*Gold Champion* *Category: Bank Digital*	*Indonesia WOW Brand 2022*	Markplus	
2	7 April 2022 April 7, 2022	Peringkat Ke-2 *Mobile Banking* Kategori: KBMI 1 *Asset < IDR 10 Trillion*	*11th Digital Brand Awards 2022*	Infobank Group	
3	7 April 2022 April 7, 2022	Peringkat Ke-2 Bank Dengan Layanan Digital Kategori: KBMI 1 *Asset < IDR 10 Trillion*	*11th Digital Brand Awards 2022*	Infobank Group	
4	28 Juni 2022 June 28, 2022	*Best Digital Banking* Kategori: Digital Untuk Dimensi Customer	*Digital Banking Awards 2022*	Investor, Berita Satu	
5	28 Juni 2022 June 28, 2022	*Best Digital Banking* Kategori: Digital Untuk Dimensi Manajemen Risiko	*Digital Banking Awards 2022*	Investor, Berita Satu	

No	Tanggal Penghargaan Date	Nama Penghargaan Awards	Acara Event	Diberikan oleh Awarded by	
6	30 Juni 2022 June 30, 2022	Peringkat Ke-2 *Best Overall Performance* Kategori Bank Digital	*19th Banking Service Excellence Awards 2022*	Infobank	
7	25 Agustus 2022 August 25, 2022	*Indonesia Best Bank 2022 for The Valuable Business Strategy Through Banking Product and Services Category: KBMI 1, Private Bank*	*Indonesia Best Bank Awards 2022*	Warta Ekonomi	
8	November 2022 November 2022	*Highest BI-Fast Transaction*	*Altogether 2022*	Alto Network	
9	23 November 2022 November 23, 2022	*Bankers of The Year* Tjandra Gunawan, *President Director* PT Bank Neo Commerce Tbk	*Top 100 CEO & The Next Leaders Forum 2022*	Infobank	
10	November 2022 November 2022	*Top 200 Next Leaders* Aditya Windarwo, Direktur Bank Neo Commerce	*Top 100 CEO & The Next Leaders Forum 2022*	Infobank	

No	Tanggal Penghargaan Date	Nama Penghargaan Awards	Acara Event	Diberikan oleh Awarded by	
11	November 2022 November 2022	*Top 200 Next Leaders* Chen Jun, Direktur Bank Neo Commerce	*Top 100 CEO & The Next Leaders Forum 2022*	Infobank	
12	24 November 2022 November 24, 2022	*The Most Active Bank in Digital Innovation, Category Digital Bank*	*Top 20 Financial Institution 2022*	The Finance	
13	24 November 2022 November 24, 2022	*The Most Active Bank in Product Innovation, Category Digital Bank*	*Top 20 Financial Institution 2022*	The Finance	
14	2 Desember 2022 December 2, 2022	*The Most Outstanding Business Growth*	*Faspay Awards 2022*	Faspay	

Sertifikasi
Certification

Tanggal Dikeluarkannya Sertifikasi Date of Certificate Issuance	Jenis Sertifikat Type of Certificate	Dikeluarkan oleh Issued by	Masa Berlaku Sertifikasi Certification Validity Period
15 Juni 2022 June 15, 2022	ISO/IEC 27001:2013	DNV	15 Juni 2022 – 15 Juni 2025 June 15, 2022 – June 15, 2025

04

Tinjauan Pendukung Bisnis

Business Support Review





Pengelolaan Sumber Daya Manusia
Human Resource Management

Perseroan menilai bahwa Sumber Daya Manusia (SDM) yang mumpuni memiliki peran strategis bagi akselerasi pencapaian visi dan misi yang telah ditetapkan sekaligus mendukung pelayanan perbankan. Sebagai perusahaan perbankan berbasis teknologi, Perseroan menyadari bahwa kemampuan SDM yang baik juga faktor kunci dalam memenangkan persaingan global di tengah lingkungan bisnis yang terus berkembang. Untuk itu, Perseroan berkomitmen untuk terus meningkatkan kapasitas dan kualitas SDM yang dimiliki melalui strategi pengelolaan yang tepat agar dapat meningkatkan produktivitas kerja serta menjawab dinamika bisnis, sehingga Perseroan dapat memenuhi kebutuhan atas karyawan yang kompeten dan memahami sistem pelayanan terkini guna mewujudkan visi dan misi Perseroan.

The Company realizes that competent human resources play a strategic role in accelerating the achievement of the vision and mission, while supporting banking services. As a technology-based banking company, the Company realizes that good HR capabilities are also a key factor in winning global competition in the midst of an ever-evolving business environment. Therefore, the company is committed to continuously improving the capacity and quality of its human resources through appropriate management strategies to increase work productivity and respond to business dynamics. Thus, the Company can employ the employees who are competent and understand the latest service systems to realize its vision and mission.

Perseroan telah menyusun dan menerapkan strategi pengelolaan SDM yang disesuaikan dengan rencana bisnis dan kondisi terkini. Pengelolaan SDM Perseroan dilakukan secara komprehensif dan terukur melalui program pendidikan dan pelatihan yang bersifat formal maupun non formal. Program-program ini bertujuan untuk menghasilkan Insan Perseroan yang kompeten, memiliki kinerja tinggi, mampu mengkomunikasikan gagasan-gagasan kreatif, sehingga dapat memastikan pengelolaan dan pelayanan Perseroan dapat berjalan dengan baik di setiap lini bisnis.

The Company has developed and implemented an HR management strategy that is tailored to the business plan and current conditions. HR management is carried out in a comprehensive and measurable manner through formal and non-formal education and training programs. These programs aim to produce competent and performing employees who can accommodate creative ideas to ensure the Company management and services can run well in every line of business.

Pembahasan pengelolaan SDM dalam Laporan Tahunan ini juga akan bersinggungan dengan pembahasan pada Laporan Keberlanjutan yang diterbitkan dalam satu buku ini. Pembaca diharapkan dapat membaca buku Laporan Keberlanjutan untuk mendapatkan pemahaman komprehensif mengenai aktivitas Perseroan dalam mengembangkan SDM pada tahun 2022.

The discussion on HR management in this Annual Report will also be related to the discussion in the Sustainability Report published in this same book. Readers are expected to read the Sustainability Report to gain a comprehensive understanding of the Company's activities in HR development in 2022.

Pengelolaan SDM Secara Khusus di tengah Pandemi
HR Management Particularly in the Midst of a Pandemic

Seiring dengan masih belum berakhirnya pandemi Covid-19 di Indonesia, Perseroan tetap menjaga kewaspadaannya dalam melakukan pengelolaan SDM untuk melindungi karyawan dan memastikan

As the Covid-19 pandemic remains existing in Indonesia, the Company remains cautious in managing its human resources to protect its employees and ensure business continuity. In managing its human resources

keberlangsungan usaha. Dalam mengelola SDM di tengah pandemi, Perseroan senantiasa memperhatikan perkembangan kondisi terkini dan kebijakan Pemerintah terkait penanganan Covid-19, salah satunya dengan menerapkan protokol kesehatan di tempat kerja, maupun aturan-aturan lain yang sesuai dengan standar kesehatan dan standar perbankan yang berlaku.

during the pandemic, the Company always pays attention to the latest developments in the situation and the government's policies related to handling Covid-19, such as implementing health protocols in the workplace and other rules that comply with health and banking standards.

Adapun langkah-langkah yang diterapkan oleh Perseroan dalam mengelola SDM secara khusus di tengah pandemi sepanjang tahun 2022, antara lain:

- Perseroan menerapkan sistem kerja *hybrid* dengan presentasi WFH dan WFO sesuai dengan peraturan Pemerintah. Aturan sistem kerja WFH dan WFO ini diberlakukan untuk seluruh karyawan mulai dari Level *Staff* hingga Pejabat Eksekutif.
- Perseroan melakukan penerapan protokol kesehatan sesuai dengan standar prosedur seperti pemeriksaan suhu tubuh sebelum masuk kantor, *self-assessment* untuk karyawan yang akan WFO, pemberian vitamin bagi karyawan dan tidak lupa memastikan pemakaian masker oleh karyawan di lingkungan kantor.
- Perseroan ikut serta dalam program vaksinasi *booster* gotong royong dan program vaksinasi pemerintah yang diikuti oleh karyawan.
- Perseroan tetap melakukan berbagai program pengembangan karyawan dengan perubahan tatacara dari sebelumnya pengembangan karyawan dilakukan secara tatap muka menjadi secara virtual.

The Company has taken the following measures to manage the human resources, specifically during the pandemic in 2022:

- The Company implements a hybrid work system with a combination of WFH (work from home) and WFO (work from office) according to government regulations. The WFH and WFO work system is applied to all employees from staff level to executive officers.
- The Company applies health protocols according to standard procedures, such as body temperature checks before entering the office, self-assessment for employees who will work from the office, providing vitamins for employees, and ensuring that employees wear masks in the office environment.
- The Company participates in the government's booster vaccine program and vaccination programs followed by its employees.
- The Company continues to carry out various employee development programs. There were changes to the development programs. Previously, the program was held offline, while it is conducted virtually.

Roadmap Pengelolaan SDM
Roadmap of HR Management

Perseroan melakukan sistem pengelolaan SDM yang konsisten dan berkelanjutan, dimulai sejak proses rekrutmen, pengembangan kompetensi, perencanaan karier pegawai, peningkatan kesejahteraan pegawai hingga penerapan budaya kerja dengan mengacu kepada rencana jangka panjang bisnis Perseroan. Sejumlah strategi pengelolaan SDM yang telah dilakukan Perseroan terkait peningkatan kompetensi karyawan sepanjang tahun 2022, antara lain:

1. Memberikan pemahaman kepada seluruh karyawan tentang perubahan struktur organisasi perusahaan, yang menunjang transformasi Perseroan, salah satunya adalah dengan dilakukan pertemuan secara berkala antara manajemen dengan karyawan, di mana dalam pertemuan tersebut manajemen menginformasikan dan

The Company implements a consistent and sustainable HR management system, including the recruitment process, competency development, employee career planning, improving employee welfare and the implementation of a work culture with reference to the Company's long-term business plan. Several HR management strategies that have been carried out by the Company related to increasing employee competency throughout 2022, among others:

1. Providing understanding to all employees about changes in the company's organizational structure, which supports the Company's transformation. One of which is by holding regular meetings between management and employees, in which management informs and disseminates the Company's vision, mission and strategy, as well

melakukan sosialiasasi visi misi dan strategi Perseroan, juga target yang ingin dicapai agar mereka bisa dilihat apa yang dibutuhkan untuk mencapainya dan juga evaluasi untuk pencapaian hasil yang sudah dicapai oleh setiap karyawan.
2. Melakukan rekrutmen untuk pemenuhan kebutuhan karyawan sesuai dengan rencana bisnis bank.
3. Melakukan program pendidikan, pelatihan dan pengembangan secara berkelanjutan, termasuk di dalamnya melakukan *coaching* dan *mentoring* kepada karyawan.
4. Melakukan evaluasi atas kinerja setiap karyawan dalam konteks produktivitas berdasarkan target yang ditetapkan. Evaluasi kinerja karyawan ini juga diikuti dengan adanya proses promosi, mutasi dan/atau rotasi kerja

Dalam penerapannya, Perseroan menjalankan program pengelolaan dan pengembangan SDM ke dalam 2 (dua) klasifikasi, yakni program pendidikan, pelatihan, dan pengembangan serta non-program pendidikan, pelatihan dan pengembangan. Tujuan dari masing-masing program pengelolaan dan pengembangan SDM tersebut, yakni:

1. Program Pendidikan, Pelatihan dan Pengembangan Karyawan

1. Meningkatan kompetensi teknis dan non teknis bagi *staff & leadership* pada level Manajerial.
2. Mempersiapkan pemimpin Unit Bisnis dan *Strategic Level* melalui program pendidikan, pelatihan dan pengembangan karyawan melalui *Improvement Leadership Skill*.
3. Pemenuhan sertifikasi wajib bagi karyawan Perseroan sesuai level jabatan yang dipersyaratkan, seperti Sertifikasi Manajemen Risiko, Sertifikasi Kepatuhan, Sertifikasi *Treasury* dan sertifikasi lainnya sesuai dengan kebutuhan.
4. Dalam rangka peningkatan kompetensi karyawan khususnya *mandatory certification* dilakukan *training* bidang-bidang terkait;
   a. *Training* pada Audit Internal
      - Mengikutsertakan pada Sertifikasi Manajemen Risiko sesuai level jabatan.
      - Mengikutsertakan pada Sertifikasi Audit sesuai level jabatan.
      - Penyelenggaraan *training* pengembangan kompetensi, baik secara eksternal maupun internal.
      - Menyelenggarakan program pendidikan & pelatihan bagi karyawan di Audit Internal.

as targets set to be achieved so that they can see what is needed to achieve it and also evaluate the achievement of the results that have been achieved by each employee.

2. Organizing recruitment to meet the needs of employees in accordance with the bank's business plan.
3. Conducting education, training and development programs on an ongoing basis, including coaching and mentoring employees.

4. Evaluating the performance of each employee in the context of productivity based on the targets set. Evaluation of employee performance is also followed by a process of promotion, transfer and/or job rotation.

In its implementation, the Company classifies its human resource management and development programs into two categories, namely educational, training and development programs, and non-educational, training and development programs. The objectives of each of these human resource management and development programs are:

1. Employee Education, Training and Development Programs

1. Improving technical and non-technical competencies for staff & leadership at the managerial level.
2. Preparing Business Unit and Strategic Level leaders through education, training and employee development programs through Improvement Leadership Skills.
3. Fulfillment of mandatory certification for the Company's employees according to the required position level, such as Risk Management Certification, Compliance Certification, Treasury Certification and other certifications as needed.
4. In order to increase employee competence, especially mandatory certification, training in related fields is carried out;
   a. Training on Internal Audit
      - Participate in Risk Management Certification according to position level.
      - Participate in Audit Certification according to position level.
      - Organizing competency development training, both externally and internally.
      - Organizing education & training programs for employees in Internal Audit.

b. *Training* pada *Risk Management*
   - Mengikutsertakan pada Sertifikasi Manajemen Risiko sesuai level jabatan.
   - Penyelenggaraan *training* pengembangan kompetensi, baik secara eksternal maupun internal.
   - Meningkatkan kompetensi karyawan, meliputi *Risk Awareness* dan *Compliance*.

c. *Training* pada *Wealth Management*
   - Mengikutsertakan pada Sertifikasi WAPERD (Wakil Agen Penjual Efek Reksa Dana), WPPE-P (Wakil Perantara Pedagang Efek - Pemasaran), AAUI (Asosiasi Asuransi Umum Indonesia) dan AAJI (Asosiasi Asuransi Jiwa Indonesia) pada Tenaga Pemasar.
   - Penyelenggaraan *training* pengembangan kompetensi, baik secara eksternal maupun internal.
   - Meningkatkan kompetensi karyawan, meliputi *Wealth Management Product, Product Knowledge & Strategy*.

d. *Training* Sistem Pembayaran
   - Mengikutsertakan pada Training PBK SPPUR dan Sertifikasi Pembayaran Pengelolaan Uang Rupiah Bidang Pengelolaan Transfer Dana, Pengelolaan Uang Tunai dan Setelmen Transaksi Treasuri sesuai dengan level jabatan.
   - Penyelenggaraan *training* pengembangan kompetensi, baik secara eksternal maupun internal.
   - Meningkatkan kompetensi karyawan, meliputi *Payment Product* dan *Operation*.

5. Program pendidikan dan pengembangan yang dimiliki Perseroan terdiri dari:
   a. Program pendidikan dan pengembangan yang berkaitan dengan seluruh *key behavior* dan *core competency.*
   b. Peningkatan *key behavior*: *creativity, agility, integrity, customer focus, teamwork*.
   c. Peningkatan *thinking competency*: *analytical thinking, visionary thinking, problem solving, business acumen*.
   d. Peningkatan *working competency*: *achievement orientation, growth mindset, initiative*.
   e. Peningkatan *relating competency*: *interpersonal understanding, relatioship building, self-control, self-confidence*.
   f. Peningkatan *managing competency*: *team leadership, developing others, directiveness, impact & influence, decision making*.

b. Training on Risk Management
   - Participate in Risk Management Certification according to position level.
   - Implementation of competency development training, both externally and internally.
   - Improving employee competency, including Risk Awareness and Compliance.

c. Training on Wealth Management
   - Participate in WAPERD (Representative of Mutual Fund Selling Agent), WPPE-P (Securities Broker Representative), AAUI (General Insurance Association of Indonesia) and AAJI (Indonesian Life Insurance Association) Certification in Marketers.
   - Implementation of competency development training, both externally and internally.
   - Improving employee competency, including Wealth Management Product, Product Knowledge & Strategy.

d. Payment System Training
   - Participate in PBK SPPUR Training and Certification of Payment of Rupiah Money Management in Funds Transfer Management, Cash Management and Treasury Transaction Settlement according to position level.
   - Implementation of competency development training, both externally and internally.
   - Improving employee competence, including Payment Products and Operations.

5. The Company's education and development programs consist of:
   a. Education and development programs related to all key behaviors and core competencies.
   b. Key behavior improvement: creativity, agility, integrity, customer focus, teamwork.
   c. Increasing thinking competency: analytical thinking, visionary thinking, problem solving, business acumen.
   d. Increasing working competency: achievement orientation, growth mindset, initiative.
   e. Improvement relating competency: interpersonal understanding, relationship building, self-control, self-confidence.
   f. Improvement of managing competency: team leadership, developing others, directiveness, impact & influence, decision making.

g. Peningkatan kemampuan menjual produk dan melayani nasabah: *product knowledge, selling & marketing skills, market analysis, communication skills, presentation skills, negotiation skills, service excellence*.
h. Sistem dan prosedur guna meningkatkan efisiensi kualitas pelayanan dan memperkecil *zero defect*: pengetahuan sistem & prosedur, keterampilan komputer, metode penggunaan TSI, aspek kegiatan operasional.
i. Mendapatkan kemampuan di bidang pengelolaan dan supervisi karyawan (*people management*) bagi pimpinan unit kerja: *people management, supervisory skills, performance management, coaching & counseling skills, interviewing skills, communication skills, leadership*.

2. Non-Program Pendidikan dan Pelatihan

1. Proses penilaian prestasi kerja karyawan tahunan, di mana penilaian dilakukan 2 (dua) kali dalam 1 (satu) tahun, yaitu tengah tahun dan akhir tahun.
2. Program Mutasi dan Promosi sesuai dengan kinerja dan pengembangan karier.
3. Membuat *succession planning, individual development program, performance improvement plan*.
4. Penyempurnaan *System Grading* untuk karyawan untuk memotivasi dalam berkarier.
5. Mengembangkan dan menerapkan sistem *reward & punishment* yang adil bagi seluruh karyawan.
6. Pengembangan sistem remunerasi secara berkala sesuai kebutuhan Perseroan.

g. Increased ability to sell products and serve customers: product knowledge, selling & marketing skills, market analysis, communication skills, presentation skills, negotiation skills, service excellence.
h. Systems and procedures to improve service quality efficiency and reduce zero defects: knowledge of systems & procedures, computer skills, methods of using TSI, aspects of operational activities.
i. Obtain skills in the field of employee management and supervision (people management) for work unit heads: people management, supervisory skills, performance management, coaching & counseling skills, interviewing skills, communication skills, leadership.

2. Non-Education and Training Programs

1. Annual employee performance appraisal process, in which the assessment is carried out 2 (two) times in 1 (one) year, namely the middle of the year and the end of the year.
2. Transfer and Promotion Program according to performance and career development.
3. Make succession planning, individual development programs, performance improvement plans.
4. Completion of the Grading System for employees to motivate them in their careers.
5. Develop and implement a fair reward & punishment system for all employees.
6. Periodic development of the remuneration system according to the needs of the Company.

Sistem Rekrutmen dan Seleksi
Recruitment and Selection System

Perseroan menyadari bahwa pengelolaan SDM tidak lepas dari keberhasilan sistem rekrutmen dan seleksi calon karyawan yang baik. Sistem rekrutmen dan seleksi yang efektif dapat mendukung pengembangan SDM yang dilakukan oleh Perseroan sehingga perlu direncanakan secara matang. Penerapan sistem rekrutmen dan seleksi juga memiliki tantangan tersendiri, salah satunya adalah proses transformasi Perseroan untuk menjadi bank digital yang berimbas pada proses seleksi dan pengurangan karyawan.

The Company realizes that HR management cannot be separated from the success of an effective recruitment and selection system for prospective employees. An effective recruitment and selection system can support HR development carried out by the Company, so it needs requires a comprehensive planning. The implementation of the recruitment and selection system also has its own challenges, one of which is the Company's transformation process to become a digital bank, which has an impact on the process of selecting and reducing employees.

Perseroan telah memiliki tim perekrutan yang akan melakukan serangkaian proses rekrutmen dan seleksi melalui beberapa metode, seperti portal pekerjaan di Linkedin maupun dengan dukungan agensi perekrutan. Perseroan memastikan bahwa seluruh proses rekrutmen terbuka bagi siapapun yang ingin berkarier bersama Perseroan dengan sistem seleksi yang objektif sesuai persyaratan atau kriteria yang telah ditetapkan secara profesional, serta tidak memandang suku, agama, ras, golongan, maupun aspek diskriminatif lainnya.

Selama tahun 2022, Tim Perekrutan telah melaksanakan sejumlah kegiatan terkait proses rekrutmen dan seleksi, antara lain:
- Memperluas kerja sama dengan Perusahaan-perusahaan agensi perekrutan
- Membangun jaringan dengan Universitas dan Komunitas
- Melaksanakan perekrutan dan seleksi langsung secara *massive*
- Melakukan Wawancara Langsung kepada calon karyawan

The Company already has a recruitment team that will carry out a series of recruitment and selection processes through several methods, such as job portals on LinkedIn and with the support of recruitment agencies. The Company ensures that the entire recruitment process is available to anyone who wants to have a career with the Company with an objective selection system according to the requirements or criteria that have been set professionally, and does not regard ethnicity, religion, race, class or other discriminatory aspects.

During 2022, the Recruitment Team carried out a number of activities related to the recruitment and selection process, including:
- Expand cooperation with recruitment agency companies
- Build a network with Universities and Communities
- Carry out massive direct recruitment and selection
- Conduct direct interviews with prospective employees

Demografi Karyawan
Employee Demographics

Sampai dengan akhir tahun 2022, jumlah karyawan Perseroan tercatat sebanyak 1.016 orang, di mana jumlah tersebut mengalami peningkatan 375 orang atau 58,50% jika dibanding tahun sebelumnya yang sebanyak 641 orang. Jumlah karyawan tersebut telah termasuk 663 orang karyawan baru yang direkrut di tahun 2022. Adapun perbandingan demografi karyawan Perseroan dalam 2 (dua) tahun terakhir dapat dilihat sebagai berikut:

As of the end of 2022, the number of the Company's employees was recorded at 1,016 people, an increase of 375 people or 58.50% compared to the previous year at 641 people. The number of employees includes 663 new employees recruited in 2022. The demographic comparison of the Company's employees in the last 2 (two) years is presented as follows:

Jumlah Karyawan Berdasarkan Level Organisasi
Total Employees Based on Organizational Level

Jenjang Manajerial Managerial Level	2022		2021	
	Jumlah Karyawan Total employees	Komposisi (%) Composition (%)	Jumlah Karyawan Total employees	Komposisi (%) Composition (%)
Manajemen Puncak Top Management	4	0,39%	2	0,31%
Manajemen Madya Executive Management	38	3,74%	32	4,99%
Manajemen Pelaksana Officer Management	134	13,19%	75	11,70%
Pelaksana Staff	840	82,68%	532	83,00%
Jumlah Total	**1.016**	**100,00%**	**641**	**100,00%**

Jumlah Karyawan Berdasarkan Tingkat Pendidikan
Total Employees Based on Education Level

Jenjang Pendidikan Education Level	2022		2021	
	Jumlah Karyawan Total employees	Komposisi (%) Composition (%)	Jumlah Karyawan Total employees	Komposisi (%) Composition (%)
Pascasarjana (S2) Master Degree (S2)	59	5,81%	36	5,61%
Sarjana (S1) Bachelor Degree (S1)	660	64,96%	508	79,25%
Diploma (D1-D3) Diploma (D1-D3)	73	7,19%	60	9,36%
Non-Diploma Non-Diploma	224	22,05%	37	5,78%
Jumlah Total	**1.016**	**100,00%**	**641**	**100,00%**

Jumlah Karyawan Berdasarkan Tingkat Usia
Total Employees Based on Age Level

Jenjang Usia Age Group	2022		2021	
	Jumlah Karyawan Total employees	Komposisi (%) Composition (%)	Jumlah Karyawan Total employees	Komposisi (%) Composition (%)
> 50 Tahun > 50 years old	15	1,48%	24	3,74%
41–50 Tahun 41-50 years old	88	8,66%	100	15,60%
31–40 Tahun 31-40 years old	295	29,04%	258	40,25%
s.d. 30 Tahun up to 30 years old	618	60,83%	259	40,41%
Jumlah Total	**1.016**	**100,00%**	**641**	**100,00%**

Jumlah Karyawan Berdasarkan Tingkat Usia
Total Employees Based on Age Level

Status Karyawan Employee status	2022		2021	
	Jumlah Karyawan Total employees	Komposisi (%) Composition (%)	Jumlah Karyawan Total employees	Komposisi (%) Composition (%)
Pegawai Tetap Permanent Employee	521	51,28%	464	72,00%
Pegawai Kontrak Contract Employee	495	48,72%	177	28,00%
Jumlah Total	**1.016**	**100,00%**	**641**	**100,00%**

Tingkat Perputaran Karyawan
Employee Turnover

Tingkat perputaran karyawan (*turnover*) merupakan salah satu bagian yang tidak bisa terlepas dari proses pengelolaan SDM yang diterapkan oleh Perseroan. Hal tersebut disebabkan karena adanya kemungkinan keluarnya karyawan dari sebuah perusahaan, tak terkecuali di lingkungan Perseroan, mengingat persaingan usaha yang sengit sehingga perputaran karyawan tidak dapat dihindarkan.

Meski demikian, Perseroan berkomitmen untuk terus menjaga komposisi dan ketersediaan SDM yang memadai sesuai dengan kompetensi dan kebutuhan guna meminimalisir dampak yang dapat ditimbulkan terhadap kinerja operasional Perseroan. Perseroan senantiasa menjaga tingkat loyalitas karyawan untuk mempertahankan talenta terbaik dan menjaga stabilitas usaha dengan cara menjaga kenyamanan karyawan dalam bekerja di Perseroan. Perseroan berupaya untuk terus memperhatikan, menjaga, dan meningkatkan kenyamanan para karyawan saat bekerja dengan tetap mengacu kepada kondisi terkini dan regulasi yang berlaku.

Per 31 Desember 2022, tingkat perputaran karyawan Perseroan tercatat sebesar 30,51%, mengalami penurunan jika dibandingkan dengan tahun 2021 yang mencapai 43,06%. Hal tersebut didominasi oleh karyawan yang mengundurkan diri.

The employee turnover rate is an inseparable part of the HR management process implemented by the Company. The employee turnover is also influenced by employees leaving and joining the Company. With business competition getting intense, the employee turnover is unavoidable.

However, the Company is committed to continuously maintaining the composition and availability of adequate human resources in accordance with competence and needs in order to minimize the impact that can be caused on the Company's operational performance. The Company always maintains the level of employee loyalty to retain the best talent and maintain business stability by maintaining the comfort of employees in working at the Company. The Company strives to continue to pay attention to, maintain and improve the comfort of employees while working and adapting to the latest conditions and applicable regulations.

As of December 31, 2022, the Company's employee turnover rate was recorded at 30.51%, a decrease compared to 2021, which reached 43.06%. This was dominated by resigning employees.

Uraian Description	2022		2021	
	Jumlah Karyawan Total employees	Komposisi (%) Composition (%)	Jumlah Karyawan Total employees	Komposisi (%) Composition (%)
Berakhir Kontrak End of Contract	39	12,58%	32	11,59%
Mengundurkan Diri Resign	172	55,48%	128	46,38%
Pensiun Retired	5	1,61%	6	2,17%
PHK Layoffs	89	28,71%	58	21,01%
Program *Right Sizing* Right Sizing Program	0	0,00%	0	0,00%
Tutup Cabang Closing of Branch Offices	5	1,61%	52	18,84%
Jumlah **Total**	**310**	**100,00%**	**276**	**100,00%**
Tingkat Perputaran Karyawan **Employee Turnover Rate**		**30,51%**		**43,06%**

Kesetaraan
Equality

Dalam melakukan pengelolaan SDM, Perseroan berkomitmen untuk membuka kesempatan bagi siapapun yang ingin berkarier bersama, tanpa memandang suku, agama, ras, golongan, jenis kelamin, maupun aspek diskriminatif lainnya. Prinsip kesetaraan juga dapat dirasakan oleh karyawan Perseroan melalui berbagai *benefit*, seperti fasilitas remunerasi, kesehatan, sarana kantor, pelatihan dan pengembangan, serta promosi yang disesuaikan dengan level jabatan dan tanggung jawab masing-masing karyawan.

In managing HR, the Company is committed to opening up opportunities for anyone who wants to have a career together, regardless of ethnicity, religion, race, class, gender, or other discriminatory aspects. The principle of equality is also applicable with the Company's employees through various benefits, such as remuneration facilities, health, office facilities, training and development, as well as promotions that are adjusted to the position level and responsibilities of each employee.

Di samping itu, prinsip kesetaraan di lingkungan Perseroan juga dapat dilihat melalui adanya kesetaraan antara laki-laki dan perempuan untuk bekerja dan menempati berbagai posisi strategis dalam struktur organisasi. Hingga akhir tahun 2022, komposisi karyawan laki-laki dan perempuan masing-masing sebesar 50,59% dan 49,41%, di mana hal tersebut dinilai cukup berimbang sejalan dengan prinsip kesetaraan gender yang dipegang oleh Perseroan.

In addition, the principle of equality within the Company can also be seen through the existence of equality between men and women to work and occupy various strategic positions in the organizational structure. As of the end of 2022, the composition of male and female employees was 50.59% and 49.41% respectively, which is considered quite balanced in line with the principle of gender equality of the Company.

Uraian Description	2022		2021	
	Jumlah Karyawan Total employees	Komposisi (%) Composition (%)	Jumlah Karyawan Total employees	Komposisi (%) Composition (%)
Laki-laki Male	514	50,59%	342	53,35%
Perempuan Female	502	49,41%	299	46,65%
Jumlah Total	**1.016**	**100,00%**	**641**	**100,00%**

Pengembangan Kompetensi Karyawan
Employee Competency Development

Dalam mengelola dan mengembangkan kompetensi dan profesionalisme SDM, Perseroan secara konsisten mengikutsertakan karyawannya dalam berbagai program pendidikan dan/atau pelatihan. Pelatihan yang diikuti oleh para karyawan dapat difasilitasi oleh pihak internal dari tim dan divisi terkait, maupun pihak eksternal seperti lembaga profesional yang dipilih sesuai dengan kapasitas dan materi pelatihan yang diberikan.

In managing and developing HR competency and professionalism, the Company consistently engages its employees in various education and/or training programs. Training attended by employees can be facilitated by internal parties from related teams and divisions, as well as external parties, such as professional institutions chosen according to the capacity and training materials provided.

Program pelatihan tersebut juga berlaku bagi organ tata kelola dan level manajerial Perseroan. Bagi organ tata kelola, pelatihan tersebut bertujuan untuk memastikan bahwa seluruh operasional bisnis Perseroan telah berjalan sesuai dengan regulasi yang berlaku dan praktik terbaik tata kelola perusahaan. Sementara, bagi level manajerial pelatihan tersebut bertujuan untuk mengembangkan kompetensi yang dapat mendukung perkembangan usaha dan memastikan keberlangsungan bisnis Perseroan.

The training program also applies to the Company's governance organs and managerial levels. For governance organs, the training aims to ensure that all of the Company's business operations are in accordance with applicable regulations and corporate governance best practices. Meanwhile, for the managerial level, the training serves develop competencies that can support business development and ensure the continuity of the Company's business.

Pada tahun 2022, Perseroan telah melakukan program pengembangan kompetensi karyawan melalui 560 kegiatan *training* dengan jumlah total peserta sebanyak 12.433. Jumlah karyawan yang mengikuti pelatihan di tahun 2022 tercatat mengalami peningkatan jika dibandingkan dengan tahun 2021 yang sebanyak 7.838 karyawan. Hal tersebut menunjukkan bahwa Perseroan merealiasikan komitmen untuk meningkatkan kesempatan pelatihan dan pengembangan kepada seluruh karyawan.

In 2022, the Company carried out employee competency development programs through 560 training activities with a total number of participants of 12,433. The number of employees participating in training in 2022 increased compared to 7,838 employees in 2021. This demonstrates that the Company has realized its commitment to increasing training and development opportunities for all employees.

Adapun jumlah biaya yang dikeluarkan oleh Perseroan dalam melaksanakan program pengembangan kompetensi karyawan adalah sebesar Rp3.937.542.174, mengalami peningkatan sebesar Rp2.201.522.123 jika dibandingkan dengan tahun sebelumnya yang sebesar Rp1.736.020.051. Peningkatan ini lebih disebabkan oleh jumlah kegiatan pelatihan yang dilakukan pada tahun 2022 lebih banyak dibandingkan tahun 2021. Jumlah kegiatan pelatihan sepanjang tahun 2022 yaitu 560 kegiatan *training*.

In carrying out the employee competency development programs, the Company spent Rp3,937,542,174, an increase of IDR2,201,522,123 compared to the previous year at Rp1,736,020,051. This increase was mainly influenced by the number of training activities conducted in 2022 compared to 2021. In 2022, the Company held 560 training activities.

Adapun program pengembangan kompetensi SDM yang telah dilakukan oleh Perseroan sepanjang tahun 2022 dapat dilihat sebagai berikut:

The HR competency development program that has been carried out by the Company throughout 2022 is presented as follows:

Program Pengembangan dan Pelatihan Development and Training Program	**2022**		**2021**	
	Jumlah Pelatihan Total Training	**Jumlah Peserta** Total Participant	**Jumlah Pelatihan** Total Training	**Jumlah Peserta** Total Participant
Pelatihan *Mandatory* Mandatory Training	121	1.449	58	976
Pelatihan *Technical Skill* Technical Skills Training	286	6.114	254	6.397
Pelatihan *Soft Skill* Soft Skills Training	78	3.536	15	358
Pelatihan *Leadership* Leadership training	18	417	34	100
Pelatihan *Digital Competency* Digital Competency Training	57	917	1	7
Jumlah **Total**	**560**	**12.433**	**362**	**7.838**

Jabatan Position	Pelatihan Training	Fasilitator Facilitator
Dewan Komisaris **Board of Commissioner**		
Komisaris Independen Independent Commissioner	Memperkuat Industri Jasa Keuangan Melalui Bela Negara Strengthening the Financial Services Industry through Defending the State	OJK
Komisaris Independen Independent Commissioner	*Digital Transformation in Trade*	G20 Indonesia 2022
Komisaris Independen Independent Commissioner	*G20 Digital Transformation: Resilient MSMEs for Global Economic Recovery*	G20 Indonesia 2022
Direksi **Board of Directors**		
Direktur Utama President Director	Neobank *Workshop*	Internal Bank
Direktur Utama President Director	Mandarin *Course*	Jakarta Mandarin
Direktur Utama President Director	NEO ACT (*Performance Workshop*)	Internal Bank
Direktur Utama President Director	OKR BNC 2022	Internal Bank
Direktur Utama President Director	*Darre To Lead (Leadership Workshop)*	Ari Kiswanto & Associate
Direktur Utama President Director	*Fintechnews Singapore: Asean's Next Digital Banking Battleground*	Fintechnews Singapore
Direktur Utama President Director	CNBC Indonesia "*Banking Outlook*" - Perbankan Menjadi Hub Digital CNBC Indonesia "Banking Outlook" - Banking Becomes a Digital Hub	CNBC INDONESIA
Direktur Utama President Director	Tempo: Diskusi Series Webinar: Transformasi Ekonomi Digital Tempo: Webinar Series Discussion: Digital Economy Transformation	Tempo
Direktur Utama President Director	Fortune Indonesia *Summit* 2022	Fortune
Direktur Utama President Director	Festival Ekonomi Keuangan Digital Indonesia 2022 Indonesian Digital Financial Economy Festival 2022	FEKDI
Direktur Utama President Director	BNC *Talkshow With* Ternak Uang	TERNAK UANG
Direktur Utama President Director	*World Financial Innovation Series*	WFIS
Direktur Bisnis Business Director	Neobank *Workshop*	Internal Bank
Direktur Bisnis Business Director	Neo Act (*Performance Workshop*)	Internal Bank
Direktur Bisnis Business Director	OKR BNC 2022	Internal Bank
Direktur Bisnis Business Director	Ujian Sertifikasi *Treasury Level Advance* Treasury Level Advance Certification Test	LSPP
Direktur Bisnis Business Director	*Darre To Lead (Leadership Workshop)*	Ari Kiswanto & Associate
Direktur Bisnis Business Director	Festival Ekonomi Keuangan Digital Indonesia 2022 Indonesian Digital Financial Economy Festival 2022	FEKDI
Direktur Bisnis Business Director	*Future Finance Conference*	Future Finance
Direktur Bisnis Business Director	*Huawei Cloud Summit 2022*	Huawei
Direktur IT IT Director	Neobank *Workshop*	Internal Bank

Jabatan Position	Pelatihan Training	Fasilitator Facilitator
Direktur IT IT Director	Neo Act (*Performance Workshop*)	Internal Bank
Direktur IT IT Director	OKR BNC 2022	Internal Bank
Direktur IT IT Director	Ujian Sertifikasi Manajemen Risiko Level 5 Level 5 Risk Management Certification Test	LSPP
Direktur IT IT Director	*Darre To Lead (Leadership Workshop)*	Ari Kiswanto & Associate
Sekretaris Perusahaan **Corporate Secretary**		
Head - Corporate Secretary Division	Neobank *Workshop*	Internal Bank
	Training Business Continuity Management	Internal Bank
	Neo ACT (*Performance Workshop*)	Internal Bank
	OKR BNC 2022	Internal Bank
	Neobank *Workshop*	Internal Bank
	Pembekalan Manajemen Risiko Level 4 Provision of Level 4 Risk Management	Efektifpro
	Training Cyber Security Awarenes	Internal Bank
	Darre To Lead (Neo Leadership Workshop)	Ari Kiswanto & Associate
	Training ISO 37001:2016 *Anti-Bribery Management System*	Mahaka Institute
Internal Audit		
Head - Internal Audit & Anti Fraud Division	Pembekalan Sertifikasi Audit Level Auditor Provision of Audit Certification for Auditor Level	Efektifpro
	Ujian Sertifikasi Audit Level Auditor Audit Certification Test for Auditor Level	LSPP
	Neobank *Workshop*	Internal Bank
	Workshop SAKEP - Sertifikasi QIA Kelas Khusus SPI/CAE Workshop SAKEP - SPI/CAE Special Class QIA Certification	YPIA
	Sertifikasi QIA Kelas Khusus SPI/CAE Tingkat Pra-Manajerial SPI/CAE Special Class QIA Certification for Pre-Managerial Level	YPIA
	NEO ACT (*Performance Workshop*)	Internal Bank
	OKR BNC 2022	Internal Bank
	Neobank *Workshop*	Internal Bank
	Sertifikasi QIA Kelas Khusus SPI/CAE Tingkat Manajerial SPI/CAE Special Class QIA Certification for Managerial Level	YPIA
	Training OKR *Matrix*	Internal Bank
	Training Encourage Teamwork To Get More Engaged	Internal Bank
	Training Meaningfulness Pancasila As Culture Awareness	Internal Bank
	Pembekalan Manajemen Risiko Level 4 Provision of Level 4 Risk Management	Efektifpro
	Training Sustainable Finance Awarenes	LPPI
	Neobank *Performance Workshop*	Internal Bank
	Ujian Manajemen Risiko Level 4 Level 4 Risk Management Test	LSPP
	Darre To Lead (Neo Leadership Workshop)	Ari Kiswanto & Associate

Jabatan Position	Pelatihan Training	Fasilitator Facilitator
Internal Control		
Head - Internal Control Department	*Darre To Lead (Neo Leadership Workshop)*	Ari Kiswanto & Associate
	Pembekalan Sertifikasi Manajemen Risiko Level 3 Provision of Level 3 Risk Management Certification	Efektifpro
	Ujian Sertifikasi Manajemen Risiko Level 3 Level 3 Risk Management Certification Test	LSPP
	Pelatihan dan Asesmen *Certified Practitioner Of Internal Audit* (CPIA) Certified Practitioner of Internal Audit (CPIA) Training and Assessment	YPIA
	Neobankers Webinar *Series 2.0: How To Build Self Love With Self Compassion And Loving Yourself To The Fullest*	Internal Bank
	Training Business Continuity Management	Internal Bank
	Training Refreshment Anti Fraud	Internal Bank
	Pembekalan Audit Internal Level Auditor Provision of Internal Audit for Auditor Level	Efektifpro
	Ujian Sertifikasi Audit Internal Level Auditor Internal Audit Certification Test for Auditor Level	LSPP
	Training Sustainable Finance Awareness	LPPI
	Neo *Insight Series 2.0 Positive Workplace Ambience "Respectful Makes You More!"*	Internal Bank
	Neo *Insight Series 3.0 "Agility In Transformation Era" Why Not?*	Internal Bank
	Neobank *Performance Workshop*	Internal Bank
	Training ISO 37001:2016 *Anti-Bribery Management System*	Mahaka Institute
Manajemen Risiko **Risk Management**		
Pjs. *Head – IT & Ops Risk Division* dan Pjs. *Head – Credit Risk Division* Act. Head – IT & Ops Risk Division and Act. Head – Credit Risk Division	Webinar: Dari Bank *Hybrid* menuju Bank Digital Webinar: From Hybrid Bank to Digital Bank	OJK
	Neo ACT (*Performance Workshop*)	Internal Bank
	OKR BNC 2022	Internal Bank
	Neobank *Workshop*	Internal Bank
	Training OKR *Matrix*	Internal Bank
	Pembekalan Manajemen Risiko Level 4 Provision of Level 4 Risk Management	Efektif Pro
	Workshop Manajemen Risiko Risk Management Workshop	Internal Bank
	Training Sustainable Finance	LPPI
	Darre to Lead (Neo Leadership Workshop)	Ari Kiswanto & Associate
	Training ISO 37001:2016 *Anti-Bribery Management System*	Mahaka Institute

Promosi dan Mutasi
Promotions and Transfer

Dalam melakukan pengelolaan SDM, Perseroan memiliki kebijakan alih tugas, seperti promosi, mutasi, dan detasering yang mencakup pengembangan seperti pengetahuan, keterampilan, kompetensi,

In managing human resources, the Company has a policy of transferring duties, such as promotions, transfers and detaseration which includes developments of knowledge, skills, competencies and

dan pengalaman. Kebijakan alih tugas merupakan serangkaian proses pengembangan karier untuk menciptakan kader-kader pemimpin di masa mendatang yang berasal dari sumber internal. Tujuan kebijakan alih tugas, antara lain:

1. Memberikan kesempatan dan tantangan bagi karyawan untuk mengembangkan diri sehingga memiliki pengetahuan, keterampilan, kompetensi, dan pengalaman yang memenuhi persyaratan pengisian jalur karier.
2. Mengevaluasi dan menilai kompetensi karyawan agar dapat digunakan sebagai salah satu acuan dalam proses suksesi kepemimpinan.
3. Mengurangi risiko penurunan produktivitas akibat kejenuhan dalam pelaksanaan tugas, sehingga karyawan tetap mampu bekerja dengan kualitas dan kuantitas yang optimal.
4. Memenuhi kebutuhan Perseroan dalam mengembangkan pengetahuan, pengalaman dan keterampilan serta pembinaan SDM dengan menjalani karier di Perseroan.

Sepanjang tahun 2022, Perseroan telah mempromosikan 66 karyawan dan memutasi 444 karyawan. Promosi dan mutasi tersebut telah memenuhi posisi-posisi sesuai dengan kebutuhan usaha sebagai bagian dari pengelolaan SDM Perseroan.

experience. The task transfer policy is a series of career development processes to produce future leaders from internal sources. The objectives of the task transfer policy, among others:

1. Provide opportunities and challenges for employees to develop their competence, so they have the knowledge, skills, competencies and experience that meet the requirements for filling out a career path.
2. Evaluate and assess employee competence, so it can be used as a reference in the leadership succession process.
3. Reduce the risk of decreased productivity due to boredom in carrying out tasks, so that employees are still able to work with optimal quality and quantity.
4. Fulfill the needs of the Company in developing knowledge, experience and skills as well as developing human resources by pursuing a career in the Company.

Throughout 2022, the Company promoted 66 employees and transferred 444 employees. These promotions and transfers have filled positions according to business needs as part of the Company's HR management.

Fasilitas Kesehatan
Medical Facility

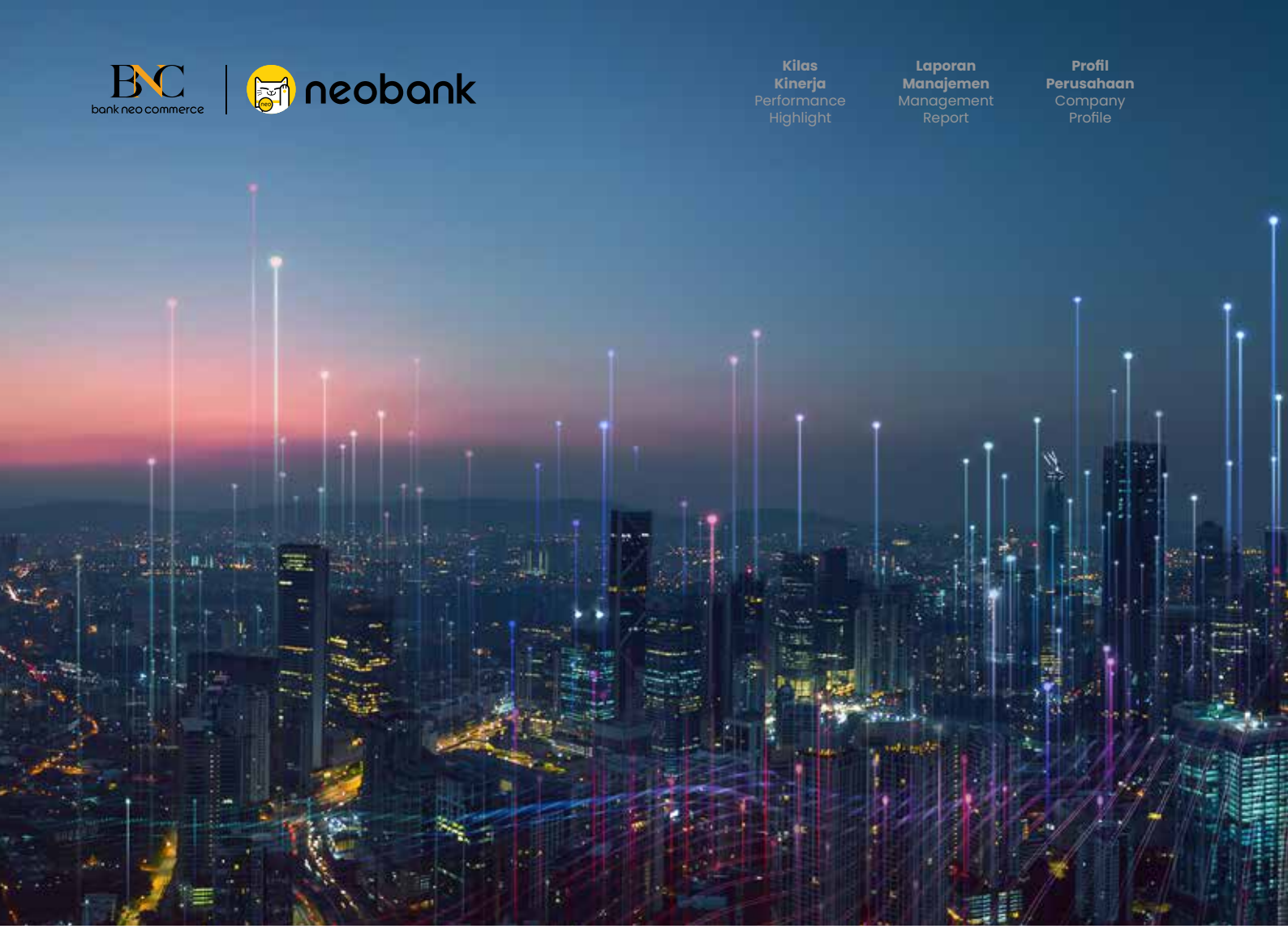
Perseroan senantiasa memastikan dan memperhatikan kesejahteraan karyawan, salah satunya dengan memberikan fasilitas kesehatan kepada Insan Perseroan. Fasilitas kesehatan yang diberikan oleh Perseroan kepada para karyawan dapat digunakan untuk membayar biaya medis, bedah, dan perawatan kesehatan lainnya. Perseroan juga senantiasa mengikuti regulasi dengan mendaftarkan seluruh karyawannya dalam program BPJS Ketenagakerjaan yang mencakup jaminan kecelakaan kerja, jaminan hari tua, dan jaminan pensiun.

The Company always ensures and pays attention to the welfare of its employees by providing health facilities to the Company's employees. The health facilities provided by the Company to employees can be used to pay medical, surgical and other health care costs. In addition, the Company always follows the applicable regulations by registering all of its employees in the BPJS Ketenagakerjaan program, which includes work accident security, old age security, and pension security.

Rencana Pengembangan SDM Tahun 2023
HR Development Plan for 2023

Untuk mendukung rencana bisnis dan mencapai target yang hendak dicapai, Perseroan berupaya untuk mengembangkan kemampuan SDM melalui sejumlah langkah strategis yang diterapkan. Pengembangan

The Company continues to support business plans and achieve the targets by developing HR capabilities through a number of strategic steps implemented. Future human resource development will be carried



SDM ke depan dilakukan dengan tetap memperhatikan perkembangan eksternal yang berpengaruh langsung terhadap keberlanjutan usaha, terutama terkait tren industri perbankan secara umum maupun perbankan digital dengan tetap mengacu kepada kebijakan Pemerintah.

Berdasarkan kondisi yang terjadi saat ini, Perseroan telah menyusun dan menetapkan program dan rencana pengembangan SDM di tahun 2023, yaitu:

1. Pemenuhan *Manpower Planning* baik dari internal maupun eksternal Perseroan sesuai dengan rencana bisnis bank.
2. Pengembangan karyawan sesuai dengan rencana bisnis Perseroan, baik melalui program pendidikan, pelatihan dan pengembangan maupun *succession planning*, *individual development plan* maupun *performance improvement plan*.
3. Penyempurnaan *system grading* karyawan, agar dapat lebih memotivasi karyawan untuk berkarir.
4. Mengembangkan dan menerapkan sistem pengelolaan kinerja yang senantiasa mengedepankan meritokrasi

out, while taking into account external developments that have a direct impact on business sustainability, especially related to trends in the banking industry in general and digital banking, while still referring to Government policies.

Based on the current conditions, the Company has prepared and established HR development programs and plans for 2023, namely:

1. Fulfillment of Manpower Planning both from internal and external of the Company in accordance with the bank's business plan.
2. Employee development in accordance with the Company's business plan, either through education, training and development programs as well as succession planning, individual development plans and performance improvement plans.
3. Improvement of the employee grading system, in order to further motivate employees for careers.
4. Develop and implement a performance management system that always prioritizes meritocracy

Teknologi Informasi
Information Technology



Setelah melakukan transformasi layanan digital pada tahun 2020 yang ditandai dengan kerja sama antara 2 (dua) perusahaan teknologi besar asal Tiongkok, yakni Huawei dan Sunline, Perseroan berupaya untuk mengembangkan kapasitas Teknologi Informasi (TI) secara bertahap. Perseroan selaku perusahaan perbankan digital menyadari bahwa optimalisasi pemanfaatan TI dapat membawa Perseroan mencapai akselerasi pertumbuhan bisnis serta mampu mengakomodasi perubahan dan tantangan perkembangan usaha.

Perseroan telah menyusun dan menerapkan kebijakan, prosedur dan standar TI untuk menyelaraskan langkah-langkah pengembangan TI dalam mendukung strategi bisnis secara keseluruhan. Untuk itu, Perseroan mengembangkan dan memanfaatkan penggunaan TI secara berkesinambungan guna meningkatkan produktivitas yang lebih baik sehingga dapat mempertahankan posisi di tengah persaingan industri yang semakin kompetitif serta meminimalisir risiko operasional bisnis yang dihadapi, serta mendukung pencapaian visi dan misi Perseroan.

After carrying out digital service transformation in 2020, which was marked by cooperation between 2 (two) large technology companies from China, namely Huawei and Sunline, the Company seeks to gradually develop Information Technology (IT) capacity. As a digital banking company, the Company realizes that optimizing the use of IT enables the Company to achieve accelerated business growth and accommodate changes and challenges in business development.

The Company has developed and implemented IT policies, procedures and standards to align IT development steps in supporting the overall business strategy. To that end, the Company develops and utilizes the use of IT on an ongoing basis to increase better productivity, so it can maintain its position in the midst of increasingly competitive industry competition and minimize the operational business risks it faces, as well as support the achievement of the Company's vision and mission.

Peran TI dalam Menunjang Kinerja Usaha

Role of IT in Supporting Business Performance

Implementasi TI di lingkungan Perseroan dalam mendukung kinerja usaha memiliki peranan penting khususnya di tengah kondisi pandemi yang masih belum berakhir di tahun 2022. Penerapan TI merupakan pilar penting dalam operasional usaha perbankan modern yang dijalankan oleh Perseroan. Tak hanya memberikan layanan optimal kepada perbankan, implementasi TI juga memiliki peran penting untuk memastikan konektivitas karyawan dalam melakukan pekerjaannya.

The Company's IT division continues to provides solution in supporting the Company's business performance, especially during the pandemic in 2022. The application of IT serves as an important pillar in the modern banking business operations carried out by the Company. Not only providing optimal services to banks, the IT also has an important role to ensure employee connectivity in carrying out their work.

Di tahun 2022, implementasi program dan peran TI secara khusus antara lain sebagai berikut:

1. Penyempurnaan *Core Banking Digital* dalam rangka peningkatan fitur-fitur kritikal dengan tujuan untuk mendukung percepatan proses bisnis dan digitalisasi proses operasional secara menyeluruh.
2. Pengembangan lebih lanjut atas sistem *mobile banking*, internet *banking*, dan *open Banking* dengan tujuan untuk meningkatkan daya saing produk dan layanan Perseroan.
3. Meningkatkan kapasitas SDM berbasis IT guna mendukung arah dan rencana strategis Perseroan menjadi Bank Digital.
4. Peningkatan keamanan dan kapasitas jaringan data secara menyeluruh melalui kerjasama dengan pihak ketiga yang sudah teruji di industri finansial dan sesuai regulasi.
5. Penyempurnaan penerapan standarisasi infrastruktur Teknologi Informasi (TI) serta pengelolaannya menyesuaikan dengan standar yang berlaku secara global. Hal ini dilakukan untuk meningkatkan kerahasiaan, integritas, dan ketersediaan informasi tepat waktu serta menjaga kelangsungan usaha Perseroan secara menyeluruh.

In 2022, the implementation of IT programs and roles in particular were as follows:

1. Refinement of Digital Core Banking in order to increase critical features, aiming to support the acceleration of business processes and digitization of operational processes as a whole.
2. Further development of mobile banking, internet banking and open banking systems with the aim of increasing the competitiveness of the Company's products and services.
3. Increasing IT-based HR capacity to support the Company's strategic direction and plans to become a Digital Bank.
4. Increasing the security and capacity of the data network as a whole through collaboration with third parties that have been tested in the financial industry and comply with regulations.
5. Improving the implementation of standardization of Information Technology (IT) infrastructure and its management in accordance with globally applicable standards. This is intended to improve the confidentiality, integrity and availability of timely information and to maintain the continuity of the Company's business as a whole.

Roadmap Perkembangan TI
IT Development Roadmap

Perseroan telah memiliki rencana jangka panjang pengembangan TI dalam rangka mendukung rencana pengembangan bisnis di bidang perbankan. Dalam Rencana Strategis Direktorat IT 2022-2026, langkah-langkah strategis yang diterapkan oleh Perseroan terkait TI adalah sebagai berikut:

1. Rencana Jangka Pendek
   1.1. Pengembangan dan peningkatan fitur *Digital Core Banking* serta aplikasi penunjang lainnya guna mendukung percepatan bisnis serta akselerasi proses digitalisasi.
   1.2. Pengembangan lebih lanjut atas sistem transaksi pembayaran berupa implementasi QRIS serta melakukan integrasi dengan lebih banyak *channel* pembayaran guna memberikan kemudahan bagi para nasabah dan memperluas *market share*, yaitu dengan pengembangan fitur *PayLater* dan *installment*;
   1.3. Pengembangkan fitur dan layanan *Corporate Internet Banking* (CIB) guna mengakomodir layanan terhadap nasabah korporasi;
   1.4. Peningkatan sistem keamanan siber dari sisi SDM dan teknologi.

2. Rencana Jangka Menengah:
   2.1. Transformasi layanan konvensional menjadi berbasis teknologi dengan mengembangkan fitur *Digital Channel*;
   2.2. Peningkatan kapasitas dan pemeliharaan *Core Banking System* (CBS) secara berkala;
   2.3. Peningkatan akses layanan nasabah dengan implementasi fasilitas *digital lounge* di beberapa wilayah yang memiliki potensial bisnis yang besar bagi Perseroan;
   2.4. Penyempurnaan implementasi Tata Kelola TI.

3. Rencana Jangka Panjang:
   3.1. Pengembangan fitur-fitur CBS dan sistem aplikasi pendukung lainnya guna mendukung proses transformasi Bank digital;
   3.2. Pengembangan produk dan ekosistem secara berkelanjutan (*agile*) dengan penambahan fitur layanan baru menggunakan standar layanan open API BI-SNAP;
   3.3. Peningkatan kompetensi dan keahlian SDM TI, yaitu dengan dilakukan pelatihan spesialisasi dan sertifikasi secara berkala dan berkesinambungan.

The Company has a long-term IT development plan to support business development plans in the banking sector. In the 2022-2026 IT Directorate Strategic Plan, the strategic steps implemented by the Company related to IT are as follows:

1. Short-Term Plan
   1.1. Development and improvement of Digital Core Banking features and other supporting applications to support business acceleration and acceleration of the digitalization process.
   1.2. Further development of the payment transaction system, such as the implementation of QRIS and integrating with more payment channels to provide convenience for customers and expand market share, namely by developing the PayLater and installment features;
   1.3. Develop features and services for Corporate Internet Banking (CIB) to accommodate services for corporate customers;
   1.4. Improvement of cyber security systems from the HR and technology side.

2. Medium-Term Plan:
   2.1. Transforming conventional services into technology-based services by developing Digital Channel features;
   2.2. Capacity building and maintenance of the Core Banking System (CBS) on a regular basis;
   2.3. Increasing access to customer services by implementing digital lounge facilities in several areas that have great business potential for the Company;
   2.4. Improvement of IT Governance implementation.

3. Long-Term Plan:
   3.1. Development of CBS features and other supporting application systems to support the digital Bank transformation process;
   3.2. Product and ecosystem development in a sustainable (agile) manner by adding new service features using the BI-SNAP open API service standard;
   3.3. Increasing the competency and expertise of IT human resources, namely by conducting periodic and continuous specialization and certification training.

3.4. Pengembangan fitur BI-FAST mengacu pada ketentuan regulator (BI).
3.5. Peningkatan kapasitas terhadap infrastuktur TI secara menyeluruh mencakup *hardware*, *software* dan jaringan secara berkesinambungan guna mendukung strategi bisnis Bank dalam memenuhi kebutuhan pengembangan aplikasi untuk produk dan aktivitas baru serta produk dan aktivitas yang telah ada.

3.4. The development of the BI-FAST feature refers to regulatory provisions (BI).
3.5. Increasing the capacity of IT infrastructure as a whole including hardware, software and network on an ongoing basis to support the Bank's business strategy in meeting application development needs for new products and activities as well as existing products and activities.

Pengelola TI
IT Manager

Direktorat TI bertugas sebagai penanggung jawab pengelola TI di lingkungan Perseroan. Direktorat TI yang membawahi 5 (lima) Divisi yaitu:
1. *IT Operation Division*
2. *IT Development Division*
3. *Strategy & Planning Division*
4. *Product Design Division*
5. *Digital Anti Fraud Function*

Telah dilakukan pembagian kewenangan, pelaporan, dan tanggung jawab untuk setiap fungsi Divisi TI dengan menerapkan prinsip *Segregation of Duties* (SOD) dimana terdapat pemisahan tugas dan tanggung jawab yang kritikal.

Dalam mengoptimalkan pengelolaan TI di lingkungan Perseroan, jumlah personel TI sampai dengan akhir tahun 2022 adalah sebanyak 96 orang. Masing-masing divisi yang menangani TI dipimpin oleh Kepala Divisi yang telah berpengalaman di bidangnya. Berikut disampaikan profil singkat masing-masing Kepala Divisi TI terkait di lingkungan Perseroan pada tahun 2022.

The IT Directorate is in charge of IT management within the Company. The IT Directorate oversees 5 (five) Divisions namely:
1. IT Operation Division
2. IT Development Division
3. Strategy & Planning Division
4. Product Design Division
5. Digital Anti-Fraud Function.

The segregation of authority, reporting and responsibility for each function of the IT Division has been carried out by applying the Segregation of Duties (SOD) principle that cotains a critical segregation of duties and responsibilities.

In optimizing IT management within the Company, in 2022, the number of IT personnel was 96 people. Each division that handles IT is led by a Division Head who is experienced in the field. The following is a brief profile of each relevant IT Division Head within the Company in 2022.

Tri Novianto

PJS *Head of IT Strategy & Planning Division*

Beliau adalah seorang profesional di bidang TI dan pengembangan proses bisnis di industri perbankan dan keuangan lebih dari 15 tahun pengalaman dalam Audit Sistem Informasi termasuk *General Computer Controls* dan *Application Control Reviews*, *Audit Internal & External*, *readiness compliance review Sarbanes-Oxley* (SOX) & J-SOX dan *IT Governance*, *IT Risk & Compliance*, *IT Service Management* (ITSM) serta *IT Security* di Finansial/*Banking industry* dan Kantor Akuntan Publik (KAP)/Konsultan (*Big four*).

He is a professional in IT and business process development in the banking and finance industry. He also boasts 15 years of experience in Information Systems Audit including General Computer Controls and Application Control Reviews, Internal & External Audit, readiness compliance review Sarbanes-Oxley (SOX) & J -SOX and IT Governance, IT Risk & Compliance, IT Service Management (ITSM) and IT Security in the Financial/Banking industry and Public Accounting Firms (KAP)/Consultant (Big four).

Willy Cahyadi

Head of IT Development Division

Beliau adalah seorang profesional dengan pengalaman lebih dari 14 tahun di bidang TI. Beliau memiliki pengalaman dan pemahaman yang baik dalam proses operasional dan mitigasi risiko bank, serta memiliki pengalaman sebagai bisnis analis. Sejak terjun di dunia perbankan, beliau telah menangani berbagai macam proyek mencakup migrasi data, *upgrade core banking system*, integrasi *project middleware* dan *switching*, integrasi *project data warehouse* dan *big data*, serta integrasi *project mobile banking* dan *internet banking*. Memimpin proses transformasi digital dalam menciptakan solusi produk dan layanan perbankan yang memberikan nilai tambah dan pengalaman baru buat pengguna.

He is a professional in the IT field for more than 14 years. He possesses an extensive experience and understanding in operational processes and bank risk mitigation, as well as experience as a business analyst. Since joining the banking industry, he has handled various projects, including data migration, core banking system upgrades, integration of middleware and switching projects, integration of data warehouse and big data projects, as well as integration of mobile banking and internet banking projects. He also leads the digital transformation process in creating banking product and service solutions that provide added value and new experiences for users.

Morina Yohana

PJS *Head of Product Design Division*

Beliau memiliki pengetahuan mendalam tentang transaksi elektronik dan saluran pembayaran (*payment channel*) dari perspektif termasuk sudut pandang bisnis, peraturan, operasional dan teknis. Dengan kompetensi *Card Management System* (*Card Management System* (*Debit Card and Credit Card*), *Financial Switching*, *E-Channel* (*ATM, POS, Mobile Banking, Internet Banking*), *E-Money host based / E-Wallet, Business Analyst/Process, Payment System, Project Management*, Sistem integrasi dengan skema internasional seperti *VISA*, *MasterCard*, *UnionPay*, *Agent Banking, Merchant Management, E-commerce Payment Gateway and 3D Secure*.

She has in-depth knowledge of electronic transactions and payment channels from various perspectives, including business, regulatory, operational and technical viewpoints. She also possesses various attributes in numerous banking services, such as Card Management System (Card Management System (Debit Card and Credit Card), Financial Switching, E-Channel (ATM, POS, Mobile Banking, Internet Banking), E-Money host based/E-Wallet, Business Analyst/Process, Payment System, Project Management, System integration with international schemes such as VISA, MasterCard, UnionPay, Agent Banking, Merchant Management, E-commerce Payment Gateway and 3D Secure.

Adrianto Hendraputra

Head of IT Operation

Beliau memiliki pengalaman di industri keuangan sejak tahun 2004. Beliau memiliki keahlian dalam dalam bidang TI yang mencakup pengelolaan *Data Center* dan Pengelolaan Infrastruktur TI. Beliau memiliki pengalaman dalam memimpin proyek transformasi digital dan mengembangkan solusi inovatif untuk meningkatkan layanan perbankan digital bagi nasabah. Disamping itu Beliau memiliki pemahaman yang memadai tentang peraturan dan kebijakan perbankan serta memiliki kemampuan mengelola risiko dan memastikan penerapan prinsip keamanan informasi di perbankan.

He has experience in the financial industry since 2004. He also boasts expertise in IT, which includes Data Center management and IT Infrastructure Management. He is also specialized in leading digital transformation projects and developing innovative solutions to improve digital banking services for customers. In addition, he has adequate understanding of banking regulations and policies and has the ability to manage risk and ensure the application of information security principles in banking.

Susi Fitri

PJS *Head of Digital* Anti *Fraud Function*

Beliau memiliki pengalaman di bidang manajemen risiko mulai tahun 2018 di perusahaan yang bergerak dibidang *fintech* dan pada tahun 2020 memulai pengalaman di bidang anti *fraud* pada perusahaan *multifinance*. Setelah itu pada tahun 2022 memulai pengalaman untuk *Product Digital* dengan mengelola dan melakukan mitigasi terhadap risiko *fraud* baik internal maupun eksternal.

She has experience in the risk management field since 2018 in a company engaged in the fintech sector. In 2020, she gained experience in the anti-fraud field in multi-finance companies. Afterwards, in 2022, she started enhanced her skills and knowledge in Product Digital by managing and mitigating fraud risks both internally and externally.

Investasi dan Kegiatan TI Tahun 2022
IT Investments and Activities in 2022

Perseroan secara konsisten menaruh perhatian besar dalam hal pengembangan di bidang TI sehingga diharapkan mampu memaksimalkan kinerja Perseroan di segala aspek. Atas dasar tersebut, Perseroan senantiasa melakukan investasi untuk mengembangkan kapasitas TI agar dapat mendorong aktivitas bisnis dan meningkatkan daya saing Perseroan di era digital. Di tahun 2022, Perseroan telah merealisasikan investasi di bidang TI sebesar Rp176,172,647,188, di mana jumlah ini mengalami peningkatan sebesar 0,005% jika dibandingkan dengan tahun sebelumnya.

The Company consistently pays great attention to development in the IT field, so it is expected to optimize the Company's performance in all aspects. On this basis, the Company continues to invest in developing IT capacity, while encouraging business activities and reinforcing the Company's competitiveness in the digital era. In 2022, the Company invested in the IT sector with the amount of IDR176,172,647,188, an increase of 0.005% compared to the previous year.

Perkembangan TI mendorong perubahan besar dalam berbagai aspek terutama industri perbankan. Perubahan yang sangat cepat ini mendorong Perseroan memiliki kemampuan untuk beradaptasi melakukan inovasi dan transformasi digital. Sepanjang tahun 2022 Perseroan melakukan pengembangan TI, baik dari infrastruktur maupun aplikasi guna meningkatkan performa layanan kepada nasabah. Beberapa pengembangan yang telah dilakukan antara lain adalah *Mobile Banking* "Neobank" dan *Corporate Internet Banking*. Perseroan juga terus melakukan pengembangan dan inovasi produk dan layanan yang diberikan kepada nasabah.

The development of IT encourages major changes in various aspects, especially the banking industry. This rapid change has encouraged the Company to adapt to innovation and digital transformation. Throughout 2022, the Company carried out IT development, including infrastructure and applications to improve service performance to customers. The Company also developed other banking services, such as Mobile Banking "Neobank" and Corporate Internet Banking. The Company also continues to develop and innovate products and services provided to customers.

Tata Kelola TI
IT Governance

Perseroan telah menyusun dan menetapkan tata kelola TI sebagai struktur yang bertujuan untuk menyelaraskan langkah-langkah pengembangan teknologi informasi dengan strategi bisnis Perseroan secara keseluruhan.

The Company has developed and established IT governance as a structure that aims to align information technology development steps with the Company's overall business strategy. This formal IT

Kerangka kerja formal pengembangan TI ini dinilai dapat memudahkan Perseroan dalam mengukur hasil yang didapat demi menjalankan strategi dalam rangka mewujudkan visi dan misi Perseroan.

Divisi *Strategy & Planning* berfungsi sebagai koordinator dalam mengkaji ulang, kebijakan, prosedur dan standar Direktorat TI sesuai dengan kondisi terkini dan ketentuan regulator serta mengawasi penerapan tata kelola penggunaan TI, baik dari sisi infrastruktur, sistem aplikasi, sumber daya manusia, dan keamanan sistem TI berkoordinasi dengan Divisi TI terkait lainnya.

Upaya-upaya tersebut merupakan salah satu langkah strategis Perseroan agar dapat mendukung rencana strategis, serta meningkatkan pelayanan kepada nasabah melalui produk-produk dan transaksi perbankan digital secara aman.

development framework is expected to allow the Company to measure the results obtained in order to carry out strategies in order to realize the Company's vision and mission.

The Strategy & Planning Division serves as a coordinator in reviewing the policies, procedures and standards of the IT Directorate in accordance with the latest conditions and regulatory provisions as well as overseeing the implementation of IT usage governance, both in terms of infrastructure, application systems, human resources and IT system security in coordination with other related IT Divisions.

These are some of the Company's strategic initiatives to support strategic plans, as well as improve services to customers through safe digital banking products and transactions.

Rencana Pengembangan TI Tahun 2023
IT Development Plan 2023

Guna mendukung transformasi digital secara berkesinambungan, Perseroan juga berkomitmen melakukan pengembangan sumber daya manusia (SDM), pengembangan TI, serta peningkatan pengendalian terhadap ketahanan siber (*cyber security*). Hal ini sejalan dengan strategi bisnis Perseroan dimana Perseroan terus melakukan inovasi dan pengembangan layanan perbankan digital, serta meningkatkan kapabilitas dan kehandalan sistem TI Perseroan.

TI memiliki peran penting dalam mendukung perkembangan bisnis Perseroan jangka panjang, mendukung pencapaian atas target serta memberikan pelayanan yang optimal kepada nasabah. Untuk itu, Perseroan melalui Direktorat TI telah menyusun dan menetapkan strategis pengembangan TI yang tertuang dalam Rencana Pengembangan Teknologi Informasi (RPTI) Tahun 2023, yang mengacu pada Rencana Bisnis Bank (RBB) sehingga penerapan TI dapat berperan mendorong pencapaian target bisnis Perseroan.

Selaras dengan rencana bisnis serta memperluas cakupan ekosistem, RPTI Perseroan tahun 2023, yaitu melanjutkan penguatan dari sisi teknologi guna mendukung tercapainya tujuan bisnis Perseroan. Perseroan terus melakukan pengembangan TI baik dari sisi infrastruktur maupun aplikasi yang dapat meningkatkan kualitas pelayanan, kenyamanan dan keamanan kepada nasabah dalam melakukan transaksi keuangan.

The Company continues to support digital transformation on an ongoing basis by developing human resources (HR), IT development, and strenggthening control over cyber security. This is in line with the Company's business strategy, where the Company continues to innovate and develop digital banking services, as well as improve the capability and reliability of the Company's IT systems.

IT has an important role in supporting the Company's long-term business development, supporting the achievement of targets and providing optimal service to customers. With that being said, the Company, through the IT Directorate, has developed and established an IT development strategy contained in the 2023 Information Technology Recovery Plan (RPTI), which refers to the Bank's Business Plan (RBB). Thus, the implementation of IT can play a role in encouraging the achievement of the Company's business targets.

In line with the business plan and expanding the scope of the ecosystem, one of the Company's 2023 RPTI plans include continuously strengthening the technology to support the achievement of the Company's business objectives. The Company continues to develop IT, both in terms of infrastructure and applications that can improve service quality, convenience and security for customers in performing financial transactions.

05

Analisis dan Pembahasan Manajemen

Management Analysis and Discussion





Tinjauan Makroekonomi
Macroeconomic Overview

Perspektif Perekonomian Global
Global Economic Perspective

Dikutip dari Buku Pertemuan Tahunan Bank Indonesia 2022, menjelaskan bahwa, ketegangan geopolitik dunia semakin memperburuk fragmentasi dan prospek ekonomi dan keuangan global. Berlanjutnya perang Rusia- Ukraina serta pengenaan sanksi terhadap Rusia menyebabkan terbatasnya pasokan dan karenanya sangat tingginya harga energi dan pangan dunia. Sementara itu, berlanjutnya perang dagang antara AS dengan Tiongkok serta pembatasan mobilitas terkait Covid-19 di Tiongkok semakin memperburuk gangguan mata rantai pasokan global dan perjalanan wisata Tiongkok ke berbagai belahan dunia.

Tingginya fragmentasi politik dan ekonomi serta memburuknya gangguan mata rantai pasokan global tersebut telah menyebabkan dan akan semakin memperlemah pertumbuhan ekonomi global dari sisi penawaran. Pada waktu bersamaan, sangat tingginya harga energi dan pangan telah menyebabkan melambungnya inflasi global dan mendorong bank-bank sentral di negara maju khususnya The Fed AS dan European Central Bank (ECB) serta sejumlah negara *Emerging Market Economies* (EMEs) seperti Brazil, Chili, dan Meksiko secara agresif meningkatkan suku bunga dalam mengetatkan kebijakan moneternya.

Akibatnya, pertumbuhan ekonomi dunia semakin melambat dan bahkan berisiko resesi seiring dengan menurunnya permintaan agregat karena pengetatan moneter dimaksud dan melemahnya daya beli konsumsi masyarakat karena tingginya inflasi. Sementara itu di pasar keuangan global, sangat agresifnya kenaikan suku bunga The Fed AS telah mendorong sangat kuatnya nilai tukar dolar AS dan memberikan tekanan depresiasi terhadap berbagai mata uang dunia, termasuk nilai tukar Rupiah.

Persepsi risiko negatif di pasar keuangan global memburuk, mendorong para investor portofolio global menarik dananya dari sekuritas ke alat likuid (fenomena "*cash is the king*"), dan semakin memperburuk dampak rambatan ekonomi dan keuangan global, baik dari jalur perdagangan maupun

According to the 2022 Bank Indonesia Annual Meeting Book, explained that, world geopolitical tensions were increasingly exacerbating fragmentation and global economic and financial prospects. The ongoing Russian-Ukrainian war and the imposition of sanctions against Russia have resulted in limited supplies and therefore very high world energy and food prices. Meanwhile, the ongoing trade war between the US and China as well as restrictions on mobility related to Covid-19 in China have also exacerbated disruptions to global supply chains and Chinese tourist travel to various parts of the world.

High political and economic fragmentation as well as worsening global supply chain disruptions have led to and will further weaken global economic growth from the supply side. At the same time, very high energy and food prices have resulted in soaring global inflation and pushed central banks in developed countries, especially the US Fed and the European Central Bank (ECB) as well as a number of Emerging Market Economies (EMEs) countries such as Brazil, Chile and Mexico to aggressively increase interest rates in tightening its monetary policy.

As a result, world economic growth is increasingly slowing and potentially results in risk of recession, in line with declining aggregate demand due to monetary tightening and weakening purchasing power of public consumption due to high inflation. Meanwhile on global financial markets, the US Fed's very aggressive increase in interest rates has driven the US dollar exchange rate very strong and put depreciating pressure on various world currencies, including the Rupiah exchange rate.

Negative risk perceptions on global financial markets worsened, prompting global portfolio investors to withdraw their funds from securities to liquid instruments (the "cash is the king" phenomenon), and exacerbated the impact of global economic and financial propagation, both from trade and financial

jalur keuangan, terhadap negara EMEs, termasuk Indonesia. Berlanjutnya fragmentasi politik dan ekonomi serta pengetatan kebijakan moneter yang agresif di negara maju menyebabkan perekonomian dunia ke depan diperkirakan akan melambat disertai dengan meningkatnya risiko resesi. Pertumbuhan dunia kembali direvisi menjadi 3,0% pada tahun 2022 dan menurun menjadi 2,6% pada 2023 dengan kecenderungan risiko ke bawah, sebelum membaik menjadi 2,8% pada 2024. Semua negara mengalami perlambatan pertumbuhan, meskipun dengan tingkat yang berbeda.

channels, on EMEs countries, including Indonesia. Continuing political and economic fragmentation and aggressive tightening of monetary policies in developed countries is expected to slow down the world economy in the future accompanied by the increasing risk of recession. World growth was again revised to 3.0% in 2022 and declined to 2.6% in 2023 with a risk-to-down trend, before improving to 2.8% in 2024. All countries experienced a slowdown in growth, although at different rates.

Perspektif Perekonomian Nasional
National Economic Perspective

Dikutip dari Tinjauan Kebijakan Moneter yang dirilis Bank Indonesia pada Desember 2022, menjelaskan bahwa perlambatan ekonomi global masih berlanjut yang dipengaruhi oleh fragmentasi ekonomi, perdagangan dan investasi akibat ketegangan politik yang berlanjut serta dampak pengetatan kebijakan moneter yang agresif di negara maju. Bank Indonesia memperkirakan ekonomi dunia tumbuh sebesar 3,0% pada 2022 dan menurun menjadi 2,6% pada 2023. Sementara itu, tekanan inflasi masih tinggi, meskipun mulai melandai, dipengaruhi berlanjutnya gangguan rantai pasokan dan ketatnya pasar tenaga kerja terutama di AS dan Eropa. Inflasi yang masih tinggi mendorong kebijakan moneter global tetap ketat. The Fed diperkirakan akan menaikkan *Fed Funds Rate* hingga awal 2023 dengan siklus pengetatan kebijakan moneter yang panjang, meskipun dengan besaran yang lebih rendah. Perkembangan ini mendorong tetap kuatnya mata uang dolar AS dan masih tingginya ketidakpastian pasar keuangan global yang kemudian berdampak pada belum kuatnya aliran modal masuk ke negara berkembang, termasuk Indonesia.

Bank Indonesia, through the Monetary Policy Review released in December 2022, explained that the global economic slowdown was continuously affected by economic fragmentation, trade and investment due to continuing political tensions and the impact of aggressive monetary policy tightening in developed countries. Bank Indonesia estimates that the world economy will grow by 3.0% in 2022 and decrease to 2.6% in 2023. Meanwhile, inflationary pressure was still high, although it has started to ease, due to continuing supply chain disruptions and a tight labor market, especially in the US and Europe. High inflation has made global monetary policy to remain tight. The Fed is expected to raise the Fed Funds Rate until early 2023 with a lengthy monetary policy tightening cycle, albeit at a lower rate. These developments have contributed to the the US dollar that continue to maintain its strength and the ongoing high uncertainty in global financial markets, which has resulted in weak capital inflows to developing countries, including Indonesia.

Kendati demikian, Bank Indonesia menyatakan bahwa Neraca Pembayaran Indonesia (NPI) tetap kuat sehingga mendukung ketahanan eksternal. Transaksi berjalan triwulan IV 2022 diperkirakan kembali mencatatkan surplus sejalan dengan kinerja neraca perdagangan yang tetap baik. Neraca perdagangan November 2022 mencatat surplus sebesar 5,2 miliar dolar AS, didukung oleh kinerja ekspor komoditas utama. Aliran masuk modal asing di investasi portofolio secara perlahan mulai terjadi pada November-Desember 2022, meskipun secara triwulanan hingga 20 Desember 2022 masih tercatat *net outflows* sebesar 0,4 miliar dolar AS. Posisi cadangan devisa Indonesia akhir November 2022 meningkat dibandingkan

Nevertheless, Bank Indonesia stated that Indonesia's Balance of Payments (BOP) remained strong thereby supporting external resilience. The current account for the fourth quarter of 2022 was expected to record a surplus again in line with the performance of the trade balance which remains good. The November 2022 trade balance recorded a surplus of USD5.2 billion, supported by the performance of main commodity exports. Inflows of foreign capital in portfolio investment slowly began to occur in November-December 2022, although on a quarterly basis until December 20 2022, the net outflows were still recorded at USD0.4 billion. The Indonesia's foreign exchange reserves at the end of November 2022 increased compared to the previous

dengan posisi bulan sebelumnya, dan tercatat sebesar 134,0 miliar dolar AS, setara dengan pembiayaan 5,9 bulan impor atau 5,8 bulan impor dan pembayaran utang luar negeri Pemerintah, serta berada di atas standar kecukupan internasional sekitar 3 bulan impor.

Secara keseluruhan 2022, kinerja NPI diperkirakan tetap terjaga didukung surplus transaksi berjalan berada dalam kisaran 0,4 - 1,2% dari PDB sejalan permintaan eksternal dan harga komoditas global yang masih tinggi, dan kinerja neraca transaksi modal dan finansial yang tetap baik terutama dalam bentuk PMA. Di tengah risiko ketidakpastian pasar keuangan global yang masih tinggi, kinerja NPI pada 2023 juga diperkirakan tetap baik ditopang oleh surplus neraca transaksi modal dan finansial serta transaksi berjalan yang solid dalam kisaran surplus 0,4% sampai dengan defisit 0,4% dari PDB.

Dengan langkah-langkah stabilisasi Bank Indonesia, stabilitas nilai tukar Rupiah terjaga di tengah masih tingginya ketidakpastian pasar keuangan global. Tekanan nilai tukar Rupiah pada November-Desember 2022 berkurang dipengaruhi aliran masuk modal asing yang terjadi di pasar SBN serta langkah-langkah stabilisasi yang dilakukan oleh Bank Indonesia. Perkembangan nilai tukar Rupiah tersebut cukup positif di tengah dolar AS yang masih kuat dan ketidakpastian pasar keuangan global yang masih tinggi. Indeks nilai tukar dolar AS terhadap mata uang utama (DXY) tercatat masih tinggi di level 104,16 pada 21 Desember 2022.

Dengan perkembangan tersebut, nilai tukar Rupiah sampai dengan 21 Desember 2022, terdepresiasi 8,56% (ytd) dibandingkan dengan level akhir 2021. Depresiasi nilai tukar Rupiah tersebut relatif lebih baik dibandingkan dengan depresiasi mata uang sejumlah negara lain di kawasan, seperti Tiongkok 8,96% (ytd) dan India 10,24% (ytd). Ke depan, Bank Indonesia terus memperkuat kebijakan stabilisasi nilai tukar Rupiah agar sejalan nilai fundamentalnya untuk mendukung upaya pengendalian inflasi dan stabilitas makroekonomi.

Ekspektasi inflasi dan inflasi secara bulanan terus menurun dan lebih rendah dari perkiraan awal, meskipun masih tinggi. Inflasi IHK November 2022 tercatat lebih rendah dari perkiraan dan inflasi bulan sebelumnya, meski masih tinggi sebesar 5,42% (yoy) dan di atas sasaran 3,0±1%. Inflasi kelompok *volatile food* juga turun menjadi 5,70% (yoy) baik secara nasional maupun di sebagian besar wilayah Indonesia,

month's position, and was recorded at US$134.0 billion, equivalent to 5.9 months of import financing or 5.8 months of imports and servicing the Government's foreign debt, and is above the standard international sufficiency around 3 months of import.

In 2022, the overall balance of payments was expected to be maintained supported by the current account surplus in the range of 0.4 - 1.2% of GDP in line with external demand and global commodity prices, which were still high, and the performance of the capital and financial account balance, which remained good, especially in the form of FDI. Amidst the high risk of uncertainty on global financial markets, the performance of the balance of payments in 2023 is also expected to remain good, supported by a surplus in the capital and financial account balances and a solid current account in the range of a surplus of 0.4% to a deficit of 0.4% of GDP.

With Bank Indonesia's stabilization measures, the stability of the Rupiah exchange rate was maintained amidst the high uncertainty in global financial markets. The pressure on the Rupiah exchange rate in November-December 2022 moderated due to the inflow of foreign capital that has occurred in the SBN market as well as the stabilization measures taken by Bank Indonesia. The development of the Rupiah exchange rate was quite positive amid the US dollar that remained strong and high uncertainty on global financial markets. The US Dollar exchange rate index against major currencies (DXY) was still recorded at a high level of 104.16 on December 21, 2022.

With these developments, the Rupiah exchange rate as of December 21, 2022 depreciated 8.56% (ytd) compared to the end of 2021. The Rupiah exchange rate depreciation was relatively better compared to the depreciation of the currencies of a number of other countries in the region, such as China at 8.96% (ytd) and India at 10.24% (ytd). Going forward, Bank Indonesia will continue to strengthen the Rupiah exchange rate stabilization policy, so it is in line with its fundamental value to support efforts to control inflation and macroeconomic stability.

Inflation expectations and monthly inflation continued to decline and were lower than initial estimates, despite being still high. November 2022 CPI inflation was recorded lower than forecast and inflation in the previous month, although it was still high at 5.42% (yoy) and above the target of 3.0 ± 1%. Inflation in the volatile foods category also fell to 5.70% (yoy) both nationally and in most parts of Indonesia, supported

didukung sinergi dan koordinasi kebijakan yang erat antara Pemerintah (Pusat dan Daerah), Bank Indonesia, dan para mitra strategis melalui TPIP-TPID dan GNPIP.

Inflasi *administered prices* juga tercatat turun menjadi sebesar 13,01% (yoy) sejalan dengan menurunnya tarif angkutan udara dan harga Bahan Bakar Minyak (BBM) nonsubsidi. Sementara itu, inflasi inti kembali menurun menjadi 3,30% (yoy), dipengaruhi oleh dampak lanjutan penyesuaian harga BBM terhadap inflasi inti yang terbatas dan tekanan inflasi dari sisi permintaan yang belum kuat. Ke depan, Bank Indonesia akan terus memperkuat respons kebijakan guna memastikan terus berlanjutnya penurunan ekspektasi inflasi dan inflasi sehingga inflasi inti tetap terjaga dalam kisaran 3,0±1%.

by close policy synergy and coordination between the Government (Central and Regional), Bank Indonesia, and strategic partners through TPIPs and GNPIP.

Administered prices inflation also fell to 13.01% (yoy) in line with lower air transport fares and non-subsidized fuel prices. Meanwhile, core inflation declined again to 3.30% (yoy), influenced by the continued impact of fuel price adjustments on limited core inflation and subdued inflationary pressure from the demand side. Going forward, Bank Indonesia will continue to strengthen its policy response to ensure the continued decline in inflation expectations and inflation so that core inflation is maintained within the range of 3.0 ± 1%.

Tinjauan Makro Segmen Industri
Industry Segment Macro Overview

Dikutip dari siaran pers Otoritas Jasa Keuangan (OJK) yang dirilis pada 10 Januari 2023, menjelaskan bahwa, kinerja industri perbankan selama 2022 terjaga baik dan tumbuh positif serta mampu menahan tekanan perekonomian global. Baiknya kinerja perbankan tersebut tidak terlepas dari pengawasan dan pengaturan serta dukungan kebijakan fiskal maupun moneter dalam menjaga stabilitas sistem keuangan. OJK optimis bahwa kondisi perbankan akan tetap terjaga dan mendukung pertumbuhan ekonomi nasional, meskipun perlu diwaspadai risiko di tengah ketidakpastian global yang dapat menyebabkan perlambatan pertumbuhan ekonomi.

Ke depan, OJK akan melanjutkan kebijakan mengenai konsolidasi perbankan, penguatan pengawasan yang terintegrasi, penguatan integritas industri perbankan, akselerasi pengembangan perbankan Syariah dengan meninjau ulang strategi pengembangan yang selama ini dilakukan, peningkatan akses dan kualitas *commercial presence* bank-bank Indonesia di negara lain, peningkatan kualitas pelayanan dan digitalisasi perbankan dalam mewujudkan *well-functioning banking system* yang berkontribusi terhadap perekonomian nasional.

The press release of the Financial Services Authority (OJK), which was released on January 10, 2023, said that the banking industry's performance in 2022 was well maintained, had positive growth and was able to withstand global economic pressures. The good banking performance is inseparable from the supervision and regulation as well as fiscal and monetary policy support in maintaining financial system stability. OJK is optimistic that banking conditions will be maintained and will support national economic growth, although it is necessary to watch out for risks in the midst of global uncertainty, which could cause a slowdown in economic growth.

Going forward, OJK will continue policies regarding banking consolidation, strengthening integrated supervision, strengthening the integrity of the banking industry, accelerating the development of Islamic banking by reviewing the development strategy that has been carried out so far, increasing access and quality of commercial Indonesian banks in other countries, increasing service quality and banking digitization in realizing a well-functioning banking system that contributes to the national economy.

Merujuk data OJK, pada November 2022 kredit perbankan tumbuh 11,16 persen (yoy) sedangkan penghimpunan Dana Pihak Ketiga (DPK) tumbuh sebesar 8,78 persen (yoy). Tingkat pertumbuhan kredit dan DPK tersebut telah mencatatkan tingkat pertumbuhan yang melebihi level *pra-pandemi* Covid-19 dengan indikator risiko perbankan yang terjaga.

Referring to OJK data, in November 2022 banking loans grew 11.16 percent (yoy) while the collection of Third Party Funds (DPK) grew by 8.78 percent (yoy). The loans and DPK growth rates have exceeded the pre-Covid-19 levels with maintained banking risk indicators.

Perkembangan perbankan yang baik juga tercermin dari kondisi likuiditas yang *ample* tercermin dari rasio AL/NCD dan AL/DPK masing-masing sebesar 134,97 persen dan 30,42 persen. Rasio likuiditas tersebut masih jauh di atas *threshold*, walaupun lebih rendah dari periode tahun lalu karena akselerasi penyaluran kredit dan kebijakan kenaikan rasio GWM. Permodalan bank juga tergolong kuat dan diyakini mampu menyerap risiko yang dihadapi dengan CAR sebesar 25,49 persen. Risiko kredit cenderung menurun tercermin dari rasio NPL baik *gross* dan *nett* masing-masing sebesar 2,65 persen dan 0,75 persen, sementara itu *Loan at Risk* sebesar 15,12 persen. Penurunan risiko kredit tersebut antara lain disebabkan membaiknya kualitas kredit yang direstrukturisasi dampak Covid-19.

Good banking development was also reflected in ample liquidity conditions as reflected in the LA/NCD and LA/DPK ratios of 134.97 percent and 30.42 percent, respectively. The liquidity ratio was still well above the threshold, although lower than last year's period due to accelerated lending and the policy of increasing the GWM ratio. Bank capital was also relatively strong and was believed to absorb risks faced with a CAR of 25.49 percent. Credit risk tends to decrease as reflected in the gross and net NPL ratios of 2.65 percent and 0.75 percent respectively, while loans at risk was 15.12 percent. The decrease in credit risk was partly due to the improvement in the quality of restructured credit due to the impact of Covid-19.

Capaian tersebut tidak terlepas dari kebijakan strategis kepada industri perbankan dan pelaku usaha, antara lain perpanjangan restrukturisasi kredit dan beberapa kebijakan lain dalam upaya menghadapi dampak penyebaran Covid-19; Program Percepatan Kendaraan Bermotor Listrik Berbasis Baterai (KBLBB); serta relaksasi restrukturisasi kredit terhadap debitur yang terkena dampak wabah penyakit mulut dan kuku (PMK).

This achievement is inseparable from strategic policies for the banking industry and business players, including extending credit restructuring and several other policies in an effort to deal with the impact of the spread of Covid-19; Battery-Based Electric Motorized Vehicle Acceleration Program (KBBB); as well as relaxation of credit restructuring for debtors affected by the foot and mouth disease (PMK) outbreak.

Selain itu, bauran kebijakan dari Kementerian Keuangan, Bank Indonesia, dan Lembaga Penjamin Simpanan telah memberikan situasi dan kondisi ekonomi yang kondusif. Kebijakan tersebut dinilai mampu mengatasi tantangan yang cukup besar selama 2022 antara lain dampak pandemi Covid-19, tuntutan masyarakat terhadap produk dan layanan perbankan, *global supply chain disruption*, kenaikan suku bunga global, serta *capital outflow*. Meski stabilitas sistem keuangan saat ini terjaga baik namun perlu dicermati risiko di tengah ketidakpastian global yang dapat menyebabkan perlambatan pertumbuhan ekonomi. Beberapa risiko yang perlu diwaspadai perbankan, antara lain *scarring effect* pandemi Covid-19, kenaikan *yield* surat berharga, potensi depresiasi Rupiah dan penurunan likuiditas.

In addition, the policy mix from the Ministry of Finance, Bank Indonesia, and the Deposit Insurance Corporation has provided a conducive economic situation and condition. This policy is considered capable of overcoming sizable challenges in 2022, including the impact of the Covid-19 pandemic, public demand for banking products and services, global supply chain disruption, increase in global interest rates, and capital outflows. Even though financial system stability is currently well maintained, it is necessary to pay close attention to the risks amid global uncertainty that could lead to a slowdown in economic growth. Banks are suggested to pay attention to several risks, including the scarring effect of the Covid-19 pandemic, increased yields on securities, potential depreciation of the Rupiah and decreased liquidity.

Suku bunga perbankan mengalami kenaikan, namun masih kondusif untuk mendukung pemulihan ekonomi. Suku bunga deposito 1 bulan pada Desember 2022 tercatat 3,97% atau meningkat 108 bps dibandingkan dengan level Juli 2022, sementara suku bunga kredit Desember 2022 tercatat 9,15% atau meningkat 21 bps dibandingkan dengan level Juli 2022. Kenaikan suku bunga perbankan yang terbatas tersebut dipengaruhi oleh masih longgarnya likuiditas perbankan, termasuk karena dukungan kebijakan Bank Indonesia yang memberikan insentif Makroprudensial berupa pengurangan GWM bagi bank yang menyalurkan kredit kepada sektor prioritas dan inklusif. Bank Indonesia akan terus mendorong perbankan untuk membentuk suku bunga kredit yang efisien, akomodatif, dan kompetitif yang dapat mendukung pemulihan ekonomi.

Banking interest rates have increased, but are still conducive to supporting economic recovery. The 1-month deposit interest rate in December 2022 was recorded at 3.97%, an increase of 108 bps compared to the July 2022 level, while the loan interest rate in December 2022 was recorded at 9.15% or an increase of 21 bps compared to the July 2022 level. The increase in bank interest rates was limited, influenced by the banking liquidity that remained loose, including the support from Bank Indonesia's policy, which provided macroprudential incentives in the form of reducing the GWM for banks that extended credit to priority and inclusive sectors. Bank Indonesia will continue to encourage banks to establish efficient, accommodative and competitive lending rates that can support economic recovery.

Transaksi ekonomi dan keuangan digital berkembang pesat ditopang oleh naiknya akseptasi dan preferensi masyarakat dalam berbelanja daring, luasnya dan mudahnya sistem pembayaran digital, serta cepatnya digital banking selama tahun 2022. Nilai transaksi uang elektronik (UE) pada tahun 2022 tumbuh 30,84% (yoy) mencapai Rp399,6 triliun dan diproyeksikan meningkat 23,90% (yoy) hingga mencapai Rp495,2 triliun pada tahun 2023. Nilai transaksi digital banking meningkat 28,72% (yoy) menjadi Rp52.545,8 triliun, dan diproyeksikan tumbuh 22,13% (yoy) mencapai Rp64.175,1 triliun pada tahun 2023.

Digital economic and financial transactions are growing rapidly supported by increasing public acceptance and preference for online shopping, the breadth and ease of digital payment systems, and the speed of digital banking during 2022. The value of electronic money transactions (EU) in 2022 grew 30.84% (yoy) reached Rp399.6 trillion and is projected to increase by 23.90% (yoy) to Rp495.2 trillion in 2023. The value of digital banking transactions has increased 28.72% (yoy) to Rp52,545.8 trillion, and is projected to grow 22.13% (yoy) to reach Rp64,175.1 trillion in 2023.

Intermediasi perbankan pada tahun 2022 terus meningkat dan diprakirakan berlanjut pada tahun 2023. Pertumbuhan kredit perbankan pada Desember 2022 tumbuh 11,35% (yoy), lebih tinggi dibandingkan dengan pertumbuhan tahun sebelumnya sebesar 5,24% (yoy). Peningkatan pertumbuhan kredit terjadi merata pada seluruh sektor ekonomi dan seluruh jenis kredit terutama Kredit Investasi dan Kredit Modal Kerja.

Banking intermediation continued to increase in 2022 and is predicted to continue in 2023. Bank credit growth in December 2022 grew 11.35% (yoy), higher than the previous year's growth of 5.24% (yoy). The loans increased evenly in all economic sectors and all types of loans, especially Investment Loans and Working Capital Loans.

Di segmen UMKM, pertumbuhan kredit juga terus berlanjut, khususnya penyaluran Kredit Usaha Rakyat (KUR) yang tumbuh tinggi sebesar 29,66% (yoy). Perbaikan intermediasi perbankan didukung sisi penawaran kredit sejalan likuiditas perbankan yang memadai dan standar penyaluran kredit/pembiayaan yang longgar. Permintaan kredit juga meningkat sejalan kinerja korporasi dan konsumsi rumah tangga yang membaik yang mendorong kenaikan permintaan pembiayaan.

In the MSME segment, loan growth has also continued, particularly the disbursement of People's Business Credit (KUR), which has grown high by 29.66% (yoy). Improvements in banking intermediation are supported by the supply side of credit in line with adequate banking liquidity and loose credit/financing standards. Demand for credit also increased in line with improved corporate performance and household consumption which boosted demand for financing.

Dalam rangka menjaga stabilitas sistem keuangan dan pertumbuhan ekonomi yang berkelanjutan, kebijakan perbankan ke depan antara lain diarahkan pada penguatan pengaturan dan pengawasan perbankan serta pengembangan Industri Perbankan yang sehat, efisien dan berintegritas. OJK akan terus melakukan penguatan *early warning system* yang didukung dengan teknologi informasi sehingga dapat lebih awal mendeteksi permasalahan keuangan maupun aspek lain serta melakukan tindakan pengawasan secara lebih dini sebelum permasalahan tersebut berlarut-larut dan menjadi besar.

Sedangkan Bank Indonesia akan melanjutkan kebijakan makroprudensial yang akomodatif, inklusif dan berkelanjutan, untuk mendorong pertumbuhan kredit/pembiayaan perbankan kepada sektor-sektor prioritas yang belum pulih, Kredit Usaha Rakyat (KUR), dan kredit/pembiayaan hijau, dalam rangka mendukung pemulihan perekonomian.

In order to maintain financial system stability and sustainable economic growth, future banking policies will be directed towards strengthening banking regulation and supervision as well as developing a banking industry that is sound, efficient and integrated. OJK will continue to strengthen the early warning system supported by information technology so that it can detect problems in finance or other aspects earlier and carry out supervisory actions earlier before these problems drag on and become more intensive.

Meanwhile, Bank Indonesia will continue accommodative, inclusive and sustainable macroprudential policies, to encourage the growth of banking credit/financing for priority sectors that have not yet recovered, People's Business Credit (KUR), and green credit/financing, in order to support economic recovery.

Tinjauan Operasi Per Segmen Usaha
Overview of Operations per Business Segment

Perseroan menjalankan kegiatan usaha perbankan dengan membagi segmen usahanya menjadi 3 (tiga) lini bisnis, yaitu segmen perkreditan, segmen penghimpunan dana pihak ketiga, dan segmen *treasury*. Adapun uraian masing-masing segmen usaha Perseroan diuraikan sebagai berikut:

The Company carries out banking business activities by dividing its business segments into 3 (three) business lines, namely the loans segment, funding segment, and treasury segment. The description of each of the Company's business segments is described as follows:

Segmen Perkreditan
Loans Segment

Segmen perkreditan Perseroan digolongkan ke dalam 5 (lima) kategori utama, antara lain:
1. Kredit konsumsi;
2. Kredit modal kerja;
3. Kredit rekening koran;
4. Kredit karyawan;
5. Kredit investasi.

The Company's credit segment are classified into 5 main categories as follows:
1. Consumer loans;
2. Working capital loans;
3. Demand loans;
4. Employee loans;
5. Investment loans

Rincian saldo masing-masing kredit yang diberikan oleh Perseroan pada tahun 2022 dan 2021 dapat dilihat sebagai berikut:

The details of the Company's loans balances in 2022 and 2021 are as follows, respectively:

dalam jutaan Rupiah
in million Rupiah

Jenis Kredit Type of Loan	2022	2021	Kenaikan (Penurunan) Increase (Decrease)	
			Nominal Nominal	Persentase (%) Percentage (%)
Konsumsi Consumption	8.189.691	2.951.206	5.238.485	177,50
Modal Kerja Working capital	1.959.256	1.208.598	750.658	62,11
Pinjaman Rekening Koran Demand loan	82.411	98.785	(16.374)	(16,58)
Karyawan Employees	11.587	10.454	1.133	10,84
Investasi Investment	1.306	6.457	(5.151)	(79,77)
Jumlah Total	**10.244.251**	**4.275.500**	**5.968.751**	**139,60**

Pada tahun 2022, Kredit yang Diberikan mengalami peningkatan yang signifikan menjadi Rp10.244,25 miliar dari Rp4.275,50 miliar pada tahun 2021, dengan pertumbuhan sekitar 139,60%. Segmen kredit konsumsi menempati posisi teratas sebagai penyumbang meningkatnya Kredit yang Diberikan sebesar Rp5.238,48 miliar.

In 2022, Loans increased significantly to Rp10,244.25 billion from Rp4,275.50 billion in 2021, with growth of 139.60%. The consumer loan segment is the highest contributor to the increase in Loans by Rp5,238.48 billion.

Peningkatan kredit konsumsi terutama berasal dari kerja sama kredit penerusan (*channeling loan*) dengan lembaga keuangan lain, seperti perusahaan pembiayaan dan perusahaan *peer-to-peer* dalam bentuk kredit konsumtif, maupun pemberian kredit konsumtif secara langsung kepada masyarakat dengan memanfaatkan *digital banking application* yang dimiliki Perseroan (*direct lending*). Kredit *channeling* menyumbang sebesar sebesar Rp4.894,39 miliar atau 47,78% dan *direct lending* menyumbang sebesar Rp3.151,03 miliar atau 30,76% dari total keseluruhan Kredit yang Diberikan pada tahun 2022.

The increased of consumer loans mainly derived from channeling loans partnerships with other financial institutions, such as multifinance and peer-to-peer lending companies for consumptive loans, and also direct consumer loans to public using the Company's digital banking application (direct lending). Channeling loans provides amounting to Rp4,894.39 billion or contributed 47.78% and direct lending provides Rp3,151.03 billion or contributed 30.76% of the total Loans in 2022.

Secara simultan, sebagai salah satu *digital bank*, Perseroan akan terus meningkatkan performa dari penyaluran kredit dengan melihat berbagai macam kesempatan yang terdapat pada pasar dan memanfaatkan *digital banking application* sebagai wadah penyaluran kredit kepada masyarakat luas.

Simultaneously, as a digital bank, the Company will continue to improve the lending performance by looking at various opportunities in the market and utilizing the digital banking application as a platform for distributing lending to broader societies.

Kredit yang Diberikan berdasarkan Sektor Ekonomi
Loans by Economic Sector

dalam jutaan Rupiah
in million Rupiah

Keterangan Description	2022	2021	Kenaikan (Penurunan) Increase (Decrease)	
			Nominal Nominal	Persentase (%) Percentage (%)
Rumah tangga Household	8.201.363	2.961.660	5.239.703	176,92
Real estate, usaha persewaan dan jasa perusahaan Real estate, leasing and corporate service	1.138.921	106.155	1.032.766	972,88
Jasa masyarakat, sosial budaya, hiburan dan perorangan lainnya Community services, social culture, entertaiment and other individuals	459.420	426	458.994	107.745,07
Perdagangan besar dan eceran Wholesale and retail trade	299.681	1.090.419	(790.738)	(72,52)
Pertanian, perburuan, dan kehutanan Agriculture, hunting and forestry	77.306	7.912	69.394	877,07
Konstruksi Construction	58.063	88.752	(30.689)	(34,58)
Industri pengolahan Manufacturing	9.467	8.805	662	7,52
Jasa kesehatan dan kegiatan sosial Health and social services	30	85	(55)	(64,71)
Perantara keuangan Financial intermediaries	-	8.720	(8.720)	(100,00)
Penyediaan akomodasi dan makanan minuman Accomodation and food providers	-	2.566	(2.566)	(100,00)
Jumlah Total	**10.244.251**	**4.275.500**	**5.968.751**	**139,60**

Sementara, berdasarkan sektor ekonomi, kredit yang diberikan pada tahun 2022 menunjukkan bahwa sektor rumah tangga masih mendominasi kredit Perseroan, yakni sebesar Rp8.201,36 miliar atau 80,06%. Kredit sektor rumah tangga mengalami peningkatan secara signifikan, yaitu sebesar Rp5.239,70 miliar atau sekitar 176,92% dibandingkan dengan tahun 2021 sebagai akibat dari pemanfaatan momentum membaiknya perekonomian nasional yang dimulai dari meningkatnya pendapatan masyarakat dan berputarnya roda perekonomian nasional serta mobilitas masyarakat setelah melandainya pandemi Covid-19 di tahun 2022.

Meanwhile, loans by economic sector in 2022 shown that the household sector still dominating the Company's loans by Rp8,201.36 billion or around 80.06%. The household sector loans experienced a significant increase, amounting to Rp5,239.70 billion or approximately 176.92% compared to 2021, as impact of utilization from momentum of improving national economic condition, starting from the increase in consumers' income and changes in the national economic condiitions as well as the Indonesian peoples' mobility after Covid-19 pandemic during 2022.

Edukasi berkelanjutan yang dilakukan para pelaku pasar kepada masyarakat mengenai *e-commerce* dan *digital banking* pun semakin meningkat sehingga banyak orang mulai terbiasa dengan dunia digital. Terlihat pula pada saat pademi Covid-19, perilaku masyarakat mulai berubah menjadi lebih terbiasa

Continuous education carried out by market players to the public regarding e-commerce and digital banking is increasing, hence people are getting used to the digital world. It also reflected during the Covid-19 pandemic condition, people's behavior began to change to become more accustomed and comfortable in carrying

dan nyaman dalam melakukan berbagai aktivitas dan transaksi melalui *digital platform*. Perseroan melihat kesempatan ini sebagai suatu momentum untuk meningkatkan kinerja dan mengembangkan produk-produk yang telah ada.

Walaupun kondisi perekonomian global yang tidak menentu, Perseroan melihat perekonomian Indonesia masih stabil, tercermin dari indikator perekonomian di 2022 jika dibandingkan dengan negara lain. Terlihat juga melalui membaiknya kondisi beberapa sektor industri di Indonesia yang sejalan dengan penanganan pandemi Covid-19 yang baik. Atas hal ini, Perseroan optimis akan mengimplementasikan rencana untuk mengembangkan pangsa pasar perkreditan di tahun 2023 pada sektor ekonomi lainnya. Hal ini akan dilakukan baik melalui penyaluran kredit secara langsung maupun melalui kerjasama dengan pihak ketiga lainnya.

out various activities and transactions through digital platforms. The Company sees this opportunity as a momentum to improve its performance and develop existing products.

Despite the uncertainties of global economic situation, the Company noted the Indonesia economy remained stable, reflected from the economic indicator compared to other nations. Also reflected from the improved conditions in several industrial in Indonesia, which aligned with effective management of the Covid-19 pandemic. Due to this matter, the Company will implement plans to expand the 2023 loans market share in other economic sectors. This will be through direct lending or through partnerships with other third parties.

Kredit yang Diberikan berdasarkan Kolektibilitas
Loans Based on Collectibility

dalam jutaan Rupiah
in million Rupiah

Keterangan Description	2022	2021	Kenaikan (Penurunan) Increase (Decrease)	
			Nominal Nominal	Persentase (%) Percentage (%)
Lancar Current	8.569.707	3.994.913	4.574.794	114,52
Dalam perhatian khusus Special mention	1.412.325	205.595	1.206.730	586,95
Kurang lancar Substandard	194.175	19.843	174.332	878,56
Diragukan Doubtful	42.789	16.407	26.382	160,80
Macet Loss	25.255	38.742	(13.487)	(34,81)
Jumlah Total	**10.244.251**	**4.275.500**	**5.968.751**	**139,60%**

Berdasarkan kolektibilitas kredit yang ditetapkan oleh Bank Indonesia, terdapat sedikit peningkatan komposisi kredit dengan kualitas kurang lancar, diragukan dan macet (*non-performing loans*) menjadi 2,56% pada tahun 2022, dari sebelumnya sebesar 1,75% pada tahun 2021. Perseroan selalu mempertahankan komposisi *non-performing loans* agar tetap berada di bawah ketentuan maksimum Bank Indonesia, dengan selalu menetapkan prinsip kehati-hatian dalam penyaluran kredit dan melakukan upaya-upaya penyelesaian atas kredit bermasalah

Based on the loans collectibility determined by Bank Indonesia, slight increase shown in the composition of substandard, doubtful and loss loans (non-performing loans) to be 2.56% in 2022, from previously 1.75% in 2021. The Company always maintains the non performing loan composition below the maximum requirement from Bank Indonesia, by always applying prudential principle in loan granting and continuous efforts to resolve non-performing loans.

Segmen Penghimpunan Dana Pihak Ketiga (DPK)
Funding Segment

Dana Pihak Ketiga (DPK) adalah sumber dana Perseroan yang berasal dari masyarakat, berupa giro, tabungan dan deposito berjangka. Produk-produk ini merupakan bagian penting dalam pengelolaan bisnis Perseroan.

Rincian saldo Dana Pihak Ketiga (DPK) di tahun 2022 dan 2021 dapat dilihat sebagai berikut:

Third Party Funds (TPF) are sources of the Company's funding from the public, in the form of current accounts, savings and time deposits. These products are an important part of the Company's business management.

The details of the Third Party Funds (TPF) balances in 2022 and 2021 are as follows, respectively:

dalam jutaan Rupiah
in million Rupiah

Keterangan Description	2022		2021		Kenaikan (Penurunan) Increase (Decrease)	
	Saldo Balance	Komposisi (%) Composition (%)	Saldo Balance	Komposisi (%) Composition (%)	Nominal Nominal	Persentase (%) Percentage (%)
Giro Current accounts	1.094.324	7,57	684.822	8,43	409.502	59,80
Tabungan Saving Account	3.034.198	21,00	942.670	11,60	2.091.528	221,87
Deposito Berjangka Time Deposits	10.306.573	71,32	6.496.925	79,97	3.809.648	58,64
Deposito *On Call* Deposits On Call	15.403	0,11	-	-	15.403	100,00
Jumlah Total	**14.450.498**	**100,00**	**8.124.417**	**100,00**	**6.326.081**	**77,87**

Penghimpunan DPK di tahun 2022 tercatat sebesar Rp14.450,50 miliar, mengalami peningkatan signifikan sebesar Rp6.326,08 miliar atau 77,87% jika dibandingkan dengan tahun 2021 yang hanya sebesar Rp8.124,42 miliar. Komposisi DPK di tahun 2022 ini didominasi oleh Deposito Berjangka yang sebesar Rp10.306,57 miliar atau 71,32% dari total DPK, kemudian disusul oleh Tabungan sebesar Rp3.034,19 miliar atau 21,00 % dari total DPK dan Giro sebesar Rp1.094,32 miliar atau 7,57% dari total DPK.

Peningkatan DPK ini sejalan dengan tekad Perseroan sebagai untuk menjadi bank digital terdepan di Indonesia, dimana jumlah pengguna aplikasi digital neobank meningkat secara tajam dibandingkan dengan tahun sebelumnya. Pada akhir tahun 2022, jumlah total pengguna akun neobank mencapai 20,9 juta, meningkat dibandingkan dengan 13,3 juta pengguna pada akhir tahun 2021.

Terus meningkatnya jumlah pengguna ini merupakan hasil dari keseriusan dan komitmen Perseroan untuk terus menyediakan *digital banking experience* dan

The TPF in 2022 is amounting Rp14,450.50 billion, a significant increase of Rp6,326.08 billion or 77,87% compared to 2021, which was only Rp8,124.42 billion. The composition of TPF in 2022 is dominated by Time Deposits, amounting to Rp10,306.57 billion, or equivalent to 71.32% of the total TPF. In the next position is Savings, amounting to Rp3,034.19 billion, equivalent to 21.00% of the total TPF, and followed by Current Accounts, amounting to Rp1,094.32 billion, or equivalent to 7.57% of the total TPF.

The growth in the TPF balance is in line with the Company's commitment to becoming the leading digital bank in Indonesia, whereby the number of neobank digital application users increased compared to the previous year. By the end of 2022, total number of neobank account users reached 20.9 million, increased compared with 13.3 million account users by the end of 2021.

Continuous increase in the number of users was the result of the Company's solemnity and commitment to providing continuous digital banking experience

imbal hasil yang kompetitif kepada nasabah untuk membuktikan Perseroan sebagai *top leading digital bank* di Indonesia.

and competitive returns to customers to prove the Company as the top leading digital bank in Indonesia.

Selain itu, pencapaian Dana Pihak Ketiga ini juga membuktikan bahwa tingkat kepercayaan masyarakat yang tinggi terhadap perbankan digital, khususnya Perseroan. Konsep bank digital juga dinilai tepat di masa kini untuk mempermudah masyarakat dalam bertransaksi tanpa harus berinteraksi secara tatap muka.

In addition, achievement of this Third Party Fund also proves that there is a high level of public trust in the Company. The concept of a digital bank is also considered suitable in the pandemic era, to make it easier for people to do transactions without having to face-to-face interactions.

Segmen *Treasury*
Treasury Segment

Segmen bisnis *Treasury* merupakan salah satu lini bisnis yang memegang peranan penting dalam operasional Perseroan. Segmen ini dijalankan oleh Divisi *Treasury* yang bertugas untuk melakukan pengawasan atas risiko likuiditas dari DPK atau dana atas aksi korporasi yang dihimpun dengan memastikan bahwa penempatan pada Bank Indonesia mengikuti Giro Wajib Minimum (GWM) yang telah ditetapkan oleh regulator.

Treasury segment is one of the business lines that plays an important role in the Company's banking operations. This segment is performed by Treasury Division, whom carried out active monitoring to the TPF liquidity risk or funds received from corporate actions by ensuring that placements with Bank Indonesia comply with the Statutory Reserves (GWM) requirement from the regulator.

Untuk memaksimalkan pendapatan operasional Perseroan, segmen bisnis *Treasury* melakukan pengelolaan aset dalam bentuk penanaman dana dengan memperhitungkan sumber dana (kewajiban/ liabilitas). Pengelolaan dana salah satunya adalah dengan melakukan transaksi pada berbagai macam instrumen keuangan, seperti surat berharga, deposito berjangka pada bank lain, dan *reverse repo*. Porsi dana yang ditempatkan pada instrumen keuangan tersebut disesuaikan dengan kondisi pendanaan internal Perseroan, kondisi pasar dan tingkat imbal hasil yang dapat menguntungkan bagi Perseroan.

To maximize the Company's operating income, this Treasury business segment manages the Company's assets in the form of investment funds by taking into account the source of funds (liabilities). One of the ways to manage funds is by entering into various financial instruments such as securities, time deposits with other banks and reverse repo. The portion of funds placed in these financial instruments is adjusted to the Company's internal funding conditions, market conditions and profitable rate of return for the Company.

Adapun rincian perolehan segmen *Treasury* pada tahun 2022 dan 2021 dapat dilihat sebagai berikut:

The details of the Treasury segment balances in 2022 and 2021 are as follows, respectively:

dalam jutaan Rupiah
in million Rupiah

Keterangan Description	2022		2021		Kenaikan (Penurunan) Increase (Decrease)	
	Saldo Balance	Komposisi (%) Composition (%)	Saldo Balance	Komposisi (%) Composition (%)	Nominal Nominal	Persentase (%) Percentage (%)
Obligasi Pemerintah Government Bonds	3.087.685	38,32	736.088	12,83	2.351.597	319,47
Deposits facility Bank Indonesia – Bersih Deposit Facility with Bank Indonesia - Net	2.435.679	30,22	136.679	2,38	2.299.000	1.682,04

Keterangan Description	2022		2021		Kenaikan (Penurunan) Increase (Decrease)	
	Saldo Balance	Komposisi (%) Composition (%)	Saldo Balance	Komposisi (%) Composition (%)	Nominal Nominal	Persentase (%) Percentage (%)
Giro pada Bank Indonesia Current accounts with Bank Indonesia	1.360.172	16,88	561.427	9,78	798.745	142,27
Term Deposits Bank Indonesia -Bersih *Term Deposits Bank Indonesia - Net*	599.822	7,44	1.564.711	27,26	(964.889)	(61,67)
Obligasi Korporasi - Bersih Corporate bonds - Net	398.191	4,94	434.911	7,58	(36.720)	(8,44)
Giro pada Bank Lain Current accounts with other banks	177.384	2,20	83.696	1,46	93.688	111,94
Deposito Berjangka pada Bank Lain Time deposit with Other Bank	123	0,00	121	0,00	2	1,65
Reverse Repo Bank Indonesia Reverse Repo Bank Indonesia	-	0,00	2.191.836	38,19	(2.191.836)	(100,00)
Sertifikat Deposito yang Dapat Dinegosiasi – Bersih Negotiable certificate of deposits – Net	-	0,00	29.768	0,52	(29.768)	(100,00)
Jumlah **Total**	**8.059.056**	**100,00**	**5.739.237**	**100,00**	**2.319.819**	**40,42**

Instrumen keuangan pada lini bisnis *Treasury* di tahun 2022 tercatat sebesar Rp8.059,06 miliar, meningkat sebesar Rp2.319,82 miliar atau 40,42% dibanding tahun sebelumnya sebesar Rp5.739,24 miliar. Instrumen Obligasi Pemerintah masih mendominasi bisnis *Treasury*, yakni sebesar 38,32%, naik signifikan dibandingkan porsi pada tahun 2021 yang hanya sebesar 12,83%, kemudian diikuti oleh porsi *Deposit Facility* pada Bank Indonesia dan Giro pada Bank Indonesia masing-masing sebesar 30,22% dan 16,88%, dimana untuk tahun 2021 masing-masing sebesar 2,38% dan 9,78%.

Financial instruments in the Treasury segment in 2022 is amounting to at Rp8,059.06 billion, increases by Rp2,319.82 billion or 40.42% compared with Rp5,739.24 billion in the previous year. Government Bonds instrument remains dominating the Treasury business segment, which composed 38.32%, a increase compared to the composition in 2021 of only 12.83%, followed by Deposit Facility in Bank Indonesia and Current Accounts with Bank Indonesia which compose 30.22% and 16.88%, respectively, compared to 2021 that composed 2.38% and 9.78%, respectively.

Termasuk di dalam *Deposit Facility* pada Bank Indonesia di tahun 2022 adalah dana yang diterima oleh Perseroan sehubungan dengan Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu ("PMHMETD") VI sebesar Rp1.701,14 miliar.

Included in the Deposit Facility in Bank Indonesia in 2022 is fund received by the Company from Capital Increase with Pre-Emptive Rights ("PMHMETD") VI amounting Rp1,701.14 billion.

Tingkat imbal hasil atas tiga instrumen utama pada lini bisnis *Treasury* tersebut di tahun 2022 (Obligasi Pemerintah, *Deposit Facility* pada Bank Indonesia, dan Giro pada Bank Indonesia) bervariasi antara 1,50% sampai dengan 9,75%. Penempatan pada produk-produk ini telah disesuaikan dengan profil dan kebutuhan risiko likuiditas Perseroan selama periode berjalan.

The yields on the three main instruments in the treasury segment in 2022 (Government Bonds, Deposit Facility in Bank Indonesia, and Current Accounts with Bank Indonesia) varied from 1.50% to 9.75%. Placements in these products have been adjusted according to the risk profile and the Company's liquidity risk during the current period.

Segmen Operasi
Operating Segment

Selain menjalankan kegiatan usaha berdasarkan 3 (tiga) lini bisnis, Perseroan juga mengklasifikasikan kinerjanya berdasarkan wilayah operasi yang dilayani, yakni wilayah Jawa, Sumatera, Sulawesi, dan Kalimantan. Dari sisi Pendapatan Bunga Bersih, wilayah Jawa mengalami peningkatan signifikan menjadi Rp1.421,96 miliar pada tahun 2022 dibandingkan dengan Rp281,25 miliar pada tahun 2021. Untuk wilayah lain seperti Sumatera, Sulawesi dan Kalimantan terdapat penurunan pada Pendapatan Bunga Bersih. Hal tersebut merupakan akibat dari penutupan kantor cabang pada beberapa wilayah, sejalan dengan transformasi Perseroan sebagai bank digital yang akan mengedepankan *platform* digital dalam penyediaan aktivitas dan transaksi perbankan kepada nasabah.

In addition to carrying out the business activities based on 3 (three) business segments, the Company also classifies its performance based on the operational areas served, namely Java, Sumatra, Sulawesi and Kalimantan. In terms of Net Interest Income (NII), Java region increased significantly to Rp1,421.96 billion in 2022 compared with Rp281.25 billion in 2021. For other regions, such as Sumatra, Sulawesi, and Kalimantan, there is some decrease to the Net Interest Income. This was the result of closure of branches in several region, in line with the Company's transformation as a digital bank that will prioritize digital platforms in providing banking activities and transactions to customers.

Pelaporan segmen Perseroan berdasarkan wilayah operasi pada tahun 2022 dan 2021 dapat dilihat pada tabel di bawah ini:

The Company's segment reporting based on operational areas in 2022 and 2021 can be seen in the below table:

dalam jutaan Rupiah
in million Rupiah

Keterangan Description	2022			
	Jawa Java	Sumatera	Sulawesi	Jumlah Total
Pendapatan Bunga Interest income	2.130.894	21.028	9.887	2.161.809
Beban Bunga Interest expense	(708.937)	(1.974)	(2.241)	(713.152)
Pendapatan Bunga – Bersih Net Interest Income	1.421.957	19.054	7.646	1.448.657
Pendapatan Operasional Lainnya Other Operating Income	450.104	4.206	927	455.237
Kerugian Penurunan Nilai Aset Keuangan dan Non Keuangan Impairment Losses on Financial and Non-Financial Asset	(1.061.735)	(8.987)	(2.202)	(1.072.924)
Beban Umum dan Administrasi General and Administrative Expense	(936.791)	(3.893)	(2.644)	(943.328)
Beban Pemasaran Marketing Expense	(284.067)	(125)	(16)	(284.208)
Beban Tenaga Kerja Personnel Expense	(238.368)	(2.284)	(1.844)	(242.496)
Beban Provisi dan Komisi Lainnya Other Provision and Commission Expense	(145.940)	-	-	(145.940)
(Rugi)/Laba Operasional (Loss)/Profit from Operations	(794.840)	7.971	1.867	(785.002)
(Beban)/Pendapatan Non Operasional Non-Operating (Expense)/Income	(962)	(19)	41	(940)
(Rugi)/Laba Sebelum Pajak (Loss)/Profit Before Income Tax	(795.802)	7.952	1.908	(785.942)

Keterangan Description	2022			
	Jawa Java	Sumatera	Sulawesi	Jumlah Total
Beban Pajak Tangguhan Deferred Tax Expense	(3.117)	-	-	(3.117)
(Rugi)/Laba Bersih **Net (Loss)/Profit**	**(798.919)**	**7.952**	**1.908**	**(789.059)**
Jumlah Aset **Total Assets**	**19.598.016**	**15.197**	**81.067**	**19.694.280**
Jumlah Liabilitas **Total Liabilities**	**15.852.355**	**15.808**	**81.527**	**15.949.690**

dalam jutaan Rupiah
in million Rupiah

Keterangan Description	2021				
	Jawa Java	Sumatera	Sulawesi	Kalimantan	Jumlah Total
Pendapatan Bunga Interest Income	609.173	42.496	13.896	86	665.651
Beban Bunga Interest Expense	(327.920)	(16.621)	(5.272)	(748)	(350.561)
Pendapatan Bunga – Bersih Net Interest Income	281.253	25.875	8.624	(662)	315.090
Pendapatan Operasional Lainnya Other Operating Income	125.803	2.638	458	3	128.902
Beban Pemasaran Marketing Expense	(535.959)	(14)	-	-	(535.973)
Beban Umum dan Administrasi General and Administrative Expense	(516.136)	(5.685)	(2.630)	(1.653)	(526.104)
Kerugian Penurunan Nilai Aset Keuangan dan Non Keuangan Impairment Losses on Financial and Non-Financial Asset	(190.752)	(3.302)	(858)	-	(194.912)
Beban Tenaga Kerja Personnel Expense	(166.367)	(3.394)	(1.704)	(824)	(172.289)
(Rugi)/Laba Operasional (Loss)/Profit from Operations	(1.002.158)	16.118	3.890	(3.136)	(985.286)
(Beban)/Pendapatan Non Operasional Non-Operating (Expense)/Income	3.667	(7.392)	(2.143)	734	(5.134)
(Rugi)/Laba Sebelum Pajak (Loss)/Profit Before Income Tax	(998.491)	8.726	1.747	(2.402)	(990.420)
Manfaat Pajak Tangguhan Deferred Tax Benefit	4.131	-	-	-	4.131
(Rugi)/Laba Bersih **Net (Loss)/Profit**	**(994.360)**	**8.726**	**1.747**	**(2.402)**	**(986.289)**
Jumlah Aset **Total Assets**	**11.139.872**	**137.350**	**60.587**	**-**	**11.337.809**
Jumlah Liabilitas **Total Liabilities**	**8.260.414**	**128.622**	**58.840**	**106**	**8.447.982**

Kinerja Keuangan Komprehensif
Comprehensive Financial Performance

Penyusunan analisa dan pembahasan kinerja keuangan dalam Laporan Tahunan ini adalah berdasarkan informasi keuangan yang diambil dari Laporan Keuangan PT Bank Neo Commerce Tbk tanggal 31 Desember 2022 dan untuk tahun yang berakhir pada tanggal tersebut, yang disusun sesuai dengan Standar Akuntansi Keuangan di Indonesia.

Laporan Keuangan tersebut telah diaudit oleh Kantor Akuntan Publik Purwantono, Sungkoro & Surja berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia dengan opini audit tanpa modifikasian sebagaimana tercantum dalam laporannya tanggal 29 Maret 2023.

Kinerja keuangan Perseroan terbagi menjadi Laporan Posisi Keuangan, Laporan Laba Rugi dan Penghasilan Komprehensif Lain serta Laporan Arus Kas, yang akan dijelaskan lebih lanjut sebagai berikut.

The financial performance analysis and discussion in this Annual Report is prepared based on the financial information extracted from PT Bank Neo Commerce Tbk's Financial Statements as of December 31, 2022 and for the year then ended, prepared in accordance with Indonesian Financial Accounting Standards.

The Financial Statements has been audited by the Public Accounting Firm Purwantono, Sungkoro & Surja in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants with an unmodified audit opinion as stated in the report dated March 29, 2023.

The Company's financial performance consists of the Statement of Financial Position, Statement of Profit or Loss and Other Comprehensive Income and Statement of Cash Flows, which will be further described as follows.

Laporan Posisi Keuangan
Statement of Financial Position

dalam jutaan Rupiah
in million Rupiah

Keterangan Description	2022	2021	Kenaikan (Penurunan) Increase (Decrease)	
			Nominal Nominal	Persentase (%) Percentage (%)
Aset Assets	19.694.280	11.337.809	8.356.471	73,70
Liabilitas Liabilities	15.949.690	8.447.982	7.501.708	88,80
Ekuitas Equity	3.744.590	2.889.827	854.763	29,58
Jumlah Liabilitas dan Ekuitas Total Liabilities And Equity	**19.694.280**	**11.337.809**	**8.356.471**	**73,70**

Aset
Assets

dalam jutaan Rupiah
in million Rupiah

Keterangan Description	2022	2021	Kenaikan (Penurunan) Increase (Decrease)	
			Nominal Nominal	Persentase (%) Percentage (%)
Kas Cash	16.681	21.270	(4.589)	(21,57)
Giro pada Bank Indonesia Current Accounts with Bank Indonesia	1.360.172	561.427	798.745	142,27
Giro pada Bank Lain Current Accounts with Other Banks	177.384	83.696	93.688	111,94
Penempatan pada Bank Indonesia dan Bank Lain Placements with Bank Indonesia and Other Banks	3.035.624	1.731.279	1.304.345	75,34
Efek-efek – Bersih Marketable Securities - Net	3.485.876	1.170.999	2.314.877	197,68
Efek-efek yang Dibeli dengan Janji Dijual Kembali Securities Purchased Under Agreements to Resell	-	2.191.836	(2.191.836)	(100,00)
Kredit yang Diberikan-Bersih Loans - Net	10.033.728	4.174.844	5.858.884	140,34
Aset Tetap – Bersih Fixed Assets - Net	221.112	120.218	100.894	83,93
Aset Hak Guna – Bersih Right of Use Assets – Net	71.303	73.903	(2.600)	(3,52)
Aset Tak Berwujud – Bersih Intangible Assets - Net	127.349	97.614	29.735	30,46
Pajak Dibayar di Muka Prepaid Taxes	2.155	2.155	-	0,00
Aset Pajak Tangguhan Deferred Tax Assets	14.567	1.148	13.419	1,168,90
Aset Lain-lain – Bersih Other Assets - Net	1.148.329	1.107.420	40.909	3,69
Jumlah Aset Total Assets	**19.694.280**	**11.337.809**	**8.356.471**	**73,70**

Pada tanggal 31 Desember 2022, jumlah Aset Perseroan adalah sebesar Rp19.694,28 miliar, mengalami peningkatan sebesar Rp8.356,47 miliar atau 73,70% jika dibandingkan dengan jumlah Aset pada tanggal 31 Desember 2021 yang sebesar Rp11.337,81 miliar. Peningkatan ini terutama disebabkan oleh peningkatan pada pertumbuhan Kredit yang Diberikan sebesar Rp5.858,88 miliar, meningkat sebesar 140,34% dibandingkan dengan tahun 2021 dan aset Treasury (yang terdiri dari Giro pada Bank Lain, Penempatan pada Bank Indonesia dan Bank Lain, Efek-efek dan Efek-efek yang Dibeli dengan Janji untuk Dijual Kembali) sebesar Rp2.319,82 miliar, meningkat sekitar 40,42%.

As of December 31, 2022, the Company's total Assets is amounting Rp19,694.28 billion, increased by Rp8,356.47 billion or 73.70% compared to the total Assets as of December 31, 2021 which was Rp11,337.81 billion. This increase was mainly due to increase in Loans amounting to Rp5,858.88 billion, increased by 140.34% compared to 2021 and Treasury assets (consists of Current Accounts in Other Banks, Placements with Bank Indonesia and Other Banks, Marketable Securities, and Securities Purchased under Agreements to Resell) amounting to Rp2,319.82 billion, increased by around 40.42%.

Giro pada Bank Lain

Giro pada Bank Lain tercatat sebesar Rp177,38 miliar, mengalami peningkatan sebesar Rp93,69 miliar atau 111,94% dibandingkan tahun 2021 yang sebesar Rp83,70 miliar. Pada tahun 2022, Giro pada Bank Lain ini sebagian besar ditempatkan pada PT Bank Central Asia Tbk dan PT Bank Maybank Indonesia Tbk, dengan masing-masing sebesar Rp162,35 miliar dan Rp11,43 miliar.

Penempatan pada Bank Indonesia dan Bank Lain

Penempatan pada Bank Indonesia dan Bank Lain pada tahun 2022 adalah sebesar Rp3.035,62 miliar, meningkat sebesar Rp1.304,35 miliar atau 75,34% dibandingkan tahun 2021 yang sebesar Rp1.731,28 miliar.

Termasuk di dalam Penempatan pada Bank Indonesia dalam bentuk *Deposit Facility* pada tahun 2022 adalah dana yang diterima oleh Perseroan sehubungan dengan Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu ("PMHMETD") VI sebesar Rp1.701,14 miliar.

Efek-efek

Efek-efek pada tahun 2022 adalah sebesar Rp3.485,88 miliar, mengalami peningkatan sebesar Rp2.314,88 miliar atau 197,68% dari tahun 2021 yang sebesar Rp1.171,00 miliar. Peningkatan ini terutama disebabkan karena Perseroan melakukan optimalisasi dana Simpanan Nasabah yang belum tersalurkan ke Kredit yang diberikan guna memberikan imbal hasil yang optimal sehingga dapat meningkatkan pendapatan Perseroan. Pada tahun 2022, Perseroan memiliki efek-efek dalam bentuk Obligasi Pemerintah sebesar Rp3.087,69 miliar dan Obligasi Korporasi sebesar Rp398,19 miliar.

Efek-efek yang Dibeli dengan Janji Dijual Kembali

Efek-efek yang Dibeli dengan Janji Dijual Kembali pada tahun 2021 adalah sebesar Rp2.191,84 miliar, sedangkan pada tahun 2022, Perseroan tidak memiliki Efek-efek yang Dibeli dengan Janji Dijual Kembali.

Current Accounts with Other Banks

Current Accounts with Other Banks reached Rp177.38 billion, increased of Rp93.69 billion or 111.94% compared to 2021, which was only amounting to Rp83.70 billion. In 2022, Current Accounts with Other Banks were mostly placed in PT Bank Central Asia Tbk and PT Bank Maybank Indonesia Tbk, each amounting to Rp162.35 billion and Rp11.43 billion, respectively.

Placements with Bank Indonesia and Other Banks

Placements with Bank Indonesia and Other Banks in 2022 reached Rp3,035.62 billion, an increased of Rp1.304,35 billion, equivalent to 75.34% compared to 2021 which amounting to Rp1,731.28 billion.

Included in the Placement with Bank Indonesia in form of Deposit Facility in 2022 is fund received by the Company from Capital Increase with Pre-Emptive Rights ("PMHMETD") VI amounting Rp1,701.14 billion.

Marketable Securities

Marketable Securities in 2022 is amounting to Rp3,485.88 billion, increased by Rp2,314.88 billion or 197.68% from 2021, which amounting to Rp1,171.00 billion. This increase is mainly due to the Company is optimizing the funds from Deposit from Customers that have not been distributed to Loans to have better yield enhancements. In 2022, the Company's marketable securities are in form of Government Bonds is amounting Rp3,087.69 billion and Corporate Bonds of Rp398.19 billion.

Securities Purchased under Agreements to Resell

Securities Purchased under Agreements to Resell in 2021 were amounting Rp2,191.84 billion, while in 2022, the Company did not have any Securities Purchased Under Agreements to Resell.

Kredit yang Diberikan
Loans

dalam jutaan Rupiah
in million Rupiah

Keterangan Description	2022	2021	Kenaikan (Penurunan) Increase (Decrease)	
			Nominal Nominal	Persentase (%) Percentage (%)
Konsumsi Consumption	8.189.691	2.951.206	5.238.485	177,50
Modal Kerja Working Capital	1.959.256	1.208.598	750.658	62,11
Pinjaman Rekening Koran Demand Loan	82.411	98.785	(16.374)	(16,58)
Karyawan Employees	11.587	10.454	1.133	10,84
Investasi Investment	1.306	6.457	(5.151)	(79,77)
Sub Jumlah Sub Total	**10.244.251**	**4.275.500**	**5.968.751**	**139,60**
Dikurangi Cadangan Kerugian Penurunan Nilai Allowance for Impairment Losses	(210.523)	(100.656)	(109.867)	109,15
Jumlah Kredit yang Diberikan – Bersih Total Loans - Net	**10.033.728**	**4.174.844**	**5.858.884**	**140,34**

Kredit yang Diberikan (sebelum dikurangi dengan cadangan kerugian penurunan nilai) mengalami peningkatan sebesar Rp5.968,75 miliar atau 139,60%, dari sebesar Rp4.275,50 miliar di tahun 2021 menjadi Rp10.244,25 miliar di tahun 2022. Peningkatan tersebut berasal dari peningkatan kredit konsumsi sebesar Rp5.238,48 miliar dan kredit modal kerja sebesar Rp750,66 miliar.

Loans (gross before allowance for impairment losses) increased by Rp5.968,75 billion or 139.60%, from Rp4,275.25 billion in 2021 to become Rp10.244,25 billion in 2022. The increase was coming from increase in consumer loans of Rp5,238.48 billion and working capital loans of Rp750.66 billion.

Peningkatan kredit konsumsi pada tahun 2022 lebih banyak didukung oleh pertumbuhan penerusan kredit *(channeling loan)* yang diberikan melalui kerjasama dengan lembaga keuangan lain, seperti perusahaan pembiayaan atau perusahaan *peer-to-peer* dan pemberian kredit secara langsung kepada masyarakat dengan memanfaatkan *digital banking application* yang dimiliki Perseroan *(direct lending)* dalam bentuk kredit konsumtif.

The increase in consumer loans in 2022 was supported by the growth of channeling loans provided through partnership with other financial institutions, such as financing or peer-to-peer companies and direct loans to public using the Company's digital banking application (direct lending) in form of consumer loan.

Peningkatan kredit ini disebabkan oleh aktivitas perekonomian global yang mulai pulih sejalan dengan dicabutnya berbagai pembatasan yang diterapkan karena Covid-19.

This increase was due to the recovery of global economic activities, in line with revocation of various restrictions applied due to Covid-19.

Liabilitas

Pada tanggal 31 Desember 2022, jumlah liabilitas Perseroan tercatat adalah Rp15.949,69 miliar, mengalami peningkatan sebesar Rp7.501,71 miliar atau 88,80% dibanding tahun 2021 yang sebesar Rp8.447,98 miliar. Peningkatan ini terutama berasal dari peningkatan Simpanan Nasabah sebesar Rp6.326,08 miliar (77,87%), dari sebesar Rp8.124,42 miliar di tahun 2021 menjadi sebesar Rp14.450,49 miliar di tahun 2022.

Liabilities

As of December 31, 2022, the Company's total liabilities is amounting to Rp15,949.69 billion, an increase of Rp7,501.71 billion or 88.80% compared to 2021, which amounting to Rp8,447.98 billion. This increase mainly came from the increase in Deposits from Customer by Rp6,326.08 billion (77.87%), from Rp8,124.42 billion in 2021 to Rp14,450.49 billion in 2022.

dalam jutaan Rupiah
in million Rupiah

Keterangan Description	2022	2021	Kenaikan (Penurunan) Increase (Decrease)	
			Nominal Nominal	Persentase (%) Percentage (%)
Liabilitas Segera Liabilities due Immediately	252.931	167.691	85.240	50,83
Simpanan Nasabah Deposits from Customers	14.450.498	8.124.417	6.326.081	77,87
Simpanan dari Bank Lain Deposits from Other Banks	287.665	40.030	247.635	618,62
Efek yang Dijual dengan Janji Dibeli Kembali Securities Sold Under Repurchase Agreements	585.367	-	585.367	100,00
Liabilitas Sewa Lease Liabilities	50.534	57.928	(7.394)	(12,76)
Utang Pajak Taxes payable	21.710	9.707	12.003	123,65
Liabilitas Imbalan Kerja Karyawan Employee Benefit Liabilities	9.707	6.370	3.337	52,39
Liabilitas Lain-lain Other Liabilities	291.278	41.839	249.439	596,19
Jumlah Liabilitas Total Liabilities	**15.949.690**	**8.447.982**	**7.501.708**	**88,80**

Simpanan Nasabah

Berikut ini adalah komposisi Simpanan Nasabah berdasarkan jenis simpanan pada tahun 2022 dan 2021:

Deposits from Customers

The following is the composition of Deposits from Customers based on the types of deposits in 2022 and 2021:

dalam jutaan Rupiah
in million Rupiah

Keterangan Description	2022		2021		Kenaikan (Penurunan) Increase (Decrease)	
	Saldo Balance	Komposisi (%) Composition (%)	Saldo Balance	Komposisi (%) Composition (%)	Nominal Nominal	Persentase (%) Percentage (%)
Giro Curent Accounts	1.094.324	7,57%	684.822	8,43%	409.502	59,80
Tabungan Savings Accounts	3.034.198	21,00%	942.670	11,60%	2.091.528	221,87

Keterangan Description	2022		2021		Kenaikan (Penurunan) Increase (Decrease)	
	Saldo Balance	Komposisi (%) Composition (%)	Saldo Balance	Komposisi (%) Composition (%)	Nominal Nominal	Persentase (%) Percentage (%)
Deposito Berjangka Time Deposit	10.306.573	71,32%	6.496.925	79,97%	3.809.648	58,64
Deposito *On Call* Deposits On Call	15.403	0,11%	-	-	15.403	100,00
Jumlah Simpanan Nasabah **Total Deposits from Customers**	**14.450.498**	**100,00%**	**8.124.417**	**100,00%**	**6.326.081**	**77,87**

Pada tanggal 31 Desember 2022, Perseroan membukukan jumlah Simpanan Nasabah atau Dana Pihak Ketiga (DPK) sebesar Rp14.450,49 miliar, mengalami peningkatan sebesar Rp6.326,08 miliar atau 77,87% dibandingkan dengan tahun 2021 yang sebesar Rp8.124,42 miliar. Peningkatan Simpanan Nasabah Perseroan di tahun 2022 terutama berasal dari Deposito Berjangka yang mengalami kenaikan sebesar 58,64%, Tabungan naik sebesar 221,87%, dan Giro naik sebesar 59,80%.

As of December 31, 2022, the Company's total Deposits from Customer or Third Party Funds (TPF) is amounting to Rp14,450.49 billion, increase of Rp6,326.08 billion or 77,87% compared to 2021 which was amounting to Rp8,124.42 billion. The increase in the Company's Deposits from Customer in 2022 was mainly due to Time Deposits, which increased by 58.64%, Savings Accounts increased by 221.87%, and Current Accounts increased by 59.80%.

Walaupun Deposito Berjangka merupakan komponen utama dari Simpanan Nasabah, namun telah terjadi perbaikan komposisi dan penguatan dana murah, dimana Deposito Berjangka yang sebelumnya mencapai sebesar 79,97% dari keseluruhan Simpanan Nasabah pada tahun 2021, telah berkurang menjadi 71,32% pada tahun 2022.

Although Time Deposits is the main component of Deposits from Customers, there has been an improvement in the composition and strengthening of low-cost funds, where Time Deposits, which previously composed 79.97% of the total Deposits from Customers in 2021, has decreased to 71.32% in 2022.

Perseroan melakukan berbagai strategi bisnis dalam rangka meningkatkan komposisi Giro dan Tabungan dengan tujuan untuk menurunkan *cost of fund*. Beberapa inisiatif yang telah dilakukan oleh Perseroan antar lain dengan melakukan penguatan layanan, solusi dan program peningkatan transaksi yang terintegrasi sesuai kebutuhan bisnis nasabah.

The Company carried out various business strategies in order to increase the composition of Current Accounts and Savings Accounts, to lower the cost of funds. The Company has taken various initiatives including enhancement of services, solutions and program to increase integrated transactions according to customers' business needs.

Ekuitas
Equity

dalam jutaan Rupiah
in million Rupiah

Keterangan Description	2022	2021	Kenaikan (Penurunan) Increase (Decrease)	
			Nominal Nominal	Persentase (%) Percentage (%)
Modal Saham Share Capital	942.168	942.168	-	0,00
Tambahan Modal Disetor Additional Paid in Capital	2.825.444	2.827.225	(1.781)	(0,06)
Dana Setoran Modal Capital Deposits Fund	1.701.137	-	1.701.137	100,00
Saldo Laba/(Defisit) Retained Earnings/(Deficit)				
Telah Ditentukan Penggunaannya Appropriated	21.087	21.087	-	0,00
Belum Ditentukan Penggunaannya Unappropriated	(1.745.466)	(953.746)	(791.720)	83,01
Komponen Ekuitas Lainnya Other Equality Component				
(Kerugian)/Keuntungan yang belum direalisasi atas Perubahan Nilai Wajar Efek-efek yang Diukur pada Nilai Wajar melalui Penghasilan Komprehensif Lain – Setelah Pajak Unrealized (loss)/gain on changes in fair value of marketable securities measured at fair value through other comprehensive income – net of tax	(46.489)	6.067	(52.556)	(866,26)
Surplus Revaluasi Revaluation surplus	46.709	47.026	(317)	(0,67)
Jumlah Ekuitas **Total Equity**	**3.744.590**	**2.889.827**	**854.763**	**29,58**

Jumlah Ekuitas Perseroan pada tanggal 31 Desember 2022 adalah sebesar Rp3.774,59 miliar, meningkat sebesar Rp854,76 miliar atau 29,58% jika dibandingkan dengan tahun 2021 sebesar Rp2.889,83 miliar.

Hal tersebut terutama disebabkan oleh Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu VI (PMHMETD VI) dimana dalam pelaksanaannya Perseroan menerbitkan 2.617.133.843 lembar saham dengan nominal Rp100 (nilai penuh) dan harga pelaksanaan Rp650 (nilai penuh) per lembar saham, dengan total dana yang diterima sebesar Rp1.701,14 miliar.

The Company's Total Equity as of December 31, 2022 is amounting Rp3,774.59 billion, increase by Rp854.76 billion or 29.58% compared to 2021, which was amounting to Rp2,889.83 billion.

The increase was mainly due to Capital Increase with Pre-emptive Rights VI (PMHMETD VI), whereby the Company issued 2,617,133,843 shares with a nominal value of Rp 100 (full amount) and exercise price of Rp650 (full amount), with total funds received amounting to Rp1,701.14 billion.

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

dalam jutaan Rupiah
in million Rupiah

Keterangan Description	2022	2021	Kenaikan (Penurunan) Increase (Decrease)	
			Nominal Nominal	Persentase (%) Percentage (%)
Pendapatan Bunga Interest Income	2.161.809	665.651	1.496.158	224,77
Beban Bunga Interest Expense	(713.152)	(350.561)	362.591	103,43
Pendapatan Bunga Bersih Net Interest Income	1.448.657	315.090	1.133.567	359,76
Pendapatan Operasional Lainnya Other Operating Income	455.237	128.902	326.335	253,17
Beban Operasional Operating Expenses	(2.688.896)	(1.429.278)	1.259.618	88,13
Rugi Operasional Loss from Operations	(785.002)	(985.286)	(200.284)	(20,33)
Beban Non-Operasional Non-Operating Expenses	(940)	(5.134)	(4.194)	(81,69)
Rugi Sebelum Pajak Penghasilan Loss Before Income Tax	(785.942)	(990.420)	(204.478)	(20,65)
(Beban)/Manfaat Pajak Penghasilan Income Tax (Expense)/Benefit	(3.117)	4.131	(7.248)	(175,45)
Rugi Bersih Tahun Berjalan Net Loss for the Current Year	(789.059)	(986.289)	(197.230)	(20,00)
(Rugi)/Penghasilan Komprehensif Lain, Bersih Setelah Pajak Other Comprehensive (Loss)/Income), net after tax	(55.851)	4.049	(59.900)	(1,479,38)
Jumlah Rugi Komprehensif Total Comprehensive Loss	(844.910)	(982.240)	(137.330)	(13,98)

Pendapatan Bunga

Perseroan membukukan jumlah Pendapatan Bunga sebesar Rp2.161,81 miliar di tahun 2022, meningkat sebesar Rp1.496,16 miliar atau 224,77% jika dibandingkan tahun 2021 yang sebesar Rp665,65 miliar.

Komposisi Pendapatan Bunga pada tahun 2022 dan 2021 dapat dilihat pada tabel sebagai berikut:

Interest Income

The Company recorded total Interest Income amounting to Rp2,161.81 billion in 2022, increase by Rp1,496.16 billion or 224.77% compared to 2021, which was amounting to Rp665.65 billion.

Composition of Interest Income in 2022 and 2021 are outlined in the following table:

dalam jutaan Rupiah
in million Rupiah

Keterangan Description	2022		2021		Kenaikan (Penurunan) Increase (Decrease)	
	Saldo Balance	Komposisi (%) Composition (%)	Saldo Balance	Komposisi (%) Composition (%)	Nominal Nominal	Persentase (%) Percentage (%)
Kredit yang Diberikan Loans	1.739.353	80,46	574.007	86,23%	1.165.346	203,02
Efek-efek Marketable Securities	247.919	11,47	69.217	10,40%	178.702	258,18
Provisi dan Komisi Kredit Loan Provision and Commissions	167.475	7,74	20.486	3,08%	146.989	717,51
Penempatan pada Bank Indonesia dan Bank Lain Placements with Bank Indonesia and Other Banks	7.062	0,33	1.941	0,29%	5.121	263,83
Jumlah Pendapatan Bunga Total Interest Income	**2.161.809**	**100,00**	**665.651**	**100,00%**	**1.496.158**	**224,77**

Komposisi pendapatan bunga didominasi oleh pendapatan bunga kredit yang diberikan sebesar 80,46% dan pendapatan bunga efek-efek sebesar 11,47% dari keseluruhan jumlah Pendapatan Bunga. Peningkatan pendapatan bunga ini sejalan dengan peningkatan portofolio Kredit yang Diberikan dan Efek-efek yang dimiliki Perseroan.

The composition of Interest Income was dominated by interest income from loans of 80.46% and interest income from marketable securities of 11.47% from total Interest Income. This increase in interest income is in line with the increase in the Loan and Marketable Securities portfolio owned by the Company.

Beban Bunga

Pada tahun 2022, Beban Bunga Perseroan sebesar Rp713,15 miliar, mengalami peningkatan sebesar Rp362,59 miliar atau 103,43% dibandingkan dengan tahun 2021 yang sebesar Rp350,56 miliar. Beban Bunga didominasi oleh bunga atas Simpanan Nasabah sebesar 97,15% dari jumlah beban bunga. Peningkatan beban bunga atas Simpanan Nasabah ini sejalan dengan peningkatan volume rata-rata dari Tabungan, Giro, Deposito Berjangka nasabah dibandingkan dengan tahun 2021.

Komposisi Beban Bunga pada tahun 2022 dan 2021 dapat dilihat pada tabel sebagai berikut:

Interest Expenses

In 2022, the Company's Interest Expense is amounting to at Rp713.15 billion, increased by Rp362.59 billion or 103.43% compared to 2021, which was amounting to Rp350.56 billion. Interest Expense is dominated by interest from Deposits from Customer by 97.15% from total interest expense. The increase in interest expense from Deposits from Customers is in line with the increase in the average volume of Savings, Current Accounts, Time Deposits from customers compared to 2021.

Composition of Interest Expense in 2022 and 2021 are outlined in the following table:

dalam jutaan Rupiah
in million Rupiah

Keterangan Description	2022		2021		Kenaikan (Penurunan) Increase (Decrease)	
	Saldo Balance	Komposisi (%) Composition (%)	Saldo Balance	Komposisi (%) Composition (%)	Nominal Nominal	Persentase (%) Percentage (%)
Simpanan Nasabah Deposits from Customers	692.854	97,15	336.247	95,92	356.607	106,06
Simpanan Bank Lain Deposits from Other Banks	11.028	1,55	13.510	3,85	(2.482)	18,37

Keterangan Description	2022		2021		Kenaikan (Penurunan) Increase (Decrease)	
	Saldo Balance	Komposisi (%) Composition (%)	Saldo Balance	Komposisi (%) Composition (%)	Nominal Nominal	Persentase (%) Percentage (%)
Lainnya Others	9.270	1,30	804	0,23	8.466	1.052,99
Jumlah Beban Bunga Total Interest Expense	**713.152**	**100,00**	**350.561**	**100,00**	**362.591**	**103,43**

Pendapatan Bunga Bersih

Perseroan mencatat Pendapatan Bunga Bersih sebesar Rp1.448,66 miliar di tahun 2022, meningkat sebesar Rp1.133,57 miliar atau 359.76% jika dibandingkan dengan tahun 2021 yang hanya sebesar Rp315,09 miliar.

Peningkatan ini menunjukkan bahwa Perseroan mampu memaksimalkan dana yang berasal dari Simpanan Nasabah dalam bentuk penyaluran kredit dari jenis konsumtif, yang relatif memiliki tingkat suku bunga yang lebih tinggi dibandingkan dengan jenis kredit yang lainnya. Selain itu, hal ini menunjukkan bahwa strategi Perseroan untuk meningkatkan komposisi giro dan tabungan yang memiliki tingkat suku bunga yang lebih rendah mampu meningkatkan pendapatan bunga bersih.

Pendapatan Operasional Lainnya

Pendapatan Operasional Lainnya mengalami peningkatan signifikan pada tahun 2022 menjadi sebesar Rp455,24 miliar, naik sebesar Rp326,34 miliar (sekitar 253,17%) dari sebelumnya sebesar Rp128,90 miliar di tahun 2021. Peningkatan ini berasal dari peningkatan pendapatan fee ATM sebesar Rp147,17 miliar dan penerimaan kembali dari aset yang telah dihapusbukukan sebesar Rp129,73 miliar.

Beban Operasional

Pada tahun 2022, Perseroan membukukan Beban Operasional sebesar Rp2.688.90 miliar, mengalami peningkatan sebesar Rp1.259,62 miliar atau 88,13% dibanding tahun 2021 yang sebesar Rp1.429,28 miliar. Peningkatan tersebut disebabkan oleh beberapa komponen sebagai berikut:

- Peningkatan kerugian penurunan nilai aset keuangan dan aset non keuangan sebesar Rp878,01 miliar, dimana Perseroan melakukan penyesuaian atas metodologi perhitungan cadangan kerugian penurunan nilai kredit pada tahun 2022 untuk lebih menyesuaikan dengan karakteristik portofolio kredit.

Net Interest Income

The Company recorded Net Interest Income amounting to Rp1,448.66 billion in 2022, increased by Rp1,133.57 billion or 359,76% compared to 2021, which was amounting to Rp315.09 billion.

This growth shows that the Company is able to maximize funds from Deposits from Customers in the form of consumer loans, which have relatively high interest rates compared with other type of loans. In addition, this shown that the Company's strategy to increase the composition of current accounts and savings accounts with lower interest rates is able to increase net interest income.

Other Operating Income

Other Operating Income experienced a significant increase in 2022 amounting to Rp455.24 billion, an increase of Rp326,34 billion (approximately 253,17%) from previously amounting to RpRp128,90 billion in 2021. This increase is coming from increase in ATM fee income of Rp147.17 billion and recovery of assets previously written-off of Rp129.73 billion.

Operating Expenses

In 2022, the Company recorded Operating Expenses of Rp2,688.90 billion, an increase of Rp1.259,62 billion or 88.13% compared to 2021, which was amounting to Rp1,429.28 billion. The increase was due to the following components:

- Increase in impairment losses on financial and non-financial assets by Rp878.01 billion, whereby the Company revamped the loan impairment calculation methodology in 2022 to adjust with the loans portfolio characteristic.

- Peningkatan beban umum dan administrasi sebesar Rp417,22 miliar, terutama karena biaya yang terkait dengan teknologi informasi, dimana Perseroan terus mengembangkan dan menyempurnakan fitur-fitur layanan pada aplikasi digital bank. Selain itu biaya transaksi transfer juga mengalami peningkatan, seiring dengan meningkatnya volume transaksi nasabah Perseroan.
- Peningkatan beban provisi dan komisi lainnya sebesar Rp145,94 miliar, yang merupakan biaya komisi atas fasilitas kredit Pinjaman Langsung.
- Peningkatan beban tenaga kerja sebesar Rp70,21 miliar, sejalan dengan bertambahnya jumlah karyawan menjadi sebanyak 1.016 karyawan di tahun 2022, dari sebelumnya hanya sebanyak 641 karyawan di tahun 2021.
- Penurunan beban pemasaran sebesar Rp251,77 miliar, sebagai bagian dari strategi pemasaran Perseroan yang lebih terarah.

Rugi Bersih Tahun Berjalan

Pada 2022, Perseroan membukukan Rugi Bersih tahun berjalan sebesar Rp789,06 miliar, sedangan tahun 2021 membukukan Rugi Bersih sebesar Rp986,29 miliar. Hal ini terutama disebabkan oleh peningkatan Pendapatan Bunga Bersih sebagaimana telah dijelaskan di atas.

(Rugi)/Penghasilan Komprehensif Lain

Rugi Komprehensif Lain, bersih setelah pajak tahun 2022 adalah sebesar Rp55,85 miliar, menurun dibandingkan dengan tahun 2021 yang membukukan Penghasilan Komprehensif Lain, bersih setelah pajak sebesar Rp4,05 miliar. Penurunan tersebut sebagian besar disebabkan oleh kerugian yang belum direalisasi atas perubahan nilai wajar efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain.

Rugi Komprehensif

Pada tahun 2022, Rugi Komprehensif Perseroan adalah sebesar Rp844,91 miliar, sedangkan tahun 2021 sebesar Rp982,24 miliar. Hal ini disebabkan oleh keseluruhan penjelasan sebagaimana telah dijelaskan secara rinci di atas.

- Increase in general and administrative expenses by Rp417.22 billion, mainly due to expenses related to information technology, whereby the Company continues to develop and improve the service features on the digital banking application. In addition, transaction transfer fees also increased, in line with the increasing transaction volume from the Company's customers.
- Increase in other provision and commission expenses by Rp145.94 billion, which represent the commission expense for Direct Loans facility.
- Increase in personnel expenses by Rp70.21 billion, due to additional number of employees to become 1,016 employees in 2022, compared to the previous year at 641 employees.
- Decrease in marketing expenses by Rp251.77 billion, as part of the Company's targeted marketing strategy.

Net Loss for the Current Year

In 2022, the Company recorded a Net Loss of Rp789.06 billion, while in 2021, the Net Loss is amounting Rp986.29 billion. This was mainly due to the increase in Net Interest Income, as explained above.

Other Comprehensive (Loss)/Income

Other Comprehensive Loss, net after tax in 2022 is amounting to Rp55.85 billion, a decrease compared to 2021, which recorded Other Comprehensive Income, net after tax amounting to Rp4.05 billion. The decrease was mostly due to unrealized loss on changes in fair value of marketable securities measured at fair value through other comprehensive income.

Comprehensive Loss

In 2022, the Company experienced a Comprehensive Loss amounting to Rp844.91 billion,while in 2021 is amounting to Rp982.24 billion. This is due to the overall explanation as described in detail above.

Laporan Arus Kas
Statement of Cash Flows

dalam jutaan Rupiah
in million Rupiah

Keterangan Description	2022	2021	Kenaikan (Penurunan) Increase (Decrease)	
			Nominal Nominal	Persentase (%) Percentage (%)
Arus Kas Bersih yang Diperoleh dari Aktivitas Operasi Net Cash Flows Provided by Operating Activities	3.084.922	369.320	2.715.602	735,30
Arus Kas Bersih yang Digunakan untuk Aktivitas Investasi Net Cash Flows Used in Investing Activities	(2.558.191)	(1.051.073)	1.507.118	143,39
Arus Kas Bersih yang Diperoleh dari Aktivitas Pendanaan Net Cash Flows Provided by Financing Activities	1.665.458	2.730.348	(1.064.890)	(39,00)
Kenaikan Bersih Kas dan Setara Kas Net Increase in Cash and Cash Equivalents	2.192.189	2.048.595	143.594	7,01
Kas dan Setara Kas Awal Tahun Cash and Cash Equivalents at Beginning of Year	2.397.672	349.077	2.048.595	586,86
Kas dan Setara Kas Akhir Tahun Cash and Cash Equivalents at End of Year	4.589.861	2.397.672	2.192.189	91,43

Kas dan setara kas Perseroan pada tanggal 31 Desember 2022 tercatat sebesar Rp4.589,86 miliar, mengalami pertumbuhan sebesar Rp2.192,19 miliar atau 91,43% dibandingkan dengan tahun 2021 yang sebesar Rp2.397,67 miliar.

Arus kas bersih yang diperoleh dari aktivitas operasi Perseroan pada tahun 2022 adalah sebesar Rp3.084,92 miliar, mengalami peningkatan sebesar Rp2.715,60 miliar dibandingkan dengan tahun 2021. Hal ini terutama berasal dari kenaikan Simpanan dari Nasabah dan Simpanan dari Bank Lain sebesar Rp2.659,15 miliar.

Arus kas bersih yang digunakan untuk aktivitas investasi Perseroan pada tahun 2022 adalah sebesar Rp2.558,19 miliar, mengalami peningkatan sebesar Rp1.507,12 miliar atau 143,39% dibandingkan dengan tahun 2021. Hal tersebut disebabkan oleh meningkatnya pembelian efek-efek sebesar Rp2.305,28 miliar.

Arus kas bersih yang diperoleh dari aktivitas pendanaan Perseroan pada tahun 2022 adalah sebesar Rp1.665,46 miliar, mengalami penurunan sebesar Rp1.064,89 miliar atau 39,00% dibandingkan dengan tahun 2021. Hal ini disebabkan karena pada tahun 2021 terdapat penerimaan dari PMHMETD IV dan PMHMETD V dengan jumlah sebesar Rp2.752,71 miliar sedangkan pada tahun 2022 hanya terdapat penerimaan dari PMHMETD VI sebesar Rp1.701,14 miliar.

The Company's cash and cash equivalents as of December 31, 2022 was recorded at Rp4,589.86 billion, an increase of Rp2,192.19 billion or 91.43% compared to year 2021, which was amounting to Rp2,397.67 billion.

The Company's net cash flows provided by operating activities in 2022 was Rp3,084.92 billion, increased by Rp2,715.60 billion compared to 2021. This was mainly coming from the increase in Deposits from Customers and Deposits from Other Banks amounting to Rp2,659.15 billion.

The Company's net cash flow used in investing activities in 2022 is amounting to Rp2,558.19 billion, an increase of Rp1,507.12 billion or 143.39% compared to 2021. This was due to the increase in purchase of marketable securities amounting to Rp2,305.28 billion.

The Company's net cash flows provided by financing activities in 2022 is amounting to Rp1,665.46 billion, decreased by Rp1,064.89 billion or 39.00% compared to 2021. This is mainly due to receipts of funds from PMHMETD IV and PMHMETD V with total amounting Rp2,752.71 billion in 2021, while in 2022 funds received from PMHMETD VI is only amounting to Rp1,701.14 billion.

Rasio Keuangan Penting
Significant Financial Ratios

dalam jutaan Rupiah
in million Rupiah

Keterangan Description	2022	2021
Permodalan Capital		
CAR *Tier* I	35,93%	54,72%
CAR *Tier* II	0,86%	0,77%
CAR (*Credit, Operational, and Market Risk*)	36,79%	55,49%
Kualitas Aset Asset Quality		
Aset Produktif Bermasalah terhadap Total Aset Produktif Non-performing Earning Assets to total earning assets	2,16%	1,09%
NPL *Gross*	2,56%	1,75%
NPL *Net*	2,05%	1,19%

Tingkat Suku Bunga
Interest Rates

Perseroan senantiasa memperhatikan tingkat suku bunga dalam menjalankan kegiatan usahanya. Sebagai perusahaan di industri perbankan, perubahan tingkat suku bunga dapat mempengaruhi profitabilitas dan arus kas yang diperoleh Perseroan pada masa mendatang. Hal tersebut disebabkan oleh marjin bunga yang dapat meningkat sebagai hasil dari perubahan dan dapat menimbulkan kerugian pada saat terjadi pergerakan yang tidak diharapkan.

The Company always pays attention to interest rates in carrying out its business activities. As a company in banking industry, changes in interest rates can affect the profitability and cash flow of the Company in the future. This is due to interest margins which can increase as a result of changes and can lead to losses in the event of unexpected movements.

Untuk mengatasi hal tersebut, Perseroan berupaya untuk mengelola tingkat suku bunga guna membatasi dampak yang mungkin muncul dari pergerakan suku bunga. Perseroan melaporkan Suku Bunga Dasar Kredit (SBDK) dalam mata uang rupiah sesuai dengan Peraturan OJK No. 32/POJK.03/2016 tentang Transparansi dan Publikasi Laporan. Adapun tingkat suku bunga Perseroan dalam 2 (dua) tahun terakhir adalah sebagai berikut:

To address this challenge, the Company seeks to manage interest rates in order to limit the impact that may arise from interest rate movements. The Company's reports the Prime Credit Interest Rate (SBDK) in rupiah in accordance with OJK Regulation No. 32/POJK.03/2016 concerning the Transparency and Publication of Reports. The Company's interest rates in the last 2 (two) years are as follows:

Keterangan Description	2022 Rata-rata Suku Bunga (% p.a) Avg. Interest Rate (% p.a)	2021 Rata-rata Suku Bunga (% p.a) Avg. Interest Rate (% p.a)
Kredit yang Diberikan Loans granted		
Kredit Korporasi Corporate Loans	11,19	11,64
Kredit Ritel Retail Loans	11,94	12,14

Keterangan Description	2022 Rata-rata Suku Bunga (% p.a) Avg. Interest Rate (% p.a)	2021 Rata-rata Suku Bunga (% p.a) Avg. Interest Rate (% p.a)
Kredit Mikro Micro Loans	12,19	12,14
Kredit Konsumsi – KPR Housing Loans	11,29	11,64
Kredit Konsumsi - Non KPR Non-Housing Loans	15,37	12,89
Simpanan Nasabah Deposits from Customers		
Giro Current Accounts	2,48	2,50
Tabungan Savings	4,79	3,20
Deposito Berjangka Time Deposits		
7 Hari 7 days	6,76	0,12
1 Bulan 1 month	7,06	7,69
3 Bulan 3 months	7,71	8,32
6 Bulan 6 months	7,76	8,26
12 Bulan 12 months	8,07	9,49
Di atas 1 Tahun Over 1 year	-	6,00
Simpanan dari Bank Lain Deposits from Other Banks		
Giro Current Accounts	2,43	2,50
Deposito Berjangka Time Deposits	5,46	6,84
Deposito *On Call* *Deposits On Call*	6,10	-

Kemampuan Membayar Utang
Debt Paying Abilities

Perseroan mengukur kemampuannya dalam memenuhi seluruh kewajiban, baik jangka pendek maupun jangka panjang dengan menggunakan rasio likuiditas, rasio solvabilitas, dan rasio rentabilitas. Perseroan senantiasa memantau rasio-rasio tersebut yang berperan sebagai parameter dalam mengukur kemampuannya dalam menyediakan cadangan likuiditas.

The Company measures its ability to fulfill short and long-term obligations by using liquidity ratios, solvency ratios and profitability ratios. The Company constantly monitors these ratios, which serve as parameters in measuring its ability to provide liquidity reserves.

Rasio Likuiditas
Liquidity Ratio

Rasio likuiditas digunakan untuk mengukur kemampuan Perseroan dalam melunasi kewajiban jangka pendek yang akan jatuh tempo. Likuiditas Perseroan dipengaruhi oleh struktur pendanaan, likuiditas aset, liabilitas kepada pihak ketiga, dan komitmen kepada debitur. Rasio likuiditas dapat dilihat melalui beberapa indikator, yakni rasio Giro Wajib Minimum (GWM) dan rasio Kredit yang Diberikan kepada Simpanan Nasabah (LFR).

The liquidity ratio is used to measure the Company's ability to pay off short-term obligations that are due. The Company's liquidity is influenced by its funding structure, asset liquidity, liabilities to third parties, and commitments to debtors. The liquidity ratio is presented through several indicators, namely the ratio of Statutory Reserves (GWM) and the ratio of Loan to Funding Ratio (LFR).

Keterangan Description	2022	2021
Rasio Giro Wajib Minimum (GWM) Statutory Reserve Ratio (GWM)	7,98%	3,53%
Rasio Kredit yang Diberikan kepada Simpanan Nasabah (LFR) Loan to Funding Ratio (LFR)	73,21%	56,73%

Di tahun 2022, rasio GWM tercatat sebesar 7,98%, mengalami peningkatan jika dibandingkan tahun sebelumnya yang sebesar 3,53%. Sementara rasio LFR Perseroan tercatat sebesar 73,21% di tahun 2022, meningkat dari tahun sebelumnya yang sebesar 56,73%. Hal tersebut menunjukkan bahwa Perseroan berkomitmen untuk meningkatkan peran intermediasi dalam menunjang perekonomian Indonesia dengan tetap menjaga likuiditas yang dimiliki.

In 2022, the GWM ratio was recorded at 7.98%, an increase compared to the previous year, which was 3.53%. Meanwhile, the Company's LFR ratio was recorded at 73.21% in 2022, an increase from the previous year, which was 56.73%. This demonstrates that the Company is committed to increasing its intermediary role in supporting the Indonesian economy, while maintaining its liquidity.

Rasio Solvabilitas
Solvency

Rasio solvabilitas digunakan sebagai salah satu indikator dalam mengukur kesehatan Perseroan. Perseroan senantiasa memastikan untuk memiliki modal yang kuat dalam mendukung strategi pengembangan ekspansi usaha sekaligus mempertahankan pengembangan usaha di masa mendatang, memenuhi ketentuan kecukupan permodalan yang ditetapkan oleh regulator, serta memastikan efisiennya struktur permodalan Perseroan.

The solvency ratio is used as an indicator in measuring the soundness of the Company. The Company always ensures that it has strong capital to support business expansion development strategies, while maintaining business development in the future, fulfilling the capital adequacy requirements set by regulators, and ensuring the efficiency of the Company's capital structure.

Perseroan berkomitmen untuk mematuhi semua persyaratan modal yang ditetapkan oleh pihak regulator, khususnya yang berkenaan dengan perhitungan Kewajiban Penyediaan Modal Minimum (KPMM) dan Aktiva Tertimbang Menurut Risiko (ATMR). Adapun rasio solvabilitas Perseroan pada tahun 2021 dan 2022 adalah sebagai berikut:

The Company is committed to complying with all capital requirements set by the regulator, especially those related to the calculation of the Capital Adequacy Ratio (KPMM) and Risk-Weighted Assets (RWA). The Company's solvency ratios in 2021 and 2022 are as follows:

Keterangan Description	2022	2021
KPMM untuk Risiko Kredit KPMM for credit risk	39,15%	67,40%
KPMM untuk Risiko Kredit dan Operasional KPMM for credit risk and operational risk	36,79%	59,99%
KPMM untuk Risiko Kredit, Operasional, dan Pasar KPMM for credit, operational, and market risks	36,79%	55,49%

KPMM untuk risiko kredit di tahun 2022 tercatat sebesar 39,15%, menurun jika dibandingkan tahun sebelumnya yang sebesar 67,40%. KPMM untuk risiko kredit dan operasional tercatat sebesar 36,79% di tahun 2022, menurun dari tahun 2021 yang sebesar 59,99%. Sementara, KPMM untuk risiko kredit, operasional, dan pasar di tahun 2022 adalah sebesar 36,79%, mengalami penurunan dibanding tahun lalu yang sebesar 55,49%. Penurunan tersebut sejalan dengan ekspansi usaha yang dilakukan Perseroan. Perseroan mematuhi semua persyaratan modal yang ditetapkan oleh pihak regulator, khususnya yang berkenaan dengan perhitungan Kewajiban Penyediaan Modal Minimum (KPMM) dan Aktiva Tertimbang Menurut Risiko (ATMR).

KPMM for credit risk in 2022 was recorded at 39.15%, a decrease compared to the previous year which was 67.40%. KPMM for credit and operational risk was recorded at 36.79% in 2022, a decrease from 2021, which was 59.99%. Meanwhile, the KPMM for loans, operational and market risks in 2022 was 36.79%, a decrease compared to last year, which was 55.49%. The decrease was in line with the Company's business expansion. The Company complies with all capital requirements set by the regulator, especially with regard to the calculation of the Minimum Capital Adequacy Requirement (KPMM) and Risk-Weighted Assets (RWA).

Rasio Rentabilitas
Profitability Ratio

Perseroan menggunakan rasio rentabilitas untuk mengukur kemampuannya dalam menghasilkan laba selama periode tertentu dan juga memberikan gambaran tentang tingkat efektivitas manajemen dalam melaksanakan kegiatan operasinya. Rasio rentabilitas Perseroan diukur melalui beberapa indikator, seperti rasio imbal hasil terhadap aset, rasio imbal hasil terhadap ekuitas, marjin bunga bersih, dan biaya operasional terhadap pendapatan operasional.

The Company uses the profitability ratio to measure its ability to generate profits over a certain period and also provides an overview of the effectiveness of management in carrying out its operations. The Company's profitability ratio is measured through several indicators, such as ratio of return on assets ratio, return on equity ratio, net interest margin, and operating costs to operating income.

Keterangan Description	2022	2021
Rasio Imbal Hasil terhadap Aset (ROA) Return on Assets Ratio (ROA)	(5,20)%	(13,71)%
Rasio Imbal Hasil terhadap Ekuitas (ROE) Return on Equity Ratio (ROE)	(32,67)%	(84,61)%
Marjin Bunga Bersih (NIM) Net Interest Margin (NIM)	13,83%	5,15%
Biaya Operasional terhadap Pendapatan Operasional (BOPO) Operating Expense to Operating Income (BOPO)	127,28%	224,01%

ROA dan ROE Perseroan di tahun 2022 masing-masing tercatat sebesar minus 5,20% dan minus 32,67%, meningkat jika dibanding tahun sebelumnya yang sebesar minus 13,71% dan minus 84,61%. Sementara, NIM Perseroan tercatat sebesar 13,83% di tahun 2022, tumbuh dibanding tahun 2021 yang sebesar 5,15%. Kemudian, BOPO Perseroan tercatat sebesar 127,28%, menurun dari 224,01% di tahun 2021. Hal tersebut menunjukkan bahwa kinerja Perseroan sudah menunjukkan peningkatan dibandingkan periode sebelumnya.

The Company's ROA and ROE in 2022 were recorded at minus 5.20% and minus 32.67% respectively, an increase compared to the previous year, which was minus 13.71% and minus 84.61%. Meanwhile, the Company's NIM was recorded at 13.83% in 2022, a growth compared to 2021 at 5.15%. In addition, the Company's BOPO was recorded at 127.28%, a decrease from 224.01% in 2021. This indicates that the Company's performance has improved compared to the previous period.

Tingkat Kolektibilitas Piutang
Collectibility of Receivables

Sebagai perusahaan yang bergerak di bidang perbankan, Perseroan mengukur tingkat kolektibilitas piutangnya melalui komposisi kredit yang diberikan berdasarkan status kolektibilitas sesuai dengan Peraturan Bank Indonesia serta rasio kredit bermasalah (NPL). Adapun tingkat kolektibilitas piutang Perseroan dalam 2 (dua) tahun terakhir adalah sebagai berikut:

Engaging in the banking sector, the Company measures the collectibility of its receivables through the composition of loans granted based on collectibility status in accordance with Bank Indonesia Regulations and the ratio of non-performing loans (NPL). The collectability level of the Company's receivables in the last 2 (two) years is as follows:

dalam jutaan Rupiah
in million Rupiah

Keterangan Description	2022		2021		Kenaikan (Penurunan) Increase (Decrease)	
	Nominal Nominal	Komposisi (%) Composition (%)	Nominal Nominal	Komposisi (%) Composition (%)	Nominal Nominal	Komposisi (%) Composition (%)
Lancar Current	8.569.707	83,65%	3.994.913	93,44%	4.574.794	114,52%
Dalam Perhatian Khusus Special Mention	1.412.325	13,79%	205.595	4,81%	1.206.730	586,95%
Kurang Lancar Substandard	194.175	1,90%	19.843	0,46%	174.332	878,56%
Diragukan Doubtful	42.789	0,42%	16.407	0,38%	26.382	160,80%
Macet Loss	25.255	0,25%	38.742	0,91%	(13,487)	(34,81)%
Jumlah Total	**10,244,251**	**100,00%**	**4.275.500**	**100,00%**	**5.968.751**	**139,60%**

Keterangan Description	2022	2021
Rasio Kredit Bermasalah - Bruto (NPL - *Gross*) (non-performing loan-gross)	2,56%	1,75%
Rasio Kredit Bermasalah - Neto (NPL - *Net*) (non-performing loan-net)	2,05%	1,19%

Pada tahun 2022, Perseroan mengalami pemburukan tingkat kolektibilitas Kredit yang Diberikan sebesar Rp194,18 miliar (sekitar 1,90%) dan Rp42,79 miliar (sekitar 0,42%) dari keseluruhan Kredit yang Diberikan berada dalam klasifikasi Kurang Lancar dan Diragukan. Komposisi ini mengalami peningkatan dari sebelumnya sebesar 0,46% dan 0,38% dari keseluruhan Kredit yang Diberikan yang berada dalam klasifikasi Kurang Lancar dan Diragukan pada tahun 2021.

In 2022, the Company experienced a deterioration in the collectibility rate of Loans Distributed by Rp194.18 billion (around 1.90%) and Rp42.79 billion (approximately 0.42%) of the total Loans that were classified as Substandard and Doubtful. This composition has increased from the previous 0.46% and 0.38% of all Loans that are classified as Substandard and Doubtful in 2021.

Sementara itu, untuk rasio kredit bermasalah juga menunjukkan pemburukan, dimana rasio kredit bermasalah secara bruto dan neto masing-masing menjadi sebesar 2,56% dan 2,05% pada tahun 2022, turun dari sebelumnya sebesar 1,75% dan 1,19% pada tahun 2021.

Terhadap pemburukan kualitas Kredit yang Diberikan ini, berbagai langkah telah dilakukan oleh Perseroan, baik itu secara preventif berupa analisa pemberian kredit yang lebih menyeluruh disesuaikan dengan profil risiko Perseroan, pemantauan kondisi usaha/keuangan debitur secara rutin/berkala, maupun secara detektif berupa pemantauan proses restrukturisasi kredit secara disiplin agar tidak terjadi penurunan kualitas kredit, serta percepatan penyelesaian kredit bermasalah.

Meanwhile, the ratio of non-performing loans also deteriorated, whereas the ratio of non-performing loans on a gross and net basis were 2.56% and 2.05% respectively in 2022, down from the previous year at 1.75% and 1.19%.

The Company has taken various measures to overcome the issue in the deterioration in the loans quality through analysis of credit distribution tailored to the Company's risk profile, monitoring the debtor's business/financial conditions on a regular/periodic basis, as well as in a detective manner, including through monitoring the restructuring loan process in a disciplined manner. With that said, it is expected to maintain the loans quality, as well as accelerate the settlement of non-performing loans.

Struktur Modal dan Kebijakan Manajemen atas Struktur Modal

Capital Structure and Capital Management Policy

Rincian Struktur Modal

Capital Structure Detail

Sesuai dengan Peraturan OJK, struktur permodalan Perseroan terdiri dari Modal Inti (*Tier* 1) dan Modal Pelengkap (*Tier* 2). Adapun struktur permodalan Perseroan dengan memperhatikan risiko-risiko terkait pada tahun 2021 dan 2022 adalah sebagai berikut:

In accordance with OJK Regulations, the Company capital structure consists of Core Capital (Tier 1) and Supplementary Capital (Tier 2). The Company's capital structure, taking into account related risks in 2021 and 2022, is as follows:

dalam jutaan Rupiah
in million Rupiah

Keterangan Description	2022	2021
Komponen Modal Capital Component		
Modal Inti (*Tier* 1) Core Capital (Tier I)	3.557.889	2.754.751
Modal Pelengkap (*Tier* 2) Supporting Capital (Tier 2)	84.770	38.900
Jumlah **Total**	**3.642.659**	**2.793.651**

Keterangan Description	2022	2021
Aset Tertimbang Menurut Risiko (ATMR) Risk-Weighted Assets (ATMR)		
Risiko Kredit Credit risk	9.305.484	4.144.616
Risiko Operasional Operational risk	595.813	511.943
Risiko Pasar Market Risk	-	377.795
Rasio Penyediaan Modal Capital Adequacy Ratio		
Dengan Risiko Kredit dan Operasional With credit and operational risks	36,79%	59,99%
Dengan Risiko Kredit, Pasar dan Operasional With credit, market and operational risks	36,79%	55,49%

Kebijakan Manajemen atas Struktur Modal
Capital Management Policy

Perseroan melakukan perencanaan struktur modal berdasarkan penilaian dan penelaahan atas kebutuhan permodalan yang dipersyaratkan dan mengkombinasikannya dengan kondisi ekonomi yang terjadi. Perseroan secara rutin mengevaluasi dan mengelola struktur permodalannya guna memastikan bahwa Perseroan memiliki modal kuat untuk mendukung strategi pengembangan usaha saat ini serta mempertahankan kelangsungan usaha Perseroan pada masa yang akan datang, serta untuk memenuhi kecukupan permodalan yang ditetapkan oleh regulator.

The Company conducts capital structure planning based on an assessment and review of the required capital requirements and combines them with the prevailing economic conditions. The Company carries out regular evaluation and management on its capital structure to ensure that the Company has strong capital to support the current business development strategy and maintain the Company's business continuity in the future, as well as to meet the capital adequacy set by the regulator.

Perseroan senantiasa menghubungkan tujuan keuangan dan kecukupan modal terhadap risiko yang dapat ditoleransi melalui proses perencanaan modal, begitu pula dengan bisnis yang disesuaikan dengan tingkat permodalan dan persyaratan likuiditas Perseroan. Rencana Permodalan Perseroan disusun oleh Direksi berdasarkan data-data analisis yang dibutuhkan dan menjadi bagian dari Rencana Bisnis Bank. Rencana ini kemudian disetujui oleh Dewan Komisaris dan diharapkan akan memastikan tersedianya modal yang cukup serta terciptanya struktur permodalan yang kuat guna mendukung pertumbuhan bisnis ke depan.

The Company always links financial goals and capital adequacy to tolerable risks through the capital planning process, as well as businesses that are adjusted to the level of capital and liquidity requirements of the Company. The Company's Capital Plan is prepared by the Board of Directors based on the required analytical data and becomes part of the Bank's Business Plan. This plan was then approved by the Board of Commissioners and is expected to ensure the availability of sufficient capital and the creation of a strong capital structure to support future business growth.

Dasar Pemilihan Struktur Modal
Basis of Capital Structure

Kewajiban Penyediaan Modal Minimum (KPMM) Perseroan di tahun 2022 dihitung berdasarkan Peraturan Otoritas Jasa Keuangan (POJK) No. 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum dimana modal yang ditetapkan paling rendah 9%-14% dari ATMR sesuai dengan Tingkat Profil Risiko. OJK selaku regulator menentukan dan mengawasi kebutuhan modal Perseroan. Dalam menentukan struktur modalnya, Perseroan menggunakan pendekatan pengelolaan modal yang ditentukan oleh strategi dan persyaratan organisasi bank, dengan memperhitungkan peraturan, serta keadaan ekonomi dan komersial.

The Company's Minimum Capital Adequacy Ratio (CAR) in 2022 was calculated based on the Financial Services Authority Regulation (POJK) No. 11/POJK.03/2016 concerning the Minimum Capital Adequacy Requirement for Commercial Banks where the capital set is at least 9%-14% of RWA according to the Risk Profile Level. OJK as the regulator determines and oversees the capital requirements of the Company. In determining its capital structure, the Company uses a capital management approach determined by the strategy and requirements of the bank's organization, taking into account regulations, as well as economic and commercial conditions.

Ikatan Material untuk Investasi Barang Modal
Material Commitment for Capital Goods Investment

Selama tahun 2022, Perseroan tidak memiliki ikatan material untuk investasi barang modal yang perlu diungkapkan pada Laporan Tahunan ini.

During 2022, the Company has no material commitments for investment in capital goods that need to be disclosed in this Annual Report.

Realisasi Investasi Barang Modal
Capital Goods Investment

Perseroan meyakini investasi merupakan salah satu hal penting dalam mengembangkan kegiatan usahanya. Untuk itu, Perseroan senantiasa melakukan investasi barang modal (*capital expenditure*) yang merupakan

The Company believes that investment is one of the important things in developing its business activities. For this reason, the Company always invests in capital goods (capital expenditure), which is an activity of

aktivitas pengeluaran dana untuk membeli sejumlah aset tetap atau menambah nilai aset tetap sehingga dapat memberikan manfaat di kemudian hari. Adapun realisasi investasi barang modal Perseroan dalam 2 (dua) tahun terakhir adalah sebagai berikut:

disbursing funds to purchase a number of fixed assets or increase the value of fixed assets, so that they can provide benefits in the future. The realization of the Company's investment in capital goods in the last 2 (two) years is as follows:

dalam jutaan Rupiah
in million Rupiah

Jenis Barang Modal Types of Capital Goods	2022	2021	Kenaikan (Penurunan) Increase (Decrease)	
			Nominal Nominal	Persentase (%) Percentage (%)
Bangunan Buildings	4.481	37	4.444	12.010%
Kendaraan Vehicles	-	-	-	0%
Instalasi, Peralatan, dan Perabotan Kantor Installation, office furniture and fixtures	2.894	3.954	(1.060)	(26,81)%
Komputer Computers	53.884	30.151	23.773	78,71%
Aset Hak Guna (Bangunan dan Kendaraan) Right of use assets (Buildings and Vehicles)	23.587	81.694	(58.107)	(71,13)%
Aset Tak Berwujud (Piranti Lunak, Lisensi ATM, dan Aset Tak Berwujud dalam Penyelesaian) Intangible Assets (software, ATM licenses, and intangible assets in progress)	41.799	97.936	(56.137)	(57,32)%
Jumlah **Total**	**126.645**	**213.772**	**(87.127)**	**(40,76)%**

Sampai dengan akhir tahun 2022, Perseroan telah merealisasikan investasi barang modal sebesar Rp126,65 miliar, menurun Rp87,13 miliar atau 41% dibanding tahun 2021 yang sebesar Rp213,77 miliar. Penurunan ini disebabkan oleh investasi barang modal untuk pengembangan sistem *digital banking* yang dilakukan di tahun 2022 tidak terlalu signifikan seperti yang terjadi di tahun 2021.

As of the end of 2022, the Company has realized a capital goods investment of Rp126.65 billion, a decrease of Rp87.13 billion or 41% compared to 2021 at Rp213.77 billion. This decrease was caused by investment in capital goods for the development of the digital banking system which was carried out in 2022 and was not as significant as what happened in 2021.

Investasi barang modal yang dilakukan oleh Perseroan bertujuan untuk mendukung kelancaran kegiatan operasional. Investasi barang modal yang dilakukan sepanjang tahun 2022 terkonsentrasi pada investasi teknologi informasi, karena sebagai salah satu bank digital, teknologi informasi memegang peranan yang penting untuk memenuhi kebutuhan nasabah yang terus berkembang.

Investments in capital goods made by the Company aim to support smooth operational activities. Investments in capital goods throughout 2022 concentrated on information technology investments, because as a digital bank, information technology plays an important role in meeting the growing needs of customers.

Informasi dan Fakta Material yang Terjadi setelah Tanggal Pelaporan

Material Information and Facts Occurring After the Reporting Date

Berikut disampaikan informasi dan fakta material yang terjadi antara akhir periode pelaporan 31 Desember 2022 hingga tanggal laporan auditor independen tanggal 29 Maret 2023.

Sehubungan dengan Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu VI ("PMHMETD VI"), pada tanggal 2 Januari 2023, Perseroan telah menerima surat pemberitahuan dari OJK dengan No. S-1/PB.313/2023 tentang Penegasan atas Perubahan Komposisi Kepemilikan dalam Rangka PMHMETD VI, sehingga Dana Setoran Modal sebesar Rp1.701,14 miliar telah diakui menjadi tambahan modal ditempatkan dan disetor penuh pada bulan Januari 2023.

Pada tanggal 18 April 2023, telah dilaksanakan Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) dengan agenda Perubahan Susunan Pengurus Perseroan, dimana RUPS telah memutuskan untuk mengangkat Bapak Inkawan D. Jusi sebagai Komisaris Utama dan Independen Perseroan menggantikan Bapak Suprihadi, serta mengangkat kembali Bapak Tjandra M Gozali sebagai Komisaris dan Bapak Pamitra Wineka sebagai Komisaris Independen Perseroan, untuk jangka waktu 3 (tiga) tahun. Dengan demikian susunan Dewan Komisaris setelah RUPSLB adalah menjadi sebagai berikut:

Dewan Komisaris
Komisaris Utama/ Independen: Inkawan D Jusi*
Komisaris: Tjandra Mindharta Gozali
Komisaris Independen: Pamitra Wineka
Komisaris Independen: Pramoda Dei Sudarmo

The following is material facts and information between end of reporting period on December 31, 2022 until the date of independent auditor report on March 29, 2023.

In connection with the Capital Increase with Pre-emptive Rights VI ("PMHMETD VI"), on January 2, 2023, the Company received notification letter from OJK No. S-1/PB.313/2023 regarding Confirmation of Changes in the Shareholders' Composition Resulting from PMHMETD VI. Therefore, the Capital Deposit Fund of Rp1,701.14 billion has been recognized as additional issued and fully paid capital in January 2023.

On April 18, 2023, an Extraordinary General Meeting of Shareholders (EGMS) have been held with the agenda Change in the Company's Management, whereby the GMS has decided to appoint Mr. Inkawan D. Jusi as President and Independent Commissioner as a replacement to Mr. Suprihadi, reappoint Mr. Tjandra M Gozali as Commissioner, and Mr. Pamitra Wineka as Independent Commissioner, with a term of 3 (three) years. Therefore, the composition of the Company's Board of Commissioners is as follows:

Board of Commissioners
President/Independent Commissioner: Inkawan D Jusi*
Commissioner: Tjandra Mindharta Gozali
Independent Commissioner: Pamitra Wineka
Independent Commissioner: Pramoda Dei Sudarmo

*) Pengangkatan Komisaris Utama tersebut berlaku efektif setelah mendapatkan persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (fit and proper test) dan telah memenuhi seluruh ketentuan perundang-undangan yang berlaku di Indonesia.
*) The appointment of the President Commissioner is effective after obtaining approval from the Financial Services Authority for a fit and proper test and has fulfilled all applicable laws and regulations in Indonesia.

Informasi Material terkait Investasi, Ekspansi, Divestasi, Penggabungan/ Peleburan Usaha, Akuisisi, dan Restrukturisasi Utang/Modal

Material Information related to Investment, Expansion, Divestment, Business Merger/Consolidation, Acquisition, and Debt/Capital Restructuring

Sepanjang tahun 2022, tidak terdapat Informasi Material terkait Investasi, Ekspansi, Divestasi, Penggabungan/Peleburan Usaha, Akuisisi, dan Restrukturisasi Utang/Modal yang berpengaruh secara material baik dari sisi operasional maupun kinerja keuangan Perseroan.

Throughout 2022, there was no Material Information related to Investment, Expansion, Divestment, Business Merger/Consolidation, Acquisition, and Debt/Capital Restructuring, which has a material effect on both the operational and financial performance of the Company.

Kebijakan Transaksi Afiliasi dan Benturan Kepentingan

Affiliate Transaction Policy and Conflict of Interest

Kebijakan Mekanisme *Review* atas Transaksi dan Pemenuhan Peraturan dan Ketentuan Terkait

Review Mechanism to the Policy on Transactions and Compliance with Related Rules and Regulation

Perseroan memiliki kebijakan internal terkait transaksi yang mengandung benturan kepentingan dan/atau transaksi dengan pihak berelasi. Kebijakan transaksi afiliasi dan transaksi benturan kepentingan yang diterapkan oleh Perseroan senantiasa memperhatikan prinsip kehati-hatian sesuai dengan praktik bisnis yang berlaku umum dan telah memenuhi Peraturan OJK No. 42/POJK.04/2020 tentang Transaksi Afiliasi dan Transaksi Benturan Kepentingan, serta PSAK 7 (Revisi 2015) tentang Pengungkapan Pihak-Pihak Berelasi.

The Company has an internal policy regarding transactions that contain conflicts of interest and/or transactions with related parties. Policies on affiliated party transactions and conflict of interest transactions implemented by the Company always pay attention to the precautionary principle in accordance with generally accepted business practices and have complied with OJK Regulation No. 42/POJK.04/2020 concerning Affiliated Transactions and Conflicts of Interest Transactions, as well as PSAK 7 (Revised 2015) concerning Related Parties Disclosures.

Pembahasan dan pengambilan keputusan yang mengandung unsur benturan kepentingan, harus mengikuti ketentuan sebagai berikut:

- Pihak yang terlibat dalam benturan kepentingan dilarang untuk turut serta dalam pembahasan dan membuat keputusan. Jika terjadi benturan kepentingan, keputusan harus dilakukan oleh pihak/pejabat lain atau pejabat satu tingkat di atasnya.
- Pemegang saham yang mempunyai benturan kepentingan, harus mengeluarkan suaranya dalam Rapat Umum Pemegang Saham (RUPS) sesuai dengan keputusan yang diambil pemegang saham yang tidak mempunyai benturan kepentingan.
- Setiap anggota Dewan Komisaris dan Direksi serta karyawan perusahaan yang memiliki wewenang pengambilan keputusan diharuskan setiap tahun membuat pernyataan tidak memiliki benturan kepentingan terhadap setiap keputusan yang telah dibuat olehnya dan telah melaksanakan kode etik yang ditetapkan oleh perusahaan.
- Keputusan yang mengandung benturan kepentingan dicantumkan dalam risalah rapat dan dilaporkan kepada Direktur Kepatuhan setiap akhir tahun untuk laporan pelaksanaan tata kelola perusahaan yang baik (*Good Corporate Governance*).

Perseroan melalui Direksi memastikan bahwa seluruh transaksi afiliasi dan transaksi benturan kepentingan dilakukan melalui prosedur yang memadai serta telah memenuhi prinsip transaksi yang wajar (*arm's length principle*). Dewan Komisaris dan Komite Audit juga melakukan telaah secara berkala untuk memastikan bahwa transaksi yang dilakukan Perseroan dilaksanakan sesuai dengan praktik bisnis yang berlaku umum dan telah memenuhi prinsip transaksi yang wajar.

Sampai dengan akhir tahun 2022, tidak terdapat pelanggaran atas peraturan perundang-undangan terkait transaksi dengan pihak berelasi serta tidak terdapat transaksi yang mengandung benturan kepentingan. Perseroan cukup mampu untuk menghindari potensi terjadinya benturan kepentingan melalui kebijakan internal dengan pelaksanaan yang cukup baik.

Discussions and decisions that contain elements of a conflict of interest must comply with the following regulations:

- Parties involved in conflicts of interest are prohibited from participating in discussions and making decisions. If there is a conflict of interest, the decision must be made by another party/official or an official one level above.
- Shareholders who have conflict of interests must vote at the General Meeting of Shareholders (GMS) according to the decisions taken by shareholders who do not have conflict of interests.
- Every member of the Board of Commissioners and the Board of Directors as well as company employees who have decision-making authority are required to make an annual statement that they do not have conflict of interests in any decisions that they have made and have implemented the code of ethics established by the company.
- Decisions containing conflicts of interests are included in the minutes of meeting and reported to the Compliance Director at the end of each year for a report on the implementation of Good Corporate Governance.

The Company, through the Board of Directors, ensures that all affiliated transactions and conflict of interest transactions are carried out through adequate procedures and comply with the arm's length principle. The Board of Commissioners and the Audit Committee also conduct periodic reviews to ensure that the Company's transactions are carried out in accordance with generally accepted business practices and comply with the principles of arm's length transactions.

Until the end of 2022, there were no violations of laws and regulations related to transactions with related parties and there were no transactions containing conflicts of interest. The Company is quite capable of avoiding potential conflicts of interest through internal policies with fairly good implementation.

Nama, Sifat Hubungan, dan Sifat Transaksi Berelasi

Name, Nature and Relationship of Related Parties Transactions

Pihak Berelasi Related Parties	Sifat Hubungan Berelasi Nature of Relationship Parties	Sifat Transaksi Nature Transaction
PT Akulaku Silvrr Indonesia (ASI)	Pemegang saham Shareholder	Aset lain-lain Other assets Simpanan nasabah Deposits from customers Liabilitas lain-lain Other liabilities
PT Gozco Capital	Pemegang saham Shareholder	Simpanan nasabah Deposits from customers
Yellow Brick Enterprise Ltd	Pemegang saham Shareholder	Simpanan nasabah Deposits from customers
PT Akulaku Finance Indonesia (AFI)	Dimiliki oleh pemegang saham akhir yang sama Owned by the same ultimate shareholders	Aset lain-lain Other assets Simpanan nasabah Deposits from customers
PT Pintar Belanja Indonesia	Dimiliki oleh pemegang saham akhir yang sama Owned by the same ultimate shareholders	Liabilitas segera Liabilities due immediately Simpanan nasabah Deposits from customers
PT Pintar Inovasi Digital (PID)	Dimiliki oleh pemegang saham akhir yang sama Owned by the same ultimate shareholders	Simpanan nasabah Deposits from customers Liabilitas lain-lain Others liabilities
Dewan Komisaris dan Direksi Board of Commissioners and Directors	Manajemen kunci Key management	Kredit yang diberikan Loans Simpanan nasabah Deposits from customers Kompensasi dan remunerasi Compensation and remuneration
Pejabat Bank Bank key employees	Manajemen kunci Key management	Simpanan nasabah Deposits from customers Kompensasi dan remunerasi Compensation and remuneration
Koperasi Karyawan Employees Cooperative	Dalam pengendalian bersama oleh manajemen kunci Under common control by key management	Simpanan nasabah Deposits from customers
BPR Mitra Daya Mandiri *)	Dimiliki oleh koperasi Karyawan Owned by employees cooperative	Simpanan dari bank lain Deposits from other banks
Debitur dengan jaminan aset perusahaan milik Komisaris Debtor guaranteed with assets from the Commissioner's Company	Pemberian kredit dengan jaminan aset perusahaan milik Komisaris Loan guaranteed with assets from the Commissioner's company	Kredit yang diberikan Loans

*) Sejak 31 Maret 2022 bukan merupakan pihak berelasi
Not a related party since March 31, 2022

Realisasi Transaksi Pihak Berelasi
Realization of Related Parties Transactions

dalam jutaan Rupiah
in million Rupiah

Keterangan Description	2022	2021
Kredit yang diberikan **Loans**		
Dewan Komisaris dan Direksi Board of Commissioners and Directors	72.608	89.497
Debitur dengan jaminan aset perusahaan milik Komisaris Debtor guaranteed with assets from the Commissioner's company	5.414	5.414
Sub jumlah Subtotal	78.022	94.911
Persentase terhadap jumlah kredit yang diberikan – bruto Percentage to total loans – gross	0,76%	2,22%
Aset lain-lain **Other Assets**		
PT Akulaku Silvrr Indonesia	186.717	33.320
PT Akulaku Finance Indonesia	62.965	-
Sub jumlah Subtotal	249.682	33.320
Persentase terhadap jumlah aset lain-lain – bruto Percentage to total other assets-gross	19,28%	3,01%
Liabilitas segera **Liabilities due immediately**		
PT Pintar Belanja Indonesia	1.789	-
Sub jumlah Subtotal	1.789	-
Persentase terhadap jumlah liabilitas segera Percentage to total liabilities due immediately	0,71%	-
Simpanan Nasabah **Deposits from customers**		
PT Akulaku Silvrr Indonesia	40.383	30.682
PT Gozco Capital	6.263	10.850
Yellow Brick Enterprise Ltd	71	-
PT Pintar Inovasi Digital	128.481	15.501
PT Akulaku Finance Indonesia	82.877	14
PT Pintar Belanja Indonesia	10	8
Dewan Komisaris dan Direksi Board of Commissioners and Directors	229.836	285.330
Pejabat Bank Bank key employees	17.330	4.889
Koperasi Karyawan Employees cooperative	-	320
Sub jumlah Subtotal	505.251	347.594
Persentase terhadap jumlah simpanan nasabah Percentage to total deposits from customers	3,50%	4,27%

Keterangan Description	2022	2021
Simpanan dari bank lain **Deposits from other banks**		
BPR Mitra Daya Mandiri *)	-	4
Sub jumlah Subtotal	-	4
Persentase terhadap jumlah simpanan dari bank lain Percentage to total deposits from other banks	-	1,41%
Liabilitas lain-lain **Other liabilities**		
PT Pintar Inovasi Digital	92.132	-
PT Akulaku Silvrr Indonesia	90.053	-
Sub jumlah Subtotal	182.185	-
Persentase terhadap jumlah liabilitas lain-lain Percentage to total other liabilities	62,55%	-
Pendapatan bunga – Amortisasi biaya transaksi **Interest income – Amortization of transaction costs**		
PT Akulaku Silvrr Indonesia	(291.759)	-
Sub jumlah Subtotal	(291.759)	-
Persentase terhadap jumlah pendapatan bunga Percentage to total interest income	(13,50%)	-
Beban provisi dan komisi lainnya **Other provision and commission expenses**		
PT Akulaku Silvrr Indonesia	145.940	-
Sub jumlah Subtotal	145.940	-
Persentase terhadap jumlah beban operasional Percentage to total operating expenses	5,43%	-
Kompensasi manajemen kunci **Compensation of key management personnel**		
Gaji dan imbalan jangka pendek Salaries and short-term benefits		
Dewan Komisaris Board of Commissioners	3.360	3.020
Direksi Board of Directors	6.685	5.827
Pejabat Bank Bank key employees	22.172	15.295
Sub jumlah Subtotal	32.217	24.142
Persentase terhadap jumlah beban tenaga kerja Percentage to total personnel expenses	13,29%	14,01%

*) Sejak 31 Maret 2022 bukan merupakan pihak berelasi
Not a related party since March 31, 2022

Kebijakan dan Pembagian Dividen
Dividend Policy and Distribution

Kebijakan Pembagian Dividen
Policy on Dividend Distribution

Sesuai dengan peraturan perundang-undangan yang berlaku, termasuk tapi tidak terbatas pada UU yang mengatur tentang Perseroan Terbatas, Perseroan menerapkan kebijakan pembagian dividen dengan terlebih dahulu memperoleh persetujuan dari para Pemegang Saham melalui RUPS. Dalam menjalankan kegiatan usahanya, Perseroan senantiasa berupaya untuk memenuhi hak para pemegang saham tanpa mengesampingkan kondisi Perseroan, serta mempertimbangkan tingkat pertumbuhan usaha ke depan.

In accordance with the applicable laws and regulations, including but not limited to the Law Limited Liability Companies Law, Company implements a dividend distribution policy by first obtaining approval from Shareholders through the GMS. In carrying out its business activities, the Company always strives to fulfill the rights of shareholders without prejudice to the Company's conditions, as well as considering the future business growth rate.

Pembagian dividen yang dibayarkan kepada para pemegang saham dilakukan dengan memperhatikan dan mempertimbangkan sejumlah faktor, seperti tingkat kesehatan, tingkat kecukupan modal, kebutuhan dana untuk ekspansi usaha lebih lanjut, dan tanpa mengurangi hak dari RUPS untuk menentukan lain sesuai dengan ketentuan Anggaran Dasar Perseroan.

The distribution of dividends paid to shareholders is carried out by taking into account and considering a number of factors, such as the level of health, level of capital adequacy, the need for funds for further business expansion, and without prejudice to the right of the GMS to determine otherwise in accordance with the provisions of the Company's Articles of Association.

Pembagian Dividen
Dividend Distribution

Dalam melakukan pembagian dividen, Perseroan tidak memiliki pembatasan-pembatasan (*negative covenants*) yang dapat merugikan pemegang saham sehubungan dengan pembatasan dari pihak ketiga. Dalam pelaksanaannya, Perseroan senantiasa mematuhi ketentuan yang berlaku di Negara Republik Indonesia khususnya di bidang Pasar Modal.

In distributing dividends, the Company does not have negative covenants that can harm shareholders due to restrictions from third parties. In its implementation, the Company always complies with applicable regulations in the Republic of Indonesia, especially in the Capital Market.

Berdasarkan hasil keputusan RUPS yang diselenggarakan pada 21 Juli 2022. Pemegang Saham menyetujui bahwa tidak terdapat pembagian dividen untuk tahun buku 2021. Adapun pembagian dividen yang dilakukan oleh Perseroan 5 (lima) tahun terakhir dapat dilihat sebagai berikut:

Based on the resolutions of the GMS held on July 21, 2022. Shareholders agree that there will be no dividend distribution for the 2021 financial year. The dividend distribution made by the Company in the last 5 (five) years can be seen as follows:

Tanggal RUPS Date of GMS	Tanggal Pencatatan Listing Date	Tanggal Pembayaran Payment Date	Tahun Buku Fiscal Year	Risiko Dividen Dividend Ratio	Nominal Dividen (Rp juta) Dividend Nominal (Million Rupiah)	Dividen Per Saham Dividend per Share
21-07-2022	-	-	2021	-	-	-
31-03-2021	13-04-2021	03-05-2021	2020	10%	1.532,21	0,23
30-07-2020	12-08-2020	03-09-2020	2019	10%	1.598,83	0,24
28-06-2019	-	-	2018	-	-	-
27-06-2018	09-07-2018	27-07-2018	2017	40%	5.763,77	1,11

Realisasi Penggunaan Dana Hasil Penawaran Umum

Realization of Proceeds from Public Offering

Perseroan telah melaporkan Realisasi Penggunaan Dana Hasil Penawaran Umum sesuai dengan POJK No. 30/POJK.04/2015 tentang Laporan Realisasi Penggunaan Dana Hasil Penawaran Umum sebagai berikut:

1. Penambahan Modal Dengan Hak Memesan Efek Terlebih Dahulu (PMHMETD) V

Pada pelaksanaan PMHMETD V, Perseroan menerbitkan 1.927.162.194 (nilai penuh) lembar saham baru dengan nominal Rp100 (nilai penuh) per lembar saham, dan harga pelaksanaan Rp1.300 (nilai penuh) per lembar saham. Seluruh penerbitan saham baru Perseroan pada PMHMETD V ini terserap habis dengan total dana yang diterima oleh Perseroan sebanyak Rp2.505,31 miliar.

Realisasi penggunaan dana PMHMETD V sampai dengan 31 Desember 2022 adalah sebagai berikut:

The Company has reported Realization of the Use of Public Offering Proceeds in accordance with POJK No. 30/POJK.04/2015 concerning the Realization Report on the Use of Proceeds from a Public Offering as follows:

1. Capital Increase with Pre-emptive Rights (PMHMETD) V

During the PMHMETD V, the Company issued 1,927,162,194 (full amount) new shares with a nominal value of Rp100 (full amount) per share, and an exercise price of Rp1,300 (full amount) per share. The entire issuance of the Company's new shares in PMHMETD V was completely absorbed with a total fund received by the Company of Rp 2,505.31 billion.

Realization of use of PMHMETD V funds up to December 31, 2022 is as follows:

No.	Jenis Penawaran Umum Type of Public Offering	Tanggal Efektif Effective Date	Nilai Realisasi Hasil Penawaran Umum Realized Value of Pubic Offering Results			Rencana Penggunaan Dana Menurut Prospektus Fund Usage Plan According to Prospect		
			Jumlah Hasil Penawaran Umum Total Proceeds of Public Offering	Biaya Penawaran Umum Public Offering Fee	Hasil Bersih Net Proceeds	Penyaluran Kredit Lending	Kegiatan Operasional Perbankan Banking Operation Activities	Pengembangan Teknologi Informasi Information Technology Development
1	2	3	4	5	6	7	8	9
1	Penawaran Umum Dengan Hak memesan Efek Terlebih Dahulu V Public Offering with Pre-emptive Rights V	18-Nov-21	2.505.310.850.900	2.541.062.000	2.502.769.788.900	375.415.468.335	1.001.107.915.560	750.830.936.670
	Jumlah Total		**2.505.310.850.900**	**2.541.062.000**	**2.502.769.788.900**	**375.415.468.335**	**1.001.107.915.560**	**750.830.936.670**

			Realisasi Penggunaan Dana Menurut Prospektus Actual Use of Funds According to the Prospect					Sisa Dana Hasil Penawaran Umum Remaining Funds from Public Offering
	Memperkuat Rasio KPMM Strengthening KPMM Ratio	Total	Penyaluran Kredit Lending	Kegiatan Operasional Perbankan Banking Operation Activities	Pengembangan Teknologi Informasi Information Technology Development	Memperkuat Rasio KPMM Strengthening KPMM Ratio	Total	
	10	11	12	13	14	15	16	17
	375.415.468.335	2.502.769.788.900	375.415.468.335	1.001.107.915.560	308.763.384.239	375.415.468.335	2.060.702.236.469	442.067.552.431
	375.415.468.335	**2.502.769.788.900**	**375.415.468.335**	**1.001.107.915.560**	**308.763.384.239**	**375.415.468.335**	**2.060.702.236.469**	**442.067.552.431**

2. Penambahan Modal Dengan Hak Memesan Efek Terlebih Dahulu (PMHMETD) VI

Pada pelaksanaan PMHMETD VI, Perseroan menerbitkan 2.617.133.843 (nilai penuh) lembar saham baru dengan nominal Rp100 (nilai penuh) per lembar saham, dan harga pelaksanaan Rp650 (nilai penuh) per lembar saham. Seluruh penerbitan saham baru Perseroan pada PMHMETD VI ini terserap habis dengan total dana yang diterima oleh Perseroan sebanyak Rp1.701,14 miliar.

Realisasi penggunaan dana PMHMETD VI sampai dengan 31 Desember 2022 adalah sebagai berikut:

2. Increase in Capital with Pre-emptive Rights (PMHMETD) VI

During the PMHMETD VI, the Company issued 2,617,133,843 (full amount) new shares with a nominal value of Rp100 (full amount) per share, and an exercise price of Rp650 (full amount) per share. The entire issuance of the Company's new shares in PMHMETD VI was completely absorbed with a total fund received by the Company of Rp1,701.14 billion.

Realization of use of PMHMETD VI funds up to December 31, 2022 is as follows:

No.	Jenis Penawaran Umum Public Offering	Tanggal Efektif Effective Date	Nilai Realisasi Hasil Penawaran Umum Realized Value of Public Offering Results			Rencana Penggunaan Dana Menurut Prospektus Fund Usage Plan According to Prospect	
			Jumlah Hasil Penawaran Umum Hasil Penawaran Proceeds of Public Offering	Biaya Penawaran Umum Public Offering Fees	Hasil Bersih Net Proceeds	Ekspansi Kredit Loan Expansion	Kegiatan Operasional Perbankan Banking Operational Activities
1	2	3	4	5	6	7	8
1	Penawaran Umum Dengan Hak memesan Efek Terlebih Dahulu VI Public Offering with Pre-emptive Rights VI	10-Nov-22	1.701.136.997.950	10.962.948.340	1.690.174.049.610	676.069.619.844	676.069.619.844
	Jumlah **Total**		**1.701.136.997.950**	**10.962.948.340**	**1.690.174.049.610**	**676.069.619.844**	**676.069.619.844**



			Realisasi Penggunaan Dana Menurut Prospektus According to the Prospect				
	Pengembangan Teknologi Informasi Information Technology Development	**Total**	**Penyaluran Kredit** Lending	**Kegiatan Operasional Perbankan** Banking Operational Activities	**Pengembangan Teknologi Informasi** Information Technology Development	**Total**	**Sisa Dana Hasil Penawaran Umum** Remaining Funds from Public Offering
		9	10	11	12	13	14
	338.034.809.922	1.690.174.049.610	-	-	-	-	1.690.174.049.610
	338.034.809.922	**1.690.174.049.610**	**-**	**-**	**-**	**-**	**1.690.174.049.610**



Kontribusi terhadap Negara
Contribution to the Nation

Perseroan berkomitmen untuk terus memenuhi seluruh kewajibannya dalam membayar pajak sebagai bentuk kontribusi Perseroan terhadap negara dan wujud kepatuhan terhadap semua peraturan yang berlaku. Adapun kontribusi pajak Perseroan pada tahun 2021 dan 2022 dapat dilihat sebagai berikut:

The Company is committed to fulfilling all of its obligations in paying taxes as a form of the Company's contribution to the state and a form of compliance with all applicable regulations. The tax contribution of the Company's Bank in 2021 and 2022 can be seen as follows:

dalam jutaan Rupiah
in million Rupiah

Uraian Description	2022	2021	Kenaikan (Penurunan) Increase (Decrease)	
			Nominal (Rp) Nominal (RP)	Persentase (%) Percentage (%)
PPh 21 Income Tax 21	19.828.479.473	10.343.061.993	9.485.417.480	91,71%
PPh 23 Income Tax 23	14.780.469.036	4.655.431.536	10.125.037.500	217,49%
PPh 26 Income Tax 26	19.945.529.566	4.238.512.625	15.707.016.941	370,58%
PPh 4 (2) Income Tax 4 (2)	222.658.868.607	73.969.490.088	148.689.378.519	201,01%
PPN VAT	389.758.994	-	389.758.994	100,00%
Jumlah Pajak Total Tax	277.603.105.676	93.206.496.242	184.396.609.434	197,84%

Informasi tentang Program Kepemilikan Saham oleh Karyawan dan/atau Manajemen (ESOP/MSOP)

Information on the Employee and/or Management Share Ownership Program (ESOP/MSOP)

Per 31 Desember 2022, Perseroan tidak memiliki program kepemilikan saham oleh karyawan (ESOP) dan/atau manajemen (MSOP). Oleh karena itu, tidak terdapat informasi terkait ESOP/MSOP yang dapat disajikan dalam Laporan Tahunan ini.

As of December 31, 2022, the Company did not have an employee share ownership program (ESOP) and/or management (MSOP). Therefore, there is no information related to ESOP/MSOP that can be presented in this Annual Report.

Perbandingan antara Target dengan Realisasi Kinerja

Comparison between Targets and Performance Realization

Pada tahun 2022, Perseroan telah menetapkan sejumlah target yang hendak dicapai dalam Rencana Bisnis Perseroan (RBB) dengan memperhatikan kondisi yang terjadi sepanjang tahun berjalan. Untuk menjaga kegiatan usaha tetap optimal, Perseroan senantiasa melakukan sejumlah strategi guna mewujudkan pertumbuhan usaha. Adapun perbandingan antara target dan realisasi pada tahun 2022 dapat dilihat sebagai berikut:

In 2022, the Company set a number of targets to be achieved in the Company's Business Plan (RBB) taking into account conditions that occur throughout the year. To maintain optimal business activities, the Company always implements a number of strategies to achieve business growth. The comparison between targets and realization in 2022 can be seen as follows:

dalam jutaan Rupiah
in million Rupiah

Keterangan Descripton	2021	2022			
	Realisasi Realization	Realisasi Realization	Target Target	Δ Rp	(%)
Kredit yang Diberikan Loans	4,275,500	10,244,251	9,823,028	421,223	4.29%
Dana Pihak Ketiga Third Party Fund	8,124,417	14,450,498	10,285,409	4,165,089	40.50%

Keterangan Descripton	2021	2022			
	Realisasi Realization	Realisasi Realization	Target Target	Δ Rp	(%)
Ekuitas Equity	2,889,827	3,744,590	7,007,156	(3,262,566)	(46.56)%
Modal Disetor Paid-in Capital	942,168	942,168	1,326,784	(384,616)	(28.99)%
Jumlah Aset Total Assets	11,337,809	19,694,280	18,787,218	907,062	4.83%
Pendapatan Bunga Bersih Net Interest Income	315,090	1,448,657	1,258,378	190,279	15.12%
Laba/(Rugi) Tahun Berjalan (Sebelum Pajak) Profit/(Loss) for the Current Year (Before Tax)	(990,420)	(785,942)	(866,358)	80,416	(9.28)%
Rasio Keuangan Financial Ratio					
KPMM/CAR	55.49%	36.79%	65.12%		
ROE	(84.61)%	(32.67)%	(26,16)%		
ROA	(13.71)%	(5.20)%	(4,61)%		
NIM	5.15%	13.83%	9.63%		
BOPO	224.01%	127.28%	140.39%		
LFR	52.63%	73.21%	95.50%		

Upaya Merealisasikan Target yang Ditetapkan
Effort to Achieve the Targets

Berdasarkan RBB yang telah disusun, Perseroan memiliki sejumlah target yang hendak dicapai pada tahun 2022, yaitu:
1. Meluncurkan produk dan layanan retail untuk menunjang perluasan segmen pasar, seperti menambah produk *mobile banking* sehingga mempunyai fitur yang lengkap
2. Melanjutkan transformasi digital di segala bidang dan pengembangan bisnis secara berkesinambungan.
3. Pengelolaan likuiditas dan kegiatan pendanaan termasuk peningkatan dalam komposisi rekening giro dan tabungan.
4. Penataan jaringan kantor yang lebih efisien.
5. Mempertahankan produk-produk baru serta melakukan perbaikan proses yang telah diluncurkan agar mampu bersaing di pasar.
6. Penyempurnaan kebijakan pengelolaan risiko dan melaksanakan tata kelola perusahaan yang baik.
7. Peningkatan kualitas dan produktivitas untuk menghasilkan Sumber Daya Manusia yang kompeten dan berkualitas.
8. Meningkatkan permodalan.

Based on the RBB that has been prepared, the Company has a number of targets to be achieved in 2022, namely:
1. Launching retail products and services to support market segment expansion, such as adding mobile banking products so that they have complete features
2. Continuing digital transformation in all fields and sustainable business development.
3. Management of liquidity and funding activities including an increase in the composition of current and savings accounts.
4. Structuring a more efficient office network.
5. Maintaining new products and improve processes that have been launched in order to be able to compete in the market.
6. Improving risk management policies and implementing good corporate governance.
7. Increasing quality and productivity to produce competent and qualified human resources.
8. Increasing capital.

Berdasarkan target-target tersebut, Perseroan senantiasa menerapkan langkah strategis untuk merealisasikan target tersebut guna mendukung pertumbuhan usaha Perseroan. Adapun langkah strategis yang diterapkan Perseroan untuk mewujudkan target tersebut, antara lain:

1. Melanjutkan transformasi digital
2. Pengembangan ekosistem layanan Perbankan Digital terintegrasi yang berfokus pada peningkatan layanan nasabah di segmen retail dan korporasi sesuai dengan klasifikasi Kelompok Usaha Bank.
3. Melanjutkan proses peningkatan kualitas pengelolaan dan pengamanan Teknologi Informasi sesuai dengan POJK MRTI, *best practice*, dan standar yang berlaku secara global.
4. Memposisikan Perseroan sebagai salah satu institusi keuangan digital terdepan yang bertumpu pada teknologi di dalam peningkatan pengembangan bisnis dan layanan secara nasional.
5. Peningkatan mekanisme operasional dan pengelolaan jaringan kantor yang efektif dan efisien guna mendukung transformasi menjadi bank digital serta peningkatan pelayanan prima kepada nasabah.
6. Meningkatkan layanan yang berbasis teknologi maupun konvensional seperti pengoperasionalan mobil kas dan kantor layanan dimana diharapkan dapat meningkatkan mutu pelayanan kepada nasabah-nasabah sebagai sarana informasi perubahan sesuai visi Perseroan dan layanan berbasis *branchless banking* yang dapat menjangkau wilayah-wilayah di Indonesia.
7. Penyesuaian organisasi beserta aspek pendukungnya dengan budaya kerja, strategi baru guna pencapaian visi Perseroan.
8. Memperkuat permodalan melalui mekanisme Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu (PMHMETD) pada akhir tahun 2021 dan melalui mekanisme Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu (PMHMETD) dan/atau PMTHMETD (Penambahan Modal Tanpa Hak Memesan Efek Terlebih Dahulu (PMTHMETD) tahun 2022.

Based on these targets, the Company always implements strategic steps to realize these targets in order to support the Company's business growth. The strategic steps implemented by the Company to achieve this target include:

1. Continuing digital transformation
2. Development of an integrated Digital Banking service ecosystem that focuses on improving customer service in the retail and corporate segments according to the classification of the Bank Business Group.
3. Continuing the process of improving the quality of Information Technology management and security in accordance with POJK MRTI, best practices, and standards that apply globally.
4. Positioning the Company as one of the leading digital financial institutions that rely on technology in increasing business development and services nationally.
5. Improving the operational mechanism and management of effective and efficient office networks to support the transformation into a digital bank and improve excellent service to customers.
6. Improving technology-based and conventional services such as the operation of cash cars and service offices which are expected to improve service quality to customers as a means of changing information according to the Company's vision and branchless banking-based services that can reach areas in Indonesia.
7. Adjustment of the organization and its supporting aspects with work culture, new strategies to achieve the Company's vision.
8. Strengthen capital through the Capital Increase mechanism with Pre-emptive Rights (PMHMETD) at the end of 2021 and through the Capital Increase mechanism with Pre-emptive Rights (PMHMETD) and/or PMTHMETD (Increased Capital Without Pre-emptive Rights (PMTHMETD) in 2022.

Perbandingan antara Realisasi dan Proyeksi Tahun 2023

Comparison of Realization and Projection in 2023

Selain menetapkan target yang hendak dicapai pada tahun 2022, Perseroan juga menyusun proyeksi yang hendak dicapai pada tahun mendatang dengan tetap memperhatikan kondisi makro maupun mikro ekonomi. Perbandingan antara realisasi dan proyeksi tahun 2023 yang telah disusun oleh Perseroan dapat dilihat sebagai berikut:

In addition to setting targets to be achieved in 2022, the Company also prepares projections to be achieved in the coming year by taking into account macro and microeconomic conditions. The comparison between realization and projections for 2023 that has been prepared by the Company can be seen as follows:

dalam jutaan Rupiah
in million Rupiah

Keterangan Description	2022 Realisasi Realization	2023 Target Pertumbuhan (%) Growth Target (%)
Kredit yang Diberikan Loans	10,244,251	30%-50%
Dana Pihak Ketiga Third Party Fund	14,450,498	30%-50%
Ekuitas Equity	3,744,590	30%-50%
Modal Disetor Paid-in Capital	942,168	30%-50%
Jumlah Aset Total Asset	19,694,280	30%-50%
Pendapatan Bunga Bersih Net Interest Income	1,448,657	90%-100%
Laba/(Rugi) Tahun Berjalan (Sebelum Pajak) Profit/(Loss) for the Current Year (Before Tax)	(785,942)	100%-120%
Rasio Keuangan Financial Ratio		
KPMM/CAR	36.79%	46.60%
ROE	(32.67)%	1.28%
ROA	(5.20)%	0.38%
NIM	13.83%	14.73%
BOPO	127.28%	97.74%
LFR	73.21%	85.21%

Perseroan telah menetapkan target Perseroan dalam jangka pendek, jangka menengah serta strategi utama Perseroan, dengan mempertimbangkan kondisi keuangan dan non-keuangan serta rencana

The Company has set Company's targets in the short term, medium term and the main strategy, taking into account the financial and non-financial conditions and the Company's business development plans. The

pengembangan usaha Perseroan. Adapun rencana dan strategi yang ditetapkan oleh Perseroan untuk tahun 2023 adalah sebagai berikut:

following are the Company's plans and strategies for 2023:

Strategi Perseroan

1. Melanjutkan transformasi Digital
2. Pengembangan ekosistem layanan Perbankan Digital terintegrasi yang berfokus pada peningkatan layanan nasabah di segmen retail dan korporasi sesuai dengan klasifikasi Kelompok Usaha Bank.
3. Melanjutkan proses peningkatan kualitas pengelolaan dan pengamanan Teknologi Informasi sesuai dengan ketentuan keamanan *cyber*, undang-undang perlindungan data pribadi dan standar yang berlaku secara global.
4. Memposisikan Perseroan sebagai salah satu institusi keuangan digital terdepan dan terpercaya yang bertumpu pada teknologi di dalam peningkatan pengembangan bisnis dan layanan secara nasional.
5. Peningkatan mekanisme operasional dan pengelolaan jaringan kantor yang efektif dan efisien guna mendukung transformasi menjadi bank digital serta peningkatan pelayanan prima kepada nasabah.
6. Meningkatkan layanan yang berbasis teknologi maupun konvensional seperti kantor cabang dimana diharapkan dapat meningkatkan mutu pelayanan kepada nasabah-nasabah sebagai sarana informasi perubahan sesuai visi Perseroan dan layanan berbasis *branchless banking* yang dapat menjangkau kota besar di Indonesia.
7. Penyesuaian organisasi beserta aspek pendukungnya dengan budaya kerja, strategi baru guna pencapaian visi Perseroan.
8. Memperkuat permodalan melalui mekanisme Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu (PMHMETD) dan/atau PMTHMETD (Penambahan Modal Tanpa Hak Memesan Efek Terlebih Dahulu), jika diperlukan.

The Company Strategy

1. Continue Digital transformation
2. Development of an integrated Digital Banking service ecosystem that focuses on improving customer service in the retail and corporate segments according to the classification of the Bank Business Group.
3. Continue the process of improving the quality of Information Technology management and security in accordance with cyber security provisions, personal data protection laws and standards that apply globally.
4. Position the Company as one of the leading and trusted digital financial institutions that relies on technology in increasing business and service development nationally.
5. Improve the operational mechanism and management of effective and efficient office networks to support the transformation into a digital bank and improve excellent service to customers.
6. Improve technology-based and conventional services, such as branch offices, which are expected to improve the quality of service to customers as a means of changing information according to the Company's vision and branchless banking-based services that can reach major cities in Indonesia.
7. Adjustment of the organization and its supporting aspects with work culture, new strategies to achieve the Company's vision.
8. Strengthening capital through the mechanism of Capital Increase with Pre-emptive Rights (PMHMETD) and/or PMTHMETD (Increased Capital without Pre-emptive Rights), if needed.

Target Perseroan Jangka Pendek

1. Membangun lebih lanjut aktivitas akuisisi nasabah baru baik individu, UMKM, dan korporasi. Termasuk kolaborasi dengan mitra daring dan luring dalam pengembangan usaha penyaluran kredit.
2. Rencana pengembangan *Fee Based Income*.
3. Senantiasa menjaga pemenuhan Dana Pihak Ketiga (DPK) untuk likuiditas dan mendukung pertumbuhan bisnis kredit. Strategi pertumbuhan DPK akan berfokus pada pertumbuhan Giro dan Tabungan dengan tujuan untuk memiliki pendanaan yang stabil dan juga menurunkan *cost of fund* Perseroan.

Short-Term Company Targets

1. Further develop new customer acquisition activities for individuals, MSMEs and corporations. Including collaboration with online and offline partners in developing the loan business.
2. Fee Based Income development plan.
3. Always maintain the fulfillment of Third Party Funds (TPF) for liquidity and support the growth of the credit business. The TPF growth strategy will focus on the growth of Current Accounts and Saving Accounts with the aim of having stable funding and also reducing the Company's cost of funds.

4. Fokus dalam aktivitas akuisisi nasabah baru baik nasabah perorangan maupun non-perorangan, dengan memanfaatkan berbagai channel akuisisi: *Digital Platform, Branch, Community Banking,* dan *Offline Activation*.
5. Peningkatan fitur pada sistem digital *core banking* dan pengembangan aplikasi pendukung untuk mendukung perkembangan bisnis serta melanjutkan transformasi digital pada proses operasional.
6. Peningkatan sistem dan kapasitas dari sisi infrastruktur untuk mendukung target dari sisi bisnis terkait dengan jumlah nasabah di masing-masing segmen dimana diharapkan dapat mendukung pertumbuhan usaha serta pemenuhan visi untuk menjadi Bank digital terdepan yang bertumpu pada perkembangan teknologi.
7. Pengembangan produk kartu debit baik melalui layanan Gerbang Pembayaran Nasional (GPN) maupun internasional dan melakukan pengembangan kerjasama *co-branding* kartu debit dengan mitra-mitra strategis.

Target Perseroan Jangka Menengah

1. Melakukan inovasi dalam layanan pinjaman yang semakin mudah dan cepat namun tetap memperhatikan prinsip kehati-hatian.
2. Memanfaatkan *captive market* dari mitra daring dan luring dalam rangka meningkatkan penyaluran kredit.
3. Mengimplementasikan konsep *Open Banking*, sehingga dapat memposisikan sebagai salah satu institusi finansial yang siap berkolaborasi dalam ekosistem digital.

4. Focus on new customer acquisition activities, both individual and non-individual customers, by making the most of various acquisition channels: Digital Platform, Branch, Community Banking, and Offline Activation.
5. Improved features of the digital core banking system and developed supporting applications to support business development and continue digital transformation in operational processes.
6. Improvement of systems and capacity from the infrastructure side to support targets from the business side related to the number of customers in each segment which is expected to support business growth and fulfill the vision to become a leading digital bank that relies on technological developments.
7. Development of debit card products, through the National Payment Gateway (GPN) and internationally and developing debit card co-branding cooperation with strategic partners.

Medium-Term Company Targets

1. Make innovations in loan services that are easier and faster but still pay attention to the precautionary principle.
2. Make the most of captive markets from online and offline partners in order to increase lending.
3. Implement the Open Banking concept, so it can position itself as a financial institution that is ready to collaborate in the digital ecosystem.

Prospek Usaha
Business Prospect

Dikutip dari Tinjauan Kebijakan Moneter yang dirilis oleh Bank Indonesia, menjelaskan bahwa pertumbuhan ekonomi domestik Indonesia tetap baik. Permintaan domestik tetap berdaya tahan dipengaruhi oleh daya beli masyarakat dan keyakinan pelaku ekonomi yang tetap terjaga. Perkembangan ini tercermin pada berbagai indikator bulan November 2022 dan hasil survei Bank Indonesia terakhir, seperti keyakinan konsumen, penjualan eceran, dan *Purchasing Managers' Index* (PMI) Manufaktur.

According to the Monetary Policy Review released by Bank Indonesia, it was explained that Indonesia's domestic economic growth remained sound. Domestic demand remains resilient, influenced by people's purchasing power and the confidence of economic actors that is continuously maintained. These developments are reflected in various indicators for November 2022 and the latest Bank Indonesia survey results, such as consumer confidence, retail sales, and Manufacturing Purchasing Managers' Index (PMI).

Sementara itu, kinerja ekspor diperkirakan tetap kuat, khususnya didorong ekspor batu bara, CPO, besi dan baja, serta ekspor jasa, seiring permintaan beberapa mitra dagang utama yang masih kuat serta dampak positif kebijakan yang ditempuh Pemerintah. Secara spasial, kinerja positif ekspor ditopang terutama didorong Kalimantan, Sumatera, dan Sulawesi-Maluku-Papua (Sulampua), yang tetap tumbuh kuat. Pertumbuhan ekonomi yang tetap baik sejalan dengan perkembangan dari sisi lapangan usaha dimana sektor Perdagangan Besar dan Eceran, Industri Pengolahan, serta Transportasi dan Pergudangan tumbuh cukup kuat. Dengan perkembangan tersebut, pertumbuhan ekonomi 2022 diperkirakan tetap bisa ke atas dalam kisaran proyeksi Bank Indonesia pada 4,5-5,3%. Pada tahun 2023, pertumbuhan ekonomi diperkirakan tetap kuat meskipun sedikit melambat sejalan dengan perlambatan ekonomi global ke titik tengah kisaran 4,5-5,3%.

Di sisi lain, dikutip dari dokumen bertajuk "Kerangka Ekonomi Makro Dan Pokok-Pokok Kebijakan Fiskal Tahun 2023" yang dirilis oleh Kemenkeu, Perang Rusia dan Ukraina menjadi salah satu faktor risiko terbesar bagi perekonomian global ke depan. Serangan militer Rusia terhadap Ukraina sejak 24 Februari 2022 telah menimbulkan dampak kemanusiaan yang besar. Berbagai negara merespons dengan pemberian sanksi ekonomi berat terhadap Rusia, seperti pembatasan/ pelarangan ekspor- impor, pemblokiran dari sistem pembayaran internasional, hingga pembekuan aset. Dampak perang pada pertumbuhan ekonomi global diperkirakan akan sangat besar.

The Organization for Economic Co-operation and Development (OECD) mengestimasi pertumbuhan ekonomi global akan turun sebesar 1 poin persentase dari proyeksi *baseline,* di tahun pertama perang. Dalam *April 2022 World Economic Outlook/WEO* IMF juga melakukan revisi ke bawah atas pertumbuhan ekonomi dunia 2022 sebanyak 0,8 poin persentase (pp) dari proyeksi sebelumnya di Januari. IMF mengestimasi pertumbuhan ekonomi dunia tahun 2022 hanya akan berada di tingkat 3,6 persen, atau melambat tajam dari pertumbuhan tahun 2021 yang sebesar 6,1 persen. Penurunan proyeksi pertumbuhan ekonomi terjadi secara luas, khususnya negara yang memiliki hubungan ekonomi tinggi dengan Rusia – Ukraina seperti kawasan Eropa.

Rusia sendiri diperkirakan akan mengalami kontraksi tajam lebih dari 10 persen. Beberapa proyeksi pertumbuhan negara utama lainnya seperti AS, Tiongkok, India, dan ASEAN-5 juga mendapat koreksi meski relatif lebih terbatas. Tren kenaikan inflasi global diperkirakan berlangsung lebih lama dengan level yang lebih tinggi

Meanwhile, export performance is expected to remain strong, especially driven by exports of coal, CPO, iron and steel, as well as exports of services, in line with the strong demand from several major trading partners and the positive impact of the policies adopted by the Government. Spatially, the positive performance of exports was mainly driven by Kalimantan, Sumatra and Sulawesi-Maluku-Papua (Sulampua), which continued to grow strongly. The sound economic growth was in line with developments of business sector, whereas the Wholesale and Retail Trade, Processing Industry, and Transportation and Warehousing sectors grew quite strongly. With these developments, economic growth in 2022 was expected to increase within the range of Bank Indonesia's projection of 4.5-5.3%. In 2023. The economic growth is expected to remain strong, although it will slow down slightly in line with the global economic slowdown to the midpoint of the 4.5-5.3% range.

On the other hand, according to the document titled "Kerangka Ekonomi Makro Dan Pokok-Pokok Kebijakan Fiskal Tahun 2023" released by the Ministry of Finance, the war between Russia and Ukraine is one of the biggest risk factors for the global economy going forward. The Russian military attack on Ukraine since February 24, 2022 has had a major humanitarian impact. Various countries responded by imposing severe economic sanctions against Russia, such as export-import restrictions/bans, blocking of the international payment system, and freezing assets. The impact of war on global economic growth is expected to be enormous.

The Organization for Economic Co-operation and Development (OECD) estimates that the global economic growth will fall by 1 percentage point from the baseline projection, in the first year of the war. In April 2022, the IMF World Economic Outlook/WEO also revised down world economic growth in 2022 by 0.8 percentage points (pp) from the previous projection in January. The IMF estimated that world economic growth in 2022 would only be at the level of 3.6 percent, or slow down sharply from 2021 growth of 6.1 percent. The decline in economic growth projections occurs widely, especially in countries that have high economic relations with Russia - Ukraine, such as the European region.

Russia itself is expected to contract sharply by more than 10 percent. Projections for the growth of other major countries, such as the US, China, India and ASEAN-5 were also revised, although they were relatively more limited. The upward trend in global inflation is expected to last longer at a higher level than previously estimated.

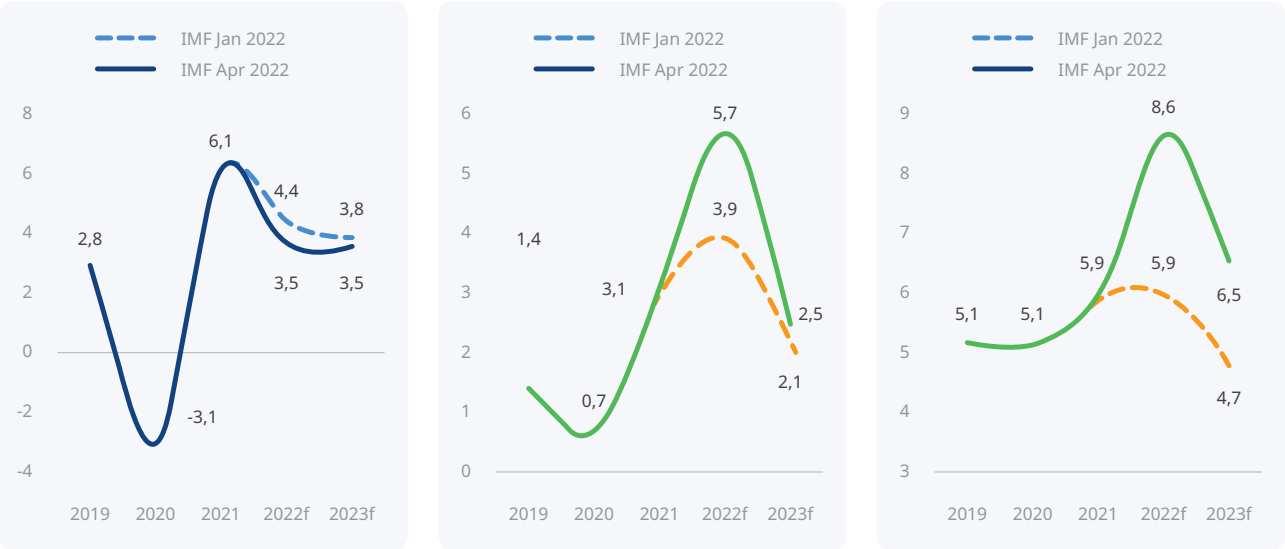
dari perkiraan sebelumnya. Dalam estimasi OECD, inflasi global dapat meningkat 2,5 pp di atas estimasi *baseline* di tahun pertama perang. Sementara dalam proyeksi IMF, inflasi kelompok negara maju *(advanced economies/AEs)* naik 1,8 pp dari proyeksi sebelumnya, sementara inflasi negara berkembang *(emerging markets and developing economies/EMDEs)* naik 2,8 pp.

Selain mendorong kenaikan harga-harga komoditas, perang Rusia dan Ukraina juga berisiko membuat disrupsi suplai semakin berkepanjangan dan menciptakan hambatan perdagangan global, sehingga berpotensi terus mendorong kenaikan inflasi. Tekanan inflasi diperkirakan terjadi lebih signifikan di negara mitra dagang utama Rusia dan Ukraina seperti negara-negara kawasan Eropa yang memiliki ketergantungan sangat tinggi atas impor energi dari Rusia. Beberapa kawasan lain seperti Afrika juga memiliki ketergantungan sangat tinggi dari gandum Ukraina.

In OECD estimates, global inflation could increase by 2.5 pp above the baseline estimate in the first year of the war. Meanwhile, according to the IMF's projection, inflation for advanced economies (AEs) will increase by 1.8 pp from the previous projection, while inflation for developing countries (emerging markets and developing economies/EMDEs) will increase by 2.8 pp.

In addition to driving up commodity prices, the war between Russia and Ukraine also risks that prolongs supply disruptions and creates barriers to global trade. The war will potentially raise the inflation rate. The inflation is is expected to be suppressed in the main trading partner countries of Russia and Ukraine, such as European countries, which have a very high dependence on Russian energy imports. Some other regions, such as Africa, also have a very high dependence on Ukrainian wheat.

Grafik (a) Proyeksi Pertumbuhan Ekonomi Global (%); (b) Proyeksi Inflasi AEs (%); (c) Proyeksi Inflasi EMDEs (%)
Graph (a) Global Economic Growth Projection (%); (b) AEs Inflation Projection (%); (c) EMDEs Inflation Projection (%)



Sumber: IMF

Kenaikan inflasi yang signifikan diperkirakan akan terus mendorong percepatan pengetatan kebijakan moneter global. Hal ini memberi risiko pada terjadinya pengetatan likuiditas dan peningkatan volatilitas pasar keuangan global. Situasi ini dapat menciptakan efek rambatan dan gangguan bagi pemulihan ekonomi, khususnya untuk negara-negara berkembang. Eskalasi risiko yang terjadi saat ini juga menciptakan dilema kebijakan makroekonomi global. Tren kenaikan inflasi global yang semakin persisten diperkirakan akan terus mendorong percepatan pengetatan kebijakan moneter. Di sisi lain, pengetatan moneter yang tajam juga meningkatkan ketidakpastian dan tekanan terhadap prospek pertumbuhan.

The significant rise in inflation is expected to accelerate global monetary policy tightening. This poses a risk of tightening liquidity and increasing global financial market volatility. This situation can create a propagation effect and disrupt economic recovery, especially for developing countries. The current risk escalation has also created a global macroeconomic policy dilemma. The increasingly persistent upward trend in global inflation is expected to continue accelerating monetary policy tightening. On the other hand, sharp monetary tightening has also increased uncertainty in and pressure on growth prospects.

Berbagai risiko global lain masih harus terus diwaspadai. Perang Rusia dan Ukraina, kenaikan inflasi global dan harga komoditas, serta pengetatan kebijakan moneter menjadi risiko-risiko yang efeknya saat ini langsung terlihat. Akan tetapi, masih terdapat berbagai risiko lain yang dapat mengganggu pembangunan di jangka menengah dan panjang. *Scarring effect,* perubahan iklim, serta perubahan arah kebijakan Tiongkok menuju pertumbuhan lebih berkualitas merupakan beberapa isu yang harus terus diantisipasi dan dimitigasi sedini mungkin.

We must still pay attention to other global risks. The Russia-Ukraine war, rising global inflation and commodity prices, as well as monetary policy tightening are risks whose effects are immediately visible. However, there are still various other risks that could disrupt development in the medium and long term. Scarring effects, climate change, and changes in China's policy direction towards higher quality growth are some of the issues that must be anticipated and mitigated as early as possible.

Aspek Pemasaran
Marketing Aspect

Strategi Pemasaran
Marketing Strategy

Selama tahun 2022, aktivitas ekonomi bergerak ke arah positif dan terus melanjutkan pemulihan. Hal ini juga tentunya berdampak baik terhadap perkembangan industri perbankan.

During 2022, economic activity moves in a positive direction and continues to recover. This has a positive impact on the development of the banking industry.

Dalam menjalankan usahanya, kegiatan pemasaran memegang peranan penting dalam upaya menjaga pangsa pasar dan memperluas basis konsumen Perseroan. Selain itu, transformasi yang dilakukan Perseroan selaku bank digital membuat Perseroan terus berfokus dalam meningkatkan mutu pelayanan dan strategi pemasaran yang efektif sehingga dapat menghadirkan produk-produk unggulan yang dapat dirasakan oleh nasabah.

In running its business, marketing activities play an important in efforts to maintain market share and expand the Company's consumer base. In addition, the transformation carried out by the Company as a digital bank has enabled the Company to continue to focus on improving service quality and an effective marketing strategy so that it can present superior products that customers can enjoy.

Di tengah persaingan yang sangat ketat dengan tuntutan pasar yang terus berubah, Perseroan terus melakukan pembaharuan strategi dan kebijakan yang diterapkan agar senantiasa dapat memberikan solusi layanan perbankan yang tepat dan relevan dengan kebutuhan dan segmen nasabah.

In the midst of very tight competition with changing market demands, the Company continues to update its strategies and policies in order to always provide banking service solutions that are appropriate and relevant to the needs and customer segments.

Dalam rangka meningkatkan layanan kepada para nasabahnya, Perseroan juga berusaha beradaptasi dan terus berinovasi. Dukungan pertumbuhan ekonomi dalam negeri serta jumlah kelompok masyarakat kelas menengah yang terus meningkat dapat memberikan kontribusi positif terhadap aktivitas ekonomi, termasuk dalam industri perbankan. Perseroan terus berupaya

To improve services to its customers, the Company is also trying to adapt and continue to innovate. Support for domestic economic growth as well as the increasing number of middle-class groups can make a positive contribution to economic activity, not to mention the banking industry. The Company continues to strive to take advantage of various existing opportunities by

memanfaatkan berbagai peluang dan kesempatan yang ada dengan menyediakan produk dan layanan perbankan yang inovatif dan disesuaikan dengan kebutuhan dan target pasar.

providing innovative banking products and services tailored to the needs and target market.

Tahun 2022 merupakan tahun perbaikan dimana situasi pandemi di Tanah Air konsisten membaik yang disertai dengan menguatnya perkembangan ekonomi Indonesia. Aktivitas ekonomi kembali dibuka secara perlahan dan masyarakat dapat beraktivitas secara *offline* seperti sedia kala.

2022 is a year of improvement where the pandemic situation in the country has consistently improved, not to mention the strengthening Indonesia's economic development. Economic activity is slowly re-opening and people can do the physical activities as before.

Selain itu, masyarakat Indonesia pun semakin terbiasa hidup dalam Adaptasi Kebiasaan Baru, terutama perihal digitalisasi berbagai kegiatan yang memberi banyak kemajuan bagi kehidupan selama pandemi.

In addition, the Indonesians are getting used to live in the Adaptation of New Habits, especially regarding digitalization of various activities that have made many advances for life during the pandemic.

Perseroan berusaha menangkap fenomena tersebut dan memenuhi kebutuhan masyarakat dengan menyediakan produk dan layanan yang sesuai dengan kebutuhan kebutuhan masyarakat Indonesia pada umumnya dan nasabah Perseroan pada khususnya.

The Company seeks to capitalize on this phenomenon and meet the needs of society by providing products and services that meet the needs of the Indonesian people in general and the Company's customers in particular.

Platform digital menjadi salah satu kanal dalam mengkomunikasikan produk dan layanan yang Perseroan miliki. Seiring dengan diperbolehkannya beraktivitas secara tatap muka, komunikasi dengan media *offline* tetap dilakukan dalam rangka membangun awareness dan edukasi yang baik di masyarakat. Sedangkan sebagai bank digital diperlukan banyak terobosan dan keberanian untuk menyediakan pelayanan yang prima dan inovatif di era modern ini sehingga mampu menawarkan banyak pilihan yang luas dan fleksibel bagi nasabah.

The digital platform is one of the channels in promoting the products and services of the Company. As the physical activities are now allowed, communication through offline media is still implemented to establish good awareness and education in the community. Meanwhile, the Company, as a digital bank, needs to create breakthroughs and gain courage to provide excellent and innovative services in this modern era and to offer many broad and flexible choices for customers.

Di tahun 2022, Perseroan meluncurkan kampanye #BuatSemua sebagai kampanye pemasaran sebagai kelanjutan dari kampanye pemasaran sebelumnya yang Perseroan lakukan di akhir tahun sebelumnya, yaitu kampanye Neoliuner. Perseroan secara aktif memberikan solusi dari berbagai permasalahan perbankan dan finansial yang masih dialami oleh berbagai kalangan masyarakat dalam kehidupan sehari-harinya. Lewat tema "*Business* dan *Fun*", Perseroan menjadikan kampanye #BuatSemua sebagai tawaran menarik yang berisikan produk perbankan yang berfitur lengkap hanya dalam satu aplikasi yang mudah digunakan.

In 2022, the Company launched the #BuatSemua campaign that replaced the previous campaign, namely Neoliuner. The Company seeks to provide solutions to address challenges faced by various groups of people in their daily lives. Through the theme "Business and Fun", the Company makes the #BuatSemua campaign an attractive offer that contains full-featured banking products in only one easy-to-use application.

Sejalan dengan pulihnya keadaan pandemi, Perseroan mulai aktif melakukan literasi secara tatap muka melalui kegiatan "Neo Keliling", acara yang ditujukan untuk memberikan edukasi dan informasi kepada masyarakat terkait permasalahan finansial yang ada di Indonesia. Pada tahun 2022 kegiatan Neo Keliling diadakan di 3 (tiga) kota di Indonesia, yaitu Palembang,

As the conditions are recovering from the pandemic, the Company began to actively engage in face-to-face literacy through the "Neo Keliling" activity, an event aimed at providing education and information to the public regarding financial problems in Indonesia. In 2022, Neo Keliling was held in 3 (three) cities, namely Palembang, Surabaya and Yogyakarta. Thorughout

Surabaya, dan Yogyakarta. Dalam rangkaian kegiatan Neo Keliling, Perseroan bekerjasama dengan beberapa *influencer* lokal serta komunitas untuk menyebarkan semangat #BuatSemua kepada masyarakat Indonesia.

the campaign, the Company collaborated with several local influencers and the community to promote the #BuatSemua spirit to the Indonesian people.

Sebagai bank digital terdepan di Indonesia, dalam rangka memperluas jangkauan, di tahun 2022 Perseroan juga bekerjasama dengan berbagai komunitas. Perseroan berkolaborasi dan bekerjasama dengan beragam komunitas, mulai dari komunitas *lifestyle* seperti *fashion*, otomotif, musik, mahasiswa, konten kreator, bahkan komunitas profesi seperti apoteker.

As the leading digital bank in Indonesia, in 2022, the Company also collaborated with various lifestyle communities to expand its network, namely with fashion, automotive, music, students, content creators, and professional communities, such as pharmacists.

Kolaborasi yang dilakukan Perseroan di tahun 2022 yaitu menjadi *Official Banking Partner* dalam gelaran akbar industri modifikasi dan aftermarket yang digagas oleh komunitas pecinta otomotif, yaitu Indonesia Modification Lifestyle & Expo (IMX) 2022; menjadi sponsor utama dalam gelaran neobank Localfest; dan berkolaborasi dengan Ikatan Apoteker Indonesia untuk memberikan edukasi keuangan kepada ribuan apoteker dari seluruh Indonesia, dalam rangkaian Bali Pharmacy Festival 2022.

With such collaboration, the Company is expected to become the Official Banking Partner in the grand modification and aftermarket industry event initiated by the automotive enthusiast community, namely Indonesia Modification Lifestyle & Expo (IMX) 2022; become the main sponsor of the Neobank Localfest event; and become the financial education instructor for the Indonesian Pharmacist Association and provide financial education to thousands of pharmacists across Indonesia, in the series of the Bali Pharmacy Festival 2022.

Pangsa Pasar
Market Share

Sebagai langkah yang Perseroan tempuh untuk menjangkau berbagai kalangan generasi anak muda, salah satunya adalah dengan berkolaborasi dengan komunitas yang pesertanya didominasi oleh kalangan muda. Komunitas ini berasal dari berbagai jenis peminatan, mulai dari otomotif, musik, *lifestyle*, konten kreator, mahasiswa, komunitas profesi seperti apoteker, dan lain sebagainya.

The Company has taken various initiatives to outreach young generation, among others, by collaborating with communities that are dominated by young people. This community has various types of interests, ranging from automotive, music, lifestyle, content creators, students, professional communities such as pharmacists, and so on.

Selama kuartal III 2022 saja, Perseroan berhasil menjangkau sekitar 250 komunitas dengan total anggota lebih dari 5.000 orang. Hal ini semakin mengukuhkan komitmen Perseroan untuk terus menerus memperluas jangkauannya di berbagai daerah di Indonesia.

During the third quarter of 2022 alone, the Company managed to reach around 250 communities with a total of more than 5,000 members. This further strengthens the Company's commitment to continuously expanding its network in various regions in Indonesia.

Perseroan juga ikut serta dengan dan mendukung berbagai *event* berbasis komunitas, guna memperkenalkan produk dan layanan yang dapat dinikmati masyarakat. Komunitas menjadi salah satu cara yang Perseroan pilih untuk dapat memperkenalkan dan mengedukasi generasi muda mengenai literasi keuangan, perbankan, dan khususnya keuntungan menggunakan bank digital.

The Company also participates with and supports various community-based events, in order to introduce products and services for the public. The community is one of the means the Company prefers to introduce and educate the younger generation about financial literacy, banking, and especially the advantages of using digital banks.

Perseroan berkomitmen untuk terus mendukung generasi muda untuk berkegiatan secara positif dan kreatif. Berkolaborasi dengan komunitas khususnya komunitas generasi muda, menjadikan Perseroan dekat dengan anak muda dan mendengar langsung tentang keinginan dan kebutuhan mereka, sehingga Perseroan dapat terus berinovasi dengan menyediakan layanan finansial dan perbankan yang cepat, nyaman, dan mudah untuk menjawab berbagai kebutuhan.

The Company is committed to supporting the younger generation to carry out positive and creative activities. The Company hopes that through these collaborations, we can get closer to the young generation and understand what they want and need. With those initiatives, we hope that we can make innovation by providing fast and convenient financial and banking services that can meet what the customers need.

Perubahan Ketentuan Peraturan Perundang-Undangan
Changes to Legislation Provisions

Di tahun 2022, terdapat perubahan atas sejumlah peraturan perundang-undangan yang berdampak signifikan terhadap Perseroan. Adapun perubahan peraturan dan/atau perundang-undangan dan dampaknya bagi Perseroan dapat dilihat sebagai berikut:

In 2022, there were changes to a number of laws and regulations that have a significant impact on the Company. The changes in regulations and/or legislation and their impact on the Company can be seen as follows:

Perubahan Peraturan Changes in Regulation	**Penjelasan** Explanation	**Dampak terhadap Perusahaan** Impact on the Company
Peraturan Otoritas Jasa Keuangan Republik Indonesia nomor 14/POJK.04/2022 tentang Penyampaian Laporan Keuangan Berkala Emiten atau Perusahaan Publik Regulation of the Financial Services Authority of the Republic of Indonesia number 14/POJK.04/2022 concerning the Submission of Periodic Financial Statements of Issuers or Public Companies	Peraturan mengenai penyampaian laporan keuangan berkala emiten atau perusahaan publik yang saat ini berlaku sudah tidak relevan dengan kebutuhan dan perkembangan pasar serta praktik terbaik yang berlaku di negara lain sehingga perlu diganti Regulations on the submission of periodic financial reports of issuers or public companies that are currently applicable are no longer relevant to the needs and developments of the market as well as best practices prevailing in other countries, so they need to be replaced.	Kewajiban Perseroan menyampaikan laporan keuangan berkala sesuai dengan peraturan yang berlaku The Company's obligation to submit periodic financial reports in accordance with applicable regulations
Surat Edaran Otoritas Jasa Keuangan nomor 23/SEOJK.03/2022 tentang Perhitungan Aset Tertimbang Menurut Risiko Untuk Risiko Pasar Bagi Bank Umum. Financial Services Authority Circular Letter number 23/SEOJK.03/2022 concerning the Calculation of Risk Weighted Assets for Market Risk for Commercial Banks.	Adanya standar internasional baru dalam dokumen Basel III: *Finalising postcrisis reforms* yang mengubah tata cara perhitungan ATMR untuk Risiko Pasar, perlu untuk mengatur ketentuan pelaksanaan mengenai perhitungan ATMR untuk Risiko Pasar dalam Surat Edaran Otoritas Jasa Keuangan. There are new international standards in the document Basel III: Finalizing postcrisis reforms, which changes the procedure for calculating RWA for Market Risk, it is necessary to regulate the provisions regarding the calculation of RWA for Market Risk in a Circular Letter of the Financial Services Authority.	Perseroan perlu melakukan penyesuaian dan mempersiapkan implementasi Laporan Perhitungan ATMR untuk posisi Desember 2023. The Company needs to make adjustments and preparation for the implementation of the RWA Calculation Report for the position of December 2023.

Perubahan Peraturan Changes in Regulation	Penjelasan Explanation	Dampak terhadap Perusahaan Impact on the Company
• PBI No. 24/5/PBI/2022 • PADG No. 24/4/PADG/2022 • PADG No. 24 /12/PADG /2022 Insentif bagi Bank yang memberikan penyediaan dana untuk kegiatan ekonomi tertentu dan inklusif • PBI No. 24/5/PBI/2022 • PADG No. 24/4/PADG/2022 • PADG No. 24/12/PADG/2022 Incentives for the Bank that provide funds for certain and inclusive economic activities	Untuk mendukung upaya pemulihan ekonomi nasional dengan penguatan kebijakan untuk mendorong pertumbuhan ekonomi To support national economic recovery efforts by strengthening policies to encourage economic growth	Perseroan perlu memperhatikan penyediaan dana untuk kegiatan ekonomi tertentu yang mendapatkan insentif. The Company needs to pay attention to the provision of funds for certain economic activities that get incentives.
• PBI No. 24/3/PBI/2022 • PADG No. 24/6/PADG/2022 Rasio Pembiayaan inklusif Makro prudensial bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah • PBI No. 24/3/PBI/2022 • PADG No. 24/6/PADG/2022 Macroprudential Inclusive Financing Ratio for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units	Untuk mendukung upaya pemerintah mewujudkan peningkatan akses pembiayaan dan pengembangan bagi Usaha Mikro, Kecil, dan Menengah (UMKM) dan Perorangan Berpenghasilan Rendah (PBR), serta untuk mendorong kontribusi bank secara optimal dalam pemenuhan RPIM To support the government's efforts to realize increased access to financing and development for Micro, Small and Medium Enterprises (MSMEs) and Low-Income Individuals (PBR), as well as to encourage bank contributions optimally in fulfilling RPIM	Kewajiban Pelaporan RPIM Obligatiion of RPIM Reporting
• PBI No. 23/17/PBI/2021 • PADG No. 23/31/PADG/2021 • PADG No. 24/14/PADG/2022 • PBI No. 24/16/PBI/2022 Rasio intermediasi makro prudensial dan Penyangga Likuiditas makro prudensial bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah • PBI No. 23/17/PBI/2021 • PADG No. 23/31/PADG/2021 • PADG No. 24/14/PADG/2022 • PBI No. 24/16/PBI/2022 Macroprudential intermediation ratio and macroprudential liquidity buffer for Conventional Commercial Banks, Sharia Commercial Banks and Sharia Business Units	Untuk memastikan efektivitas implementasi ketentuan mengenai rasio intermediasi makro prudensial dan penyangga likuiditas makro prudensial sehingga dapat mendorong fungsi intermediasi perbankan yang seimbang dan berkualitas serta mendukung ketahanan likuiditas perbankan. To ensure the effectiveness of the implementation of the provisions concerning macro-prudential intermediation ratios and macro-prudential liquidity buffers so as to encourage a balanced and high-quality banking intermediation function and support bank liquidity resilience.	Perseroan menyesuaikan perhitungan RIM sesuai dengan ketentuan. The Company adjusts the RIM calculation according to the provisions.
• PBI No. 23/16/PBI/2021 • PADG No. 23/27/PADG/2021 • PBI No. 24/4/PBI/2022 • PADG No. 24/3/PADG/2022 • PADG No. 24/8/PADG/2022 Giro Wajib Minimum dalam rupiah dan Valuta asing bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah • PBI No. 23/16/PBI/2021 • PADG No. 23/27/PADG/2021 • PBI No. 24/4/PBI/2022 • PADG No. 24/3/PADG/2022 • PADG No. 24/8/PADG/2022 Minimum Statutory Reserves in rupiah and foreign currency for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units	Untuk menjaga stabilitas makroekonomi dan sistem keuangan serta mendukung pertumbuhan ekonomi nasional dan memitigasi dampak rentetan global dari normalisasi kebijakan di negara maju. To maintain macroeconomic and financial system stability as well as support national economic growth and mitigate the impact of the global chain of normalization policies in developed countries.	Perseroan menyesuaikan perhitungan GWM sesuai dengan ketentuan. The Company adjusts the GWM calculation in accordance with the provisions.

Perubahan Kebijakan Akuntansi
Changes in Accounting Policy



Perseroan menerapkan pertama kali seluruh standar baru dan/atau yang direvisi yang berlaku efektif untuk periode yang dimulai pada atau setelah 1 Januari 2022, termasuk standar yang direvisi berikut ini yang mempengaruhi laporan keuangan:

- Amendemen PSAK 22, "Kombinasi Bisnis Rujukan ke Kerangka Konseptual". Amendemen ini mengklarifikasi interaksi antara PSAK 22, PSAK 57, ISAK 30 dan Kerangka Konseptual Pelaporan Keuangan.

- Amendemen PSAK 57, "Provisi, Liabilitas Kontinjensi, dan Aset Kontinjensi tentang Kontrak Memberatkan - Biaya Memenuhi Kontrak". Amendemen ini mengklarifikasi biaya untuk memenuhi suatu kontrak dalam kaitannya dalam menentukan apakah suatu kontrak merupakan kontrak memberatkan.

The Company made first time adoption of all the new and/or revised standards effective for the periods beginning on or after January 1, 2022, including the following revised standards that have affected the financial statements:

- Amendments to SFAS 22, "Business Combinations on Reference to Conceptual Frameworks". This amendments clarifiy the interactions between SFAS 22, SFAS 57, IFAS 30 and the Conceptual Framework of Financial Reporting.

- Amendments to SFAS 57, "Provisions, Contingent Liabilities, and Contingent Assets concerning Onerous Contracts - Cost of Fulfilling the Contracts". This amendment clarifies the cost of fulfilling a contract in relation to determining whether a contract is an onerous contract.

- Penyesuaian Tahunan 2020 - PSAK 71, "Instrumen Keuangan - Imbalan dalam pengujian "10 persen" untuk penghentian pengakuan liabilitas keuangan". Amandemen tersebut mengklarifikasi biaya yang termasuk dalam entitas ketika menilai apakah persyaratan liabilitas keuangan baru atau yang dimodifikasi secara substansial berbeda dari persyaratan liabilitas keuangan asli.

  Implementasi dari standar-standar tersebut tidak menghasilkan perubahan substansial terhadap kebijakan akuntansi Perseroan dan tidak memiliki dampak yang material terhadap laporan keuangan di tahun berjalan atau tahun sebelumnya.

- Siaran Pers Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia (DSAK IAI) mengenai "Pengatribusian Imbalan pada Periode Jasa"

  Pada bulan April 2022, DSAK IAI (Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia) menerbitkan materi penjelasan melalui siaran pers atas persyaratan pengatribusian imbalan pada periode jasa sesuai PSAK 24: Imbalan Kerja yang diadopsi dari IAS 19 *Employee Benefits*. Materi penjelasan 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).

Perseroan telah menerapkan materi penjelasan tersebut dan dengan demikian mengubah kebijakan akuntansi menyangkut atribusi imbalan kerja pada periode jasa dari yang kebijakan yang diterapkan sebelumnya. Dampak perubahan kebijakan akuntansi tersebut adalah tidak material sehingga seluruhnya dibukukan pada laporan keuangan Perseroan pada tanggal 31 Desember 2022 dan untuk tahun yang berakhir pada tanggal tersebut.

- 2020 Annual Adjustment - SFAS 71, "Financial Instruments - Fee under "10 percent" test for derecognition of financial liabilities". The amendments clarify 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.

  The implementation of the above standards did not result in substantial changes to the Company's accounting policies and had no material impact to the financial statements for current or prior financial years.

- Financial Accounting Standards Board of the Institute of Indonesia Chartered Accountants (DSAK IAI) Press Release regarding "Attributing Benefits to Periods of Service

  In April 2022, DSAK IAI (Institute of Indonesia Chartered Accountants' Accounting Standard Board) issued an explanatory material through a press release regarding attribution of benefits to periods of service in accordance with PSAK 24: Employee Benefits, which was adopted from IAS 19 Employee Benefits. The explanatory material 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 Intepretation Committee (IFRIC) Agenda Decision on Attributing Benefit to Periods of Service (IAS 19).

The Company has adopted the explanatory material and accordingly changed its accounting policy regarding attribution of benefits to periods of service previously applied. Impact of the changes in the accounting policy is not material, therefore it is booked in the financial statements of the Company as of December 31, 2022 and for the year then ended.

Informasi Kelangsungan Usaha
Information on Business Continuity

Hal-Hal yang Berpotensi Berpengaruh Signifikan terhadap Kelangsungan Usaha
Matters with the Potential to Significantly Influence Business Continuity

Perseroan tidak memiliki hal-hal yang berpotensi berpengaruh signifikan terhadap kelangsungan usaha Perseroan hingga akhir tahun 2022. Perseroan tetap mewaspadai tantangan pertumbuhan kredit perbankan dengan tetap mengedepankan sikap *prudent* serta selektif dalam penyaluran kredit, sehingga kualitas aset tetap terjaga. Perseroan juga berkomitmen meningkatkan standar kebijakan persetujuan kredit guna mendapatkan pertumbuhan kredit yang berkualitas, serta aktif memantau kredit-kredit yang dinilai berpotensi menjadi bermasalah. Perseroan juga senantiasa menetapkan sistem manajemen risiko yang baik, berupa penetapan sejumlah risiko utama beserta upaya mitigasinya.

Di sepanjang tahun 2022, dampak dari pandemi virus Covid-19 ke seluruh penjuru dunia termasuk Indonesia masih terasa, walau sudah termitigasi dengan baik. Hal tersebut juga masih menyebabkan ketidakpastian makro ekonomi sehubungan dengan volatilitas nilai tukar mata uang asing, harga dan permintaan. Namun, di penghujung tahun 2022 Manajemen menilai iklim perekonomian kian membaik. Akselerasi perekonomian nasional juga didukung oleh peningkatan mobilitas seiring dengan penyebaran Covid-19 yang lebih terkendali dan akselerasi vaksinasi, pembukaan sektor prioritas yang semakin luas disertai optimalisasi implementasi paket kebijakan terpadu Komite Sistem Stabilitas Keuangan (KSSK), serta stimulus kebijakan fiskal Pemerintah dan bauran kebijakan Bank Indonesia.

The Company does not have matters that have the potential to significantly affect the continuity of the Company's business until the end of 2022. The Company remains aware of the challenges in banking loan growth by continuously prioritizing prudent and selective attitudes in loans, so that asset quality can be maintained. The Company is also committed to improving loan approval policy standards in order to obtain quality loan growth, as well as actively monitoring loans that are considered to have the potential to become problematic. The Company also always establishes a good risk management system, in the form of determining a number of main risks and their mitigation efforts.

Throughout 2022, the Covid-19 global impact will remain existing, despite successfully being mitigated. The pandemic also leads to macroeconomic uncertainty related to the volatility of foreign currency exchange rates, prices and demand. However, at the end of 2022, Management assesses that the economic climate will improve. The acceleration of the national economy is also supported by increased mobility in line with the more controlled spread of Covid-19 and accelerated vaccination, the opening up of wider priority sectors along with optimizing the implementation of the integrated policy package of the Financial Stability System Committee (KSSK), as well as stimulus for the Government's fiscal policy and the Bank's policy mix. Indonesia.

Assessment Manajemen atas Hal-Hal yang Berpengaruh Signifikan terhadap Kelangsungan Usaha
Management Assessment of Matters That Have a Significant Influence on Business Continuity

Manajemen telah melakukan penilaian atas kemampuan Perseroan untuk melanjutkan kelangsungan usahanya dan berkeyakinan bahwa Perseroan memiliki sumber daya untuk melanjutkan

Management has assessed the Company's ability to maintain its business continuity and believes that the Company has the resources to continue its business in the future. In addition, Management does not see any

usahanya di masa mendatang. Selain itu, Manajemen tidak melihat adanya ketidakpastian material yang dapat menimbulkan keraguan yang signifikan terhadap kemampuan Perseroan untuk melanjutkan usahanya. Dalam mengukur serta menilai hal-hal yang berpotensi berpengaruh signifikan terhadap kelangsungan usaha Perseroan, parameter yang digunakan Manajemen dalam melakukan pengukuran dan penilaian tersebut adalah sebagai berikut:

- Aspek keuangan
  i. Membandingkan saldo-saldo realisasi tahun 2022 dengan Laporan Keuangan yang telah diaudit.
  ii. Menghitung kembali persentase fluktuasi yang dilaporkan oleh Manajemen antara saldo-saldo aktual tahun 2022 dengan target tahun 2022 dan saldo-saldo aktual tahun 2021.
- Penilaian tingkat kesehatan Perusahaan
  i. Melakukan perhitungan ulang dan membandingkan indikator kinerja keuangan antara realisasi tahun 2022 dengan target tahun 2022 berdasarkan kriteria yang telah ditetapkan.
  ii. Melakukan perhitungan ulang dan membandingkan indikator kinerja operasional antara realisasi tahun 2022 dengan target tahun 2022 berdasarkan kriteria yang telah ditetapkan.
  iii. Melakukan perhitungan ulang dan membandingkan indikator kinerja administrasi antara realisasi tahun 2022 dengan target tahun 2022 berdasarkan kriteria yang telah ditetapkan.
  iv. Melakukan perhitungan ulang dan membandingkan tingkat kesehatan Perusahaan antara realisasi tahun 2022 dengan target tahun 2022 berdasarkan kriteria yang telah ditetapkan.

material uncertainty that could cast significant doubt on the Company's ability to continue its business. In measuring and assessing matters that have the potential to significantly influence the continuity of the Company's business, the Management refers to the following parameters:

- Financial aspect
  i. Comparing the realized balances for 2022 with the audited Financial Statements.
  ii. Recalculating the percentage fluctuation reported by Management between the actual balances in 2022 and the target in 2022 and the actual balances in 2021.
- Assessment of the soundness of the Company
  i. Recalculating and comparing financial performance indicators between the 2022 realization and the 2022 target based on predetermined criteria.
  ii. Recalculating and comparing operational performance indicators between the 2022 realization and the 2022 target based on predetermined criteria.
  iii. Recalculating and comparing administrative performance indicators between the 2022 realization and the 2022 target based on predetermined criteria.
  iv. Recalculating and comparing the soundness level of the Company between the 2022 realization and the 2022 target based on predetermined criteria.

Asumsi yang Digunakan Manajemen dalam Melakukan *Assessment*

Assumptions Used by Management in Conducting Assessments

Beberapa faktor yang menjadi pertimbangan manajemen dalam melakukan asesmen terhadap kelangsungan usaha adalah sebagai berikut:

- Kinerja Keuangan
- Likuiditas
- Solvabilitas
- Masalah Internal
- Perkara Hukum

Several factors are considered by management in conducting an assessment of business continuity as follows:

- Financial performance
- Liquidity
- Solvency
- Internal problems
- Lawsuit

06

Permodalan & Manajemen Risiko

Capitalization &
Risk Management







Permodalan
Capitalization

Perseroan dituntut untuk mengelola permodalan dan manajemen risiko secara tepat dan andal sebagai upaya pengendalian tingkat kesehatan Perseroan dalam menjaga eksistensi dan keberlanjutan usaha. Untuk itu, Perseroan senantiasa melakukan penyempurnaan secara progresif untuk meningkatkan kualitas dan efektivitas permodalan dan manajemen risiko.

Perseroan telah menyusun dan menetapkan strategi permodalan sebagai gambaran umum mengenai pengeluaran modal, pembiayaan modal, dan aktivitas manajemen *treasury*. Penyusunan strategi permodalan bertujuan untuk mencapai tingkat profitabilitas yang optimal dan mendukung terwujudnya pertumbuhan bisnis yang sehat berkualitas, serta mampu meningkatkan daya saing Perseroan di tengah ketatnya persaingan di industri perbankan.

Strategi ini dilakukan secara bertahap, mulai dari pelaksanaan penawaran umum terbatas kepada para pemegang saham dengan *right issue*, alokasi sebagian laba untuk memperkuat basis modal (*internal growth*), mengundang investor strategis, hingga menerbitkan obligasi konversi. Melalui penerapan strategi tersebut diharapkan Perseroan dapat memiliki dukungan modal yang lebih kuat sehingga dapat berkontribusi dalam menyediakan produk dan layanan terbaik, sekaligus memperkuat pengelolaan risiko serta implikasinya bagi keberlanjutan keuangan di kemudian hari.

The Company is required to manage capital and risk management appropriately and reliably to control the Company's soundness level in maintaining the existence and sustainability of the business. For this reason, the Company continues to make progressive improvements to improve the quality and effectiveness of capital and risk management.

The Company has developed and established a capital strategy as a general description of capital expenditures, capital financing and treasury management activities. The preparation of the capital strategy aims to achieve an optimal level of profitability and support the realization of sound, quality business growth, as well as being able to increase the Company's competitiveness amidst intense competition in the banking industry.

This strategy was carried out in stages, starting from implementing a limited public offering to shareholders with a rights issue, allocating a portion of profits to strengthen the capital base (internal growth), inviting strategic investors, and issuing convertible bonds. The implementation of this strategy is expected t allow the Company have stronger capital support, so it can contribute in providing the best products and services, while strengthening risk management and its implications for financial sustainability in the future.

Struktur Permodalan
Capital Structure

Sampai dengan akhir tahun 2022, struktur permodalan Perseroan tergolong cukup baik. Hal tersebut tercermin dari rasio kewajiban penyediaan modal minimum (KPMM) yang sebesar 36,79% dengan rasio jumlah modal inti (*Tier* 1) terhadap modal pelengkap (*Tier* 2) sebesar 4.197,09%. Rasio permodalan tersebut menunjukan bahwa ke depannya Perseroan masih mempunyai potensi dalam aktivitas penyaluran dana kepada sektor usaha dan cadangan modal untuk dapat menutupi risiko kerugian yang timbul sebagai dampak meningkatnya aktivitas bisnis.

As of the end of 2022, the Company's capital structure was adequate. This is reflected in the minimum capital adequacy ratio (CAR) at 36.79% with a ratio of total core capital (Tier 1) to supplementary capital (Tier 2) at 4,197.09%. This capital ratio shows that the Company still has potential in channeling funds to the business sector and capital reserves in the future, while undertaking t o cover the risk of losses that arise as a result of increased business activity.

Di samping itu, capaian rasio KPMM Perseroan tercatat telah memenuhi batas penyediaan modal minimum yang ditetapkan oleh OJK, yakni sebesar 9% (sembilan persen) sampai dengan kurang dari 10% (sepuluh persen) dari Aset Tertimbang Menurut Risiko (ATMR), untuk Perseroan dengan Profil Risiko Peringkat 2 (*Low to Moderate*), sesuai dengan hasil penilaian sendiri (*self-assessment*) untuk posisi 31 Desember 2022 .

In addition, the achievement of the Company's KPMM ratio has met the minimum capital adequacy limit set by the OJK, which was 9% (nine percent) to less than 10% (ten percent) of Risk Weighted Assets (RWA), for Companies with Risk Profile Rating 2 (Low to Moderate), according to the results of the self-assessment on December 31, 2022.

Kecukupan Permodalan
Capital Adequacy

Dalam mengelola struktur permodalannya, Perseroan senantiasa berpedoman pada Peraturan OJK yang mengatur tentang Kewajiban Penyediaan Modal Minimum (KPMM) Bank Umum dalam menghitung nilai rasio KPMM. Untuk menentukan besarnya ATMR untuk risiko kredit, Perseroan menggunakan pendekatan standar (*standardized approach*), sementara untuk risiko operasional menggunakan pendekatan indikator dasar (*basic indicator approach*). Kemudian, dalam menentukan besarnya ATMR Risiko Pasar, Perseroan menggunakan pendekatan Metode Standar.

In managing the capital structure, the Company always refers to the OJK Regulations that governs the Minimum Capital Adequacy Requirement (KPMM) for Commercial Banks in calculating the KPMM ratio value. To determine the amount of RWA for credit risk, the Company uses a standardized approach, and uses a basic indicator approach for operational risk. In addition, the Company determines the amount of Market Risk RWA by using the the Standard Method approach.

Per 31 Desember 2022, modal Perseroan adalah sebesar Rp 3.642,66 miliar, di mana nilai tersebut mengalami pertumbuhan Rp 849,01 miliar atau 30,39% jika dibandingkan dengan tahun 2021 yang sebesar Rp2.793,65 miliar.

As of December 31, 2022, the Company's capital was IDR3,642.66 billion, an increase or IDR849.01 billion or 30.39% compared to 2021 at IDR2,793.65 billion.

Pengungkapan Eksposur Risiko dan Penerapan Manajemen Risiko

Disclosure of Risk Exposure and Implementation of Risk Management

Penerapan Manajemen Risiko secara Umum

Implementation of Risk Management in General

Penerapan Manajemen Risiko pada Perseroan telah mengacu kepada POJK No. 18/POJK.03/2016 tanggal 16 Maret 2016 tentang Penerapan Manajemen Risiko bagi Bank Umum dan POJK No. 4/POJK.03/2016 tanggal 27 Januari 2016 tentang Penilaian Tingkat Kesehatan Bank Umum.

Implementation of Risk Management in the Company has referred to POJK No. 18/POJK.03/2016 dated March 16, 2016 concerning the Implementation of Risk Management for Commercial Banks and POJK No. 4/POJK.03/2016 dated January 27, 2016 concerning the Assessment of the Soundness Level of Commercial Banks.

Penerapan Manajemen Risiko pada Perseroan merupakan suatu proses yang meliputi kegiatan identifikasi, pengukuran, pengendalian dan pemantauan risiko, yang mencakup hal-hal sebagai berikut:

The implementation of Risk Management in the Company includes identification, measurement, control and monitoring of risk and the following matters:

Pengawasan Aktif Direksi dan Dewan Komisaris

Dalam melaksanakan manajemen risiko di lingkup Perseroan, Direksi senantiasa melakukan pengawasan aktif melalui koordinasi dengan tim terkait melalui rapat. Direksi telah melakukan sejumlah rapat, seperti rapat pembahasan kinerja usaha, rapat cabang/dan atau cabang pembantu, rapat operasional, rapat ALCO, rapat Direksi, rapat Kepala Divisi, rapat penyelesaian kredit bermasalah, rapat realisasi pengembangan produk dan atau aktivitas baru, rapat Komite Manajemen Risiko, serta rapat-rapat lainnya.

Active Supervision of the Board of Directors and Board of Commissioners

In carrying out risk management within the Company, the Board of Directors always carries out active supervision through coordination with the relevant team through meetings. The Board of Directors has conducted a number of meetings, such as business performance discussion meetings, branch/and/or sub-branch meetings, operational meetings, ALCO meetings, Board of Directors meetings, Division Head meetings, non-performing loan settlement meetings, meetings on the realization of new product development and/or activities, Management Committee meetings Risk, and other meetings.

Di samping itu, Dewan Komisaris juga berperan dalam melakukan pengawasan secara aktif atas penerapan manajemen risiko di Perseroan. Pengawasan yang dilakukan oleh Dewan Komisaris, antara lain berupa pengawasan terhadap kebijakan strategis, pengendalian internal, kepatuhan terhadap ketentuan

In addition, the Board of Commissioners also plays a role in actively supervising the implementation of risk management in the Company. The Commissioners' supervision includes supervision of strategic policies, internal control, compliance with applicable regulations, investment and divestment policies,

yang berlaku, kebijakan investasi dan divestasi, target kinerja, kebijakan SDM, pelaksanaan program anti pencucian uang dan pencegahan pendanaan terorisme serta Undang-Undang Tindak Pidana Pencucian Uang (UU-TPPU), kebijakan manajemen risiko, serta pelaksanaan prinsip tata kelola perusahaan dalam setiap kebijakan usaha Perseroan.

performance targets, HR policies, implementation of anti-money laundering and prevention of terrorism financing programs and the Criminal Act. Money laundering (UU-TPPU), risk management policies, and implementation of corporate governance principles in each of the Company's business policies.

Dewan Komisaris dan Direksi melakukan pengawasan secara berkala melalui rapat Komite Manajemen Risiko dan rapat Komite Pemantau Risiko. Pada rapat tersebut, Dewan Komisaris dan Direksi dapat memonitor profil risiko Bank dan tingkat kesehatan Bank dengan berdasarkan pertimbangan atas seluruh aktivitas yang memiliki risiko maupun potensi risiko yang dapat mengganggu kelangsungan bisnis Bank pada masa mendatang.

The Board of Commissioners and the Board of Directors carry out regular monitoring through Risk Management Committee meetings and Risk Monitoring Committee meetings. At the meeting, the Board of Commissioners and Directors can monitor the Bank's risk profile and the Bank's soundness level based on consideration of all activities that have risks and potential risks that could disrupt the Bank's business continuity in the future.

Kecukupan Kebijakan, Prosedur, dan Penetapan Limit

Perseroan memiliki kebijakan, prosedur, dan penetapan limit yang sesuai dengan strategi bisnis Perseroan. Meski demikian, hal tersebut masih harus disempurnakan agar dapat mendukung rencana bisnis Perseroan sebagai bank digital, antara lain dengan meningkatkan teknologi dan manajemen data yang memadai, memperhitungkan *expected loss* dalam proses bisnis, serta *unexpected loss* dalam menghitung modal ekonomis, yaitu modal yang diperlukan untuk memitigasi risiko tidak terduga. Langkah tersebut merupakan bagian dari penyempurnaan *credit scoring* melalui *back testing* yang dilakukan oleh pihak internal independen terhadap divisi yang bertanggung jawab meliputi *identify, assess, monitoring*, dan mitigasi risiko.

Adequacy of Policies, Procedures and Determination of Limit

The Company has policies, procedures and limits that are in accordance with the Company's business strategy. However, the Company considers that there is still room for improvement to support the Company's business plan as a digital bank by improving technology and adequate data management, taking into account expected losses in business processes, and unexpected losses in calculating economic capital, namely the capital needed to mitigate unexpected risk. This measure is intended to improved credit scoring through back testing carried out by an independent internal party on the division responsible for identifying, assessing, monitoring, and risk mitigation.

Selain itu, Perseroan juga dapat membuat *forecasting* yang bertujuan sebagai salah satu dasar penetapan strategi sehingga Perseroan dapat memprediksi kondisi terbaik maupun terburuk yang mungkin terjadi di masa mendatang. *Forecasting* ini dilakukan berdasarkan indikator makro ekonomi dengan paling sedikit terdapat 3 (tiga) skenario yang telah dipersiapkan, yakni skenario strategi saat kondisi normal, kondisi terbaik, dan kondisi terburuk.

In addition, the Company can also make forecasting based on the aim as one of the bases for determining strategy, so we can predict the best and worst conditions that may occur in the future. This forecasting is carried out based on macroeconomic indicators with at least 3 (three) scenarios that have been prepared, namely strategic scenarios during normal conditions, best conditions, and worst conditions.

Sejalan dengan penyempurnaan penerapan manajemen risiko, penetapan limit akan terus dievaluasi secara berkala dan disesuaikan dengan kebijakan penerapan manajemen risiko, serta Kebijakan *Enterprise Risk Management*.

In line with improving the implementation of risk management, setting limits will continue to be evaluated periodically and adjusted to the risk management implementation policies, as well as the Enterprise Risk Management Policy.

Kecukupan Proses Identifikasi, Pengukuran, Pemantauan dan Pengendalian Risiko, serta Sistem Informasi Manajemen Risiko

Proses Identifikasi dan Pengukuran

Perseroan melakukan proses identifikasi dan pengukuran risiko terhadap seluruh produk/aktivitas fungsional. Proses ini dilakukan oleh masing-masing unit kerja dengan menganalisis seluruh sumber risiko yang melekat pada masing-masing produk dan aktivitas usaha, baik yang telah ada (eksisting) maupun baru.

Proses identifikasi risiko dilakukan melalui beberapa tahapan, meliputi tahap penetapan produk/aktivitas baru, *risk self-assessment*, penilaian kecukupan pengelolaan risiko, permohonan persetujuan rencana penerbitan produk/aktivitas baru kepada otoritas berwenang, persetujuan dan pelaksanaan peluncuran produk/aktivitas baru sekaligus pengungkapan risiko kepada nasabah, serta pelaporan realisasi penerbitan produk atau pelaksanaan aktivitas/produk baru ke Otoritas Jasa Keuangan. Sementara, pengukuran risiko yang dilakukan Perseroan meliputi aktivitas perkreditan, aktivitas *treasury* dan pendanaan, aktivitas investasi, aktivitas operasional, *settlement*, penyelenggaraan sarana pendukung, serta jasa layanan perbankan lainnya.

Proses Pemantauan Risiko

Perseroan memantau risiko usahanya atas sejumlah aspek, seperti besaran eksposur risiko, toleransi risiko, kepatuhan limit internal, konsistensi pelaksanaan dengan kebijakan dan prosedur yang ditetapkan, serta penggunaan hasil *stress testing*. Pemantauan risiko ini dilakukan oleh unit kerja pelaksana maupun divisi/satuan kerja yang independen terhadap unit pelaksana/pengambil risiko, yaitu Satuan Kerja Audit Internal, Divisi *Credit Risk* dan Divisi *IT & Operational Risk*.

Selain itu, proses pemantauan risiko Perseroan juga dilakukan melalui evaluasi terhadap penggunaan metode/model-model pengukuran risiko yang dikembangkan oleh Divisi *Credit Risk* dan Divisi *IT & Operational Risk*, yakni pelaksanaan *back testing* untuk memastikan tingkat akurasi data/informasi yang dihasilkan oleh model-model tersebut dibandingkan dengan kenyataan yang ada.

Sistem Informasi Manajemen

Sistem informasi manajemen Perseroan telah mencakup berbagai divisi terkait seperti *Operation Division*, *IT Operation Division*, *IT Development Division*, *Finance Control Division*, *Regulatory Reporting & Tax*

Adequacy of Risk Identification, Measurement, Monitoring and Control Processes and Risk Management Information System

Identification and Measurement Process

The Company carries out a risk identification and measurement process for all functional products/activities. This process is carried out by each work unit by analyzing all sources of risk inherent in each new and existing product and business activity.

The process of risk identification is carried out through several stages, including the stage of establishing new products/activities, risk self-assessment, assessing the adequacy of risk management, requesting approval for plans to issue new products/activities to the competent authorities, approval and implementation of launching new products/activities as well as disclosure of risks to customers, as well as reporting the realization of product issuance or implementation of new activities/products to the Financial Services Authority. Meanwhile, the risk measurement of the Company includes credit activities, treasury and funding activities, investment activities, operational activities, settlement, provision of supporting facilities, and other banking services.

Risk Monitoring Process

The Company monitors its business risks on a number of aspects, such as the amount of risk exposure, risk tolerance, internal limit compliance, implementation consistency with established policies and procedures, and the use of stress testing results. Monitoring of this risk is carried out by implementing work units as well as divisions/work units that are independent of the implementing units/risk takers, namely the Internal Audit Work Unit, Credit Risk Division and IT & Operational Risk Division.

In addition, the Company's risk monitoring process is also carried out through evaluating the use of risk measurement methods/models developed by the Credit Risk Division and IT & Operational Risk Division, namely the implementation of back testing to ensure the level of accuracy of data/information generated by the models compared with the existing reality.

Management information System

The Company's management information system includes various related divisions, such as Operations Division, IT Operation Division, IT Development Division, Financial Control Division, Regulatory

Division, Treasury Division, Funding Division, Strategic Business Development & Middle Office Division, Compliance Division, Legal Councel & Policy Analysis Division, Human Resources Division, Special Asset Management Function, Litigation Function dan Satuan Kerja Audit Internal.

Reporting & Tax Division, Treasury Division, Funding Division, Strategic Business Development & Middle Office Division, Compliance Division, Legal Counsel & Policy Analysis Division, Human Resources Division, Special Asset Management Function, Litigation Function and Internal Audit Work Unit.

Dewan Komisaris, Direksi, dan unit kerja yang berkepentingan berperan dalam menerima laporan-laporan secara rutin dan relatif tepat waktu guna mengevaluasi dan memberikan arahan/rekomendasi untuk perbaikan dan penyempurnaan. Perseroan secara berkala memantau dan menyempurnakan sistem guna mengintegrasikan keseluruhan sistem informasi manajemen Perseroan.

The Board of Commissioners, Board of Directors, and work units concerned are responsible for receiving reports on a regular basis and in a relatively timely manner to evaluate and provide directions/ recommendationsfor improvement and refinement. The Company regularly monitors and improves this system on a regular basis to integrate the entire the Company management information system.

Sistem Pengendalian Internal yang Menyeluruh
Perseroan memiliki struktur organisasi yang memisahkan secara jelas antara fungsi unit kerja operasional dan fungsi unit kerja pemantauan dan pengendalian. Pemisahan fungsi ini dapat membantu memastikan sistem pengendalian internal secara menyeluruh yang dilakukan oleh Satuan Kerja Audit Internal (SKAI) dapat melaksanakan fungsinya dalam melakukan pemeriksaan atas semua transaksi, laporan-laporan, serta kinerja dari masing-masing unit kerja yang melaksanakan aktivitas operasional dan fungsi pengawasan/pemantauan dan pengendalian seperti Divisi Kepatuhan, Divisi *Credit Risk* dan Divisi *IT & Operational Risk*.

Comprehensive Internal Control System
The Company has an organizational structure that clearly separates the functions of operational work units and monitoring and control work units. This separation of functions can help ensure that the overall internal control system carried out by the Internal Audit Work Unit (SKAI) can carry out its function in examining all transactions, reports, and the performance of each work unit that carries out operational activities and oversight functions/monitoring and control such as Compliance Division, Credit Risk Division and IT & Operational Risk Division.

Direktur Kepatuhan serta Divisi *Credit Risk* dan Divisi *IT & Operational Risk* telah menjalankan fungsinya terkait aktivitas pencegahan, antara lain melalui sosialisasi terhadap ketentuan internal maupun eksternal Bank (Otoritas Jasa Keuangan/Bank Indonesia/instansi lain), pengeluaran memo pembinaan terkait adanya pelanggaran terhadap ketentuan internal maupun eksternal Perseroan oleh unit kerja tertentu. Fungsi tersebut bertujuan untuk menjamin ketaatan terhadap pemenuhan peraturan perundang-undangan yang berlaku, serta memastikan kepatuhan kebijakan dan prosedur internal Perseroan.

The Compliance Director, the Credit Risk Division and the IT & Operational Risk Division have carried out their functions related to prevention activities, including through dissemination of the Bank's internal and external regulations (Financial Services Authority/ Bank Indonesia/other agencies), issuing coaching memos related to violations of internal regulations and external to the Company by certain work units. This function aims to ensure compliance with the applicable laws and regulations and the Company's internal policies and procedures.

Penerapan Manajemen Risiko secara Khusus
Specific Application of Risk Management

Penerapan manajemen risiko secara khusus di lingkungan Perseroan mencakup pengelolaan atas 8 (delapan) jenis risiko sesuai ketentuan Bank Indonesia. Kedelapan jenis risiko tersebut, antara lain:

The application of specific risk management within the Company includes the management of 8 (eight) types of risk in accordance with Bank Indonesia regulations. The eight types of risk include:

1. Risiko Kredit;
2. Risiko Pasar;
3. Risiko Likuiditas;
4. Risiko Operasional;
5. Risiko Hukum;
6. Risiko Strategis;
7. Risiko Kepatuhan; dan
8. Risiko Reputasi.

Perseroan secara berkala melakukan penilaian atas kedelapan jenis risiko tersebut dan tertuang dalam profil risiko yang menggambarkan peringkat risiko (komposit) dari masing-masing jenis risiko dan juga peringkat komposit dari risiko keseluruhan. Peringkat risiko dikelompokkan ke dalam 5 (lima) kategori, yakni "*Low, Low to Moderate, Moderate, Moderate to High, High*". Penilaian dari setiap jenis risiko dilakukan terhadap risiko inheren dan terhadap kualitas penerapan manajemen risiko.

Risiko Kredit

Perseroan mendefinisikan risiko kredit sebagai risiko yang timbul dari kemungkinan kegagalan *counterparty* dalam memenuhi kewajibannya. Perseroan mengelola risiko kredit dengan berfokus pada beberapa unsur utama yang meliputi penetapan struktur organisasi yang telah menggambarkan secara jelas pemisahan antara unit kerja yang mengajukan permohonan kredit, penilaian agunan, pemberian opini oleh Divisi *Credit Risk*, kebijakan dan prosedur perkreditan yang mengutamakan prinsip kehati-hatian, proses persetujuan kredit yang transparan dan berjenjang oleh Komite Kredit, pembentukan cadangan kerugian penurunan nilai yang cukup, serta pengawasan kredit secara berkesinambungan untuk mengidentifikasi secara dini potensi risiko kredit yang mungkin timbul.

Guna memitigasi risiko konsentrasi kredit, Perseroan melakukan pengelolaan risiko konsentrasi kredit melalui penetapan limit. Penetapan limit tersebut didasarkan pada suatu tingkat risiko/*risk appetite* dan *risk tolerance* yang bisa diterima dan dievaluasi setidaknya setiap satu tahun sekali.

Perseroan senantiasa menerapkan manajemen risiko dalam hal penyaluran kredit sehingga rasio NPL *Gross* pada akhir tahun 2022 tetap terkendali berada di level 2,56% atau lebih rendah dari *risk appetite* Bank di level 4,71%.

1. Credit Risk;
2. Market Risk;
3. Liquidity Risk;
4. Operational Risk;
5. Legal Risk;
6. Strategic Risk;
7. Compliance Risk; And
8. Reputation Risk.

The Company periodically evaluates the eight types of risk and incorporates them into a risk profile, which describes the risk rating (composite) of each type of risk and also the composite rating of the overall risk. Risk ratings are classified into 5 (five) categories, namely "Low, Low to Moderate, Moderate, Moderate to High, and High." Assessment of each type of risk is carried out on inherent risk and on the quality of risk management implementation.

Credit Risk

Credit risk arises from the possibility of a counterparty's failure to fulfill its obligations. The Company's credit risk management is implemented by focusing on a number of main elements, which include establishing an organizational structure that clearly describes the separation between work units applying for credit, collateral assessment, providing opinions by the Credit Risk Division, credit policies and procedures that prioritize prudential principles, a transparent and tiered credit approval process by the Credit Committee, the establishment of sufficient allowance for impairment losses, as well as continuous credit monitoring to identify potential credit risks early on.

To mitigate credit concentration risk, the Company manages credit concentration risk by setting limits. The limit setting is based on an acceptable level of risk/risk appetite and risk tolerance and is evaluated at least once a year.

The Company always implements risk management in terms of lending, so that the Gross NPL ratio at the end of 2022 remained under control at 2.56% or lower than the Bank's risk appetite at 4.71%.

Perseroan mengukur risiko kredit dengan menggunakan Pendekatan Standar sesuai dengan SEOJK No. 11/SEOJK.03/2018 perihal Perubahan atas SEOJK No. 42/SEOJK.03/2016 tentang Pedoman Perhitungan Aset Tertimbang Menurut Risiko Untuk Risiko Kredit dengan menggunakan Pendekatan Standar guna menghitung kecukupan modal.

1. Tagihan yang Jatuh Tempo dan Tagihan yang Mengalami Penurunan Nilai/*Impairment* Tagihan yang jatuh tempo merupakan seluruh tagihan yang telah jatuh tempo lebih dari 90 hari, baik atas pembayaran pokok dan/atau pembayaran bunga. Sedangkan tagihan yang mengalami penurunan nilai/*impairment* adalah aset keuangan yang memiliki nilai signifikan secara individual dan telah terdapat bukti objektif bahwa penurunan nilai individual telah terjadi setelah pengakuan awal aset keuangan tersebut.

   Pengungkapan tagihan bersih Perseroan secara individu dimuat dalam Tabel Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Individual

2. Pendekatan yang digunakan untuk Pembentukan CKPN
   Guna memitigasi potensi kerugian yang diakibatkan oleh adanya penurunan kualitas kredit pada suatu waktu, Perseroan membentuk Cadangan Kerugian Penurunan Nilai (CKPN) dengan mengacu kepada ketentuan PSAK No. 71. CKPN dibentuk berdasarkan selisih antara nilai tercatat kredit dan nilai kini dari estimasi arus kas masa datang yang didiskonto menggunakan suku bunga efektif. Pembentukan CKPN dilakukan secara Individual maupun kolektif. CKPN kolektif, dibentuk dari kredit- kredit yang dikelompokan berdasarkan sektor ekonomi dan jangka waktu tunggakan pokok dan/atau bunga.

   Pengungkapan rincian mutasi cadangan penurunan nilai Bank secara individu dimuat dalam Tabel Mutasi CKPN

3. Penerapan Risiko Kredit dengan Pendekatan Standar
   Bank melakukan perhitungan ATMR untuk risiko kredit dengan mengacu kepada SEOJK No. 11/SEOJK.03/2018 perihal Perubahan atas SEOJK Nomor 42/SEOJK.03/2016 tentang Pedoman Perhitungan Aset Tertimbang Menurut Risiko

The Company measures credit risk using the Standard Approach in accordance with SEOJK No. 11/SEOJK.03/2018 concerning the Amendments to SEOJK No. 42/SEOJK.03/2016 the concerning Guidelines for Calculation of Risk-Weighted Assets for Credit Risk using the Standard Approach to calculate capital adequacy.

1. Bills Due and Impaired Bills Overdue receivables are all receivables that are past due for more than 90 days, both for principal payments and/or interest payments. Meanwhile, receivables that are impaired/impairment are financial assets that have individually significant value and there is objective evidence that individual impairment has occurred after the initial recognition of the financial asset.

   Disclosure of the Company's net receivables individually is contained in the Table of Disclosure of Receivables and Allowances Based on Economic Sector - Bank Individually

2. The approach used for the Establishment of CKPN

   To mitigate potential losses caused by a decline in credit quality at one time, the Company establishes an Allowance for Impairment Losses (CKPN) with reference to the provisions of PSAK No. 71. CKPN is established based on the difference between the carrying amount of credits and the present value of estimated future cash flows discounted using the effective interest rate. The formation of CKPN is carried out individually or collectively. Collective CKPN is formed from credits grouped based on the economic sector and the period of arrears of principal and/or interest.

   Disclosure of changes in allowance for impairment losses on an individual basis is contained in the Table of Allowance for Impairment Losses

3. Application of Credit Risk with a Standard Approach

   The Bank calculates RWA for credit risk by referring to SEOJK No. 11/SEOJK.03/2018 concerning Amendments to SEOJK Number 42/SEOJK.03/2016 concerning Guidelines for Calculation of Risk-Weighted Assets for Credit Risk using the Standard

untuk Risiko Kredit dengan menggunakan Pendekatan Standar. Secara umum, perhitungan ATMR Risiko Kredit didasarkan pada hasil peringkat yang diterbitkan oleh lembaga pemeringkat yang diakui oleh Otoritas Jasa Keuangan, sebagaimana diatur dalam SEOJK No. 37/SEOJK.03/2016 tentang Lembaga Pemeringkat dan Peringkat yang diakui Otoritas Jasa Keuangan.

Pengungkapan tagihan bersih berdasarkan portofolio dan skala peringkat Perseroan secara individu dimuat dalam Tabel Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat - Bank secara Individual Berdasarkan tabel tersebut, terlihat bahwa Perseroan menggunakan lembaga pemeringkat dalam menilai risiko kredit. Sementara itu berdasarkan Tabel Pengungkapan Perhitungan ATMR Risiko Kredit dengan Menggunakan Pendekatan Standar, risiko kredit akibat kegagalan pihak lawan (*counter party loan risk*) dilaporkan nihil. Pengungkapan risiko kredit pihak lawan: Transaksi Repo Bank secara individual dimuat dalam Tabel Eksposur yang Menimbulkan Risiko Kredit akibat kegagalan Pihak Lawan (*Counterparty Credit Risk*).

4. Mitigasi Risiko Kredit
   Jenis agunan utama yang diterima Perseroan adalah berupa agunan dengan nilai likuiditas relatif tinggi sehingga dapat segera dicairkan pada saat pinjaman debitur/grup debitur masuk dalam kategori bermasalah, yakni berupa kas (*cash collateral*) dan agunan kebendaan seperti tanah & bangunan, kendaraan dan emas.

   Selain jenis agunan tersebut, Perseroan juga dapat menerima agunan lainnya yang kemudian dikategorikan sebagai tambahan.

   Penggunaan teknik mitigasi kredit berfokus pada agunan yang termasuk dalam jenis agunan utama dan penggunaan asuransi kredit untuk kredit yang tidak dijamin dengan agunan kebendaan seperti kredit konsumsi dan kredit pensiun/pegawai. Selain itu untuk memitigasi risiko kredit yang mungkin terjadi, Perseroan telah mendiversifikasi portofolio kredit secara kategori kredit maupun industri/ sektor ekonomi. Pengungkapan tagihan bersih Perseroan secara individu berdasarkan bobot risiko setelah memperhitungkan dampak mitigasi risiko kredit dimuat dalam Tabel Pengungkapan

Approach. In general, the calculation of the RWA for Credit Risk is based on the results of ratings issued by rating agencies recognized by the Financial Services Authority, as stipulated in the Circular Letter of the Financial Services Authority No. 37/SEOJK.03/2016 concerning Rating Agencies and Ratings recognized by the Financial Services Authority.

Disclosure of net receivables based on the Company's portfolio and rating scale individually is contained in the Table of Disclosure of Net Receivables by Portfolio Category and Rating Scale - Bank Individually Based on the table, it can be seen that the Company uses rating agencies in assessing credit risk. Meanwhile, based on the Disclosure Table for Calculation of RWA for Credit Risk Using the Standard Approach, credit risk due to counter party loan risk is reported as nil. Disclosure of counterparty credit risk: Bank Repo Transactions individually are listed in the Counterparty Credit Risk Exposure Table.

4. Credit Risk Mitigation
   The main type of collateral received by the Company is in the form of collateral with a relatively high liquidity value so that it can be immediately disbursed when the debtor/debtor group credit is categorized as nonperforming, namely in the form of cash (cash collateral) and material collateral such as land & buildings, vehicles and gold.

   In addition to these types of collateral, the Company can also receive other collateral which is then categorized as additional.

   The use of credit mitigation techniques focuses on collateral that is included in the main type of collateral and the use of credit insurance for credits that are not guaranteed by material collateral such as consumer credits, multipurpose credits, pension/employee credits. In addition to mitigating credit risk that may occur, the Company has diversified its credit portfolio in terms of credit category and industry/economic sector. Disclosure of the Company's net receivables individually based on risk weight after calculating the impact of credit risk mitigation is presented in the Table

Tagihan Bersih Berdasarkan Bobot Risiko setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank secara Individual. Pengungkapan tagihan bersih dan teknik mitigasi risiko kredit Perseroan secara individu dimuat dalam Tabel Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank secara Individual dan Perhitungan ATMR risiko kredit pendekatan standar Perseroan secara individual dimuat dalam Tabel Pengungkapan Perhitungan ATMR Risiko Kredit dengan Menggunakan Pendekatan Standar

of Disclosure of Net Receivables and Credit Risk Mitigation Techniques - Bank Only and Calculation of RWA credit risk using the Company's standard approach individually is contained in the Disclosure Table of Calculation of Credit Risk RWA Calculations using the Standard Approach

Hasil penilaian terhadap profil risiko kredit (*self-assessment*) untuk posisi 31 Desember 2022, secara komposit dinilai *Low to Moderate*, dikarenakan risiko inhern dinilai *Moderate* dan kualitas penerapan Manajemen Risiko dinilai *Satisfactory*.

The results of the assessment of the credit risk profile (self-assessment) on December 31, 2022, on a composite basis, are rated Low to Moderate, because inherent risk is assessed as Moderate and the quality of Risk Management implementation is assessed as Satisfactory.

Risiko Pasar

Risiko pasar dapat terjadi karena pergerakan suku bunga dan perubahan nilai tukar. Perseroan bukan merupakan bank devisa, maka risiko pasar yang dihadapi hanya risiko suku bunga. Risiko pasar melekat pada aktivitas fungsional perkreditan, aktivitas fungsional treasury dan aktivitas fungsional pendanaan. Kebijakan risiko pasar ditetapkan dan disetujui oleh Direksi dan dilaporkan kepada Dewan Komisaris, di mana dalam pelaksanaannya ditentukan dalam rapat *Assets and Liabilities Committee* (ALCO).

Market Risk

Market risk can occur due to movements in interest rates and changes in exchange rates. The Company is not a foreign exchange bank, so the only market risk it faces is interest rate risk. Market risk is inherent in the credit functional activities, treasury functional activities and funding functional activities. The market risk policy is determined and approved by the Board of Directors and reported to the Board of Commissioners, in which the implementation is determined in the Assets and Liabilities Committee (ALCO) meeting.

Pengelolaan Portofolio *Trading Book* dan *Banking Book*

Perseroan melakukan proses identifikasi, pengukuran, dan pemantauan risiko pasar melalui analisis terhadap struktur neraca, perkembangan suku bunga pasar, serta analisis kecenderungan pergerakan suku bunga di masa mendatang.

Pengelolaan portofolio *trading book* suku bunga dilakukan dengan menetapkan dan memantau penggunaan *Limit Nominal* seperti *Limit Stop Loss*. Metode valuasi yang digunakan adalah menggunakan pendekatan *mark to market* berdasarkan kuotasi harga pasar dari sumber yang independen. Sedangkan pada pengelolaan risiko pasar pada *banking book* dilakukan melalui analisis terhadap struktur neraca untuk melihat besaran gap yang terjadi antara *asset sensitive* terhadap suku bunga dengan *liabilities sensitive* terhadap suku bunga setiap bulannya.

Management of Trading Book and Banking Book Portfolio

The Company carries out the identification, measurement, and monitoring process on market risk through an analysis of the balance sheet structure, developments in market interest rates, and analysis of trends in interest rate movements in the future.

The management of the interest rate trading book portfolio is carried out by setting and monitoring the use of Nominal Limits, such as Stop Loss Limits. The valuation method used is the mark to market approach based on quoted market prices from independent sources. Meanwhile, market risk management in the banking book is carried out through an analysis of the balance sheet structure to see the size of the gap that occurs between assets sensitive to interest rates and liabilities sensitive to interest rates every month.

Perseroan melakukan pengukuran Risiko Pasar untuk keperluan perhitungan Kewajiban Penyediaan Modal Minimum (KPMM) menggunakan pendekatan Metode Standar yang mengacu kepada SEOJK No. 38/SEOJK.03/2016 tanggal 8 September 2016 tentang Pedoman Penggunaan Metode Standar Dalam Perhitungan Kewajiban Penyediaan Modal Minimum Bank Umum dengan Memperhitungkan Risiko Pasar.

Guna memantau pemantauan dan mengendalikan risiko pasar, pengukuran atas risiko pasar dilakukan dengan menggunakan parameter yang ditetapkan dalam POJK No. 4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum tanggal 27 Januari 2016 dan Surat Edaran Otoritas Jasa Keuangan No. 14/SEOJK.03/2017 tertanggal 17 Maret 2017 tentang Penilaian Kesehatan Bank Umum.

Pengungkapan risiko pasar Perseroan secara individu dengan menggunakan metode standar dimuat pada Tabel Pengungkapan Risiko Pasar Menggunakan Metode Standar.

Per 31 Desember 2022, hasil penilaian mandiri (*self-assessment*) Risiko Pasar secara komposit diperoleh nilai komposit *Low to Moderate* dikarenakan risiko inhern dinilai *Low to Moderate* dan kualitas penerapan manajemen risiko dinilai *Satisfactory* .

Risiko Likuiditas

Risiko Likuiditas merupakan potensi kerugian yang dapat terjadi akibat ketidakmampuan Perseroan dalam memenuhi kewajiban yang jatuh tempo dari sumber pendanaan arus kas dan/atau dari aset likuid berkualitas tinggi yang dapat diagunkan, tanpa mengganggu aktivitas dan kondisi keuangan Perseroan.

Pengelolaan likuiditas di Perseroan, selain meliputi pemeliharaan likuiditas pada tingkat harian oleh Divisi *Treasury*, juga mencakup pengelolaan likuiditas pada suatu rentang waktu tertentu melalui *Asset and Liability Committee* (ALCO).

Divisi *Credit Risk* secara berkala juga melakukan pengukuran, penilaian dan pemantauan terhadap risiko inheren likuiditas melalui analisis komposisi aset, liabilitas dan transaksi rekening administratif, konsentrasi dari aset dan liabilitas, kerentanan pada kebutuhan pendanaan serta kemampuan akses Perseroan pada sumber-sumber pendanaan. Pemantauan terhadap risiko likuiditas juga dilakukan melalui beberapa parameter indikator peringatan dini yang dimiliki Perseroan seperti fluktuasi pergerakan harga saham Perseroan, dan penarikan atau pencairan

The Company measures Market Risk for the purposes of calculating the Minimum Capital Adequacy Ratio (KPMM) using the Standard Method approach, which refers to SEOJK No. 38/SEOJK.03/2016 dated September 8, 2016 concerning the Guidelines for Using the Standard Method in Calculating the Minimum Capital Adequacy Requirement for Commercial Banks by Taking Market Risk into Account.

In order to monitor and control market risk, measurement of market risk is carried out using the parameters stipulated in POJK No. 4/POJK.03/2016 concerning the Soundness Rating of Commercial Banks dated January 27, 2016 and Financial Services Authority Circular Letter No. 14/SEOJK.03/2017 dated March 17, 2017 concerning the Soundness Assessment of Commercial Banks.

Disclosure of the Company's market risk individually using the standard method is presented in the Market Risk Disclosure Table Using the Standard Method.

As of December 31, 2022, the composite Market Risk self-assessment was rated Low to Moderate because inherent risk was rated Low to Moderate, while the quality of risk management implementation was rated Satisfactory.

Liquidity Risk

Liquidity risk is a potential loss that can occur as a result of the Company's inability to meet its maturing obligations from cash flow funding sources and/or from high-quality liquid assets that can be used as collateral, without disrupting the Company's activities and financial condition.

Liquidity management in the Company, in addition to covering the maintenance of liquidity at a daily level by the Treasury Division, also includes managing liquidity over a certain period of time through the Asset and Liability Committee (ALCO).

The Credit Risk Division also periodically measures, assesses and monitors the inherent risk of liquidity through an analysis of the composition of assets, liabilities and off-balance sheet transactions, concentration of assets and liabilities, vulnerability to funding needs and the Company's ability to access funding sources. Monitoring of liquidity risk is also carried out through several parameters of the Company's early warning indicators, such as fluctuations in the movement of the Company's share prices, and withdrawals or disbursements of customer

dana deposito nasabah yang dilakukan sebelum jatuh tempo. Selain itu, pengelolaan terhadap risiko likuiditas juga dilakukan dengan melakukan pengukuran dan penilaian terhadap kualitas penerapan manajemen risiko likuiditas yang ada.

Untuk posisi 31 Desember 2022, hasil penilaian mandiri (*self-assessment*) Perseroan, Risiko Likuiditas secara komposit dinilai *Low to Moderate*, dikarenakan risiko inhern dinilai *Low to Moderate* dan kualitas penerapan manajemen risiko dinilai *Satisfactory*.

Risiko Operasional

Risiko operasional merupakan potensi kerugian akibat ketidakcukupan dan/atau tidak berfungsinya proses internal, kesalahan manusia, kegagalan sistem, dan/atau adanya kejadian-kejadian eksternal yang mempengaruhi operasional Perseroan.

Dalam pengelolaan risiko operasional, masing-masing unit kerja bertanggung jawab untuk mengelola risiko yang terjadi pada kegiatan operasional sehari-hari dengan mengacu kepada kebijakan dan prosedur, pengendalian dan pengawasan rutin, termasuk hal-hal yang berkaitan dengan proses pengembangan produk, sistem (teknologi sistem informasi), sumber daya manusia, dan kejadian eksternal, untuk mencegah hal-hal yang tidak diinginkan.

Berdasarkan hasil penilaian mandiri (*self-assessment*) untuk posisi 31 Desember 2022, Risiko Operasional secara komposit dinilai *Low to Moderate* dikarenakan risiko inhern dinilai *Low to Moderate* dan kualitas penerapan manajemen risiko dinilai *Fair*.

Risiko Hukum

Risiko hukum merupakan potensi kerugian yang disebabkan akibat tuntutan hukum dan/atau kelemahan aspek yuridis. Perseroan mengelola kemungkinan risiko hukum dengan memastikan bahwa seluruh aktivitas dan hubungan kegiatan usaha Perseroan dengan semua pihak telah sesuai dan didasarkan pada aturan dan persyaratan yang dapat melindungi kepentingan Perseroan dari segi hukum.

Dalam rangka penguatan Risiko Hukum, Perseroan memiliki Divisi yang menangani Risiko hukum yang terbagi atas *Legal Counsel & Policy Analysis Division*, *Special Asset Management Function* dan *Litigation Function* untuk melaksanakan pengelolaan risiko hukum terhadap aktivitas-aktivitas yang berhubungan dengan kegiatan usaha Perseroan.

deposits made before maturity. In addition, liquidity risk management is also carried out by measuring and evaluating the quality of existing liquidity risk management implementation.

As of December 31, 2022, based on the results of the Company's self-assessment, Liquidity Risk on a composite basis was rated Low to Moderate, because inherent risk was rated Low to Moderate and the quality of risk management implementation was rated Satisfactory.

Operational Risk

Operational risk is the potential loss due to inadequate and/or non-functioning internal processes, human errors, system failures, and/or external events that affect the Company's operations.

In operational risk management, each work unit is responsible for managing risks that occur in daily operational activities by referring to policies and procedures, routine control and supervision, including matters related to product development processes, systems (system technology information), human resources, and external events, to prevent unwanted things.

Based on the results of the self-assessment on December 31, 2022, Composite Operational Risk was rated Low to Moderate because inherent risk was rated as Low to Moderate and the quality of risk management implementation was rated Fair.

Legal Risk

Legal risk is a potential loss caused by lawsuits and/or weaknesses in juridical aspects. The Company manages possible legal risks by ensuring that all activities and business relationships between the Company and all parties are in compliance and are based on rules and requirements that can protect the interests of the Company from a legal perspective.

To strengthen Legal Risk, the Company has a Division that handles legal Risk which is divided into Legal Counsel & Policy Analysis Division, Special Asset Management Function and Litigation Function to carry out legal risk management for activities related to the Company's business activities.

Dengan bekerjasama dengan Divisi terkait tersebut, Divisi *IT & Operational Risk* secara berkala melakukan pengukuran, penilaian, dan pemantauan secara keseluruhan terhadap risiko hukum melalui analisis yang mendalam atas faktor litigasi, kelemahan perikatan, dan ketiadaan/perubahan perundang-undangan dari setiap produk atau transaksi yang telah dilaksanakan oleh Perseroan yang termuat pada laporan profil risiko.

By collaborating with the relevant Divisions, the IT & Operational Risk Division regularly conducts overall measurement, assessment, and monitoring of legal risk through in-depth analysis of litigation factors, engagement weaknesses, and absence/changes in legislation for each product or transaction entered into. has been carried out by the Company (Bank) contained in the risk profile report.

Per 31 Desember 2022, hasil penilaian mandiri (*self-assessment*), Risiko Hukum secara komposit dinilai *Low* dikarenakan risiko *inhern* dinilai *Low* dan kualitas penerapan manajemen risiko dinilai *Satisfactory*.

As of December 31, 2022, based on the self-assessment results, Legal Risk on a composite basis was rated Low because inherent risk was rated Low and the quality of risk management implementation was rated Satisfactory.

Risiko Strategis

Risiko strategis merupakan potensi kerugian akibat ketidaktepatan dalam pengambilan dan/atau pelaksanaan suatu keputusan strategis serta kegagalan dalam mengantisipasi perubahan lingkungan bisnis.

Strategic Risk

Strategic risk is the potential loss due to inaccuracy in making and/or implementing a strategic decision and failure to anticipate changes in the business environment.

Pengelolaan risiko stratejik dilaksanakan secara langsung oleh Direksi dengan dibantu oleh para Pejabat Eksekutif Perseroan. Kebijakan pengelolaan risiko strategis tertuang dalam Rencana Bisnis Bank dan disampaikan setiap tahunnya kepada Otoritas Jasa Keuangan untuk mendapatkan persetujuan.

Strategic risk management is carried out directly by the Board of Directors with the assistance of the Company's Executive Officers. The strategic risk management policy is contained in the Bank's Business Plan and submitted annually to the Financial Services Authority for approval.

Dengan bekerjasama dengan Divisi terkait, Divisi *IT & Operational Risk* secara berkala melakukan pengukuran, penilaian, dan pemantauan secara menyeluruh terhadap risiko strategis melalui analisis terhadap kesesuaian penetapan sasaran strategis dengan kondisi lingkungan bisnis, posisi Perseroan di pasar, efisiensi dalam melaksanakan kegiatan usaha, kondisi makro ekonomi serta jumlah kompetitor di mana Bank melaksanakan kegiatan usaha yang dilaporkan ke dalam laporan profil risiko.

In collaboration with related Divisions, the IT & Operational Risk Division regularly conducts overall measurement, assessment and monitoring of strategic risk through an analysis of the suitability of setting strategic targets with business environment conditions, the Company's position in the market, efficiency in carrying out business activities, macro conditions economy as well as the number of competitors in which the Bank carries out business activities which are reported in the risk profile report.

Berdasarkan hasil penilaian mandiri (*self-assessment*) Perseroan untuk posisi 31 Desember 2022, risiko Strategis Perseroan secara komposit dinilai *Low to Moderate* dikarenakan risiko inhern dinilai *Moderate* dan kualitas penerapan manajemen risiko dinilai *Satisfactory*.

Based on the results of the Company's self-assessment on December 31, 2022, the Company's strategic risk compositely was rated Low to Moderate because inherent risk and risk management implementation were rated Moderate and Satisfactory.

Risiko Kepatuhan

Risiko kepatuhan merupakan potensi kerugian yang timbul akibat Perseroan tidak mematuhi dan/atau tidak melaksanakan peraturan perundang-undangan dan ketentuan yang berlaku.

Compliance Risk

Compliance risk is a potential loss that arises as a consequence of the Company not complying with and/or not implementing the applicable laws and regulations.

Pengelolaan risiko kepatuhan dilakukan oleh Divisi *IT & Operational Risk* yang bersinergi dengan Divisi Kepatuhan untuk memastikan agar kebijakan, ketentuan, sistem, dan prosedur serta kegiatan usaha yang dilakukan oleh Perseroan telah sesuai dengan ketentuan Otoritas Jasa Keuangan, Bank Indonesia dan peraturan perundang-undangan yang berlaku, memastikan kepatuhan Perseroan terhadap komitmen yang dibuat oleh Perseroan kepada Otoritas Jasa Keuangan dan/atau otoritas pengawas lain yang berwenang serta mewujudkan terlaksananya Budaya Kepatuhan pada semua tingkatan organisasi dan kegiatan usaha Perseroan.

Compliance risk management is carried out by the IT & Operational Risk Division, which synergizes with the Compliance Division to ensure that policies, provisions, systems and procedures as well as business activities carried out by the Company comply with the provisions of the Financial Services Authority, Bank Indonesia and applicable laws and regulations, ensuring the Company's compliance with the commitments made by the Company to the Financial Services Authority and/or other authorized supervisory authorities and realizing the implementation of a Compliance Culture at all levels of the organization and business activities of the Company.

Dengan bekerjasama dengan Divisi terkait, Divisi *IT & Operational Risk* secara berkala juga melakukan pengukuran, penilaian dan pemantauan terhadap risiko kepatuhan melalui penilaian terhadap jenis, signifikansi dan frekuensi pelanggaran yang dilakukan oleh Perseroan terhadap ketentuan Otoritas Jasa Keuangan, Bank Indonesia dan peraturan perundang-undangan lainnya yang berlaku.

In collaboration with related Divisions, the IT & Operational Risk Division also periodically measures, assesses and monitors compliance risk through an assessment of the type, significance and frequency of violations committed by the Company against the provisions of the Financial Services Authority, Bank Indonesia and other laws and regulations. applicable.

Berdasarkan hasil penilaian mandiri (*self-assessment*) Perseroan untuk posisi 31 Desember 2022, Risiko Kepatuhan secara komposit dinilai *Low to Moderate* dikarenakan risiko inhern dinilai *Low to Moderate* dan kualitas penerapan manajemen risiko dinilai *Satisfactory* .

Based on the results of the Company's self-assessment for the position of December 31, 2022, composite Compliance Risk was rated Low to Moderate because inherent risk was rated Low to Moderate and the quality of risk management implementation was rated assessed Satisfactory.

Risiko Reputasi

Risiko reputasi merupakan potensi kerugian yang timbul akibat menurunnya tingkat kepercayaan stakeholder akibat persepsi negatif terhadap Perseroan. Perseroan melalui unit pelayanan dan unit pengaduan nasabah melakukan pengelolaan risiko reputasi, dengan cara menangani setiap pengaduan dan keluhan nasabah dengan cepat dan merespon setiap pengaduan dan keluhan yang dapat menimbulkan dampak negatif bagi Perseroan. Hal tersebut merupakan salah satu upaya Perseroan untuk memberikan pelayanan terbaik kepada nasabah dan meningkatkan citra di mata masyarakat.

Reputation Risk

Reputation risk is a potential loss arising from a decrease in the level of stakeholder trust due to negative perceptions of the Company. The Company, through the service unit and customer complaint unit, manages reputation risk by handling every customer complaint and complaint quickly and responding to any complaints that may have a negative impact on the Company. This is one of the Company's efforts to provide the best service to customers and improve its reputation in the eyes of the public.

Berdasarkan hasil penilaian mandiri (*self-assessment*) Perseroan per 31 Desember 2022, Risiko Reputasi secara komposit dinilai *Low to Moderate* dikarenakan risiko inhern dinilai *Low to Moderate* dan kualitas penerapan manajemen risiko dinilai *Satisfactory*.

Based on the results of the Company's self-assessment as of December 31, 2022, Reputation Risk on a composite basis was rated Low to Moderate because inherent risk was rated Low to Moderate and the quality of risk management implementation was rated Satisfactory.

Penerapan Manajemen Risiko pada Bank yang Mencakup Pengelolaan Risiko Produk dan Aktivitas Baru

The Implementation of Risk Management to the Bank that Covers Risk Management of New Products and Activities

Perseroan menekankan pentingnya pemahaman yang mendalam atas risiko produk/aktivitas baru untuk meminimalisir potensi kerugian yang mungkin terjadi sebelum peluncuran. Pengelolaan risiko ini menjadi bagian penting yang tidak terpisahkan dari tahap pengembangan produk/aktivitas baru. Adapun kriteria yang termasuk sebagai produk atau aktivitas baru, adalah:

1. Tidak pernah diterbitkan atau dilakukan sebelumnya oleh Perseroan; atau
2. Telah diterbitkan atau dilaksanakan sebelumnya oleh Perseroan namun dilakukan pengembangan yang mengubah atau meningkatkan eksposur risiko tertentu.

The Company emphasizes the importance of in-depth understanding of the risks of new products/activities to minimize potential losses that may occur prior to launch. This risk management is an important part that is inseparable from the development stage of new products/activities. The criteria included as a new product or activity are:

1. Never been issued or done before by the Company; or
2. Has been issued or implemented previously by the Company but is developed to change or increase certain risk exposures.

Dalam rangka menjaga Risiko reputasi, Perseroan senantiasa melakukan upaya perbaikan dengan monitoring dan proses internal untuk mengurangi tingkat pengaduan serta melakukan *media counter* untuk memastikan semua pemberitaan negatif tersebut dapat ditangani dan diselesaikan dengan baik sehingga tidak menimbulkan dampak yang signifikan pada pemberitaan nasional. Adanya Divisi yang membantu menangani keluhan nasabah secara *end to end proses*, mulai dari Divisi *Operation*, Divisi *Funding* dan Divisi *Corsec.*

In order to maintain reputation risk, the Company always makes efforts to improve it by monitoring and internal processes to reduce the level of complaints and conduct media counters to ensure that all negative news can be properly handled and resolved, so it does not have a significant impact on national news. The Company also assigns divisions that help handle customer complaints in an end-to-end process, namely the Operations Division, the Funding Division and the Corsec Division.

Sebelum meluncurkan suatu produk atau aktivitas baru, Perseroan melalui Divisi *Credit Risk* dan atau Divisi *IT & Operational Risk*, perlu meneliti dan mempertimbangkan potensi eksposur risiko yang dapat ditimbulkan, serta memastikan ketersediaan prosedur pemantauan dan pengendalian risiko yang memadai. Perseroan juga telah membentuk Komite Manajemen Risiko, Divisi *Credit Risk* dan Divisi *IT & Operational Risk* yang independen terhadap Satuan Kerja Operasional maupun Satuan Kerja Audit Internal untuk memastikan pengelolaan risiko secara keseluruhan yang terpadu, terarah, terkoordinir, dan berkesinambungan.

Before launching a new product or activity, the Company, through the Credit Risk Division and/or IT & Operational Risk Division, needs to do some research and consider potential risk exposures that may arise, and ensure the availability of adequate risk monitoring and control procedures. The Company has also established a Risk Management Committee, Credit Risk Division and IT & Operational Risk Division, which are independent of the Operational Work Unit and Internal Audit Work Unit to ensure integrated, directed, coordinated and sustainable overall risk management.

Dalam upaya memantau efektivitas pelaksanaan tugas Komite Manajemen Risiko, Divisi *Credit Risk* dan atau Divisi *IT & Operational Risk*, Perseroan membentuk Komite Pemantau Risiko yang bertanggung jawab secara langsung kepada Dewan Komisaris. Pada tahun 2022, Komite Manajemen Risiko telah melaksanakan rapat sebanyak 4 (empat) kali dan Komite Pemantau Risiko telah melaksanakan rapat sebanyak 4 (empat) kali.

To monitor the effectiveness of the implementation of the duties of the Risk Management Committee, Credit Risk Division and/or IT & Operational Risk Division, the Company has established a Risk Monitoring Committee which reports directly to the Board of Commissioners. In 2022, the Risk Management Committee held 4 (four) meetings, while the Risk Monitoring Committee held 4 (four) meetings.

Pelaksanaan pengelolaan risiko pada produk atau aktivitas baru di Perseroan mencakup tahap-tahap kegiatan sebagai berikut:

1. Tahap penetapan produk atau aktivitas dikategorikan sebagai produk atau aktivitas baru diusulkan oleh pemrakarsa produk (divisi terkait) dan disampaikan kepada Divisi Kepatuhan, Divisi *Credit Risk* dan atau Divisi *IT & Operational Risk* untuk dimintakan opini terkait status mengenai produk tersebut apakah termasuk dalam kriteria produk atau aktivitas baru.
2. Tahap *Risk Assessment* dan penyampaian permintaan penilaian kecukupan pengelolaan risiko kepada divisi/unit kerja terkait Divisi Kepatuhan, Divisi *Credit Risk* dan atau Divisi *IT & Operational Risk* dan atau Divisi *Legal*.
3. Tahap permohonan persetujuan rencana penerbitan produk atau pelaksanaan aktivitas baru ke Otoritas Jasa Keuangan dan atau Bank Indonesia.
4. Tahap persetujuan oleh Otoritas Jasa Keuangan dan atau Bank Indonesia.
5. Tahap pelaporan realisasi penerbitan produk atau pelaksanaan aktivitas baru ke Otoritas Jasa Keuangan dan atau Bank Indonesia.

The implementation of risk management on new products or activities in the Company includes the following activity stages:

1. The stage of determining a product or activity is categorized as a new product or activity is proposed by the product initiator (relevant division) and submitted to the Compliance Division, Credit Risk Division and/or IT & Operational Risk Division to be asked for opinions regarding the status of the product whether it is included in the product criteria or new activity.
2. The stage of risk stage and submission of requests for risk management adequacy assessment to divisions/work units related to Compliance Division, Credit Risk Division and/or IT & Operational Risk Division and/or Legal Division.
3. The stage of application for approval of plans for issuance of new products or implementation of new activities to the Financial Services Authority and or Bank Indonesia.
4. The stage of approval by the Financial Services Authority and or Bank Indonesia.
5. The stage of reporting on the realization of product issuance or implementation of new activities to the Financial Services Authority and or Bank Indonesia.

1. Tabel Ukuran Utama (*Key Metrics*)

Table of Main Size (Key Metrics)

No.	Deskripsi Description	a Dec-22	b Sep-22	c Jun-22	d Mar-22	e Dec-21
	Modal yang Tersedia (nilai) Available Capital (value)					
1	Modal Inti Utama (CET1) Common Equity Tier 1	3.557.889	2.113.078	2.005.136	2.386.479	2.867.922
2	Modal Inti (*Tier* 1) Capital Tier 1	3.557.889	2.113.078	2.005.136	2.386.479	2.867.922
3	Total Modal Total Capital	3.642.659	2.186.925	2.062.955	2.429.503	2.906.821
	Aset Tertimbang Menurut Risiko (Nilai) Risk Weighted Asset (Value)					
4	Total Aset Tertimbang Menurut Risiko (ATMR) Total Risk Weighted Asset (RWA)	9.901.297	11.090.418	9.464.510	7.328.338	5.065.471
	Rasio Modal berbasis Risiko dalam bentuk persentase dari ATMR Risk Based Capital Ratio in the form of percentage of RWA					
5	Rasio CET1 (%) Common Equity Tier 1 Ratio (%)	35,93%	19,05%	21,19%	32,57%	56,62%
6	Rasio *Tier* 1 (%) Tier 1 Ratio (%)	35,93%	19,05%	21,19%	32,57%	56,62%
7	Rasio Total Modal (%) Total Capital Ratio (%)	36,79%	19,72%	21,80%	33,15%	57,38%
	Tambahan CET1 yang berfungsi sebagai *buffer* dalam bentuk persentase dari ATMR Additonal CET1 that functions as a buffer in the form of percentage of RWA					
8	*Capital conservation buffer* (2.5% dari ATMR) (%) Capital conservation buffer (2.5% dari ATMR) (%)	-	-	-	-	-
9	*Countercyclical Buffer* (0 - 2.5% dari ATMR) (%) Countercyclical Buffer (0 - 2.5% dari ATMR) (%)	-	-	-	-	-
10	*Capital Surcharge* untuk Bank Sistemik (1% - 2.5%) (%) Capital Surcharge for Systemic Banks (1% - 2.5%) (%)	-	-	-	-	-
11	Total CET1 sebagai *buffer* (Baris 8 + Baris 9 + Baris 10) Total CET1 as buffer (Line 8 + Line 9 + Line 10)	-	-	-	-	-
12	Komponen CET1 untuk *buffer* CET 1 Component for buffer	27,04%	9,97%	12,05%	23,40%	47,63%
	Rasio pengungkit sesuai Basel III Leverage ratio in accordance with Basel III					
13	Total Eksposur Total Exposure	19.607.626	15.914.326	14.261.549	12.482.748	11.321.470
14	Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada) Leverage Ratio Value, including the impact of the adjustment towards temporary exemptions on current account placements in Bank Indonesia in order to meet Statutory Reserve provisions (if any)	18,15%	13,28%	14,06%	19,12%	25,33%
14b	Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada) Leverage Ratio Value, excluding the impact of the adjustment towards temporary exemptions on current account placements in Bank Indonesia in order to meet Statutory Reserve provisions (if any)	18,15%	13,28%	14,06%	19,12%	25,33%

No.	Deskripsi Description	a Dec-22	b Sep-22	c Jun-22	d Mar-22	e Dec-21
14c	Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset *Securities Financing Transaction* (SFT) secara gross Leverage Ratio Value, including impact from the adjustment towards temporary exemptions on current account placements in Bank Indonesia in order to meet Statutory Reserve provisions (if any), which has inputed the average value of the listed value of the Securities Financing Transaction (SFT) assets on a gross basis	17,86%	13,24%	14,06%	18,86%	23,10%
14d	Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara *gross* Leverage Ratio Value, excluding the impact of the adjustment towards temporary exemptions in current account placements in Bank Indonesia in order to meet Statutory Reserve provisions (if any), which has inputed the average value of the listed value of the Securities Financing Transaction (SFT) assets on a gross basis	17,86%	13,24%	14,06%	18,86%	23,10%
	Rasio Kecukupan Likuiditas (LCR) Liquidity Coverage Ratio (LCR)					
15	Total Aset Likuid Berkualitas Tinggi (HQLA) Total High Quality Liquid Assets (HQLA)	-	-	-	-	-
16	Total Arus Kas Keluar Bersih (*net cash outflow*) Total Net Cash Outflow	-	-	-	-	-
17	LCR (%) LCR (%)	-	-	-	-	-
	Rasio Pendanaan Stabil Bersih (NSFR) Net Stable Funding Ratio (NSFR)					
18	Total Pendanaan Stabil yang Tersedia (ASF) Total Available Stable Funding (ASF)	-	-	-	-	-
19	Total Pendanaan Stabil yang Diperlukan (RSF) Total Required Stable Funding (RSF)	-	-	-	-	-
20	NSFR (%) NSFR (%)	-	-	-	-	-

Analisis Kualitatif
Qualitative Analysis

1. Peningkatan Modal dikarenakan adanya penambahan modal dengan mekanisme HMETD yang dilakukan pada Desember 2022.
2. Perseroan termasuk ke dalam kategori Bank yang belum wajib menghitung rasio LCR dan NSFR sesuai POJK 42/03/2015 dan POJK 50/03/2017.
3. Rasio pengungkit posisi Desember 2022 meningkat sebesar 4.87% dibandingkan kuartal sebelumnya sebagai imbas dari peningkatan modal Bank.

1. The increase in capital was mainly due to the addition of capital through the HMETD mechanism, which was carried out in December 2022.
2. The Company is classified as a bank that is not required to calculate the ratio of LCR and NSFR according to POJK 42/03/2015 and POJK 50/03/2017.
3. The leverage ratio for December 2022 increased by 4.87% compared to the previous quarter as a result of the increase in the Bank's capital.

2. Tabel Perbedaan antara Cakupan Konsolidasi dan Mapping pada Laporan Keuangan sesuai Standar Akuntansi Keuangan dengan Kategori Risiko sesuai dengan Ketentuan Otoritas Jasa Keuangan Kategori Risiko (LI1)

Table of Differences between Consolidation and Mapping Coverage on Financial Statements according to Financial Accounting Standards with Risk Categories in accordance with the Financial Services Authority Provisions for Risk Category (LI1)

	a	b	
	Nilai tercatat sebagaimana tercantum dalam publikasi laporan keuangan Carrying amount as stated in the published financial statements	*Nilai tercatat* berdasarkan prinsip kehati-hatian Carrying amount is based on the precautionary principle	
Indonesia			
Aset Asset			
Kas Cash	16.681	16.681	
Penempatan pada Bank Indonesia Placement with Bank Indonesia	4.395.673	4.395.673	
Penempatan pada bank lain Placement with other banks	177.507	177.507	
Tagihan spot dan derivatif/*forward* Spot and derivative/forward claims	-	-	
Surat berharga yang dimiliki Issued Securities	2.860.784	2.860.784	
Surat berharga yang dijual dengan janji dibeli kembali (repo) Securities sold under agreements to repurchase (repo)	625.092	625.092	
Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (reverse repo) Claims on securities purchased with agreements to resell (reverse repo)	-	-	
Tagihan akseptasi Acceptance bills	-	-	
Kredit yang diberikan Loans	10.033.728	10.033.728	
Pembiayaan Syariah Sharia financing	-	-	
Penyertaan modal Capital Investment	-	-	
Aset keuangan lainnya Other financial assets	380.816	380.816	
Aset tidak berwujud Intangible assets	127.349	127.349	
Aset tetap dan inventaris Fixed assets and inventory	292.415	292.415	
Aset non produktif Non-productive assets	163.493	163.493	
Aset lainnya Other assets	620.742	620.742	
Total asset Total assets	19.694.280	19.694.280	

	c	d	e	f	g
	Nilai tercatat masing-masing risiko Carrying amounts of each risk				
	Sesuai kerangka risiko kredit According to credit risk framework	**Sesuai kerangka *counterparty credit risk*** According to counterparty credit risk framework	**Sesuai kerangka sekuritisasi** According to securitization framework	**Sesuai kerangka risiko pasar** According to market risk framework	**Tidak mengacu pada persyaratan permodalan atau berdasarkan pengurangan modal** Does not refer to capital requirements or based on capital reduction
	-	-	-	-	-
	-	-	-	-	-
	35.501	-	-	-	-
	-	-	-	-	-
	80.249	-	-	-	-
	-	633.971	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	7.956.799	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	57.268	-	-	-	-
	-	-	-	-	-
	292.415	-	-	-	-
	262.508	-	-	-	-
	620.742	-	-	-	-
	9.305.484	-	-	-	-

	a	b	
	Nilai tercatat sebagaimana tercantum dalam publikasi laporan keuangan Carrying amount as stated in the published financial statements	*Nilai tercatat* berdasarkan prinsip kehati-hatian Carrying amount is based on the precautionary principle	
Kewajiban Liabilities			
Giro Current Account	1.094.324	1.094.324	
Tabungan Saving Account	3.034.198	3.034.198	
Deposito Deposits	10.321.976	10.321.976	
Uang Elektronik Electronic Money	-	-	
Liabilitas kepada Bank Indonesia Liabilities to Bank Indonesia	-	-	
Liabilitas kepada bank lain Liabilities to other banks	287.665	287.665	
Liabilitas spot dan derivatif/*forward* Spot and derivatve/forward liabilities	-	-	
Liabilitas atas surat berharga yang dijual dengan janji dibeli kembali (repo) Securities sold under agreements to repurchase (repo)	585.367	585.367	
Liabilitas akseptasi Acceptance liabilities	-	-	
Surat berharga yang diterbitkan Issued securities	-	-	
Pinjaman/Pembiayaan yang diterima Fund Borrowing	-	-	
Setoran jaminan Guarantee deposit	-	-	
Liabilitas antarkantor Liabilities between offices	-	-	
Liabilitas lainnya Other liabilities	626.160	626.160	
Kepentingan minoritas Minority interest	-	-	
Total liabilitas Total liabilities	15.949.690	15.949.690	

	c	d	e	f	g
	Nilai tercatat masing-masing risiko Carrying amounts of each risk				
	Sesuai kerangka risiko kredit According to credit risk framework	**Sesuai kerangka *counterparty credit risk*** According to counterparty credit risk framework	**Sesuai kerangka sekuritisasi** According to securitization framework	**Sesuai kerangka risiko pasar** According to market risk framework	**Tidak mengacu pada persyaratan permodalan atau berdasarkan pengurangan modal** Does not refer to capital requirements or based on capital reduction
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-

3. Tabel Perbedaan Utama antara Nilai Tercatat sesuai Standar Akuntansi Keuangan dengan Nilai Eksposur sesuai dengan Ketentuan OJK (LI2)

Table of Main Differences between Carrying Value in accordance with Financial Accounting Standards and Exposure Value in accordance with OJK Regulations (LI2)

	a	b	c	d	e
	Total	**Item sesuai:** Items based on:			
		Kerangka risiko kredit Credit risk framework	**Kerangka sekuritisasi** Securitization framework	**Kerangka Counterparty credit risk** Counterparty credit risk framework	**Kerangka risiko pasar** Market risk framework
Nilai tercatat aset sesuai dengan cakupan konsolidasi ketentuan kehati-hatian (sebagaimana dilaporkan pada *template* LI1) Asset carrying value amount under scope of regulatory consolidation (as per template LI1)	19.694.280	9.305.484	-	633.971	-
Nilai tercatat liabilitas sesuai lingkup sesuai dengan cakupan konsolidasi ketentuan kehati-hatian (sebagaimana dilaporkan pada *template* LI1) Liabilities carrying value amount under regulatory scope of consolidation (as per template LI1)	15.949.690	-	-	-	-
Total nilai bersih sesuai dengan cakupan konsolidasi ketentuan kehati-hatian Total net amount under regulatory scope of consolidation	3.744.590	-	-	-	-
Nilai rekening *administrative* Off-balance sheet amounts	11.543	-	-	-	-
Perbedaan valuasi Differences in valuations					
Perbedaan antara netting rules, selain dari yang termasuk pada baris 2 Differences due to different netting rules, other than those already included in row 2	-	-	-	-	-
Perbedaan provisi Differences due to consideration of provisions	-	-	-	-	-
Perbedaan *prudential filters* Differences due to prudential filters	-	-	-	-	-
Nilai eksposur yang dipertimbangkan, sesuai dengan cakupan konsolidasi ketentuan kehati hatian Exposure amounts considered for regulatory purposes	-	-	-	-	-

4. Tabel Penjelasan mengenai Perbedaan antara Nilai Eksposur sesuai dengan Standar Akuntansi Keuangan dengan Ketentuan OJK (LIA)

Table of Explanation regarding the Differences between Exposure Values in accordance with Financial Accounting Standards and OJK Provisions (LIA)

Tidak terdapat perbedaan antara nilai tercatat sesuai standar akuntansi keuangan, sebagaimana dilaporkan pada laporan keuangan dengan nilai eksposur sesuai ketentuan kehati-hatian.

There is no difference between the carrying amount according to financial accounting standards, as reported in the financial statements, and the exposure value according to prudential provisions

5. Tabel Komposisi Permodalan (CC1)

Table of Capital Composition (CC1)

	Komponen Component	**Jumlah (Dalam Jutaan Rupiah)** Amount (In Million Rupiah)
	CET 1: Instrumen dan Tambahan Modal Disetor CET 1: Instruments and Additional Paid-in Capital	
1	Saham biasa (termasuk *stock* surplus) Ordinary shares (including stock surplus)	5.468.749
2	Laba ditahan Retained earnings	(1.742.745)
3	Akumulasi penghasilan komprehensif lain (dan cadangan lain) Accumulation of other comprehensive income (and other reserves)	67.796
4	Modal yang termasuk *phase out* dari CET1 Capital that includes phase out from CET1	-
5	Kepentingan Non Pengendali yang dapat diperhitungkan Considerable Non-Controlling Interests	-
6	CET1 sebelum *regulatory adjustment* CET1 before regulatory adjustment	3.793.801
	CET 1: Faktor Pengurang (*Regulatory Adjustment*) CET 1: Deduction Factor (Regulatory Adjustment)	
7	Selisih kurang jumlah penyesuaian nilai wajar dari instrumen keuangan dalam *Trading Book* Differences on Adjustment of Fair Value on Financial Instrument in Trading Book	46.489
8	*Goodwill*	-
9	Aset tidak berwujud lainnya (selain *Mortgage-Servicing Rights*) Other intangible assets (besides Mortgage-Servicing Rights)	127.349
10	Aset pajak tangguhan yang berasal dari *future profitability* Deferred tax assets derived from future profitability	-
11	*Cash-flow hedge reserve*	-
12	*Shortfall on provisions to expected losses*	-
13	Keuntungan penjualan aset dalam transaksi sekuritisasi Gain on sale of assets in securitization transactions	-
14	Peningkatan/ penurunan nilai wajar atas kewajiban keuangan (DVA) Increase/decrease in fair value of financial liabilities (DVA)	-

	Komponen Component	Jumlah (Dalam Jutaan Rupiah) Amount (In Million Rupiah)
15	Aset pensiun manfaat pasti Defined benefit retirement assets	-
16	Investasi pada saham sendiri (jika belum di net dalam modal di Laporan Posisi Keuangan) Investment in own shares (if not netted in capital in the Statement of Financial Position)	-
17	Kepemilikan silang pada instrumen CET 1 pada entitas lain Cross-ownership of CET 1 instruments in other entities	-
18	Investasi pada modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, net posisi short yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan (jumlah di atas batasan 10%) Investments in the capital of banks, financial and insurance entities outside the scope of consolidated regulations, net short positions are permitted, where the Bank does not own more than 10% of the issued share capital (amount above the limit of 10%)	-
19	Investasi signifikan pada saham biasa Bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, net posisi short yang diperkenankan (jumlah di atas batasan 10%) Significant investments in the common stock of banks, financial and insurance entities outside the scope of regulatory consolidation, net short positions permitted (amount above the 10% threshold)	-
20	*Mortgage servicing rights*	-
21	Aset pajak tangguhan yang berasal dari perbedaan temporer (jumlah di atas batasan 10%, net dari kewajiban pajak) Deferred tax assets arising from temporary differences (amount above the 10% limit, net of tax liabilities)	-
22	Jumlah melebihi batasan 15% dari: The amount exceeding the 15% limit of:	-
23	investasi signifikan pada saham biasa financials Significant investment in financials ordinary shares	-
24	*Mortgage servicing rights*	-
25	pajak tangguhan dari perbedaan temporer deferred tax from temporary differences	-
26	Penyesuaian berdasarkan ketentuan spesifik nasional Adjustments based on national specific provisions	
26a.	Selisih PPKA dan CKPN Difference between PPKA and Allowance for Impairment Losses	13.468
26b.	PPKA non produktif Non-productive PPKA	34.039
26c.	Aset Pajak Tangguhan Deffered Tax Assets	14.567
26d.	Penyertaan Inclusion	-
26e.	Kekurangan modal pada perusahaan anak asuransi Lack of capital in insurance subsidiaries	-
26f.	Eksposur sekuritisasi Securitization exposure	-
26g.	Lainnya Others	-

	Komponen Component	**Jumlah (Dalam Jutaan Rupiah)** Amount (In Million Rupiah)
27	Penyesuaian pada CET 1 akibat AT 1 dan *Tier* 2 lebih kecil daripada faktor pengurangnya The adjustment to CET 1 due to AT 1 and Tier 2 is smaller than the reduction factor	-
28	Jumlah pengurang (*regulatory adjustment*) terhadap CET 1 Amount of deduction (regulatory adjustment) to CET 1	235.912
29	Jumlah CET 1 setelah faktor pengurang The number of CET 1 after the reduction factor	3.557.889
	Modal Inti Tambahan (AT 1): Instrumen Additional Core Capital (AT 1): Instrument	
30	Instrumen AT 1 yang diterbitkan oleh Bank (termasuk *stock surplus*) AT 1 instruments issued by the Bank (including surplus stock)	-
31	Yang diklasifikasikan sebagai ekuitas berdasarkan standar akuntansi Classified as equity under accounting standards	-
32	Yang diklasifikasikan sebagai liabilitas berdasarkan standar akuntansi Classified as a liability based on accounting standards	-
33	Modal yang termasuk *phase out* dari AT 1 Capital including in phase out from AT 1	-
34	Instrumen AT 1 yang diterbitkan oleh Entitas Anak yang diakui dalam perhitungan KPMM secara konsolidasi The AT 1 instrument issued by a Subsidiary is recognized in the CAR calculation on a consolidated basis	-
35	Instrumen yang diterbitkan Entitas Anak yang termasuk *phase out* Instruments issued by Subsidiaries including phase out	-
36	Jumlah AT 1 sebelum *regulatory adjustment* Total AT 1 before regulatory adjustment	-
	Modal Inti Tambahan: Faktor Pengurang (*Regulatory Adjustment*) Additional Core Capital: Deduction Factor (Regulatory Adjustment)	
37	Investasi pada instrumen AT 1 sendiri Invest in AT 1 instruments	-
38	Kepemilikan silang pada instrumen AT 1 pada entitas lain Cross-ownership of AT 1 instruments in other entities	-
39	Investasi pada modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, net posisi *short* yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan (jumlah di atas batasan 10%) Investments in the capital of banks, financial and insurance entities outside the scope of consolidated regulations, net short positions are permitted, where the Bank does not own more than 10% of the issued share capital (amount above the limit of 10%)	-
40	Investasi signifikan pada modal Bank, entitas keuangan dan asuransi di luar cakupan konsolidasi secara ketentuan (net posisi *short* yang diperkenankan) Significant investment in the capital of the Bank, financial entities and insurance outside the scope of consolidation in terms of provisions (net short positions allowed)	-
41	Penyesuaian berdasarkan ketentuan spesifik nasional Adjustments based on national specific provisions	-
41a.	Penempatan dana pada instrumen AT 1 pada Bank lain Placement of funds in AT 1 instruments at other banks	-

	Komponen Component	Jumlah (Dalam Jutaan Rupiah) Amount (In Million Rupiah)
42	Penyesuaian pada AT 1 akibat *Tier* 2 lebih kecil daripada faktor pengurangnya The adjustment to AT 1 due to Tier 2 is smaller than the reduction factor	-
43	Jumlah faktor pengurang (*regulatory adjustment*) terhadap AT 1 Total reduction factor (regulatory adjustment) to AT 1	-
44	Jumlah AT 1 setelah faktor pengurang Total AT 1 after the deduction factor	-
45	Jumlah Modal Inti (*Tier* 1) (CET 1 + AT 1) Total Core Capital (Tier 1) (CET 1 + AT 1)	3.557.889
	Modal Pelengkap (Tier 2): Instrumen dan cadangan Supplementary Capital (Tier 2): Instruments and reserves	
46	Instrumen *Tier* 2 yang diterbitkan oleh Bank (termasuk *stock surplus*) Tier 2 instruments issued by the Bank (including surplus stock)	-
47	Modal yang yang termasuk *phase out* dari *Tier* 2 Capital which includes phase out from Tier 2	-
48	Instrumen *Tier* 2 yang diterbitkan oleh Entitas Anak yang diakui dalam perhitungan KPMM secara konsolidasi Tier 2 instruments issued by Subsidiaries that are recognized in the consolidated CAR calculation	-
49	Modal yang diterbitkan Entitas Anak yang termasuk *phase out* Capital issued by Subsidiaries including phase out	-
50	Cadangan umum PPKA atas aset produktif yang wajib dihitung dengan jumlah paling tinggi sebesar 1,25% dari ATMR untuk Risiko Kredit PPKA general reserves for productive assets that must be calculated with a maximum amount of 1.25% of RWA for Credit Risk	84.770
51	Jumlah Modal Pelengkap (*Tier* 2) sebelum faktor pengurang Total Supplementary Capital (Tier 2) before deduction factor	84.770
	Modal Pelengkap (*Tier* 2): Faktor Pengurang (*Regulatory Adjustment*) Supplementary Capital (Tier 2): Deduction Factor (Regulatory Adjustment)	
52	Investasi pada instrumen *Tier* 2 sendiri Investment in Tier 2 instruments	-
53	Kepemilikan silang pada instrumen *Tier* 2 pada entitas lain Cross-ownership of a Tier 2 instrument in other entities	-
54	Investasi pada kewajiban TLAC modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, *net* posisi *short* yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan; nilai sebelumnya ditetapkan dengan *threshold* 5% namun tidak lagi memenuhi kriteria (untuk bank Sistemik) Investments in TLAC capital liabilities of banks, financial and insurance entities outside the scope of consolidation by regulation, net short positions are permitted, where the Bank does not own more than 10% of the issued share capital; the previous value was set with a threshold of 5% but no longer meets the criteria (for Systemic banks)	-
55	Investasi signifikan pada modal atau instrumen TLAC Bank, entitas keuangan dan asuransi di luar cakupan konsolidasi secara ketentuan (*net* posisi *short* yang diperkenankan) Significant investments in capital or instruments of TLAC Banks, financial and insurance entities outside the scope of regulatory consolidation (net short positions allowed)	-
56	Penyesuaian berdasarkan ketentuan spesifik nasional Adjustments based on national specific provisions	-

	Komponen Component	**Jumlah (Dalam Jutaan Rupiah)** Amount (In Million Rupiah)
56a.	*Sinking fund*	-
56b.	Penempatan dana pada instrumen *Tier* 2 pada Bank lain Fund placement in Tier 2 instruments on other banks	-
57	Jumlah faktor pengurang (*regulatory adjustment*) Modal Pelengkap Total deduction factor (regulatory adjustment) of Supplementary Capital	-
58	Jumlah Modal Pelengkap (*Tier* 2) setelah *regulatory adjustment* Amount of Supplementary Capital (Tier 2) after regulatory adjustment	84.770
59	Total Modal (Modal Inti + Modal Pelengkap) Total Capital (Core Capital + Supplementary Capital)	3.642.659
60	Total Aset Tertimbang Menurut Risiko (ATMR) Total Risk Weighted Assets (RWA)	9.901.297
	Rasio Kecukupan Pemenuhan Modal Minimum (KPMM) dan Tambahan Modal (*Capital Buffer*) Minimum Capital Adequacy Ratio (CAR) and Additional Capital (Capital Buffer)	
61	Rasio Modal Inti Utama CET 1 (persentase terhadap ATMR) CET ratio 1 (percentage of RWA)	35,93%
62	Rasio Modal Inti *Tier* 1 (persentase terhadap ATMR) Tier 1 Core Capital Ratio (percentage of RWA)	35,93%
63	Rasio Total Modal (persentase terhadap ATMR) Capital Total Ratio (percentage of RWA)	36,79%
64	*Buffer* (persentase terhadap ATMR) Buffer (percentage of RWA)	27,04%
65	*Capital Conservation Buffer*	0,00%
66	*Countercyclical Buffer*	0,00%
67	*Higher loss absorbency requirement*	0,00%
68	Untuk bank umum konvensional: CET 1 yang tersedia untuk memenuhi *Buffer* (persentase terhadap ATMR) Untuk kantor cabang dari Bank yang berkedudukan di luar negeri: Bagian Dana Usaha yang ditempatkan dalam CEMA (diungkapkan sebagai persentase dari ATMR) yang tersedia untuk memenuhi *Buffer*. For conventional commercial banks: CET 1 available to meet Buffer (percentage of RWA) For branch offices of Banks domiciled abroad: The share of Business Funds placed in CEMA (expressed as a percentage of RWA) available to meet Buffers.	0,00%
	National minima (jika berbeda dari Basel 3) National minima (if it is different from Basel 3)	
69	Rasio terendah CET 1 nasional (jika berbeda dengan Basel 3) National CET 1 lowest ratio (if it is different from Basel 3)	0,00%
70	Rasio terendah *Tier* 1 nasional (jika berbeda dengan Basel 3) National Tier 1 lowest ratio (if it is different from Basel 3)	0,00%
71	Rasio terendah total modal nasional (jika berbeda dengan Basel 3) Total national capital lowest ratio (if it is different from Basel 3)	0,00%

	Komponen Component	Jumlah (Dalam Jutaan Rupiah) Amount (In Million Rupiah)
	Jumlah di bawah batasan pengurangan (sebelum pembobotan risiko) Amount under deduction limit (before risk weighting)	
72	Investasi non-signifikan pada modal atau kewajiban TLAC lainnya pada entitas keuangan lain Non-significant investments in TLAC's capital or other obligations in other financial entities	-
73	Investasi signifikan pada saham biasa entitas keuangan Significant investments in the common stock of financial entities	-
74	*Mortgage servicing rights* (net dari kewajiban pajak) Mortgage servicing rights (net of tax liabilities)	-
75	Aset pajak tangguhan yang berasal dari perbedaan temporer (net dari kewajiban pajak) Deferred tax assets arising from temporary differences (net of tax liabilities)	-
	Cap yang dikenakan untuk provisi pada *Tier* 2 Cap imposed for provision at Tier 2	
76	Provisi yang dapat diakui sebagai *Tier* 2 sesuai dengan eksposur berdasarkan pendekatan standar (sebelum dikenakan *cap*) Provisions that can be recognized as Tier 2 according to exposure under the standard approach (before cap)	-
77	*Cap* atas provisi yang diakui sebagai *Tier* 2 berdasarkan pendekatan standar Cap on provision recognized as Tier 2 under a standardized approach	-
78	Provisi yang dapat diakui sebagai *Tier* 2 sesuai dengan eksposur berdasarkan pendekatan IRB (sebelum dikenakan *cap*) Provisions that can be recognized as Tier 2 according to exposure under the IRB approach (before cap)	-
79	*Cap* atas provisi yang diakui sebagai *Tier* 2 berdasarkan pendekatan IRB Cap on provisions recognized as Tier 2 under the IRB approach	-
	Instrumen Modal yang termasuk *phase out* (hanya berlaku antara 1 Jan 2018 s.d. 1 Jan 2022) Capital Instruments that include phase out (only valid between 1 Jan 2018 to 1 Jan 2022)	
80	*Cap* pada CET 1 yang temasuk *phase out* Cap in CET 1 including phase out	-
81	Jumlah yang dikecualikan dari CET 1 karena adanya *cap* (kelebihan di atas *cap* setelah *redemptions* dan *maturities*) Amount excluded from CET 1 due to cap (excess above cap after redemptions and maturities)	-
82	*Cap* pada AT 1 yang temasuk *phase out* Cap in AT 1 including phase out	-
83	Jumlah yang dikecualikan dari AT 1 karena adanya *cap* (kelebihan di atas *cap* setelah *redemptions* dan *maturities*) Amount excluded from AT 1 due to cap (excess above cap after redemptions and maturities)	-
84	*Cap* pada *Tier* 2 yang temasuk *phase out* Cap in Tier 2 including phase out	-
85	Jumlah yang dikecualikan dari *Tier* 2 karena adanya *cap* (kelebihan di atas *cap* setelah *redemptions* dan *maturities*) Amount excluded from AT 2 due to cap (excess above cap after redemptions and maturities)	-

6. Tabel Rekonsiliasi Permodalan (CC2)
Table of Capital Reconciliation (CC2)

No.	Pos – Pos Instruments	Individual Individual
		31 Desember 2022 (Audit) December 31, 2022 (Audited)
Aset Assets		
1.	Kas Cash	16.681
2.	Penempatan pada Bank Indonesia Placement with Bank Indonesia	4.395.673
3.	Penempatan pada bank lain Placement with other banks	177.507
4.	Tagihan spot dan derivatif/*forward* Spot and derivative/forward claims	-
5.	Surat berharga yang dimiliki Amortized cost marketable securities	2.860.784
6.	Surat berharga yang dijual dengan janji dibeli kembali (repo) Securities sold under agreements to repurchase (repo)	625.092
7.	Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (*reverse* repo) Claims on securities purchased with agreements to resell (reverse repo)	-
8.	Tagihan akseptasi Acceptance bills	-
9.	Kredit yang diberikan Loans	10.244.251
10.	Pembiayaan Syariah Sharia financing	-
11.	Penyertaan modal Capital investment	-
12.	Aset keuangan lainnya Other financial assets	504.769
13.	Cadangan kerugian penurunan nilai aset keuangan -/- Allowance for impairment losses on financial assets -/-	
	a. Surat berharga yang dimiliki Amortized cost marketable securities	-
	b. Kredit yang diberikan dan pembiayaan Syariah Loans and Sharia financing	(210.523)
	c. Lainnya Others	(123.953)
14.	Aset tidak berwujud Intangible assets	146.844
	Akumulasi amortisasi aset tidak berwujud -/- Accumulated amortization of intangible assets -/-	(19.495)

No.	Pos – Pos Instruments	Individual Individual 31 Desember 2022 (Audit) December 31, 2022 (Audited)
15.	Aset tetap dan inventaris Fixed assets and inventory	387.591
	Akumulasi penyusutan aset tetap dan inventaris -/- Accumulated depreciation of fixed assets and inventory -/-	(95.176)
16.	Aset non produktif Non-productive assets	
	a. Properti terbengkalai Abandoned property	-
	b. Agunan yang diambil alih Foreclosed collaterals	163.493
	c. Rekening tunda Pending account	-
	d. Aset antarkantor Assets between offices	-
17.	Aset lainnya Other assets	620.742
	Total Aset Total Assets	19.694.280
Liabilitas dan Ekuitas Liabilities and Equity		
	Liabilitas Liabilities	
1.	Giro Current Account	1.094.324
2.	Tabungan Saving	3.034.198
3.	Deposito Deposit	10.321.976
4.	Uang Elektronik Electronic Money	-
5.	Liabilitas kepada Bank Indonesia Liabilities to Bank Indonesia	-
6.	Liabilitas kepada bank lain Liabilities to other banks	287.665
7.	Liabilitas spot dan derivatif/*forward* Spot and derivatve/forward liabilities	-
8.	Liabilitas atas surat berharga yang dijual dengan janji dibeli kembali (repo) Securities sold under agreements to repurchase (repo)	585.367
9.	Liabilitas akseptasi Acceptance liabilities	-

No.	Pos – Pos Instruments	Individual Individual 31 Desember 2022 (Audit) December 31, 2022 (Audited)
10.	Surat berharga yang diterbitkan Issued securities	-
11.	Pinjaman/Pembiayaan yang diterima Fund Borrowing	-
12.	Setoran jaminan Guarantee deposit	-
13.	Liabilitas antar kantor Liabilities between offices	-
14.	Liabilitas lainnya Other liabilities	626.160
15.	Kepentingan minoritas Minority interest	-
	Total Liabilitas Total Liabilities	15.949.690
	Ekuitas Equity	
16.	Modal disetor Paid-in capital	
	a. Modal dasar Authorized capital	3.000.000
	b. Modal yang belum disetor -/- Unpaid capital -/-	(2.057.832)
	c. Saham yang dibeli kembali (*treasury stock*) -/- Treasury stock -/-	-
17.	Tambahan modal disetor Additional paid-in capital	
	a. Agio	2.825.444
	b. Disagio -/-	-
	c. Dana setoran modal Capital deposit fund	1.701.137
	d. Lainnya Others	-
18.	Penghasilan komprehensif lain Other comprehensive income	
	a. Keuntungan Profit	46.709
	b. Kerugian -/- Loss -/-	(49.210)

No.	Pos – Pos Instruments	Individual Individual 31 Desember 2022 (Audit) December 31, 2022 (Audited)
19.	Cadangan Reserves	
	a. Cadangan umum General reserves	21.087
	b. Cadangan tujuan Destination reserves	-
20.	Laba/rugi Profit/loss	
	a. Tahun-tahun lalu Previous years	(953.686)
	b. Tahun berjalan Current year	(789.059)
	c. Dividen yang dibayarkan -/- Paid dividend -/-	-
	Total Ekuitas yang Dapat Diatribusikan Total Attributable Equity	
	Kepada Pemilik To Owners	3.744.590
	Total Ekuitas Total Equity	3.744.590
	Total Liabilitas dan Ekuitas Total Liabilities and Equity	19.694.280

7. Tabel Fitur Utama Instrumen Permodalan dan Instrumen TLAC – *Eligible* (CCA)

Table of Main Features of Capital Instruments and TLAC – Eligible (CCA)

No.	Indonesia	Informasi Kuantitatif/Kualitatif Quantitative/Qualitative Information
1	Penerbit Issuer	PT. Bank Neo Commerce, Tbk
2	Nomor identifikasi Identification number	ID1000133408
3	Hukum yang digunakan Applicable laws	Hukum Indonesia
3a	Sarana yang memungkinkan kewajiban pelaksanaan pada Bagian 13 dari Lembar Istilah TLAC tercapai (untuk instrumen TLAC sah lainnya yang diatur oleh hukum asing) Means by which the performance obligations under Section 13 of the TLAC Term Sheet may be met (for other valid TLAC instruments governed by foreign law)	N/A
4	Pada saat masa transisi During the transition period	N/A
5	Setelah masa transisi After the transition period	CET1
6	Apakah instrumen *eligible* untuk Individu/Konsolidasi atau Konsolidasi dan Individu Is the instrument eligible for Individual/Consolidated or Consolidated and Individual	Individu
7	Jenis Instrumen Types of instrument	Saham Biasa
8	Jumlah yang diakui dalam perhitungan KPMM The amount recognized in the CAR calculation	942.168
9	Nilai par dari *instrument* Value per instrument	942.168
10	Klasifikasi sesuai standar akuntansi keuangan Classification based on financial accounting standard	Ekuitas
11	Tanggal penerbitan Issucance date	12/01/2015
12	Tidak ada jatuh tempo (perpetual) atau dengan jatuh tempo There is no maturity (perpetual) or with maturity	Perpetual
13	Tanggal jatuh tempo Due date	-
14	Eksekusi *call option* atas persetujuan Otoritas Jasa Keuangan Call option execution based on the approval of the Financial Services Authority	-
15	Tanggal *call option*, jumlah penarikan dan persyaratan *call option* lainnya (bila ada) Call option date, withdrawal amount and other call option requirements (if any)	-
16	*Subsequent call option* Kupon / dividen Coupon/dividend	-
17	Dividen/ kupon dengan bunga tetap atau *floating* Dividends/coupons with fixed or floating interest	*Floating*
18	Tingkat dari *coupon rate* atau index lain yang menjadi acuan The level of the coupon rate or other index that becomes a reference	Ditentukan RUPS
19	Ada atau tidaknya *dividend stopper* The presence or absence of dividend stopper	-
20	*Fully discretionary*; *partial* atau *mandatory* Fully discretionary; partial or mandatory	-

No.	Indonesia	Informasi Kuantitatif/Kualitatif Quantitative/Qualitative Information
21	Apakah terdapat fitur *step up* atau insentif lain Is there any step up feature or other incentive	-
22	Non-kumulatif atau kumulatif Non-cumulative or cumulative	-
23	Dapat dikonversi atau tidak dapat dikonversi Convertible or unconvertable	-
24	Jika dapat dikonversi, sebutkan *trigger point*-nya If convertible, mention the trigger point	-
25	Jika dapat dikonversi, apakah seluruh atau sebagian If convertible, is it a whole or partial	-
26	Jika dapat dikonversi, bagaimana *rate* konversinya If convertible, how is the conversion	-
27	Jika dapat dikonversi; apakah *mandatory* atau *optional* If convertible, is it mandatory or optional	-
28	Jika dapat dikonversi, sebutkan jenis instrumen konversinya If convertible, mention type of conversion instrument	-
29	Jika dapat dikonversi, sebutkan *issuer of instrument it converts into* If convertible, mention issuer of instrument it converts into	-
30	Fitur *write-down* Write-down feature	Tidak
31	Jika terjadi *write-down*, sebutkan *trigger*-nya If write-down occurs, mention the trigger	-
32	Jika terjadi *write-down*, apakah penuh atau sebagian If write-down occurs, is it a whole or partial	-
33	Jika terjadi *write down*; permanen atau temporer If write-down occurs, is it permanent or temporary	-
34	Jika terjadi *write down* temporer, jelaskan mekanisme *write-up* If temporary write-down occurs, explaine the write-up mechanism	-
34a	Tipe subordinasi Type of subordinate	-
35	Hierarki instrumen pada saat likuidasi Instrument hierarchy during the liquidation	-
36	Apakah terdapat fitur yang *non-compliant* Is there any non-compliant feature	-
37	Jika Ya, jelaskan fitur yang *non-compliant* If any, explaine the non-compliant feature	-

8. Tabel Pengungkapan Kualitatif mengenai Struktur Permodalan dan Kecukupan Permodalan
Table of Qualitative Disclosures regarding Capital Structure and Capital Adequacy

Modal Capital	31-Dec-22	31-Dec-21
Modal Inti (*Tier* 1) The Core Capital (Tier-1)	3.557.889	2.754.751
Modal Pelengkap (*Tier* 2) The Complement Capital (Tier-2)	84.770	38.900
Jumlah Modal Total Capital	3.642.659	3.642.659
Aset Tertimbang Menurut Risiko Risk Weighted Assets		
Risiko Kredit Credit Risk	9.305.484	4.144.616
Risiko Operasional Operational Risk	595.813	511.943
Risiko Pasar Market Risk	-	377.795
Rasio Penyediaan Modal Provision Capital Risk		
Dengan risiko kredit dan risiko operasional With credit risk and operational risk	36,79%	59,99%
Dengan risiko kredit, risiko pasar dan risiko operasional With credit risk, market risk and operational risk	36,79%	55,49%

Pengungkapan Kualitatif mengenai struktur permodalan dan kecukupan permodalan
Qualitative Disclosure regarding capital structure and capital adequacy

Sesuai dengan Peraturan OJK, modal yang diwajibkan regulator dianalisa dalam dua *tier* sebagai berikut :

- Modal inti (*tier* 1), yang terdiri dari modal inti utama dan modal inti tambahan. Modal inti utama antara lain meliputi modal ditempatkan dan disetor penuh, tambahan modal disetor, cadangan umum, laba tahun lalu dan periode/tahun berjalan (100%), penghasilan komprehensif lainnya berupa potensi keuntungan/kerugian yang berasal dari perubahan nilai wajar aset keuangan dalam kelompok nilai wajar melalui penghasilan komprehensif lain, selisih kurang dari penyisihan penghapusan aset produktif sesuai ketentuan Bank Indonesia dan cadangan kerugian penurunan nilai aset produktif yang diperbolehkan. Aset pajak tangguhan, aset tak berwujud (termasuk *goodwill*) dan penyertaan (100%) merupakan faktor pengurang modal inti utama. Modal inti tambahan antara lain terdiri dari saham preferen, surat berharga subordinasi dan pinjaman subordinasi dimana ketiganya bersifat non-kumulatif setelah dikurangi pembelian kembali.
- Modal pelengkap (*tier* 2) meliputi penyisihan penghapusan aset produktif sesuai ketentuan Bank Indonesia
- Posisi rasio Kewajiban Penyediaan Modal Minimum (KPMM) Bank tanggal 31 Desember 2022 dan 2021 masing-masing sebesar 36,79% dan 55,49%
- Bank telah mematuhi semua persyaratan modal yang ditetapkan oleh pihak regulator sepanjang periode pelaporan, khususnya berkenaan dengan perhitungan Kewajiban Penyediaan Modal Minimum (KPMM) dan Aktiva Tertimbang Menurut Risiko (ATMR).

Based on the OJK Regulations, the capital required by the regulator is analyzed in two tiers as follows:

- Core capital (tier 1), which consists of main core capital and additional core capital. Main core capital includes issued and fully paid capital, additional paid-in capital, general reserves, last year's profit and current period/year (100%), other comprehensive income in the form of potential gains/losses from changes in the fair value of financial assets in the group fair value through other comprehensive income. The difference is less than the allowance for possible losses on earning assets in accordance with Bank Indonesia regulations and the allowable allowance for impairment losses on earning assets. Deferred tax assets, intangible assets (including goodwill) and participation (100%) are the main core capital deduction factors. Additional core capital consists of preferred stock, subordinated securities and subordinated loans where the three are non-cumulative after deducting buybacks.
- Supplementary capital (tier 2) includes allowance for possible losses on earning assets in accordance with the Bank Indonesia regulations
- The Bank's Minimum Capital Adequacy Ratio (KPMM) as of December 31, 2022 and 2021 was 36.79% and 55.49%, respectively.
- The Bank has complied with all capital requirements set by the regulators throughout the reporting period, particularly with regard to the calculation of the Minimum Capital Adequacy Ratio (CAR) and Risk Weighted Assets (RWA).

9. Tabel Laporan Kewajiban Pemenuhan Rasio Pengungkit dan Laporan Perhitungan Rasio Pengungkit

Table of Leverage Ratio Fulfillment Obligation Report and Leverage Ratio Calculation Report

	Keterangan Description	Periode Period	
		Desember 2022 December 2022	**September 2022** September 2022
	Eksposur Aset dalam Laporan Posisi Keuangan **Asset Exposure in the Statement of Financial Position**		
1	Eksposur aset dalam laporan posisi keuangan termasuk aset jaminan, namun tidak termasuk eksposur transaksi derivatif dan eksposur SFT (Nilai *gross* sebelum dikurangi CKPN) Asset Exposure in the Statement of Financial Position, including collateral assets, excluding derivative transaction exposure and SFT exposure (Gross value before deducted with CKPN)	19.403.665	16.183.468
2	Nilai penambahan kembali untuk agunan derivatif yang diserahkan kepada pihak lawan yang mengakibatkan penurunan total eksposur aset dalam neraca karena adanya penerapan standar akuntansi keuangan Added value back for derivative collateral handed over to counterparties leading to a decrease in total asset exposure in the balance sheet due to the application of financial accounting standards	-	-
3	(Pengurangan atas piutang terkait CVM yang diberikan dalam transaksi derivatif) (Deduction on receivables related to CVM given in derivative transactions)	-	-
4	(Penyesuaian untuk nilai tercatat surat berharga yang diterima dalam eksposur SFT yang diakui sebagai aset) (Adjustment to the carrying value of securities received in SFT exposure recognized as an asset)	-	-
5	(CKPN atas aset tersebut sesuai standar akuntansi keuangan) (CKPN on those assets according to financial accounting standards)	(334.476)	(279.841)
6	(Aset yang telah diperhitungkan sebagai faktor pengurang Modal Inti sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan mengenai kewajiban penyediaan modal minimum bagi bank umum) (Assets that have been calculated as a deduction factor for Core Capital as referred to in the Financial Services Authority Regulation regarding the minimum capital adequacy requirement for commercial banks)	(127.349)	(103.963)
7	Total Eksposur aset dalam laporan posisi keuangan Penjumlahan dari baris 1 sampai dengan baris 6 Total Asset exposure in the statement of financial position Addition from line 1 to line 6	18.941.840	15.799.664
	Eksposur Transaksi Derivatif **Derivative Transaction Exposure**		
8	Nilai RC untuk seluruh transaksi derivatif baik dalam hal terdapat *variation* margin yang memenuhi syarat ataupun terdapat perjanjian saling hapus yang memenuhi persyaratan tertentu The RC value for all derivative transactions, whether there is a variation margin that meets the requirements or there is an offsetting agreement that meets certain requirements	-	-
9	Nilai penambahan yang merupakan PFE untuk seluruh transaksi derivatif Added value that also serves as the PFE for all derivative transactions	-	-
10	(Pengecualian atas eksposur transaksi derivatif yang diselesaikan melalui *central counterparty* (CCP)) (Exception of exposure to derivative transactions settled through a central counterparty (CCP))	N/A	N/A
11	Penyesuaian untuk nilai nosional efektif dari derivatif kredit Adjustment for the effective notional value of credit derivatives	-	-
12	(Penyesuaian untuk nilai nosional efektif yang dilakukan saling hapus dan pengurangan *add-on* untuk transaksi penjualan derivatif kredit) (Adjustments to the effective notional amount are made for offsetting and reducing add-ons for credit derivative sales transactions)	-	-
13	Total Eksposur Transaksi Derivatif Penjumlahan baris 8 sampai dengan baris 12 Total Derivative Transaction Exposure Addition of lines 8 to lines 12	-	-

	Keterangan Description	Periode Period	
		Desember 2022 December 2022	September 2022 September 2022
	Eksposur *Securities Financing Transaction* (SFT) Securities Financing Transaction (SFT) Exposure		
14	Nilai tercatat aset SFT secara *gross* The carrying amount of SFT's assets on a gross basis	625.092	94.000
15	(Nilai bersih antara liabilitas kas dan tagihan kas) (Net value between cash liabilities and cash receivables)	-	-
16	Risiko Kredit akibat kegagalan pihak lawan terkait aset SFT yang mengacu pada perhitungan *current exposure* sebagaimana diatur dalam Lampiran Peraturan Otoritas Jasa Keuangan ini Credit Risk due to counterparty failure related to SFT assets, which refers to the current exposure calculation as stipulated in the Appendix to this Financial Services Authority Regulation	39.725	-
17	Eksposur sebagai agen SFT Exposure as an SFT agent	-	-
18	Total Eksposur SFT Penjumlahan baris 14 sampai dengan baris 17 Total SFT Exposure Addition of lines 14 to lines 17	664.817	94.000
	Eksposur Transaksi Rekening Administratif (TRA) Administrative Account Transaction (TRA) Exposure		
19	Nilai seluruh kewajiban komitmen atau kewajiban kontinjensi Nilai *gross* sebelum dikurangi CKPN Value of all commitments or contingent liabilities Gross value before deducted with CKPN	11.543	211.946
20	(Penyesuaian terhadap hasil perkalian antara nilai kewajiban komitmen atau kewajiban kontinjensi dan FKK kemudian dikurangi CKPN) (Adjustments to the multiplication result between the value of commitments or contingent liabilities and FKK are then reduced by CKPN)	(10.389)	(190.751)
21	(CKPN atas TRA sesuai standar akuntansi keuangan) (CKPN on TRA according to financial accounting standards)	(185)	(533)
22	Total Eksposur TRA Penjumlahan dari baris 19 sampai dengan baris 21 Total TRA Exposure Addition of lines 19 to lines 21	969	20.662
	Modal dan Total Eksposur Capital and Total Exposure		
23	Modal Inti Core Capital	3.557.889	2.113.078
24	Total Eksposur Penjumlahan baris 7, baris 13, baris 18, dan baris 22 Total Exposure Addition of lines 7, lines 13, lines 18, and lines 22	19.607.626	15.914.326
	Rasio Pengungkit (*Leverage*) Leverage Ratio		
25	Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada) Leverage Ratio value, including the impact of adjustments to temporary exemptions for placement of current accounts with Bank Indonesia in order to comply with the minimum statutory reserve requirements (if any)	18,15%	13,28%
25a	Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada) Leverage Ratio value, excluding the impact of adjustments to temporary exemptions for placement of current accounts with Bank Indonesia in order to comply with the minimum statutory reserves (if any)	18,15%	13,28%

	Keterangan Description	Periode Period	
		Desember 2022 December 2022	September 2022 September 2022
26	Nilai Minimum Rasio Pengungkit Minimum Value of Leverage Ratio	3,00%	3,00%
27	Bantalan terhadap nilai Rasio Pengungkit Bearing to Leverage Ratio value	N/A	N/A
	Pengungkapan Nilai Rata-Rata Disclosure of Average Ratio		
28	Nilai rata-rata dari nilai tercatat aset SFT secara *gross*, setelah penyesuaian untuk transaksi akuntansi penjualan (*sale accounting transaction*) yang dihitung secara bersih (*nett*) dengan liabilitas kas dalam SFT dan tagihan kas dalam SFT The average value of the carrying amount of SFT's assets on a gross basis, after adjustment for sales accounting transactions netted with cash liabilities in SFT and cash receivables in SFT	312.546	47.000
29	Nilai akhir triwulan laporan dari nilai tercatat aset SFT secara *gross*, setelah penyesuaian untuk transaksi akuntansi penjualan (*sale accounting transaction*) yang dihitung secara bersih (*nett*) dengan liabilitas kas dalam SFT dan tagihan kas dalam SFT End of reporting quarter value of the carrying amount of SFT's assets on a gross basis, after adjustment for sales accounting transactions netted with cash liabilities in SFT and cash receivables in SFT	664.817	94.000
30	Total Eksposur, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara *gross* sebagaimana dimaksud dalam baris 28 Total Exposure, including the impact of adjustments to temporary exemptions for placement of current accounts with Bank Indonesia in order to comply with the minimum reserve requirement (if any), which has included the average value of the gross carrying value of SFT assets as referred to in line 28	19.920.172	15.961.326
30a	Total Eksposur, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara *gross* sebagaimana dimaksud dalam baris 28 Total Exposure, excluding the impact of adjustments to temporary exemptions for placement of current accounts with Bank Indonesia in order to comply with the minimum reserve requirements (if any), which has included the average value of the gross carrying value of SFT assets as referred to in line 28	19.920.172	15.961.326
31	Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara *gross* sebagaimana dimaksud dalam baris 28 The value of the Leverage Ratio, including the impact of adjustments to temporary exceptions for placement of current accounts with Bank Indonesia in order to comply with the minimum reserve requirements (if any), which has included the average value of the gross carrying value of SFT assets as referred to in line 28	17,86%	13,24%
31a	Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara *gross* sebagaimana dimaksud dalam baris 28 The value of the Leverage Ratio, excluding the impact of adjustments to temporary exemptions for placement of current accounts with Bank Indonesia in order to comply with the minimum reserve requirements (if any), which has included the average value of the gross carrying value of SFT assets as referred to in line 28	17,86%	13,24%

Analisis Kualitatif
Qualitative Analysis

Rasio Pengungkit (*Leverage*) PT Bank Neo Commerce Tbk Posisi Desember 2022 yaitu sebesar 18,15% masih sangat memadai dan diatas ketentuan sebesar 3%.

Leverage Ratio of PT Bank Neo Commerce Tbk in December 2022 at 18.15% was still very adequate and above the provisions of 3%.

Total Eksposur Dalam Rasio Pengungkit
Total Exposure in Leverage Ratio

dalam jutaan Rupiah
in million Rupiah

No	Keterangan Description	Jumlah Total
1	Total asset di laporan posisi keuangan pada laporan keuangan publikasi. (nilai *gross* sebelum dikurangi CKPN). Total assets in the financial position statement in published financial statements. (gross value before deducted with CKPN).	20.028.757
2	Penyesuaian untuk nilai penyertaan pada Bank, Lembaga keuangan, perusahaan asuransi, dan/atau entitas lain yang berdasarkan standar akuntansi keuangan harus dikonsolidasikan namun di luar cakupan konsolidasi berdasarkan ketentuan Otoritas Jasa Keuangan. Adjustments for the value of investments in banks, financial institutions, insurance companies and/or other entities based on financial accounting standards must be consolidated but outside the scope of consolidation based on the provisions of the Financial Services Authority.	-
3	Penyesuaian untuk nilai kumpulan asset keuangan yang mendasari yang telah dialihkan dalam sekuritisasi aset yang memenuhi persyaratan jual putus sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan mengenai prinsip kehati-hatian dalam aktivitas sekuritisasi aset bagi bank umum. Dalam hal aset keuangan yang mendasari dimaksud telah dikurangkan dari total aset pada laporan posisi keuangan maka angka pada baris ini adalah 0 (nol). Adjustment for the value of the underlying set of financial assets that have been transferred in asset securitization that meets the sale and end requirements as stipulated in the Financial Services Authority Regulation concerning the precautionary principle in asset securitization activities for commercial banks. In the event that the underlying financial assets referred to have been deducted from the total assets in the statement of financial position, the number in this line is 0 (zero).	-
4	Penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada). Adjustments to temporary exemptions for placement of current accounts with Bank Indonesia in order to comply with the minimum statutory reserve requirements (if any).	N/A
5	Penyesuaian untuk asset fidusia yang diakui sebagai komponen laporan posisi keuangan berdasarkan standar akuntansi keuangan namun dikeluarkan dari perhitungan total eksposur dalam Rasio Pengungkit. Adjustments for fiduciary assets that are recognized as a component of the statement of financial position based on financial accounting standards but are excluded from the calculation of total exposure in the Leverage Ratio.	N/A
6	Penyesuaian untuk nilai pembelian atau penjualan asset keuangan secara regular dengan menggunakan metode akuntansi tanggal perdagangan. Adjustments to the value of regular purchases or sales of financial assets using the trade date method of accounting.	-
7	Penyesuaian untuk nilai transaksi cash pooling yang memenuhi persyaratan sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan Rasio Pengungkit. Adjustment for the value of cash pooling transactions that meet the requirements as stipulated in the Financial Services Authority Regulation Leverage Ratio.	-
8	Penyesuaian untuk nilai eksposur transaksi derivatif. Adjustments for derivative transaction exposure values.	-
9	Penyesuaian untuk nilai eksposur SFT sebagai contoh transaksi *reverse* repo. Adjustments for SFT exposure values for example reverse repo transactions	39.725
10	Penyesuaian untuk nilai eksposur TRA yang telah dikalikan dengan FKK. Adjustment for TRA exposure value that has been multiplied by FKK.	969
11	Penyesuaian penilaian prudensial berupa faktor pengurang modal dan CKPN. Prudential assessment adjustments in the form of capital reduction factors and CKPN.	(461.825)
12	Penyesuaian lainnya. Other adjustments.	-
13	Total Eksposur dalam perhitungan Rasio Pengungkit. Total Exposure in Leverage Ratio calculation	19.607.626

Analisis Kualitatif
Qualitative Analysis

Total eksposur dalam rasio pengungkit untuk periode Desember 2022 adalah Rp.19.607.626 Juta. Penyesuaian aset pada laporan posisi keuangan untuk eksposur rasio pengungkit ini terdiri dari penyesuaian eksposur transaksi derivatif, eksposur Transaksi Rekening Administratif, faktor pengurang modal dan CKPN. Transaksi Rekening Administratif (TRA) terdiri dari kewajiban komitmen atas fasilitas kredit kepada nasabah yang belum ditarik dan kewajiban kontinjensi atas garansi yang diberikan.Untuk faktor pengurang modal terdiri dari perhitungan pajak tangguhan dan aset tidak berwujud.

The total exposure in leverage ratio for the period of December 2022 was Rp19,607,626 million. Asset adjustments in the statement of financial position for this leverage ratio exposure consist of adjustments to derivative transaction exposures, off balance sheet transaction exposures, capital deduction factors and CKPN. Administrative Account Transactions (TRA) consist of commitment obligations on credit facilities to customers that have not been withdrawn and contingent liabilities on guarantees provided. Meanwhile, capital deduction factors consist of deferred tax calculations and intangible assets.

10. Tabel Pengungkapan Tagihan Bersih Berdasarkan Wilayah - Bank secara Individual

Tabel Disclosure of Net Receivables by Region - Bank Only

No.	Kategori Portofolio Portfolio Category	31 Desember 2022 December 31, 2022				
		Tagihan Bersih Berdasarkan Wilayah Net Receivables by Region				
		JAKARTA	JABAR, JATENG, JATIM, DIY, BANTEN West Java, Central Java, East Java, Yogyakarta, Banten	SUMATERA, Lainnya Sumatera and others	dst. Etc	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1	Tagihan Kepada Pemerintah Government Receivables	6.901.175	-	-	-	6.901.175
2	Tagihan Kepada Entitas Sektor Publik Public Sector Entities Receivables	354.660	-	-	-	354.660
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Internasional Multilateral Development Bank and International Institutions Receivables	-	-	-	-	-
4	Tagihan Kepada Bank Bank Receivable	249.275	15	2.213	-	251.503
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Properties	36	9.789	163	-	9.988
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Properties	5.708	-	-	-	5.708
7	Kredit Pegawai/Pensiunan Employee/Pensioner Loans	86.595	226.300	148.602	-	461.498
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Micro-Businesses, Small Businesses, and Retail Portfolios Receivables	1.133.451	5.988.658	1.090.393	-	8.212.503
9	Tagihan kepada Korporasi Corporate Receivables	1.677.651	71.930	-	-	1.749.581
10	Tagihan yang Telah Jatuh Tempo Overdue Receivables	130	91	18	-	239
11	Aset Lainnya Other Assets	1.000.121	95.040	9.684		1.104.845
	TOTAL	**11.408.802**	**6.391.824**	**1.251.074**	**-**	**19.051.700**

	31 Desember 2021 December 31, 20221				
	Tagihan Bersih Berdasarkan Wilayah Net Receivables by Region				
	JAKARTA	**JABAR, JATENG, JATIM, DIY, BANTEN** West Java, Central Java, East Java, Yogyakarta, Banten	**SUMATERA, Lainnya** Sumatera and others	**dst.** Etc	**Total**
	(8)	(9)	(10)	(11)	(12)
	3.004.167	-	-	-	3.004.167
	410.781	-	-	-	410.781
	-	-	-	-	-
	208.719	3.513	1.842	-	214.074
	15.897	2.760	651	-	19.308
	8.354	-	-	-	8.354
	809.652	421.246	323.772	-	1.554.670
	2.334.419	32.324	1.554	-	2.368.297
	364.811	77.056	-	-	441.867
	-	-	-	-	-
	966.769	56.204	21.805	-	1.044.778
	8.123.569	**593.103**	**349.624**	**-**	**9.066.296**

11. Tabel Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak – Bank secara Individual
Tabel Disclosures of Net Receivables Based on Remaining Contract Term - Bank Only

No.	Kategori Portofolio Portfolio Category	31 Desember 2022 December 31, 2021					
		Tagihan bersih berdasarkan sisa jangka waktu kontrak Net receivables by remaining contract period					
		< 1 tahun ≤ 1 year	> 1 thn s.d. 3 thn >1 up to 3 Years	> 3 thn s.d. 5 thn >3 up to 5 years	> 5 thn > 5 years	Non Kontraktual Non-Contractual	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Tagihan Kepada Pemerintah Government Receivables	3.095.621	153.913	150.650	2.140.818	1.360.172	6.901.175
2	Tagihan Kepada Entitas Sektor Publik Public Sector Entities Receivables	141.986	42.764	100.285	69.625	-	354.660
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Multilateral Development Bank and International Institutions Receivables	-	-	-	-	-	-
4	Tagihan Kepada Bank Bank Receivable	23.487	50.632	-	-	177.384	251.503
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Properties	8	330	8.625	1.025	-	9.988
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Properties	5.708	-	-	-	-	5.708
7	Kredit Pegawai/Pensiunan Employee/Pensioner Loans	7.852	33.442	43.732	376.472	-	461.498
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Micro-Businesses, Small Businesses, and Retail Portfolios Receivables	7.501.023	158.676	184.392	368.412	-	8.212.503
9	Tagihan kepada Korporasi Corporates Receivables	1.195.532	497.486	39.458	17.105	-	1.749.581
10	Tagihan yang Telah Jatuh Tempo Overdue Receivables	239	-	-	-	-	239
11	Aset Lainnya Other Assets	-	-	-	-	1.104.845	1.104.845
	Total	11.971.457	937.242	527.142	2.973.458	2.642.401	19.051.700

dalam jutaan Rupiah
in million Rupiah

	31 Desember 2021 December 31, 2021					
	Tagihan bersih berdasarkan sisa jangka waktu kontrak Net receivables by remaining contract period					
	< 1 tahun ≤ 1 year	> 1 thn s.d. 3 thn >1 up to 3 years	> 3 thn s.d. 5 thn >3 up to 5 years	> 5 thn > 5 years	Non Kontraktual Non-Contractual	Total
	(9)	(10)	(11)	(12)	(13)	(14)
	1.766.393	294.468	189.524	192.355	561.427	3.004.167
	87.719	114.588	44.119	-	164.355	410.781
	-	-	-	-	-	-
	88.422	100.289	-	-	25.363	214.074
	677	769	1.182	16.680	-	19.308
	8.354	-	-	-	-	8.354
	18.378	98.400	89.310	1.348.582	-	1.554.670
	2.329.597	7.361	4.777	26.557	5	2.368.297
	138.136	62.614	-	181.279	59.837	441.867
	-	-	-	-	-	-
	-	-	-	-	1.044.778	1.044.778
	4.437.677	678.489	328.912	1.765.453	1.855.765	9.066.296

12. Tabel Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank secara Individual

Tabel Disclosure of Net Receivables by Economic Sector - Bank Only

No.	Sektor Ekonomi Economic Sector	Tagihan Kepada Pemerintah Government Receivables	Tagihan Kepada Entitas Sektor Publik Public Sector Entities Receivables	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Multilateral Development Banks and International Institutions Receivables	Tagihan Kepada Bank Bank Receivables	
(1)	(2)	(3)	(4)	(5)	(6)	
	30 Desember 2022 December 31, 2022					
1	Pertanian, Kehutanan, dan Perikanan Agriculture, Forestry and Fishery	-	-	-	-	
2	Pertambangan dan Penggalian Mining and Excavation	-	-	-	-	
3	Industri pengolahan Processing Industry	-	-	-	-	
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Procurement of Electricity, Gas, Steam/ Hot Water and Cold Water	-	57.382	-	-	
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah Sustainable water, wastewater, and recycle	-	-	-	-	
6	Konstruksi Construction	-	46.399	-	-	
7	Perdagangan besar dan eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Large Trade and Retail; Car and Motorcycle Repair and Maintenance	-	-	-	-	
8	Pengangkutan dan Pergudangan Transportation and Warehousing	-	-	-	-	
9	Penyediaan Akomodasi dan Penyediaan Makan Minum Provision of Accommodation and Provision of Food and Beverages	-	-	-	-	
10	Informasi dan Komunikasi Information and Communication	-	-	-	-	
11	Aktivitas Keuangan dan Asuransi Aktivities of Financial and Insurance	6.901.175	250.879	-	251.503	
12	Real Estat Real Estate	-	-	-	-	
13	Aktivitas Profesi, Ilmiah, dan Teknis Activities of Professional, Scientific and Technical	-	-	-	-	

	Kredit Beragun Rumah Tinggal Loans Secured by Residential Properties	**Kredit Beragun Properti Komersial** Loans Secured by Commercial Properties	**Kredit Pegawai/ Pensiunan** Employee/ Pensioner Loans	**Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel** Micro-Businesses, Small Businesses, and Retail Portfolios Receivables	**Tagihan kepada Korporasi** Corporate Receivables	**Tagihan yang Telah Jatuh Tempo** Overdue Receivables	**Aset Lainnya** Other Assets
	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	-	-	-	71.836	-	-	-
	-	-	-	-	-	-	-
	-	-	-	8.566	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	5.708	-	3.771	38.015	-	-
	-	-	244.487	25.703	20.805	108	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	15.651	-	24	-
	-	-	-	-	1.620.795	-	-
	-	-	-	104	-	-	-
	-	-	-	-	69.966	-	-

No.	Sektor Ekonomi Economic Sector	Tagihan Kepada Pemerintah Government Receivables	Tagihan Kepada Entitas Sektor Publik Public Sector Entities Receivables	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Multilateral Development Banks and International Institutions Receivables	Tagihan Kepada Bank Bank Receivables	
(1)	(2)	(3)	(4)	(5)	(6)	
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya Activities of Leasing and such as leasing without option Rights, Employment, Travel Agents, and Other Business Support.	-	-	-	-	
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib Government Administration, Defense, and Mandatory Social Security	-	-	-	-	
16	Pendidikan Education	-	-	-	-	
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Aktivities of People Health and Social Security	-	-	-	-	
18	Kesenian, Hiburan, dan Rekreasi Arts, Entertainment and Recreation	-	-	-	-	
19	Aktivitas Jasa Lainnya Aktivities of others	-	-	-	-	
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja Aktivities of Household Activities as Employers	-	-	-	-	
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya Activities of International Agencies and Other Extra International Agencies	-	-	-	-	
22	Bukan Lapangan Usaha Non-Industrial Origin	-	-	-	-	
23	Lainnya Others	-	-	-	-	
	Total	6.901.175	354.660	-	251.503	

	Kredit Beragun Rumah Tinggal Loans Secured by Residential Properties	Kredit Beragun Properti Komersial Loans Secured by Commercial Properties	Kredit Pegawai/ Pensiunan Employee/ Pensioner Loans	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Micro-Businesses, Small Businesses, and Retail Portfolios Receivables	Tagihan kepada Korporasi Corporate Receivables	Tagihan yang Telah Jatuh Tempo Overdue Receivables	Aset Lainnya Other Assets
	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	31	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	86	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	9.988	-	217.011	8.086.757	-	108	1.104.845
	9.988	5.708	461.498	8.212.503	1.749.581	239	1.104.845

No.	Sektor Ekonomi Economic Sector	Tagihan Kepada Pemerintah Government Receivables	Tagihan Kepada Entitas Sektor Publik Public Sector Entities Receivables	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Multilateral Development Banks and International Institutions Receivables	Tagihan Kepada Bank Bank Receivables	
(1)	(2)	(3)	(4)	(5)	(6)	
	30 Desember 2021 December 31, 2021					
1	Pertanian, Kehutanan, dan Perikanan Agriculture, Forestry and Fishery	-	-	-	-	
2	Pertambangan dan Penggalian Mining and Excavation	-	-	-	-	
3	Industri pengolahan Processing Industry	-	-	-	-	
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Procurement of Electricity, Gas, Steam/ Hot Water and Cold Water	-	-	-	-	
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah Sustainable water, wastewater, and recycle	-	-	-	-	
6	Konstruksi Construction	-	-	-	-	
7	Perdagangan besar dan eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Large Trade and Retail; Car and Motorcycle Repair and Maintenance	-	-	-	-	
8	Pengangkutan dan Pergudangan Transportation and Warehousing	-	216.292	-	-	
9	Penyediaan Akomodasi dan Penyediaan Makan Minum Provision of Accommodation and Provision of Food and Beverages	-	-	-	-	
10	Informasi dan Komunikasi Information and Communication	-	-	-	-	
11	Aktivitas Keuangan dan Asuransi Aktivities of Financial and Insurance	3.004.167	194.489	-	214.074	
12	Real Estat Real Estate	-	-	-	-	
13	Aktivitas Profesi, Ilmiah, dan Teknis Aktivities of Professional, Scientific and Technical	-	-	-	-	

	Kredit Beragun Rumah Tinggal Loans Secured by Residential Properties	Kredit Beragun Properti Komersial Loans Secured by Commercial Properties	Kredit Pegawai/ Pensiunan Employee/ Pensioner Loans	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Micro-Businesses, Small Businesses, and Retail Portfolios Receivables	Tagihan kepada Korporasi Corporate Receivables	Tagihan yang Telah Jatuh Tempo Overdue Receivables	Aset Lainnya Other Assets
	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	-	-	-	7.926	-	-	-
	-	-	-		-	-	-
	-	-	-	10.857	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	8.354	-	5.808	60.534	-	-
	48	-	865.584	50.494	141.016	-	-
	-	-	-	-	-	-	-
	-	-	-	569	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	92.934	-	-
	489	-	-	16.332	87.545	-	-
	-	-	-	-	-	-	-

No.	Sektor Ekonomi Economic Sector	Tagihan Kepada Pemerintah Government Receivables	Tagihan Kepada Entitas Sektor Publik Public Sector Entities Receivables	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Multilateral Development Banks and International Institutions Receivables	Tagihan Kepada Bank Bank Receivables	
(1)	(2)	(3)	(4)	(5)	(6)	
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya Activities of Leasing and such as leasing without option Rights, Employment, Travel Agents, and Other Business Support.	-	-	-	-	
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib Government Administration, Defense, and Mandatory Social Security	-	-	-	-	
16	Pendidikan Education	-	-	-	-	
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Aktivities of People Health and Social Security	-	-	-	-	
18	Kesenian, Hiburan, dan Rekreasi Arts, Entertainment and Recreation	-	-	-	-	
19	Aktivitas Jasa Lainnya Aktivities of others	-	-	-	-	
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja Aktivities of Household Activities as Employers	-	-	-	-	
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya Activities of International Agencies and Other Extra International Agencies	-	-	-	-	
22	Bukan Lapangan Usaha Non-Industrial Origin	-	-	-	-	
23	Lainnya Others	-	-	-	-	
	Total	3.004.167	410.781	-	214.074	

	Kredit Beragun Rumah Tinggal Loans Secured by Residential Properties	Kredit Beragun Properti Komersial Loans Secured by Commercial Properties	Kredit Pegawai/ Pensiunan Employee/ Pensioner Loans	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Micro-Businesses, Small Businesses, and Retail Portfolios Receivables	Tagihan kepada Korporasi Corporate Receivables	Tagihan yang Telah Jatuh Tempo Overdue Receivables	Aset Lainnya Other Assets
	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	423	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	18.771	-	689.086	2.275.889	59.838	-	1.044.778
	19.308	8.354	1.554.670	2.368.297	441.868	-	1.044.778

13. Tabel Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah - Bank secara Individual

Tabel Disclosure of Receivables and Allowances by Region - Bank Only

Keterangan Description	31 Desember 2022 December 31, 2022					
	Wilayah Region					
	Jakarta	**Jabar, Jateng, Jatim, DIY, Banten** West Java, Central Java, East Java, Yogyakarta, Banten	**Sumatera, Lainnya** Sumatera, Others	**dst.** etc	**Total**	
(2)	(3)	(4)	(5)	(6)	(7)	
Tagihan Receivables	9.876.174	222.889	145.188	-	10.244.250	
Tagihan yang mengalami peningkatan dan pemburukan risiko kredit (*Stage* 2 dan *Stage* 3) Receivables with increased and impaired in credit risk (Stage 2 and Stage 3)	47.995	16.397	3.812	-	68.203	
Belum jatuh tempo Non-Overdue	47.995	16.397	3.812	-	68.203	
Telah jatuh tempo Overdue	-	-	-	-	-	
CKPN - *Stage* 1 Allowance for Impairment Losses - Stage 1	103.813	1.976	1.835	-	107.624	
CKPN - *Stage* 2 Allowance for Impairment Losses - Stage 2	51.193	531	894	-	52.618	
CKPN - *Stage* 3 Allowance for Impairment Losses - Stage 3	45.742	3.134	1.405	-	50.281	
Tagihan yang dihapus buku Written-off receivables	1.123.441	63.008	19.711	-	1.206.161	

dalam jutaan Rupiah
in million Rupiah

	31 Desember 2021 December 31, 2021				
	Wilayah Region				
	Jakarta	**Jabar, Jateng, Jatim, DIY, Banten** West Java, Central Java, East Java, Yogyakarta, Banten	**Sumatera, Lainnya** Sumatera, Others	**dst.** ect	**Total**
	(8)	(9)	(10)	(11)	(12)
	3.419.175	533.313	323.012	-	4.275.500
	381.857	13.026	2.561	-	397.444
	254.800	-	-	-	254.800
	127.057	13.026	2.561	-	142.644
	66.245	4.010	3.577	-	73.833
	2.037	656	107	-	2.799
	19.119	4.628	278	-	24.025
	114.652	27.600	8.339	-	150.591

14. Tabel Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Individual

Table Disclosure of Receivables and Allowances by Economic Sector - Bank Only

No.	Sektor Ekonomi Economy Sector	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impared Receivables	
			Telah jatuh tempo Overdue	Belum Jatuh Tempo Non-Overdue
(1)	(2)	(3)	(4)	(5)
	31 Desember 2022 December 31, 2022			
1	Pertanian, Kehutanan, dan Perikanan Agriculture, Forestry and Fishery	71.836	70.277	6.000
2	Pertambangan dan Penggalian Mining and Excavation	-	-	-
3	Industri pengolahan Processing Industry	8.566	6.000	2.140
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Procurement of Electricity, Gas, Steam/Hot Water and Cold Water	57.382	-	-
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah Sustainable water, wastewater, and recycle	-	-	-
6	Konstruksi Construction	93.893	1.000	3.969
7	Perdagangan besar dan eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Large Trade and Retail; Car and Motorcycle Repair and Maintenance	291.102	53.401	7.413
8	Pengangkutan dan Pergudangan Transportation and Warehousing	-	-	-
9	Penyediaan Akomodasi dan Penyediaan Makan Minum Provision of Accommodation and Provision of Food and Beverages	-	-	-
10	Informasi dan Komunikasi Information and Communication	15.674	-	24
11	Aktivitas Keuangan dan Asuransi Aktivities of Financial and Insurance	9.024.352	-	-
12	Real Estat Real Estate	104	186	-
13	Aktivitas Profesi, Ilmiah, dan Teknis Aktivities of Professional, Scientific and Technical	69.966	-	-
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya Activities of Leasing and such as leasing without option Rights, Employment, Travel Agents, and Other Business Support.	-	-	-
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib Government Administration, Defense, and Mandatory Social Security	-	-	-
16	Pendidikan Education	-	-	-

	Cadangan kerugian penurunan nilai (CKPN) -Stage 1 Allowance for Impairment Losses - Stage 1	Cadangan kerugian penurunan nilai (CKPN) - Stage 2 Allowance for Impairment Losses - Stage 2	Cadangan kerugian penurunan nilai (CKPN) - Stage 3 Allowance for Impairment Losses - Stage 3	Tagihan yang dihapus buku Written-Off Receivables
	(6)	(7)		(8)
	18	3.282	4.764	-
	-	-	-	-
	19	689	516	2.105
	-	-	-	-
	-	-	-	-
	74	9.635	1.198	29.932
	1.053	6.630	5.530	253.834
	-	-	-	9.203
	-	-	-	106
	266	-	-	143
	28.122	-	-	6.282
	-	-	82	5.021
	391	-	-	-
	-	-	-	3.680
	-	-	-	-
	-	-	-	-

No.	Sektor Ekonomi Economy Sector	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impared Receivables	
			Telah jatuh tempo Overdue	Belum Jatuh Tempo Non-Overdue
(1)	(2)	(3)	(4)	(5)
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Aktivities of People Health and Social Security	31	-	-
18	Kesenian, Hiburan, dan Rekreasi Arts, Entertainment and Recreation	-	-	-
19	Aktivitas Jasa Lainnya Aktivities of others	-	-	-
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja Aktivities of Household Activities as Employers	86	-	-
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya Activities of International Agencies and Other Extra International Agencies	-	-	-
22	Bukan Lapangan Usaha Non-Industrial Origin	-	-	-
23	Lainnya Others	9.418.709	464.343	1.059.791
	Total	19.051.700	483.889	1.190.655
	31 Desember 2021 December 31, 2021			
1	Pertanian, Kehutanan, dan Perikanan Agriculture, Forestry and Fishery	7.926	-	-
2	Pertambangan dan Penggalian Mining and Excavation	-	-	-
3	Industri pengolahan Processing Industry	10.857	585	-
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin Procurement of Electricity, Gas, Steam/Hot Water and Cold Water	-	-	-
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah Sustainable water, wastewater, and recycle	-	-	-
6	Konstruksi Construction	74.696	20.271	-
7	Perdagangan besar dan eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor Large Trade and Retail; Car and Motorcycle Repair and Maintenance	1.057.142	556	-
8	Pengangkutan dan Pergudangan Transportation and Warehousing	216.292	-	-
9	Penyediaan Akomodasi dan Penyediaan Makan Minum Provision of Accommodation and Provision of Food and Beverages	569	-	-
10	Informasi dan Komunikasi Information and Communication	-	-	-
11	Aktivitas Keuangan dan Asuransi Aktivities of Financial and Insurance	3.505.663	-	-

	Cadangan kerugian penurunan nilai (CKPN) -Stage 1 Allowance for Impairment Losses - Stage 1	Cadangan kerugian penurunan nilai (CKPN) - Stage 2 Allowance for Impairment Losses - Stage 2	Cadangan kerugian penurunan nilai (CKPN) - Stage 3 Allowance for Impairment Losses - Stage 3	Tagihan yang dihapus buku Written-Off Receivables
	(6)	(7)		(8)
	-	-	-	-
	-	-	-	70
	-	-	-	32
	2	-	-	299
	-	-	-	-
	-	-	-	-
	77.680	32.382	38.190	895.454
	107.624	52.618	50.281	1.206.161
	58	-	-	-
	-	-	-	-
	28	5	-	-
	-	-	-	-
	-	-	-	-
	9.817		4.579	-
	43.049	533	3.522	-
	-	-	-	-
	1	-	-	-
	-	-	-	-
	-	-	8.720	1.020

No.	Sektor Ekonomi Economy Sector	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impared Receivables	
			Telah jatuh tempo Overdue	Belum Jatuh Tempo Non-Overdue
(1)	(2)	(3)	(4)	(5)
12	Real Estat Real Estate	104.366	2.263	-
13	Aktivitas Profesi, Ilmiah, dan Teknis Aktivities of Professional, Scientific and Technical	-	-	-
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya Activities of Leasing and such as leasing without option Rights, Employment, Travel Agents, and Other Business Support.	-	-	-
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib Government Administration, Defense, and Mandatory Social Security	-	-	-
16	Pendidikan Education	-	-	-
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial Aktivities of People Health and Social Security	-	-	-
18	Kesenian, Hiburan, dan Rekreasi Arts, Entertainment and Recreation	-	-	-
19	Aktivitas Jasa Lainnya Aktivities of others	423	223	-
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja Aktivities of Household Activities as Employers	-	-	-
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya Activities of International Agencies and Other Extra International Agencies	-	-	-
22	Bukan Lapangan Usaha Non-Industrial Origin	-	-	-
23	Lainnya Others	4.088.362	195.188	-
	Total	9.066.296	219.087	-

	Cadangan kerugian penurunan nilai (CKPN) -Stage 1 Allowance for Impairment Losses - Stage 1	Cadangan kerugian penurunan nilai (CKPN) - Stage 2 Allowance for Impairment Losses - Stage 2	Cadangan kerugian penurunan nilai (CKPN) - Stage 3 Allowance for Impairment Losses - Stage 3	Tagihan yang dihapus buku Written-Off Receivables
	(6)	(7)		(8)
	879	18	2.526	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	3	98	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	19.998	2.145	4.679	386.741
	73.833	2.799	24.025	387.760

15. Tabel Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai - Bank secara Individual
Table Disclosure of Transfer Detail of Allowance for Impairment Losses - Bank Only

No.	Keterangan Description	31 Desember 2022 December 31, 2022		
		Stage 1	Stage 2	Stage 3
(1)	(2)	(3)	(4)	(5)
1	Saldo awal CKPN Beginning Balance of Impairment Provision	19.822	56.810	24.024
2	Pembentukan (pemulihan) CKPN pada periode berjalan (Net) Provision (recovery) of Allowance in the current year (Net)			
	2.a Pembentukan CKPN pada periode berjalan Provision of Allowance in the current year	100.680	6.388	868.908
	2.b Pemulihan CKPN pada periode berjalan Recovery in the current year	-	2.146	10.732
3	CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan Impairment Provision for Written-Off Receivables in the Current Year	-	-	853.383
4	Pembentukan (pemulihan) lainnya pada periode berjalan Other provision (recovery) in the current year	-	-	-
Saldo akhir CKPN Ending Balance of Impairment Provision		120.502	61.052	882.200

dalam jutaan Rupiah
in million Rupiah

	31 Desember 2021 December 31, 2021		
	Stage 1	Stage 2	Stage 3
	(6)	(8)	(9)
	44.789	7.113	50.701
	30.649	63.033	136.226
	55.615	13.337	12.312
	-	-	150.591
	-	-	-
	19.823	56.809	24.024

16. Tabel Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat - Bank secara Individual

Table Disclosure of Net Receivables Based on Portfolio Categories and Rating Scale - Bank Only

Kategori Portofolio Portfolio Category	31 Desember 2022 December 31, 2022				
	Tagihan Bersih Net Receivable				
	Lembaga Pemeringkat Rating Agency	Peringkat Jangka Panjang Long-term Rating			
	Standard and Poor's	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-
	Fitch Ratings	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-
	Moody's	Aaa	Aa1 s.d Aa3	A1 s.d A3	Baa1 s.d Baa3
	PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn)	A+(idn) s.d. A-(idn)	BBB+(idn) s.d BBB-(idn)
	PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA-	idA+ s.d id A-	id BBB+ s.d id BBB-

(1)	(2)	(3)	(4)	(5)	(6)	(7)
1	Tagihan Kepada Pemerintah Government Receivables		-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Public Sector Entities Receivables		261.875	92.785	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Multilateral Development Bank and International Institutions Receivables		-	-	-	-
4	Tagihan Kepada Bank Bank Receivable		228.073	23.429	-	-
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Properties		-	-	-	-
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Properties		-	-	-	-
7	Kredit Pegawai/Pensiunan Employee/Pensioner Loans		-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Micro-Businesses, Small Businesses, and Retail Portfolios Receivables		-	-	-	-
9	Tagihan kepada Korporasi Corporates Receivables		65.748	19.007	-	20.026
10	Tagihan yang Telah Jatuh Tempo Overdue Receivables		-	-	-	-
11	Aset Lainnya Other Assets		-	-	-	-
	Total		555.697	135.221	-	20.026

dalam jutaan Rupiah
in million Rupiah

31 Desember 2022 December 31, 2022									
				Peringkat Jangka Pendek Short-term Rating				Tanpa Peringkat Without Rating	Total
	BB+ s.d BB- BB+ s.d BB- Ba1 s.d Ba3 BB+(idn) s.d BB-(idn) id BB+ s.d id BB-	B+ s.d B- B+ s.d B- B1 s.d B3 B+(idn) s.d B-(idn) id B+ s.d id B-	Kurang dari B- Less than B- Kurang dari B- Less than B- Kurang dari B3 Less than B3 Kurang dari B-(idn) Less than B- (idn) Kurang dari [Idr] B Less than [Idr] B-	A-1 F1+ s.d F1 P-1 F1+(idn) s.d F1(idn) idA1	A-2 F2 P-2 F2(idn) idA2	A-3 F3 P-3 F3(idn) idA3 s.d id A4	Kurang dari A-3 Less than A-3 Kurang dari F3 Less than F3 Kurang dari P-3 Less than P-3 Kurang dari F3(idn) Less than F3 (idn) Kurang dari idA4 Less than idA4		
	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
	-	-	-	-	-	-	-	6.901.175	6.901.175
	-	-	-	-	-	-	-	-	354.660
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	251.503
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	1.644.800	1.749.581
	-	-	-	-	-	-	-		-
	-	-	-	-	-	-	-		-
	-	-	-	-	-	-	-	8.545.975	9.256.919

Kategori Portofolio Portfolio Category	31 Desember 2021 December 31, 2021				
	Tagihan Bersih Net Receivable				
	Lembaga Pemeringkat Rating Agency	Peringkat Jangka Panjang Long-term Rating			
	Standard and Poor's	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-
	Fitch Ratings	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-
	Moody's	Aaa	Aa1 s.d Aa3	A1 s.d A3	Baa1 s.d Baa3
	PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn)	A+(idn) s.d. A-(idn)	BBB+(idn) s.d BBB-(idn)
	PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA-	idA+ s.d id A-	id BBB+ s.d id BBB-

(1)	(2)	(3)	(4)	(5)	(6)	(7)
1	Tagihan Kepada Pemerintah Government Receivables		-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Public Sector Entities Receivables		246.426	108.898	38.020	17.437
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Multilateral Development Bank and International Institutions Receivables		-	-	-	-
4	Tagihan Kepada Bank Bank Receivable		51.148	49.140	-	-
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Properties		-	-	-	-
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Properties		-	-	-	-
7	Kredit Pegawai/Pensiunan Employee/Pensioner Loans		-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Micro-Businesses, Small Businesses, and Retail Portfolios Receivables		-	-	-	-
9	Tagihan kepada Korporasi Corporates Receivables		-	92.934	-	-
10	Tagihan yang Telah Jatuh Tempo Overdue Receivables		-	-	-	-
11	Aset Lainnya Other Assets		-	-	-	-
	Total		297.574	250.972	38.020	17.437

31 Desember 2021 December 31, 2021									
				Peringkat Jangka Pendek Short-term Rating				Tanpa Peringkat Without Rating	Total
	BB+ s.d BB-	B+ s.d B-	Kurang dari B- Less than B-	A-1	A-2	A-3	Kurang dari A-3 Less than A-3		
	BB+ s.d BB-	B+ s.d B-	Kurang dari B- Less than B-	F1+ s.d F1	F2	F3	Kurang dari F3 Less than F3		
	Ba1 s.d Ba3	B1 s.d B3	Kurang dari B3 Less than B3	P-1	P-2	P-3	Kurang dari P-3 Less than P-3		
	BB+(idn) s.d BB-(idn)	B+(idn) s.d B-(idn)	Kurang dari B-(idn) Less than B- (idn)	F1+(idn) s.d F1(idn)	F2(idn)	F3(idn)	Kurang dari F3(idn) Less than F3 (idn)		
	id BB+ s.d id BB-	id B+ s.d id B-	Kurang dari [Idr] B Less than [Idr] B-	idA1	idA2	idA3 s.d id A4	Kurang dari idA4 Less than idA4		
	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
	-	-	-	-	-	-	-	3.004.167	3.004.167
	-	-	-	-	-	-	-	-	410.781
	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	113.785	214.074
	-	-	-	-	-	-	-		-
	-	-	-	-	-	-	-		-
	-	-	-	-	-	-	-		-
	-	-	-	-	-	-	-		-
	-	-	-	-	-	-	-	348.933	441.868
	-	-	-	-	-	-	-		-
	-	-	-	-	-	-	-	1.044.778	1.044.778
	-	-	-	-	-	-	-	8.873.073	9.066.296

17. Tabel Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank secara Individual

Table Disclosure of Net Receivables by Risk Weight after Credit Risk Mitigation Impacts - Bank Only

No.	Kategori Portofolio Portofolio	31 Desember 2022 December 31, 2022										ATMR RWA	Beban Modal Capital Expenses	
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables after Credit Risk Mitigation Impacts												
		0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya Others			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
A	Eksposur Laporan Posisi Keuangan Exposure Statement of Financial Position													
1	Tagihan Kepada Pemerintah Government Receivables	6.901.175	-	-	-	-	-	-	-	-		-	-	
2	Tagihan Kepada Entitas Sektor Publik Public Sector Entities Receivables	-	354.660	-	-	-	-	-	-	-		70.932	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Multilateral Development Bank and International Institutions Receivables	-	-	-	-	-	-	-	-	-		-	-	
4	Tagihan Kepada Bank Bank Receivable	-	251.503	-	-	-	-	-	-	-		50.301	-	
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Properties	-	8.569	1.050	-	-	-	-	-	-	369	2.174	-	
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Properties	-	-	-	-	-	-	-	5.708	-		5.708	-	
7	Kredit Pegawai/ Pensiunan Employee/ Pensioner Loans	-	-	-	-	-	461.498	-	-	-		230.749	-	

dalam jutaan Rupiah
in million Rupiah

	31 Desember 2021 December 31, 2021											
	Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables after Credit Risk Mitigation Impacts										ATMR RWA	Beban Modal Capital Expenses
	0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya Others		
	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)
	3.004.167	-	-	-	-	-	-	-	-		3.004.167	-
	-	360.473	-	-	-	50.308	-	-	-		410.781	-
	-	-	-	-	-	-	-	-	-		-	-
	-	214.074	-	-	-	-	-	-	-		214.074	-
	-	17.819	1.490	-	-	-	-	-	-		19.308	-
	-	-	-	-	-	-	-	8.354	-		8.354	-
	-	-	-	-	-	1.554.670	-	-	-		1.554.670	-

No.	Kategori Portofolio Portofolio	31 Desember 2022 December 31, 2022										ATMR RWA	Beban Modal Capital Expenses
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables after Credit Risk Mitigation Impacts											
		0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya Others		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Micro-Businesses, Small Businesses, and Retail Portfolios Receivables	15.880	-	-	-	-	-	8.196.622	-	-		6.147.467	-
9	Tagihan kepada Korporasi Corporate Receivables	74.842	65.748	-	-	-	-	-	1.608.991	-		1.622.141	-
10	Tagihan yang Telah Jatuh Tempo Overdue Receivables	-	-	-	-	-	-	-	24	215		347	-
11	Aset Lainnya Other Assets	16.681	-	-	-	-	-	-	913.158	175.005		1.175.666	-
	Total Eksposur Laporan Posisi Keuangan Total Exposure Statement of Financial Position	7.008.578	680.481	1.050	-	-	461.498	8.196.622	2.527.881	175.221	369	9.305.484	-
B	Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif Commitments/Contingencies Liabilities Exposures on Off Balance Sheet Transactions												
1	Tagihan Kepada Pemerintah Government Receivables	-	-	-	-	-	-	-	-	-		-	-
2	Tagihan Kepada Entitas Sektor Publik Public Sector Entities Receivables	-	-	-	-	-	-	-	-	-		-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Multilateral Development Bank and International Institutions Receivables	-	-	-	-	-	-	-	-	-		-	-

	31 Desember 2021 December 31, 2021											
	Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables after Credit Risk Mitigation Impacts										ATMR RWA	Beban Modal Capital Expenses
	0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya Others		
	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)
	13.807	-	-	-	-	-	2.354.491	-	-		2.368.297	-
	86.849	45.275	-	-	-	-	-	309.744	-		441.868	-
	-	-	-	-	-	-	-	-	-		-	-
	21.270	-	-	-	-	-	-	810.089	213.418		1.044.778	-
	3.126.092	637.640	1.490	-	-	1.604.978	2.354.491	1.128.187	213.418	-	9.066.296	
	-	-	-	-	-	-	-	-	-		-	-
	-	-	-	-	-	-	-	-	-		-	-
	-	-	-	-	-	-	-	-	-		-	-

No.	Kategori Portofolio Portofolio	31 Desember 2022 December 31, 2022										ATMR RWA	Beban Modal Capital Expenses	
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables after Credit Risk Mitigation Impacts												
		0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya Others			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
4	Tagihan Kepada Bank Bank Receivable	-	-	-	-	-	-	-	-	-		-	-	
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Properties	-	-	-	-	-	-	-	-	-		-	-	
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Properties	2.180	-	-	-	-	-	-	-	-		-	-	
7	Kredit Pegawai/ Pensiunan Employee/ Pensioner Loans	-	-	-	-	-	-	-	-	-		-	-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Micro-Businesses, Small Businesses, and Retail Portfolios Receivables	6.582	-	-	-	-	-	-	-	-		-	-	
9	Tagihan kepada Korporasi Corporate Receivables	2.781	-	-	-	-	-	-	-	-		-	-	
10	Tagihan yang Telah Jatuh Tempo Overdue Receivables		-	-	-	-	-	-	-	-		-	-	
	Total Eksposur Transaksi Rekening Administratif Total Administrative Account Transaction Exposure	11.543	-	-	-	-	-	-	-	-		-	-	

	31 Desember 2021 December 31, 2021											
	Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables after Credit Risk Mitigation Impacts										ATMR RWA	Beban Modal Capital Expenses
	0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya Others		
	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)
	-	-	-	-	-	-	-	-	-		-	-
	16	-	-	-	-	-	-	-	-		-	-
	220	-	-	-	-	-	-	-	-		-	-
	-	-	-	-	-	-	-	-	-		-	-
	3.019	-	-	-	-	-	1.421	-	-		-	-
	10.451	-	-	-	-	-	-	-	-		-	-
	-	-	-	-	-	-	-	-	-		-	-
	13.706	-	-	-	-	-	1.421	-	-	-	-	-

No.	Kategori Portofolio Portofolio	31 Desember 2022 December 31, 2022										ATMR RWA	Beban Modal Capital Expenses
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables after Credit Risk Mitigation Impacts											
		0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya Others		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
C	Eksposur Risiko Kredit akibat Kegagalan Pihak Lawan Counterparty Credit Risk												
1	Tagihan Kepada Pemerintah Government Receivables	633.971	-	-	-	-	-	-	-	-		-	-
2	Tagihan Kepada Entitas Sektor Publik Public Sector Entities Receivables	-	-	-	-	-	-	-	-	-		-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Multilateral Development Bank and International Institutions Receivables	-	-	-	-	-	-	-	-	-		-	-
4	Tagihan Kepada Bank Bank Receivables	-	-	-	-	-	-	-	-	-		-	-
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Micro-Businesses, Small Businesses, and Retail Portfolios Receivables	-	-	-	-	-	-	-	-	-		-	-
6	Tagihan kepada Korporasi Corporate Receivables	-	-	-	-	-	-	-	-	-		-	-
	Total Eksposur Counterparty Credit Risk Total Counterparty Credit Risk Exposure	633.971	-	-	-	-	-	-	-	-		-	-

	31 Desember 2021 December 31, 2021											
	Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables after Credit Risk Mitigation Impacts										ATMR RWA	Beban Modal Capital Expenses
	0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya Others		
	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)
	2.191.836	-	-	-	-	-	-	-	-		-	-
	-	-	-	-	-	-	-	-	-		-	-
	-	-	-	-	-	-	-	-	-		-	-
	-	-	-	-	-	-	-	-	-		-	-
	-	-	-	-	-	-	-	-	-		-	-
	-	-	-	-	-	-	-	-	-		-	-
	2.191.836	-	-	-	-	-	-	-	-	-	-	-

18. Tabel Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank secara Individual

Table Disclosure of Net Receivables and Credit Risk Mitigation Technique - Bank Only

No.	Kategori Portofolio Portfolio Category	31 Desember 2022 December 31, 2022					
		Tagihan Bersih Net Receivables	Bagian Yang Dijamin Dengan Portion Secured by				Bagian Yang Tidak Dijamin Unsecured Portion
			Agunan Collaterals	Garansi Guarantee	Asuransi Kredit Credit Insurance	Lainnya Others	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) = (3)-[(4)+(5)+(6)+(7)]
A	**Eksposur Laporan Posisi Keuangan** **Exposure Statement of Financial Position**						
1	Tagihan Kepada Pemerintah Government Receivables	6.901.175	6.901.175	-	-		-
2	Tagihan Kepada Entitas Sektor Publik Public Sector Entities Receivables	354.660	-	-	-		354.660
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Multilateral Development Bank and International Institutions Receivables	-	-	-	-		-
4	Tagihan Kepada Bank Bank Receivable	251.503	-	-	-		251.503
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Properties	9.988	-	-	-		9.988
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Properties	5.708	-	-	-		5.708
7	Kredit Pegawai/Pensiunan Employee/Pensioner Loans	461.498	-	-	-		461.498
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Micro-Businesses, Small Businesses, and Retail Portfolios Receivables	8.212.503	15.880	-	-		8.196.622
9	Tagihan kepada Korporasi Corporate Receivables	1.749.581	74.842	-	-		1.674.739
10	Tagihan yang Telah Jatuh Tempo Overdue Receivables	239	-	-	-		239
11	Aset Lainnya Other Assets	1.104.845	-	-	-		1.104.845
	Total Eksposur Laporan Posisi Keuangan Total Exposure Statement of Financial Position	19.051.700	6.991.897	-	-		12.705.318
B	**Eksposur Transaksi Rekening Administratif** **Administrative Account Transaction Exposure**						
1	Tagihan Kepada Pemerintah Government Receivables	-	-	-	-		-
2	Tagihan Kepada Entitas Sektor Publik Public Sector Entities Receivables	-	-	-	-		-

dalam jutaan Rupiah
in million Rupiah

	31 Desember 2021 December 31, 2021					
	Tagihan Bersih Net Receivables	Bagian Yang Dijamin Dengan Portion Secured by				Bagian Yang Tidak Dijamin Unsecured Portion
		Agunan Collaterals	Garansi Guarantee	Asuransi Kredit Credit Insurance	Lainnya Others	
	(9)	(10)	(11)	(12)	(13)	(14) = (9)-[(10)+(11)+(12)+(13)]
	3.004.167	-	-	-		3.004.167
	410.781	-	-	-		410.781
	-	-	-	-		-
	214.074	-	-	-		214.074
	19.308	-	-	-		19.308
	8.354	-	-	-		8.354
	1.554.670	-	-	-		1.554.670
	2.368.297	13.807	-	-		2.354.491
	441.868	86.849	-	-		355.019
	-	-	-	-		-
	1.044.778	-	-	-		1.044.778
	9.066.296	100.655	-	-	-	8.965.641
	-	-	-	-		-
	-	-	-	-		-

No.	Kategori Portofolio Portfolio Category	31 Desember 2022 December 31, 2022						
		Tagihan Bersih Net Receivables	Bagian Yang Dijamin Dengan Portion Secured by				Bagian Yang Tidak Dijamin Unsecured Portion	
			Agunan Collaterals	Garansi Guarantee	Asuransi Kredit Credit Insurance	Lainnya Others		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) = (3)-[(4)+(5)+(6)+(7)]	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Multilateral Development Bank and International Institutions Receivables	-	-	-	-		-	
4	Tagihan Kepada Bank Bank Receivable	-	-	-	-		-	
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Properties	-	-	-	-		-	
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Properties	2.180	-	-	-		2.180	
7	Kredit Pegawai/Pensiunan Employee/Pensioner Loans	-	-	-	-		-	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Micro-Businesses, Small Businesses, and Retail Portfolios Receivables	6.582	-	-	-		6.582	
9	Tagihan kepada Korporasi Corporate Receivables	2.781	-	-	-		2.781	
10	Tagihan yang Telah Jatuh Tempo Overdue Receivables	-	-	-	-		-	
	Total Eksposur Transaksi Rekening Administratif Total Administrative Account Transaction Exposure	11.543	-	-	-		11.543	
C	**Eksposur Risiko Kredit akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)** **Credit Risk Exposure due to Counterparty Credit Risk**							
1	Tagihan Kepada Pemerintah Government Receivables	633.971	-	-	-		633.971	
2	Tagihan Kepada Entitas Sektor Publik Public Sector Entities Receivables	-	-	-	-		-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Multilateral Development Bank and International Institutions Receivables	-	-	-	-		-	
4	Tagihan Kepada Bank Bank Receivables	-	-	-	-		-	
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Micro-Businesses, Small Businesses, and Retail Portfolios Receivable	-	-	-	-		-	
6	Tagihan kepada Korporasi Corporate Receivables	-	-	-	-		-	
	Total Eksposur Risiko Kredit akibat Kegagalan Pihak Lawan (Counterparty Credit Risk) Total Credit Risk Exposure due to Counterparty Credit Risk	633.971	-	-	-		633.971	
	Total (A+B+C)	**19.697.215**	**6.991.897**	**-**	**-**		**12.705.318**	

	31 Desember 2021 December 31, 2021					
	Tagihan Bersih Net Receivables	Bagian Yang Dijamin Dengan Portion Secured by				Bagian Yang Tidak Dijamin Unsecured Portion
		Agunan Collaterals	Garansi Guarantee	Asuransi Kredit Credit Insurance	Lainnya Others	
	(9)	(10)	(11)	(12)	(13)	(14) = (9)-[(10)+(11)+(12)+(13)]
	-	-	-	-		-
	-	-	-	-		-
	16	-	-	-		16
	220	-	-	-		220
	-	-	-	-		-
	5.861	1.421	-	-		4.440
	10.451	-	-	-		10.451
	-	-	-	-		-
	16.548	1.421	-	-	-	15.127
	-	-	-	-		-
	-	-	-	-		-
	-	-	-	-		-
	-	-	-	-		-
	-	-	-	-		-
	-	-	-	-		-
	-	-	-	-		-
	-	-	-	-	-	-
	6.611.178	**40.710**	**1.067.523**	**-**	**-**	**5.502.946**

19. Pengungkapan Perhitungan ATMR untuk Risiko Kredit dengan menggunakan pendekatan standar
Disclosure of RWA Calculation for Credit Risk using the standard approach

Eksposur Aset di laporan posisi keuangan, kecuali eksposur sekuritisasi
Asset exposure on the statement of financial position, except for securitization exposure

dalam jutaan Rupiah
in million Rupiah

No	Kategori Portofolio Portfolio Category	31 Desember 2022 December 31, 2022			31 Desember 2021 December 31, 2021		
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA Before CRM	ATMR Setelah MRK RWA After CRM	Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA Before CRM	ATMR Setelah MRK RWA After CRM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	Tagihan Kepada Pemerintah Government Receivables	6.901.175	-	-	3.004.167	-	-
	a. Tagihan Kepada Pemerintah Indonesia Indonesia Government Receivables	6.901.175	-	-	3.004.167	-	-
	b. Tagihan Kepada Pemerintah Negara Lain Other Government Receivables	-	-	-	-	-	-
2.	Tagihan Kepada Entitas Sektor Publik Public Sector Entities Receivables	354.660	70.932	70.932	410.781	97.249	97.249
3.	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Internasional Multilateral Development Bank and International Institutions Receivables	-	-	-	-	-	-
4.	Tagihan Kepada Bank Bank Receivables	251.503	50.301	50.301	214.074	42.815	42.815
	a. Tagihan Jangka Pendek Short-Term Receivables	177.507	35.501	35.501	113.785	22.757	22.757
	b. Tagihan Jangka Panjang Long-Term Receivables	73.996	14.799	14.799	100.289	20.058	20.058
5.	Kredit Beragun Rumah Tinggal Loans Secured by Residential Properties	9.988	2.174	2.174	19.308	3.981	3.981
6.	Kredit Beragun Properti Komersial Loans Secured by Commercial Properties	5.708	5.708	5.708	8.354	8.354	8.354
7.	Kredit Pegawai atau Pensiunan Employee or Pensioner Loans	461.498	230.749	230.749	1.554.670	777.335	777.335
8.	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Micro-Businesses, Small Businesses, and Retail Portfolios Receivable	8.212.503	6.159.377	6.147.467	2.368.297	1.776.223	1.765.868
9.	Tagihan Kepada Korporasi Corporate Receivables	1.749.581	1.696.982	1.622.141	441.868	405.647	318.799
10.	Tagihan Yang Telah Jatuh Tempo Overdue Receivables	239	347	347	-	-	-
	a. Kredit Beragun Rumah Tinggal Loans Secured by Residential Properties	24	24	24	-	-	-
	b. Selain Kredit Beragun Rumah Tinggal Besides Residential Backed Loans	215	323	323	-	-	-

No	Kategori Portofolio Portfolio Category	31 Desember 2022 December 31, 2022			31 Desember 2021 December 31, 2021		
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA Before CRM	ATMR Setelah MRK RWA After CRM	Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA Before CRM	ATMR Setelah MRK RWA After CRM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
11.	Aset Lainnya Other Assets	1.104.845	-	1.175.666	1.044.778	-	1.130.216
	a. Uang tunai, emas, dan commemorative coin Cash, gold and commemorative coins	16.681		-	21.270		-
	b. Penyertaan (selain yang menjadi faktor pengurang modal) Participation (other than those that become capital deduction factors)	-		-	-		-
	1) Penyertaan modal sementara dalam rangka restrukturisasi kredit Temporary equity participation in the context of credit restructuring	-		-	-		-
	2) Penyertaan kepada perusahaan keuangan yang tidak terdaftar di bursa Investments in financial companies that are not listed on the stock exchange	-		-	-		-
	3) Penyertaan kepada perusahaan keuangan yang terdaftar di bursa Investments in financial companies listed on the stock exchange	-		-	-		-
	c. Aset tetap dan inventaris neto Fixed assets and net inventory	292.416		292.416	194.120		194.120
	d. Agunan Yang Diambil Alih (AYDA) Foreclosed Collaterals	175.005		262.508	213.418		320.127
	e. Antar kantor neto Inter office net	-		-	-		-
	f. Lainnya Others	620.742		620.742	615.969		615.969
	Total	**19.051.700**	**8.216.570**	**9.305.484**	**9.066.296**	**3.111.603**	**4.144.616**

Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif, kecuali eksposur sekuritisasi
Commitments/Contingencies Liabilities Exposures on Off Balance Sheet Transactions, except for securitization exposure.

dalam jutaan Rupiah
in million Rupiah

No	Kategori Portofolio Portfolio Category	31 Desember 2022 December 31, 2022			31 Desember 2021 December 31, 2021		
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA Before CRM	ATMR Setelah MRK RWA After CRM	Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA Before CRM	ATMR Setelah MRK RWA After CRM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	Tagihan Kepada Pemerintah Government Receivables	-	-	-	-	-	-
	a. Tagihan Kepada Pemerintah Indonesia Indonesia Government Receivables	-	-	-	-	-	-
	b. Tagihan Kepada Pemerintah Negara Lain Other Government Receivables	-	-	-	-	-	-
2.	Tagihan Kepada Entitas Sektor Publik Public Sector Entities Receivables	-	-	-	-	-	-
3.	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Internasional Multilateral Development Bank and International Institutions Receivables	-	-	-	-	-	-
4.	Tagihan Kepada Bank Bank Receivables	-	-	-	-	-	-
	a. Tagihan Jangka Pendek Short-Term Receivables	-	-	-	-	-	-
	b. Tagihan Jangka Panjang Long-Term Receivables	-	-	-	-	-	-
5.	Kredit Beragun Rumah Tinggal Loans Secured by Residential Properties	-	-	-	-	-	-
6.	Kredit Beragun Properti Komersial Loans Secured by Commercial Properties	-	-	-	-	-	-
7.	Kredit Pegawai atau Pensiunan Employee or Pensioner Loans	-	-	-	-	-	-
8.	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Micro-Businesses, Small Businesses, and Retail Portfolios Receivable	-	-	-	1.421	1.066	-
9.	Tagihan Kepada Korporasi Corporate Receivables	-	-	-	-	-	-
10.	Tagihan Yang Telah Jatuh Tempo Overdue Receivables	-	-	-	-	-	-
	a. Kredit Beragun Rumah Tinggal Loans Secured by Residential Properties	-	-	-	-	-	-
	b. Selain Kredit Beragun Rumah Tinggal Besides Residential Backed Loans	-	-	-	-	-	-
	Total	**-**	**-**	**-**	**1.421**	**1.066**	**-**

Eksposur yang Menimbulkan Risiko Kredit akibat kegagalan Pihak Lawan (*Counterparty Credit Risk*)
Exposures that Create Credit Risk due to Counterparty Failure

dalam jutaan Rupiah
in million Rupiah

No	Kategori Portofolio Portfolio Category	31 Desember 2022 December 31, 2022			31 Desember 2021 December 31, 2021		
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA Before CRM	ATMR Setelah MRK RWA After CRM	Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA Before CRM	ATMR Setelah MRK RWA After CRM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	Tagihan Kepada Pemerintah Government Receivables	633.971	-	-	2.191.836	-	-
	a. Tagihan Kepada Pemerintah Indonesia Indonesia Government Receivables	633.971	-	-	2.191.836	-	-
	b. Tagihan Kepada Pemerintah Negara Lain Other Government Receivables	-	-	-	-	-	-
2.	Tagihan Kepada Entitas Sektor Publik Public Sector Entities Receivables	-	-	-	-	-	-
3.	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Internasional Multilateral Development Bank and International Institutions Receivables	-	-	-	-	-	-
4.	Tagihan Kepada Bank Bank Receivables	-	-	-	-	-	-
	a. Tagihan Jangka Pendek Short-Term Receivables	-	-	-	-	-	-
	b. Tagihan Jangka Panjang Long-Term Receivables	-	-	-	-	-	-
5.	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Micro-Businesses, Small Businesses, and Retail Portfolios Receivable	-	-	-	-	-	-
6.	Tagihan Kepada Korporasi Corporate Receivables	-	-	-	-	-	-
	Total	**633.971**	**-**	**-**	**2.191.836**	**-**	**-**

Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Setelmen (*settlement risk*)
Exposures Causing Credit Risk due to Settlement Failure

dalam jutaan Rupiah
in million Rupiah

No	Jenis Transaksi Transaction Type	31 Desember 2022 December 31, 2022			31 Desember 2021 December 31, 2021		
		Nilai Eksposur Exposure Value	Faktor Pengurang Modal Capital Reducing Factor	ATMR RWA	Nilai Eksposur Exposure Value	Faktor Pengurang Modal Capital Reducing Factor	ATMR RWA
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	*Delivery versus payment*	-		-	-		-
a.	Beban Modal 8% (5-15 hari) Capital Expense 8% (5-15 days)	-		-	-		-
b.	Beban Modal 50% (16-30 hari) Capital Expense 50% (16-30 days)	-		-	-		-
c.	Beban Modal 75% (31-45 hari) Capital Expense 75% (31-45 days)	-		-	-		-
d.	Beban Modal 100% (lebih dari 45 hari) Capital Expense 100% (more than 45 days)	-		-	-		-
2.	*Non-delivery versus payment*	-	-		-	-	
	Total	**-**	**-**	**-**	**-**	**-**	**-**

Eksposur Sekuritisasi
Securitization Exposures

dalam jutaan Rupiah
in million Rupiah

Jenis Transaksi Transaction Type	31 Desember 2022 December 31, 2022		31 Desember 2021 December 31, 2021	
	Faktor Pengurang Modal Capital Reducing Factor	ATMR RWA	Faktor Pengurang Modal Capital Reducing Factor	ATMR RWA
(2)	(3)	(4)	(5)	(6)
ATMR atas Eksposur Sekuritisasi yang dihitung dengan Metode *External Rating Base Approach* (ERBA) RWA on Securitization Exposure calculated using the External Rating Base Approach (ERBA) Method		-		-
ATMR atas Eksposur Sekuritisasi yang dihitung dengan Metode *Standardized Approach* (SA) RWA for Securitization Exposure calculated using the Standardized Approach (SA) Method		-		-
Eksposur Sekuritisasi yang merupakan Faktor Pengurang Modal Inti Utama Exposure to Securitization which is a Deduction Factor for Main Core Capital	-		-	
Total	**-**	**-**	**-**	**-**

Eksposur Derivatif
Derivative Exposure

dalam jutaan Rupiah
in million Rupiah

No	Kategori Portofolio Portfolio Category	31 Desember 2022 December 31, 2022			31 Desember 2021 December 31, 2021		
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA Before CRM	ATMR Setelah MRK RWA After CRM	Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA Before CRM	ATMR Setelah MRK RWA After CRM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.	Tagihan Kepada Pemerintah Government Receivables	-	-	-	-	-	-
	a. Tagihan Kepada Pemerintah Indonesia Indonesia Government Receivables	-	-	-	-	-	-
	b. Tagihan Kepada Pemerintah Negara Lain Other Government Receivables	-	-	-	-	-	-
2.	Tagihan Kepada Entitas Sektor Publik Public Sector Entities Receivables	-	-	-	-	-	-
3.	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Internasional Multilateral Development Bank and International Institutions Receivables	-	-	-	-	-	-
4.	Tagihan Kepada Bank Bank Receivables	-	-	-	-	-	-
	a. Tagihan Jangka Pendek Short-Term Receivables	-	-	-	-	-	-
	b. Tagihan Jangka Panjang Long-Term Receivables	-	-	-	-	-	-
5.	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Micro-Businesses, Small Businesses, and Retail Portfolios Receivable	-	-	-	-	-	-
6.	Tagihan Kepada Korporasi Corporate Receivables	-	-	-	-	-	-
7.	Eksposur tertimbang dari *Credit Valuation Adjustment* (CVA *risk weighted assets*) Weighted exposure from Credit Valuation Adjustment (CVA risk weighted assets)	-	-	-	-	-	-
	Total	**-**	**-**	**-**	**-**	**-**	**-**

Total Pengukuran Risiko Kredit (1+2+3+4+5+6)
Total Credit Risk Measurement (1+2+3+4+5+6)

dalam jutaan Rupiah
in million Rupiah

		31 Desember 2022 December 31, 2022	31 Desember 2021 December 31, 2021
Total ATMR Risiko Kredit Total Loan RWA	(A)	9.305.484	4.144.616
Faktor Pengurang ATMR Risiko Kredit: Selisih lebih antara cadangan umum PPKA atas aset produktif yang wajib dihitung dan 1,25% ATMR untuk Risiko Kredit Credit Risk RWA Reduction Factors: The excess difference between PPKA's general reserves for productive assets that must be calculated and 1.25% RWA for Credit Risk	(B)	-	-
Total ATMR Risiko Kredit (A) - (B) Total RWA Credit Risk (A) - (B)	(C)	9.305.484	4.144.616
Total Faktor Pengurang Modal Total Capital Reduction Factor	(D)	-	-

20. Analisis Eksposur Counterpary Credit Risk (CCR1)
Counterpary Credit Risk Exposure Analysis (CCR1)

		a	b	c	d	e	f
		Replacement Cost (RC)	***Potential Future Exposure (PFE)***	**EEPE**	**Alpha digunakan untuk perhitungan *regulatory* EAD** Alpha is used for regulatory EAD calculations	**Tagihan Bersih** Net Receivables	**ATMR** RWA
1	SA-CCR (untuk derivatif) SA-CCR (for derivatives)	-	-		1,4	-	-
2	Metode Internal Model (untuk derivatif dan SFT) Internal Model Method (for derivatives and SFT)					N/A	N/A
3	Pendekatan sederhana untuk mitigasi risiko kredit (untuk SFT) A simple approach to credit risk mitigation (for SFT)					N/A	N/A
4	Pendekatan komprehensif untuk mitigasi risiko kredit (untuk SFT) Comprehensive approach to credit risk mitigation (for SFT)					-	-
5	VaR untuk SFT VaR for SFT					N/A	N/A
6	**Total**						**-**

21. *Capital Charge* untuk *Credit Valuation Adjustment* (CCR2)
Capital Charge for Credit Valuation Adjustment (CCR2)

	Indonesia	a **Tagihan bersih** Net receivables	b **ATMR** RWA
	Total portofolio berdasarkan *Advanced* CVA *capital charge* Total portfolios based on Advanced CVA capital charge	N/A	N/A
1	(i) komponen VaR (termasuk 3× *multiplier*) VaR component (including 3× multiplier)		N/A
2	(ii) komponen *Stressed* VaR (termasuk 3× *multiplier*) Stressed VaR component (including 3× multiplier)		N/A
3	Semua Portofolio sesuai *Standardised* CVA *Capital Charge* All Portfolios comply with Standardized CVA Capital Charges	-	-
4	Total sesuai CVA *Capital Charge* Total according to CVA Capital Charge	-	-

22. Eksposur CCR berdasarkan Kategori Portofolio dan Bobot Risiko (CCR3)

CCR Exposure by Portfolio Category and Risk Weighting (CCR3)

Bobot Risiko Risk Weight	a	b	c	d	e	f	g	h	i	j	k	l
Kategori Portofolio Portfolio Category	0%	20%	25%	35%	40%	45%	50%	75%	100%	150%	Lainnya Others	Total Tagihan Bersih Total Net Receivables
Indonesia												
Tagihan Kepada Pemerintah Government Receivables	6.901.175	-		-	-	-	-	-	-	-	-	-
Tagihan Kepada Entitas Sektor Publik Public Sector Entities Receivables	-	354.660		-	-	-	-	-	-	-	-	70.932
Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Internasional Multilateral Development Bank and International Institutions Receivables	-	-		-	-	-	-	-	-	-	-	-
Tagihan Kepada Bank Bank Receivables	-	251.503		-	-	-	-	-	-	-	-	50.301
Kredit Beragun Rumah Tinggal Loans Secured by Residential Properties	-	8.569		1.050	-	-	-	-	-	-	369	2.174
Kredit Beragun Properti Komersial Loans Secured by Commercial Properties	-	-		-	-	-	-	-	5.708	-	-	5.708
Kredit Pegawai/ Pensiunan Employee/Pensioner Loans	-	-		-	-	-	461.498	-	-	-	-	230.749
Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Micro-Businesses, Small Businesses, and Retail Portfolios Receivables	15.880	-		-	-	-	-	8.196.622	-	-	-	6.147.467
Tagihan kepada Korporasi Corporate Receivables	74.842	65.748		-	-	-	-	-	1.608.991	-	-	1.622.141
Tagihan yang Telah Jatuh Tempo Overdue Receivables	-	-		-	-	-	-	-	24	215	-	347
Aset Lainnya Other Assets	16.681	-		-	-	-	-	-	913.158	175.005	-	1.175.666
Total	**7.008.578**	**680.481**	**-**	**1.050**	**-**	**-**	**461.498**	**8.196.622**	**2.527.881**	**175.221**	**369**	**9.305.484**

23. Tagihan Bersih Derivatif Kredit (CCR6)
Credit Derivative Net Receivables (CCR6)

	a	b
	Proteksi yang dibeli Protection bought	**Proteksi yang dijual** Protection sold
Indonesia		
Nilai Notional Notional Value		
Single-name credit default swaps	-	-
Index credit default swaps	-	-
Total return swaps	-	-
Credit options	-	-
Derivatif kredit lainnya	-	-
Total Nilai Notional Total of Notional Value	-	-
Nilai wajar Fair value		
Nilai wajar positif (aset) Positive fair value (asset)	-	-
Nilai wajar negatif (kewajiban) Negative fair value (liabilities)	-	-

24. Eksposur Sekuritisasi pada *Banking Book* (SEC1)

Securitization Exposure on Banking Book (SEC1)

		a	b	c	
		Bank sebagai originator Banks as originators			
		Tradisional Traditional	**Sintetis** Synthetic	**Sub-total**	
1	Retail (total) –antara lain Retail (total) –among others	-	-	-	
2	Kredit perumahan Housing loans	-	-	-	
3	Kartu kredit Credit card	-	-	-	
4	Eksposur ritel lainnya Other retail exposures	-	-	-	
5	Re-sekuritisasi Re-securitization	-	-	-	
6	Non-retail (total) – antara lain Non-retail (total) – among others	-	-	-	
7	Kredit korporasi Corporate credit	-	-	-	
8	Kredit komersil Commercial credit	-	-	-	
9	Sewa dan piutang Rent and accounts receivable	-	-	-	
10	Non-retail lainnya Other non-retail	-	-	-	
11	Re-sekuritisasi Re-securitization	-	-	-	

	e	f	g	i	j	k
	Bank sebagai sponsor Banks as sponsors			Bank sebagai investor Banks as investors		
	Tradisional Traditional	Sintetis Synthetic	Sub-total	Tradisional Traditional	Sintetis Synthetic	Sub-total
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-

25. Eksposur Sekuritisasi pada *Trading Book* (SEC2)

Securitization Exposure on Trading Book (SEC2)

	Indonesia	a	b	c	
		Bank sebagai originator Banks as originators			
		Tradisional Traditional	**Sintetis** Synthetic	**Subtotal**	
1	Retail (total) –antara lain Retail (total) –among others	-	-	-	
2	Pinjaman perumahan Housing loans	-	-	-	
3	Kartu kredit Credit card	-	-	-	
4	Eksposur ritel lainnya Other retail exposures	-	-	-	
5	Re-sekuritisasi Re-securitization	-	-	-	
6	Non-retail (total) – antara lain Non-retail (total) – among others	-	-	-	
7	Kredit korporasi Corporate credit	-	-	-	
8	Kredit komersil Commercial credit	-	-	-	
9	Sewa dan piutang Rent and accounts receivable	-	-	-	
10	Non-retail lainnya Other non-retail	-	-	-	
11	Re-sekuritisasi Re-securitization	-	-	-	

	e	f	g	i	j	k
	Bank sebagai sponsor Banks as sponsors			Bank sebagai investor Banks as investors		
	Tradisional Traditional	Sintetis Synthetic	Subtotal	Tradisional Traditional	Sintetis Synthetic	Sub-total
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-

26. Eksposur Sekuritisasi pada *Banking Book dan* terkait Persyaratan Modalnya – Bank yang Bertindak Sebagai Originator atau Sponsor (SEC3)

Exposure of Securitization to the Banking Book and related Capital Requirements – Banks Acting as Originators or Sponsors (SEC3)

Indonesia	a	b	c	d	e
	Nilai eksposur (berdasarkan Bobot Risiko) Exposure value ((based on Risk Weight)				
	≤20% Bobot Risiko Risk Weight	>20% to 50% Bobot Risiko Risk Weight	>50% to 100% Bobot Risiko Risk Weight	>100% to <1250% Bobot Risiko Risk Weight	1250% Bobot Risiko Risk Weight
Total eksposur Total exposure	-	-	-	-	-
Sekuritisasi tradisional Traditional securitization	-	-	-	-	-
Dimana *underlying* sekuritisasi	-	-	-	-	-
Ritel Underlying securitization retail	-	-	-	-	-
Non-ritel	-	-	-	-	-
Dimana re-sekuritisasi Re-securitization	-	-	-	-	-
Senior	-	-	-	-	-
Non-senior	-	-	-	-	-
Sekuritisasi sintetis Synthetic securitization	-	-	-	-	-
Dimana *underlying* sekuritisasi Underlying securitization retail	-	-	-	-	-
Ritel	-	-	-	-	-
Non-ritel	-	-	-	-	-
Dimana re-sekuritisasi Re-securitization	-	-	-	-	-
Senior	-	-	-	-	-
Non-senior	-	-	-	-	-

	f	g	h	i	j	k	l	m	n	o	p	q
	Nilai eksposur (berdasarkan *regulatory approach*) Exposure value (based on regulatory approach)				**ATMR (berdasarkan *regulatory approach*)** RWA (based on regulatory approach)				***Capital charge after cap***			
	IRB RBA (termasuk IAA) IRB RBA (including IAA)	IRB SFA	**SA/ SSFA**	**1250%**	**IRB RBA (termasuk IAA)** IRB RBA (including IAA)	**IRB SFA**	**SA/ SSFA**	**1250%**	**IRB RBA (termasuk IAA)** IRB RBA (including IAA)	**IRB SFA**	**SA/ SSFA**	**1250%**
	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-

27. Eksposur Sekuritisasi pada *Banking Book* dan Persyaratan Modalnya – Bank yang Bertindak Sebagai Investor (SEC4)

Securitization Exposure to Banking Book and Capital Requirements – Banks Acting as Investors (SEC4)

Indonesia		≤20% Bobot Risiko Risk Weight	a	b	c	d	e
			Nilai eksposur (berdasarkan Bobot Risiko) Exposure value (based on Risk Weight)				
			>20% to 50% Bobot Risiko Risk Weight	>50% to 100% Bobot Risiko Risk Weight	>100% to <1250% Bobot Risiko Risk Weight	1250% Bobot Risiko Risk Weight	IRB RBA
1	Total eksposur Total exposure	-	-	-	-	-	-
2	Sekuritisasi tradisional Traditional securitization	-	-	-	-	-	-
3	Dimana *underlying* sekuritisasi The underlying securitization	-	-	-	-	-	-
4	Ritel	-	-	-	-	-	-
5	Non-retail	-	-	-	-	-	-
6	Dimana re-sekuritisasi Re-securitization	-	-	-	-	-	-
7	Senior	-	-	-	-	-	-
8	Non-senior	-	-	-	-	-	-
9	Sekuritisasi sintetis Synthetic securitization	-	-	-	-	-	-
10	Dimana *underlying* sekuritisasi The underlying securitization	-	-	-	-	-	-
11	Ritel	-	-	-	-	-	-
12	Non-retail	-	-	-	-	-	-
13	Dimana re-sekuritisasi Re-securitization	-	-	-	-	-	-
14	Senior	-	-	-	-	-	-
15	Non-senior	-	-	-	-	-	-

	f	g	h	i	j	k	l	m	n	o	p
	***Exposure Values* (berdasarkan *regulatory approach*)** Exposure Values (based on regulatory approach)				**ATMR (berdasarkan *regulatory approach*)** RWA (based on regulatory approach)				***Capital charge after cap***		
	IRB SFA	**SA/SSFA**	**1250%**	**IRB RBA**	**IRB SFA**	**SA/SSFA**	**1250%**	**IRB RBA**	**IRB SFA**	**SA/SSFA**	**1250%**
	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-

28. Tabel Pengungkapan Risiko Pasar Dengan Menggunakan Model Standar
Table Disclosure of Market Risk Using Standardized Method

No.	Jenis Risiko Risk Type	31 Desember 2022 December 31, 2022			
		Individual		Konsolidasian Consolidated	
		Beban Modal Capital Expense	ATMR RWA	Beban Modal Capital Expense	ATMR RWA
(1)	(2)	(3)	(4)	(5)	(6)
1	Risiko Suku Bunga Interest Rate Risk				
	a. Risiko Spesifik Specific Risk	-	-	-	-
	b. Risiko Umum General Risk	-	-	-	-
2	Risiko Nilai Tukar Foreign Exchange Risk	-	-	-	-
3	Risiko Ekuitas *) Equity Risk	-	-	-	-
4	Risiko Komoditas *) Commodity Risk	-	-	-	-
5	Risiko Option Option Risk	-	-	-	-
	Total	**-**	**-**	**-**	**-**

*) Untuk bank yang memiliki perusahaan anak yang memiliki eksposur risiko dimaksud
For banks that have subsidiary companies that have the intended risk exposure

29. Tabel Pengungkapan Kuantitatif Risiko Operasional - Bank secara Individual
Tabel Quantitative Disclosures of Operational Risk - Bank Only

No.	Pendekatan Yang Digunakan Indicator Approach	31 Desember 2022 December 31, 2022		
		Pendapatan Bruto (Rata-rata 3 tahun terakhir) Average Gross Income in the Past 3 years	Beban Modal Capital Expen	ATMR RWA
(1)	(2)	(3)	(4)	(5)
1	Pendekatan Indikator Dasar Basic Indicator Approach	317.767	47.665	595.813
	Total	**317.767**	**47.665**	**595.813**

	31 Desember 2021 December 31, 2021			
	Individual		Konsolidasian Consolidated	
	Beban Modal Capital Expense	ATMR RWA	Beban Modal Capital Expense	ATMR RWA
	(7)	(8)	(9)	(10)
	30.224	377.795	-	-
	5.147	64.333	-	-
	25.077	313.462	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	30.224	**377.795**	**-**	**-**

dalam jutaan Rupiah
in million Rupiah

	31 Desember 2021 December 31, 2021		
	Pendapatan Bruto (Rata-rata 3 tahun terakhir) Average Gross Income in the Past 3 years	Beban Modal Capital Expen	ATMR RWA
	(6)	(7)	(8)
	273.036	40.955	511.943
	273.036	**40.955**	**511.943**

07

Tata Kelola Perusahaan

Corporate Governance




neo

Komitmen terhadap Penerapan Tata Kelola Perusahaan yang Baik

Commitment to Good Corporate Governance Implementation

Komitmen terhadap penerapan Tata Kelola Perusahaan yang Baik (*Good Corporate Governance* atau GCG) selalu dipegang teguh oleh Perseroan. Hal tersebut dilakukan untuk membentuk sistem, struktur, dan budaya Perseroan yang kuat dalam menunjang keberhasilan dan keberlanjutan usaha Perseroan serta perubahan lingkungan bisnis dalam mencapai nilai-nilai Perseroan bagi pemangku kepentingan (*stakeholders*). Perseroan percaya bahwa penerapan GCG bukan hanya sekedar kepatuhan terhadap standar dan peraturan perundang-undangan yang berlaku, akan tetapi perlu diiringi dengan keyakinan dan komitmen yang kuat dalam praktiknya.

The Company firmly upholds its commitment to implementing Good Corporate Governance (GCG). The objective is to establish a strong system, structure, and corporate culture in supporting the Company's success and business sustainability, as well as adapting to the changing business environment in achieving the Company's values for stakeholders. The Company believes that the implementation of GCG is not merely compliance with applicable standards and legal regulations, but must be accompanied by unwavering confidence and commitment in practice.

Penerapan praktik GCG yang kuat di Perseroan tercermin dalam semua aspek kegiatan bisnis Perseroan mulai dari pengambilan keputusan, hubungan dengan mitra kerja hingga kegiatan operasional, didasari oleh prinsip-prinsip dasar GCG secara konsisten dan berkesinambungan. Perseroan meyakini bahwa dengan penerapan GCG yang baik akan mengurangi adanya risiko yang berdampak sehingga kelangsungan usaha Perseroan tetap terjaga.

The strong implementation of GCG practices in the Company is reflected in all aspects of the Company's business activities, from decision-making, relationships with partners to operational activities, based on the consistent and sustainable application of GCG's fundamental principles. The Company believes that the proper implementation of GCG will reduce the impact of risks, ensuring the continuity of the Company's business operations.



Prinsip Tata Kelola Perusahaan
Corporate Governance Principles

Perseroan senantiasa menerapkan prinsip-prinsip dasar GCG di setiap kegiatan operasional bisnisnya secara menyeluruh hingga ke seluruh jajaran Perseroan, yang mana ditujukan untuk mencapai visi yang telah dicanangkan sebelumnya. Perseroan meyakini praktik terbaik GCG yang diiringi dengan integritas tinggi dalam pemenuhan prinsip kode etik serta nilai-nilai Perusahaan, dapat mendongkrak kinerja Perseroan.

The Company consistently applies the fundamental principles of GCG in every aspect of its business operations throughout the entire organization, aimed at achieving the previously set vision. The Company believes that best GCG practices, accompanied by high integrity in adhering to the principles of the code of ethics and the Company's values, can boost the Company's performance.

Sebagai korporasi, Perseroan senantiasa menerapkan prinsip-prinsip governansi korporat yang baik, yang berlandaskan pada 4 (empat) pilar governansi korporat, yaitu perilaku beretika, akuntabilitas, transparansi, dan keberlanjutan, sebagaimana tertuang dalam Pedoman Umum Governansi Korporat Indonesia (PUGKI), yang terakhir dimutakhirkan pada tahun 2021. PUGKI 2021 sendiri, merupakan pengembangan dan perkembangan terkini dari nilai dasar TARIF (Transparansi, Akuntabilitas, Responsibilitas, Independensi, dan *Fairness*) yang terakhir digunakan pada PUGKI 2019.

As a corporation, the Company consistently applies good corporate governance principles, which are based on 4 (four) pillars of corporate governance: ethical behavior, accountability, transparency, and sustainability, as set out in the Indonesian General Guidelines for Corporate Governance (PUGKI), last updated in 2021. PUGKI 2021 itself represents the development and latest evolution of the core values of TARIF (Transparency, Accountability, Responsibility, Independence, and Fairness), last utilized in PUGKI 2019.

Berikut adalah 4 (empat) pilar governansi korporat yang menjadi pedoman Perseroan dalam pengelolaan Perusahaan:

Below are the 4 (four) pillars of corporate governance that guide the Company in managing the business:

Perilaku Beretika
Ethical Behavior

Definisi

Dalam melaksanakan kegiatannya, Perseroan senantiasa mengedepankan kejujuran, memperlakukan semua pihak dengan hormat (*respect*), memenuhi komitmen, membangun serta menjaga nilai-nilai moral dan kepercayaan secara konsisten. Perseroan memperhatikan kepentingan pemegang saham dan pemangku kepentingan lainnya berdasarkan asas kewajaran dan kesetaraan (*fairness*) dan dikelola secara independen sehingga masing-masing organ perusahaan tidak saling mendominasi dan tidak dapat diintervensi oleh pihak lain.

Definition

In conducting its activities, the Company always prioritizes honesty, treats all parties with respect, fulfills commitments, and consistently builds and maintains moral values and trust. The Company considers the interests of shareholders and other stakeholders based on the principles of fairness and equality, and is managed independently, ensuring that each company organ does not dominate one another and cannot be intervened by other parties.

Akuntabilitas
Accountability

Definisi
Perseroan dapat mempertanggungjawabkan kinerjanya secara transparan dan wajar. Untuk itu Perseroan harus dikelola secara benar, terukur dan sesuai dengan kepentingan Perseroan dengan tetap memperhitungkan kepentingan pemegang saham dan pemangku kepentingan. Akuntabilitas merupakan prasyarat yang diperlukan untuk mencapai kinerja yang berkelanjutan.

Definition
The Company is able to transparently and fairly account for its performance. Therefore, the Company must be managed properly, measurably, and in line with the interests of the Company while taking into account the interests of shareholders and stakeholders. Accountability is a prerequisite needed to achieve sustainable performance.

Transparansi
Transparency

Definisi
Untuk menjaga obyektivitas dalam menjalankan bisnis, korporasi menyediakan informasi yang material dan relevan dengan cara yang mudah diakses dan dipahami oleh pemangku kepentingan. Perseroan mengambil inisiatif untuk mengungkapkan tidak hanya masalah yang disyaratkan oleh peraturan perundang-undangan, tetapi juga hal yang penting untuk pengambilan keputusan oleh pemegang saham, kreditur dan pemangku kepentingan lainnya.

Definition
To maintain objectivity in conducting business, the corporation provides material and relevant information in an accessible and understandable manner for stakeholders. The Company takes the initiative to disclose not only issues mandated by regulations, but also those important for decision-making by shareholders, creditors, and other stakeholders.

Keberlanjutan
Sustainability

Definisi
Perseroan mematuhi peraturan perundang-undangan serta berkomitmen melaksanakan tanggung jawab terhadap masyarakat dan lingkungan agar berkontribusi pada pembangunan berkelanjutan melalui kerja sama dengan semua pemangku kepentingan terkait untuk meningkatkan kehidupan mereka dengan cara yang selaras dengan kepentingan bisnis dan agenda pembangunan berkelanjutan.

Selain penerapan 4 (empat) pilar governansi korporat, Perseroan juga telah menerapkan 8 (delapan) prinsip governansi korporat yang berisi hak-hak pemegang saham, pemangku kepentingan dan pemenuhannya, aturan pokok tentang pengelolaan, dan pengawasan atas pengelolaan korporasi di Indonesia, termasuk aspek etika, manajemen risiko, dan pengungkapan. Adapun 8 (delapan) prinsip governansi korporat tersebut dibagi dalam tiga kelompok prinsip, yakni:

1. Tiga prinsip pertama adalah kelompok prinsip yang mengatur fungsi pengurusan dan pengawasan Perseroan, yaitu Direksi dan Dewan Komisaris;

Definition
The Company complies with laws and regulations and is committed to fulfilling its responsibility to society and the environment, contributing to sustainable development through cooperation with all relevant stakeholders to improve their lives in a manner aligned with business interests and the sustainable development agenda.

In addition to implementing the 4 (four) pillars of corporate governance, the Company has also applied 8 (eight) corporate governance principles covering shareholders' rights, stakeholder rights and their fulfillment, basic rules about management, and supervision of corporate management in Indonesia, including ethical aspects, risk management, and disclosure. These 8 (eight) corporate governance's principles are divided into three groups of principles, namely:

1. The first three principles are a group of principles governing the management and supervisory functions of the Company, namely the Board of Directors and the Board of Commissioners;

2. Kelompok prinsip yang mengatur proses dan keluaran yang dihasilkan oleh Direksi dan Dewan Komisaris; dan
3. Kelompok prinsip yang mengatur pemilik sumber daya, yang terutama akan menerima manfaat dari pelaksanaan governansi korporat.

Berikut adalah 8 (delapan) prinsip governansi korporat dan penerapannya di lingkup Perusahaan, sebagaimana terlampir di bawah ini.

2. A group of principles governing the processes and outputs produced by the Board of Directors and the Board of Commissioners; and
3. A group of principles governing the resource owners, who will primarily benefit from the implementation of corporate governance.

The following are the 8 (eight) corporate governance principles and their implementation within the scope of the Company, as outlined below.

Prinsip 1: Peran dan Tanggung Jawab Direksi dan Dewan Komisaris
Principle 1: Roles and Responsibilities of the Board of Directors and the Board of Commissioners

Definisi

Direksi dan Dewan Komisaris menjalankan peran dan tanggung jawabnya secara independen untuk menciptakan nilai yang berkelanjutan untuk kepentingan terbaik jangka panjang Perseroan dan pemegang saham, dengan mempertimbangkan kepentingan para pemangku kepentingan.

Penjelasan

Prinsip 1 berkaitan dengan peran dan tanggung jawab Direksi dalam melakukan pengelolaan Perseroan serta peran dan tanggung jawab Dewan Komisaris dalam melakukan pengawasan atas pengelolaan Perseroan oleh Direksi. Di samping itu, Prinsip ini mengatur penilaian kinerja Direksi dan Dewan Komisaris dan anggotanya masing-masing, penanganan benturan kepentingan yang terjadi pada anggota Direksi dan anggota Dewan Komisaris, serta peningkatan kompetensi anggota Direksi dan anggota Dewan Komisaris.

Definition

The Board of Directors and the Board of Commissioners independently carry out their roles and responsibilities to create sustainable value for the best long-term interests of the Company and its shareholders, taking into account the interests of stakeholders.

Explanation

Principle 1 relates to the roles and responsibilities of the Board of Directors in managing the Company and the roles and responsibilities of the Board of Commissioners in supervising the management of the Company by the Board of Directors. In addition, this Principle governs the performance evaluation of the Board of Directors and the Board of Commissioners and their respective members, addressing conflicts of interest arising among members of the Board of Directors and the Board of Commissioners, and enhancing the competence of members of the Board of Directors and the Board of Commissioners.

Prinsip 2: Komposisi dan Remunerasi Direksi dan Dewan Komisaris
Principle 2: Composition and Remuneration of the Board of Directors and the Board of Commissioners

Definisi

Anggota Direksi dan anggota Dewan Komisaris dipilih dan ditetapkan sedemikian rupa sehingga komposisi Direksi sebagai organ pengelolaan dan komposisi Dewan Komisaris sebagai organ pengawasan adalah beragam dan masing-masing terdiri dari para Direktur dan Komisaris yang memiliki komitmen, pengetahuan, kemampuan, pengalaman, dan keahlian yang dibutuhkan untuk memenuhi secara tepat peran pengelolaan Direksi dan peran pengawasan Dewan Komisaris.

Remunerasi dirancang untuk secara efektif menyelaraskan kepentingan anggota Direksi dan

Definition

Members of the Board of Directors and the Board of Commissioners are selected and appointed in such a way that the composition of the Board of Directors as the managing organ and the composition of the Board of Commissioners as the supervisory organ are diverse, and each consists of Directors and Commissioners who have the commitment, knowledge, skills, experience, and expertise required to adequately fulfill the management role of the Board of Directors and the supervisory role of the Board of Commissioners.

Remuneration is designed to effectively align the interests of members of the Board of Directors and

anggota Dewan Komisaris dengan kepentingan jangka panjang Perseroan dan penciptaan nilai yang berkelanjutan.

Penjelasan
Prinsip 2 mengharuskan pemilihan dan penetapan anggota Direksi dan anggota Dewan Komisaris dilakukan sedemikian rupa sehingga Direksi dan Dewan Komisaris masing-masing sebagai organ pengelolaan dan pengawasan memiliki komposisi anggota dengan pengetahuan, kemampuan, dan keahlian yang dibutuhkan sesuai dengan perannya masing-masing. Di samping itu, Prinsip ini menekankan pentingnya kebijakan remunerasi untuk mendorong anggota Direksi dan anggota Dewan Komisaris mengutamakan kepentingan jangka panjang Perseroan berdasarkan prinsip keberlanjutan, serta mengharuskan pengungkapan kebijakan dan informasi remunerasi yang diterima oleh Direksi dan Dewan Komisaris secara transparan dan akuntabel.

members of the Board of Commissioners with the long-term interests of the Company and the creation of sustainable value.

Explanation
Principle 2 requires that the selection and appointment of members of the Board of Directors and members of the Board of Commissioners be carried out in such a way that the Board of Directors and the Board of Commissioners, each as a management and supervisory organ, have a composition of members with the required knowledge, skills, and expertise in accordance with their respective roles. In addition, this Principle emphasizes the importance of remuneration policies to encourage members of the Board of Directors and members of the Board of Commissioners to prioritize the long-term interests of the Company based on the principle of sustainability and requires the transparent and accountable disclosure of remuneration policies and information received by the Board of Directors and the Board of Commissioners.

Prinsip 3: Hubungan Kerja antara Direksi dan Dewan Komisaris
Principle 3: Working Relationship between the Board of Directors and the Board of Commissioners

Definisi
Direksi dan Dewan Komisaris memiliki hubungan kerja yang erat, terbuka, konstruktif, profesional, dan saling percaya untuk kepentingan terbaik korporasi.

Penjelasan
Prinsip 3 menekankan pentingnya hubungan kerja yang erat, terbuka, konstruktif, profesional, saling percaya antara Direksi dan Dewan Komisaris dalam mencapai kepentingan terbaik Perseroan. Prinsip 3 ini juga mengatur perlunya Dewan Komisaris mengakses informasi yang lengkap serta pentingnya anggota Direksi dan Dewan Komisaris memahami implikasi struktur kepemilikan korporasi terhadap pelaksanaan perannya.

Definition
The Board of Directors and the Board of Commissioners have a close, open, constructive, professional, and mutually trusting working relationship for the best interests of the corporation.

Explanation
Principle 3 emphasizes the importance of a close, open, constructive, professional, and mutually trusting working relationship between the Board of Directors and the Board of Commissioners in achieving the best interests of the Company. This Principle also governs the need for the Board of Commissioners to access complete information and the importance of members of the Board of Directors and the Board of Commissioners understanding the implications of the corporate ownership structure on the implementation of their roles.

Prinsip 4: Perilaku Etis
Principle 4: Ethical Conduct

Definisi
Perseroan memiliki komitmen untuk bertindak secara etis dan bertanggung jawab, menegakkan nilai-nilai dan budaya organisasi.

Definition
The Company is committed to acting ethically and responsibly, upholding organizational values and culture.

Penjelasan
Prinsip 4 mengharuskan Perseroan untuk membuat pernyataan secara berkala tentang komitmen Perseroan tidak hanya mematuhi peraturan perundang-undangan yang berlaku, namun juga komitmen untuk bertindak etis dan bertanggung jawab.

Explanation
Principle 4 requires the Company to periodically make statements regarding its commitment to not only comply with applicable laws and regulations but also to act ethically and responsibly.

Prinsip 5: Manajemen Risiko, Pengendalian *Intern* dan Kepatuhan
Principle 5: Risk Management, Internal Control, and Compliance

Definisi
Perseroan menjalankan praktik governansi korporat yang terintegrasi dengan penerapan sistem pengendalian internal dan manajemen risiko, serta sistem manajemen kepatuhan yang efektif dalam rangka mendukung pencapaian sasaran, visi, misi, tujuan, maupun target kinerja korporat dalam menjalankan bisnis secara berintegritas.

Penjelasan
Prinsip 5 mengharuskan Direksi untuk mengimplementasikan governansi, sistem pengendalian internal dan manajemen risiko, dan sistem manajemen kepatuhan secara terintegrasi sebagai bagian dari strategi, perangkat manajemen, dan praktik yang dijalankan Perseroan dalam berbisnis secara bertanggung jawab (*responsible business*) sebagai warga korporat yang baik (*good corporate citizen*). Dewan Komisaris memantau dan menyampaikan masukan terhadap efektivitas penerapan governansi, sistem pengendalian internal dan manajemen risiko, dan sistem manajemen kepatuhan Perseroan yang dilaksanakan secara terintegrasi oleh Direksi.

Definition
The Company implements corporate governance practices integrated with the application of an internal control and risk management system, as well as an effective compliance management system, in order to support the achievement of objectives, vision, mission, goals, and corporate performance targets while conducting business with integrity.

Explanation
Principle 5 mandates the Board of Directors to implement governance, internal control and risk management systems, and compliance management systems in an integrated manner as part of the strategy, management tools, and practices carried out by the Company in conducting responsible business as a good corporate citizen. The Board of Commissioners monitors and provides input on the effectiveness of the integrated implementation of governance, internal control and risk management systems, and compliance management systems carried out by the Board of Directors.

Prinsip 6: Pengungkapan dan Transparansi
Principle 6: Disclosure and Transparency

Definisi
Perseroan membuat pengungkapan yang akurat dan tepat waktu mengenai semua hal yang material tentang Perseroan.

Penjelasan
Prinsip 6 mengharuskan Perseroan untuk memiliki kerangka governansi yang mampu memberikan keyakinan yang dapat menghasilkan pengungkapan yang akurat dan tepat waktu mengenai semua hal yang material tentang Perseroan, yang meliputi kondisi dan kinerja keuangan, kepemilikan atas korporasi, dan governansi korporat.

Definition
The Company makes accurate and timely disclosures of all material matters concerning the Company.

Explanation
Principle 6 requires the Company to have a governance framework capable of providing assurance that results in accurate and timely disclosures of all material matters concerning the Company, including financial condition and performance, corporate ownership, and corporate governance.

Prinsip 7: Hak-hak Pemegang Saham
Principle 7: Shareholder Rights

Definisi
Perseroan melindungi dan memfasilitasi pelaksanaan hak pemegang saham dan memastikan perlakuan yang adil terhadap pemegang saham, termasuk pemegang saham minoritas. Semua pemegang saham memiliki kesempatan untuk mendapatkan ganti rugi yang efektif atas pelanggaran hak-hak mereka.

Penjelasan
Prinsip 7 menjelaskan mengenai pemenuhan hak pemegang saham dan perlakuan adil bagi pemegang saham, bagaimana cara kerja sama aktif antara Perseroan dengan pemegang sahamnya dilaksanakan serta pelaksanaan sebagian hak pemegang saham secara efektif melalui RUPS.

Definition
The Company protects and facilitates the exercise of shareholder rights and ensures fair treatment of shareholders, including minority shareholders. All shareholders have the opportunity to obtain effective redress for violations of their rights.

Explanation
Principle 7 elaborates on the fulfillment of shareholder rights and fair treatment for shareholders, how active collaboration between the Company and its shareholders is carried out, and the effective implementation of some shareholder rights through the General Meeting of Shareholders.

Prinsip 8: Hak-hak Pemangku Kepentingan
Principle 8: Stakeholder Rights

Definisi
Perseroan mengakui hak-hak pemangku kepentingan yang ditetapkan dalam peraturan perundang-undangan yang berlaku atau suatu perjanjian yang disepakati oleh Perseroan dan mendorong kerja sama aktif dengan pemangku kepentingan dalam menciptakan kekayaan, lapangan kerja, dan keberlanjutan usaha yang sehat secara finansial.

Penjelasan
Prinsip 8 menjelaskan peran Direksi dan Dewan Komisaris mengintegrasikan aspek keberlanjutan dalam model bisnis bank, melaksanakan pelibatan pemangku kepentingan, serta memastikan perlindungan terhadap hak-hak para pemangku kepentingan. Dewan Komisaris memantau pengintegrasian semua aspek tersebut di atas yang dilakukan oleh Direksi.

Definition
The Company recognizes the rights of stakeholders as stipulated in applicable laws and regulations or an agreement agreed upon by the Company and encourages active collaboration with stakeholders in creating wealth, employment, and financially sustainable business operations.

Explanation
Principle 8 explains the role of the Board of Directors and the Board of Commissioners in integrating sustainability aspects into the bank's business model, engaging stakeholders, and ensuring the protection of stakeholders' rights. The Board of Commissioners monitors the integration of all the aforementioned aspects carried out by the Board of Directors.

Landasan Hukum Kebijakan Tata Kelola

Legal Basis of the Governance Policy

Perseroan menerapkan Tata Kelola Perusahaan Yang Baik dengan mengacu kepada peraturan dan perundang-undangan yang berlaku di Indonesia, yaitu:

1. Undang-undang Republik Indonesia Nomor 10 Tahun 1998 tentang perubahan atas Undang-undang No 7 tahun 1992 tentang Perbankan.
2. Undang-undang Republik Indonesia Nomor 40 Tahun 2007 tentang Perseroan Terbatas.
3. Peraturan Pemerintah Republik Indonesia Nomor 29 Tahun 1999 tentang Pembelian Saham Bank Umum.
4. Peraturan Otoritas Jasa Keuangan Nomor 35/POJK.04/2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik.
5. Peraturan Otoritas Jasa Keuangan Nomor 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik.
6. Peraturan Otoritas Jasa Keuangan Nomor 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik.
7. Peraturan Otoritas Jasa Keuangan Nomor 55/POJK.04/2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit.
8. Peraturan Otoritas Jasa Keuangan Nomor 45/POJK.03/2015 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum.
9. Peraturan Otoritas Jasa Keuangan Nomor 8/POJK.04/2015 tentang Situs Web Emiten atau Perusahaan Publik.
10. Peraturan Otoritas Jasa Keuangan Nomor 31/POJK.04/2015 tentang Keterbukaan atas Informasi atau Fakta Material oleh Emiten atau Perusahaan Publik.
11. Peraturan Otoritas Jasa Keuangan Nomor 56/POJK.04/2015 tentang Pembentukan dan Pedoman Penyusunan Piagam Unit Audit Internal.
12. Peraturan Otoritas Jasa Keuangan Nomor 55/POJK.03/2016 tentang Penerapan Tata Kelola Bagi Bank Umum.

The Company implements Good Corporate Governance by referring to the regulations and laws applicable in Indonesia, namely:

1. Law of the Republic of Indonesia Number 10 of 1998 concerning amendments to Law No. 7 of 1992 on Banking.
2. Law of the Republic of Indonesia Number 40 of 2007 concerning Limited Liability Companies.
3. Government Regulation of the Republic of Indonesia Number 29 of 1999 concerning the Purchase of Public Bank Shares.
4. Financial Services Authority Regulation Number 35/POJK.04/2014 concerning the Corporate Secretary of Issuers or Public Companies.
5. Financial Services Authority Regulation Number 34/POJK.04/2014 concerning the Nomination and Remuneration Committee of Issuers or Public Companies.
6. Financial Services Authority Regulation Number 33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies.
7. Financial Services Authority Regulation Number 55/POJK.04/2015 concerning the Establishment and Implementation Guidelines for the Audit Committee.
8. Financial Services Authority Regulation Number 45/POJK.03/2015 concerning the Implementation of Governance in Providing Remuneration for Public Banks.
9. Financial Services Authority Regulation Number 8/POJK.04/2015 concerning the Website of Issuers or Public Companies.
10. Financial Services Authority Regulation Number 31/POJK.04/2015 concerning Disclosure of Information or Material Facts by Issuers or Public Companies.
11. Financial Services Authority Regulation Number 56/POJK.04/2015 concerning the Establishment and Guidelines for Preparing the Internal Audit Unit Charter.
12. Financial Services Authority Regulation Number 55/POJK.03/2016 concerning the Implementation of Governance for Public Banks.

13. Peraturan Otoritas Jasa Keuangan Nomor 56/POJK.03/2016 tentang Kepemilikan Saham Bank Umum.
14. Peraturan Otoritas Jasa Keuangan Nomor 27/POJK.03/2016 tentang Penilaian Kemampuan dan Kepatutan Bagi Pihak Utama Lembaga Jasa Keuangan.
15. Peraturan Otoritas Jasa Keuangan Nomor 18/POJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.
16. Peraturan Otoritas Jasa Keuangan Nomor 5/POJK.03/2016 tentang Rencana Bisnis Bank.

17. Peraturan Otoritas Jasa Keuangan Nomor 13/POJK.03/2017 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik Dalam Kegiatan Jasa Keuangan.
18. Peraturan Otoritas Jasa Keuangan Nomor 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum.
19. Peraturan Otoritas Jasa Keuangan Nomor 11/POJK.04/2017 tentang Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka.
20. Peraturan Otoritas Jasa Keuangan Nomor 12/POJK.01/2017 tentang Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Sektor Jasa Keuangan.

21. Peraturan Otoritas Jasa Keuangan Nomor 32/POJK.03/2018 tentang Batas Maksimum Pemberian Kredit Dan Penyediaan Dana Besar Bagi Bank Umum.
22. Peraturan Otoritas Jasa Keuangan Nomor 38/POJK.03/2019 tentang Perubahan atas Peraturan Otoritas Jasa Keuangan Nomor 32/POJK.03/2018 Tentang Batas Maksimum Pemberian Kredit dan Penyediaan Dana Besar Bagi Bank Umum.

23. Peraturan Otoritas Jasa Keuangan Nomor 1/POJK.03/2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum.
24. Peraturan Otoritas Jasa Keuangan Nomor 37/POJK.03/2019 tentang Transparansi dan Publikasi Laporan Bank.
25. Peraturan Otoritas Jasa Keuangan Nomor 23/POJK.01/2019 tentang perubahan atas Peraturan Otoritas Jasa Keuangan Nomor 12/POJK.01/2017 tentang Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Sektor Jasa Keuangan.

13. Financial Services Authority Regulation Number 56/POJK.03/2016 concerning Public Bank Share Ownership.
14. Financial Services Authority Regulation Number 27/POJK.03/2016 concerning the Assessment of Capability and Appropriateness for the Key Parties of Financial Services Institutions.
15. Financial Services Authority Regulation Number 18/POJK.03/2016 concerning the Implementation of Risk Management for Public Banks.
16. Financial Services Authority Regulation Number 5/POJK.03/2016 concerning Public Bank Business Plans.
17. Financial Services Authority Regulation Number 13/POJK.03/2017 concerning the Use of Public Accountant Services and Public Accountant Offices in Financial Service Activities.
18. Financial Services Authority Regulation Number 46/POJK.03/2017 concerning the Implementation of Compliance Functions for Public Banks.
19. Financial Services Authority Regulation Number 11/POJK.04/2017 concerning the Ownership Report or Any Change in Ownership of Public Company Shares.
20. Financial Services Authority Regulation Number 12/POJK.01/2017 concerning the Implementation of Anti-Money Laundering and Terrorism Financing Prevention Programs in the Financial Services Sector.
21. Financial Services Authority Regulation Number 32/POJK.03/2018 concerning the Maximum Limit for Loan Provision and Large Fund Provision for Public Banks.
22. Financial Services Authority Regulation Number 38/POJK.03/2019 concerning the Amendment to the Financial Services Authority Regulation Number 32/POJK.03/2018 regarding the Maximum Limit for Loan Provision and Large Fund Provision for Public Banks.
23. Financial Services Authority Regulation Number 1/POJK.03/2019 concerning the Implementation of Internal Audit Function in Public Banks.
24. Financial Services Authority Regulation Number 37/POJK.03/2019 concerning Transparency and Publication of Bank Reports.
25. Financial Services Authority Regulation Number 23/POJK.01/2019 concerning the Amendment to Financial Services Authority Regulation Number 12/POJK.01/2017 regarding the Implementation of Anti-Money Laundering and Terrorism Financing Prevention Programs in the Financial Services Sector.

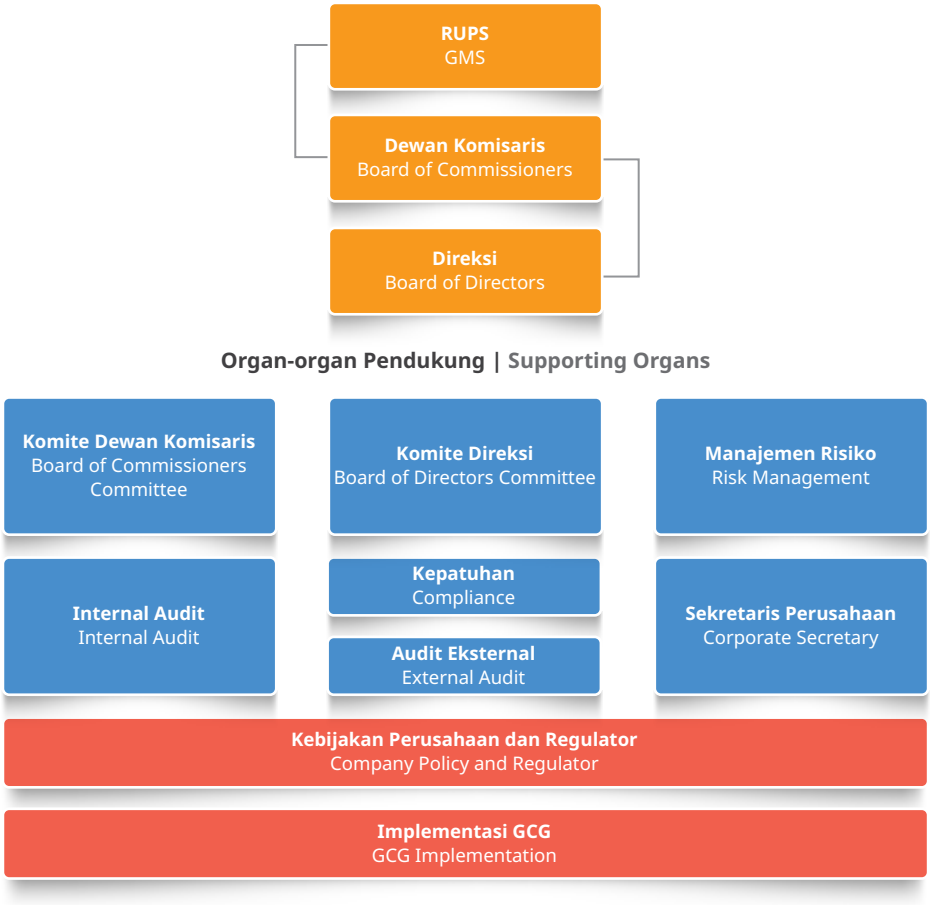
26. Peraturan Otoritas Jasa Keuangan Nomor 15/ POJK.04/2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka.
27. Peraturan Otoritas Jasa Nomor 16/POJK.04/2020 Tentang Pelaksanaan Rapat Umum Pemegang Saham Terbuka Secara Elektronik.
28. Peraturan Otoritas Jasa Keuangan Nomor 27/ POJK.04/2020 tentang Saham Bonus.
29. Peraturan Otoritas Jasa Keuangan Nomor 12/ POJK.03/2021 tentang Bank Umum.
30. Peraturan Otoritas Jasa Keuangan Nomor 13/ POJK.03/2021 tentang Penyelenggaraan Produk Bank Umum.
31. Surat Edaran Otoritas Jasa Keuangan Nomor 32/ SEOJK.04/2015 tentang Tata Kelola Perusahaan Terbuka.
32. Surat Edaran Otoritas Jasa Keuangan Nomor 40/ SEOJK.03/2016 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum.
33. Surat Edaran Otoritas Jasa Keuangan Nomor 13/ SEOJK.03/2017 tentang Penerapan Tata Kelola Bagi Bank Umum.
34. Surat Edaran Otoritas Jasa Keuangan Nomor 35/ SEOJK.03/2017 tentang Pedoman Standar Sistem Pengendalian Intern Bagi Bank Umum.
35. Surat Edaran Otoritas Jasa Keuangan Nomor 12/ SEOJK.03/2017 tentang Kepemilikan Saham Bank Umum.
36. Surat Edaran Otoritas Jasa Keuangan Nomor 32/ SEOJK.03/2017 tentang Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Sektor Perbankan.
37. Surat Edaran Otoritas Jasa Keuangan Nomor 12/ SEOJK.03/2021 tentang Rencana Bisnis Bank.

26. Financial Services Authority Regulation Number 15/POJK.04/2020 concerning the Planning and Implementation of Public Company Shareholders General Meetings.
27. Financial Services Authority Regulation Number 16/POJK.04/2020 concerning the Implementation of Electronic Shareholders General Meetings for Public Companies.
28. Financial Services Authority Regulation Number 27/ POJK.04/2020 concerning Bonus Shares.
29. Financial Services Authority Regulation Number 12/ POJK.03/2021 concerning Public Banks.
30. Financial Services Authority Regulation Number 13/ POJK.03/2021 concerning the Implementation of Public Bank Products.
31. Financial Services Authority Circular Letter Number 32/SEOJK.04/2015 concerning Corporate Governance for Public Companies.
32. Financial Services Authority Circular Letter Number 40/SEOJK.03/2016 concerning the Implementation of Governance in Providing Remuneration for Public Banks.
33. Financial Services Authority Circular Letter Number 13/SEOJK.03/2017 concerning the Implementation of Governance for Public Banks.
34. Financial Services Authority Circular Letter Number 35/SEOJK.03/2017 concerning Guidelines for Standard Internal Control Systems for Public Banks.
35. Financial Services Authority Circular Letter Number 12/SEOJK.03/2017 concerning Ownership of Public Bank Shares.
36. Financial Services Authority Circular Letter Number 32/SEOJK.03/2017 concerning the Implementation of Anti-Money Laundering and Terrorism Financing Prevention Programs in the Banking Sector.
37. Financial Services Authority Circular Letter Number 12/SEOJK.03/2021 concerning Bank Business Plans.

Struktur Tata Kelola Perseroan
Corporate Governance Structure

Organ utama Perseroan dalam menjalankan kegiatan usaha sebagai Perseroan Terbatas terdiri dari Rapat Umum Pemegang Saham, Dewan Komisaris, dan Direksi. Ketiga organ tersebut memiliki kedudukan yang setara satu sama lain, namun dengan fungsi dan wewenang yang berbeda dalam mengelola Perseroan.

The Company's main organs in carrying out business activities as a Limited Liability Company consist of the General Meeting of Shareholders, the Board of Commissioners, and the Board of Directors. These three organs hold equal positions with one another, but have different functions and authorities in managing the Company.



Pemegang Saham
Shareholders

Pemegang Saham merupakan seseorang atau suatu badan hukum yang secara sah memiliki satu atau lebih saham Perseroan dan merupakan pihak yang berwenang menjalankan hak-hak yang diberikan oleh hukum atas saham.

Shareholders are individuals or legal entities who legally own one or more shares of the Company and are authorized to exercise the rights granted by law over the shares.

Perseroan mengacu pada Anggaran Dasar, seluruh ketentuan internal Perseroan yang termasuk ke dalam hirarki kebijakan, dan ketentuan perundang-undangan yang berlaku dalam rangka melindungi kepentingan para pemegang saham.

The Company refers to the Articles of Association, all internal provisions of the Company included in the policy hierarchy, and applicable laws and regulations in order to protect the interests of the shareholders.

Hak dan Kewajiban Pemegang Saham
Rights and Obligations of Shareholders

Berdasarkan Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas, para pemegang saham (*shareholders*) memiliki hak untuk memberikan suara pada hal-hal tertentu yang berkaitan dengan Perseroan dan juga berhak untuk dipilih menjadi anggota Direksi.

Based on Law No. 40 of 2007 concerning Limited Liability Companies, shareholders have the right to vote on certain matters related to the Company and also have the right to be elected as members of the Board of Directors.

Hak pemegang saham antara lain:
1. Hadir dalam RUPS baik individu maupun diwakili berdasarkan surat kuasa, memberikan tanggapan terhadap agenda RUPS serta turut berpartisipasi dalam pengambilan keputusan sesuai dengan jumlah saham yang dimiliki;
2. Memperoleh informasi yang akurat, memadai dan tepat waktu berkaitan dengan Perseroan sepanjang berhubungan dengan agenda RUPS dan tidak bertentangan dengan kepentingan Perseroan, sehingga pemegang saham dapat mengambil keputusan yang tepat di dalam RUPS;
3. Mengusulkan mata acara RUPS sesuai ketentuan yang berlaku;
4. Mengusulkan calon anggota Dewan Komisaris dan/ atau Direksi;
5. Menerima pembagian laba bersih Perseroan sesuai prosedur dan ketentuan yang berlaku;
6. Menjalankan hak dan/atau kewenangan lain sesuai anggaran dasar dan peraturan perundang-undangan yang berlaku, termasuk hak untuk ikut serta dalam hal pemberian izin penambahan modal, perubahan anggaran dasar Perseroan, dan pengalihan seluruh atau sebagian kekayaan yang menyebabkan penjualan perusahaan.

The rights of shareholders include:
1. Attend the GMS either individually or represented by a proxy, provide feedback on the GMS agenda and participate in decision-making according to the number of shares owned;
2. Obtain accurate, adequate, and timely information related to the Company as long as it is related to the GMS agenda and does not conflict with the interests of the Company, so that shareholders can make appropriate decisions within the GMS;
3. Propose agenda items for the GMS in accordance with applicable regulations;
4. Propose candidates for members of the Board of Commissioners and/or Board of Directors;
5. Receive the distribution of the Company's net profit in accordance with applicable procedures and regulations;
6. Exercise other rights and/or authorities in accordance with the articles of association and applicable laws and regulations, including the right to participate in matters related to approving capital increases, amending the Company's articles of association, and transferring all or part of the company's assets resulting in the sale of the company.



Pemegang Saham juga memiliki tanggung jawab lain, antara lain:

1. Tunduk dan patuh terhadap Anggaran Dasar Perseroan serta peraturan perundang-undangan yang berlaku.
2. Pemegang saham pengendali wajib mempertimbangkan kepentingan pemegang saham minoritas dan pemegang saham lainnya sesuai dengan peraturan perundang-undangan yang berlaku.
3. Pemegang saham minoritas bertanggung jawab untuk menggunakan haknya sesuai dengan peraturan perundang-undangan yang berlaku dan Anggaran Dasar Perseroan.

Shareholders also have other responsibilities, including:

1. Comply with the Company's Articles of Association and applicable laws and regulations.
2. Controlling shareholders are required to consider the interests of minority shareholders and other shareholders in accordance with applicable laws and regulations.
3. Minority shareholders are responsible for exercising their rights in accordance with applicable laws and regulations and the Company's Articles of Association.

Rapat Umum Pemegang Saham (RUPS)
General Meeting of Shareholders (GMS)

Rapat Umum Pemegang Saham (RUPS) adalah organ tertinggi dalam struktur GCG yang memiliki hak dan kewenangan yang tidak dimiliki oleh Direksi dan Komisaris dalam batas-batas yang ditentukan dalam Undang-Undang dan Anggaran Dasar. RUPS memiliki peran yang penting sebagai organ tertinggi dalam menentukan arah dan tujuan Perseroan sebagaimana dituangkan dalam Anggaran Dasar Perseroan.

Berdasarkan Anggaran Dasar, RUPS terdiri 2 (dua) yaitu RUPS Tahunan (RUPST) dan RUPS Lainnya, yang biasa disebut juga sebagai RUPS Luar Biasa (RUPSLB). RUPS Tahunan wajib diselenggarakan 1 (satu) kali dalam setahun, sedangkan RUPSLB dapat diadakan sewaktu-waktu berdasarkan kebutuhan Perseroan.

RUPS memiliki wewenang antara lain untuk mengangkat dan memberhentikan anggota Dewan Komisaris dan Direksi, melakukan evaluasi kinerja Dewan Komisaris dan kinerja Direksi, menyetujui perubahan Anggaran Dasar, menyetujui Laporan Tahunan dan menetapkan bentuk dan jumlah imbalan, tunjangan dan fasilitas bagi anggota Dewan Komisaris dan Direksi, menetapkan penggunaan laba, dan penunjukan akuntan publik. RUPS juga membahas strategi, kebijakan, serta hal-hal penting lainnya yang diusulkan oleh Direksi, Dewan Komisaris, ataupun Pemegang Saham.

The General Meeting of Shareholders (GMS) is the highest organ in the GCG structure that has rights and authorities that are not owned by the Board of Directors and the Board of Commissioners within the limits specified in the Act and the Articles of Association. The GMS is a very important organ in the Company considering its very major role in determining the direction and objective of the Company as stated in the Company's Articles of Association.

Based on the Articles of Association, the GMS consists of 2 (two) namely the Annual GMS (AGMS) and Other GMS, which are also known as Extraordinary GMS (EGMS). The Annual GMS must be held 1 (one) time a year, while the EGMS can be held at any time based on the needs of the Company.

The GMS has the authority, among others, to appoint and terminate members of the Board of Commissioners and the Board of Directors, evaluate the performance of the Board of Commissioners and the Board of Directors, approve amendments to the Articles of Association, approve the Annual Report, and determine the form and amount of compensations, benefits, as well as facilities for members of the Board of Commissioners and the Board of Directors, determine the use of profit, and the appointment of a public accountant. The GMS also discusses strategies, policies, and other important matters proposed by the Board of Directors, Board of Commissioners, or Shareholders.

RUPS Tahun 2022
2022 GMS

Di tahun 2022, Perseroan telah menyelenggarakan RUPS sebanyak 2 (dua) kali dengan rincian RUPS Tahunan sebanyak 1 (satu) kali dan RUPS Luar Biasa sebanyak 1 (satu) kali. Berikut disampaikan informasi ringkas pelaksanaan dan hasil keputusan RUPST dan RUPSLB sepanjang tahun 2022 beserta informasi akan tindak lanjut yang dilakukan oleh Perseroan.

In 2022, the Company held a total of 2 (two) General Meetings of Shareholders (GMS), consisting of 1 (one) Annual GMS and 1 (one) Extraordinary GMS. Below is a summary of the implementation and resolutions of the AGMS and EGMS throughout 2022, along with information on the follow-up actions taken by the Company.

RUPS Tahunan 21 Juli 2022
Annual GMS on July 21, 2022

Tanggal Date	21 Juli 2022 July 21, 2022
Waktu Time	Pukul 14.28 WIB s.d. 15.17 WIB 14.28 WIB to 15.17 WIB
Lokasi Location	Kantor Pusat Bank Neo Commerce, Treasury Tower, Lantai 60, District 8, SCBD Jl. Jendral Sudirman, Jakarta Neo Commerce Bank Head Office, Treasury Tower, 60th Floor, District 8, SCBD Jl. Jendral Sudirman, Jakarta
Kuorum Quorum	Rapat dihadiri oleh Pemegang Saham dan Kuasa Pemegang Saham sejumlah 67,68% atau 6.376.948.485 suara dari total 9.421.681.836 lembar saham yang telah dikeluarkan oleh Perseroan dengan hak suara yang sah. The meeting was attended by the Shareholders and the Proxy of Shareholders with a total of 67.68% or 6,376,948,485 votes out of a total of 9,421,681,836 shares issued by the Company with valid voting rights.
Pimpinan Rapat Meeting Leader	Suprihadi selaku Komisaris Utama/Independen telah ditunjuk untuk memimpin Rapat. Suprihadi as the President Commissioner and Independent Commissioner has been appointed to lead the Meeting.
Kehadiran Dewan Komisaris Attendance of the Board of Commissioners	Anggota Dewan Komisaris yang hadir, terdiri dari: 1. Suprihadi 2. Tjandra Mindharta Gozali 3. Pamitra Wineka* Members of the Board of Commissioners who attended the meeting were: 1. Suprihadi 2. Tjandra Mindharta Gozali 3. Pamitra Wineka*
Kehadiran Direksi Attendance of the Directors	Seluruh anggota Direksi yang hadir, terdiri dari: 1. Tjandra Gunawan 2. Aditya Wahyu Windarwo 3. Ricko Irwanto Members of the Board of Directors who attended the meeting were: 1. Tjandra Gunawan 2. Aditya Wahyu Windarwo 3. Ricko Irwanto
Pihak Independen untuk melakukan perhitungan kuorum dan pemungutan suara keputusan Rapat Independent Party to calculate the quorum and votes on decisions of the Meeting	Perseroan telah menunjuk pihak-pihak independen yaitu (i) Notaris Jose Dima Satria, S.H., M.Kn. selaku Notaris Publik dan (ii) PT Ficomindo Buana Registrar selaku Biro Administrasi Efek, untuk melakukan penghitungan dan/atau melakukan validasi dan pengambilan suara dalam RUPST. The Company has appointed independent parties, namely (i) Notary Jose Dima Satria, S.H., M.Kn., as the Public Notary and (ii) PT Ficomindo Buana Registrar, as the Securities Administration Bureau, to perform the calculation and/or conduct validation and voting during the Annual General Meeting of Shareholders.
Mekanisme pemegang saham yang mengajukan pertanyaan dan/atau pendapat Mechanism of shareholders asking questions and/or opinions	Dalam setiap mata acara Rapat, pemegang saham dan/atau kuasanya diberikan kesempatan untuk mengajukan pertanyaan dan/atau pendapat yang berhubungan dengan mata acara Rapat yang dibicarakan. In each Meeting agenda, shareholders and/or their proxies are given the opportunity to ask questions and/or opinions related to the Meeting agenda being discussed.
Mekanisme pengambilan keputusan Rapat Mechanism of decision making on the Meeting	Semua keputusan dilakukan dengan cara musyawarah untuk mufakat. Apabila musyawarah mufakat tidak tercapai, maka dilakukan pemungutan suara dengan cara menghitung jumlah saham yang setuju, abstain maupun yang tidak setuju. All decisions are made by way of deliberation for consensus. If deliberation to reach consensus is not reached, then voting will be conducted by counting the number of shares that agree, abstain, or disagree.

*) Sdr. Pamitra Wineka hadir pada saat Rapat melalui media telekonfrensi
*) Mr. Pamitra Wineka attended the meeting via teleconference.

Mata Acara Rapat Pertama First Meeting Agenda			
Mata Acara Meeting Agenda	Persetujuan Laporan Tahunan termasuk pengesahan Laporan Keuangan serta Laporan Tugas Pengawasan Dewan Komisaris untuk tahun buku yang berakhir pada 31 Desember 2021. Approval of the Annual Report including the ratification of the Financial Statements as well as the Supervisory Report of the Board of Commissioners for the financial year ended December 31, 2021.		
Jumlah Pemegang Saham yang Mengajukan Pertanyaan dan/ atau Memberikan Pendapat Number of Shareholders who ask questions and/or provide opinions	Tidak ada No one asked questions and/nor provide opinions		
Hasil Pemungutan Suara Voting Results	**Setuju** Agree	**Tidak Setuju** Disagree	**Abstain** Abstain
	6.376.632.509 saham atau 99,995045% dari jumlah seluruh suara dikeluarkan secara sah dalam Rapat. 6,376,632,509 shares or 99.995045% of the total valid votes were issued during the Meeting.	400 saham atau 0,000006% dari jumlah seluruh suara dikeluarkan secara sah dalam Rapat. 400 shares or 0.000006% of the total valid votes were issued during the Meeting.	315.576 saham atau 0,004949% dari jumlah seluruh suara dikeluarkan secara sah dalam Rapat. 315,576 shares or 0.004949% of the total valid votes were issued during the Meeting.
Keputusan Mata Acara Rapat Pertama Decision on the First Meeting Agenda	1. Menyetujui Laporan Tahunan dan mengesahkan Laporan Keuangan Tahunan untuk Tahun Buku yang berakhir pada 31 Desember 2021 serta menyetujui Laporan pertanggungjawaban Direksi dan laporan tugas pengawasan Dewan Komisaris. 2. Memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya ("*volledig acquit et decharge*") kepada anggota Direksi dan Dewan Komisaris Perseroan atas tindakan pengurusan dan pengawasan yang telah mereka jalankan selama tahun buku 2021 sepanjang tindakan mereka tersebut tercermin dalam Laporan Tahunan dan Laporan Keuangan Perseroan yang berakhir pada tanggal 31 Desember 2021 kecuali perbuatan penggelapan, penipuan, dan tindak pidana lainnya. 1. Approving the Annual Report and ratifying the Annual Financial Statements for the Financial Year ending December 31, 2021 and approving the Board of Directors' Accountability Report and the Board of Commissioners' Supervisory Duties Report. 2. Providing full exemption and discharge of responsibilities ("volledig acquit et decharge") to members of the Board of Directors and Board of Commissioners of the Company for the management and supervisory actions they have carried out during the 2021 financial year as long as their actions are reflected in the Annual Report and Financial Statements of the Company ended on December 31, 2021 except for acts of embezzlement, fraud and other criminal acts		
Realisasi Realization	Sudah direalisasikan Already accomplished		

Mata Acara Rapat Kedua Second Meeting Agenda	
Mata Acara Meeting Agenda	Penetapan penggunaan laba bersih Perseroan untuk tahun buku 2021 Establishment of the utilization of the company's net profit for the 2021 financial year.
Jumlah Pemegang Saham yang Mengajukan Pertanyaan dan/atau Memberikan Pendapat Number of Shareholders who ask questions and/or provide opinions	Tidak ada No one asked questions and/nor provide opinions
Hasil Pemungutan Suara Voting Results	**Setuju** Agree: 6.376.632.509 saham atau 99,995045% dari jumlah seluruh suara dikeluarkan secara sah dalam Rapat. 6,376,632,509 shares or 99.995045% of the total valid votes were issued during the Meeting. **Tidak Setuju** Disagree: 400 saham atau 0,000006% dari jumlah seluruh suara dikeluarkan secara sah dalam Rapat. 400 shares or 0.000006% of the total valid votes were issued during the Meeting. **Abstain** Abstain: 315.576 saham atau 0,004949% dari jumlah seluruh suara dikeluarkan secara sah dalam Rapat. 315,576 shares or 0.004949% of the total valid votes were issued during the Meeting.
Keputusan Mata Acara Rapat Kedua Decision on the Second Meeting Agenda	Menyetujui tidak ada pembagian dividen kepada Pemegang Saham untuk Tahun Buku 2021. Approving no distribution of dividends to Shareholders for the 2021 Financial Year.
Realisasi Realization	Sudah direalisasikan Already accomplished

Mata Acara Rapat Ketiga Third Meeting Agenda	
Mata Acara Meeting Agenda	Penunjukan Kantor Akuntan Publik untuk melakukan audit Laporan Keuangan Perseroan untuk tahun buku 2022. Appointment of a Public Accounting Firm to audit the Company's Financial Statements the 2022 financial year.
Jumlah Pemegang Saham yang Mengajukan Pertanyaan dan/ atau Memberikan Pendapat Number of Shareholders who ask questions and/or provide opinions	Tidak ada No one asked questions and/nor provide opinions
Hasil Pemungutan Suara Voting Results	**Setuju** Agree: 6.220.618.564 saham atau 97,548515% dari jumlah seluruh suara dikeluarkan secara sah dalam Rapat. 6,220,618,564 shares or 97.548515% of the total valid votes were issued during the Meeting. **Tidak Setuju** Disagree: 156.013.845 saham atau 2,446528% dari jumlah seluruh suara dikeluarkan secara sah dalam Rapat. 156,013,845 shares or 2.446528% of the total valid votes were issued during the Meeting. **Abstain** Abstain: 316.076 saham atau 0,004957% dari jumlah seluruh suara dikeluarkan secara sah dalam Rapat. 316,076 shares or 0.004957% of the total valid votes were issued during the Meeting.

Keputusan Mata Acara Rapat Ketiga Decision on the Third Meeting Agenda	1. Memberikan pelimpahan wewenang Rapat Umum Pemegang Saham kepada Dewan Komisaris untuk menunjuk dan menetapkan Kantor Akuntan Publik (KAP) guna melakukan pemeriksaan Laporan Keuangan Perseroan untuk tahun buku yang akan berakhir pada 31 Desember 2022, dengan memperhatikan hal-hal terkait Kantor Akuntan Publik (KAP) dan Akuntan Publik (AP) yang berpedoman pada ketentuan yang diatur dalam POJK No. 13/POJK.03/2017 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam kegiatan Jasa Keuangan dan SEOJK No.36/SEOJK.03/2017 tentang Tata Cara Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam kegiatan Jasa Keuangan. 2. Memberi kuasa kepada Dewan Komisaris untuk menetapkan besarnya honorarium profesional dan persyaratan lainnya yang wajar sehubungan dengan penunjukan Kantor Akuntan Publik (KAP) tersebut. 1. Approving the delegation of authority of the General Meeting of Shareholders to the Board of Commissioners to appoint and establish a Public Accounting Firm (KAP) to conduct an examination of the Company's Financial Statements which will end on December 31, 2021, taking into account matters related to the Public Accounting Firm (KAP) and Public Accountants (AP) which is guided by the provisions stipulated in POJK No. 13/POJK.03/2017 concerning The Use of Public Accountant Services and Public Accounting Firms in Financial Services Activities and SEOJK No.36/SEOJK.03/2017 concerning Procedures for Using Public Accountant Services and Public Accounting Firms in Financial Services Activities. 2. Authorizing the Board of Commissioners to determine the amount of professional honorarium and other reasonable requirements in relation to the appointment of the Public Accounting Firm (KAP).
Realisasi Realization	Sudah direalisasikan Already accomplished

Mata Acara Rapat Keempat
Fourth Meeting Agenda

Mata Acara Meeting Agenda	Penetapan Gaji dan Tunjangan Direksi Perseroan serta Gaji atau Honorarium dan Tunjangan Komisaris Perseroan. Determining the Salary and Allowances of the Company's Board of Directors as well as the Salary or Honorarium and Allowances of the Company's Board of Commissioners
Jumlah Pemegang Saham yang Mengajukan Pertanyaan dan/ atau Memberikan Pendapat Number of Shareholders who ask questions and/or provide opinions	Tidak ada No one asked questions and/nor provide opinions

Hasil Pemungutan Suara
Voting Results

Setuju Agree	Tidak Setuju Disagree	Abstain Abstain
6.376.605.709 saham atau 99,994625% dari jumlah seluruh suara dikeluarkan secara sah dalam Rapat. 6,376,605,709 shares or 99.994625% of the total valid votes were issued during the Meeting.	400 saham atau 0,000006% dari jumlah seluruh suara dikeluarkan secara sah dalam Rapat. 400 shares or 0.000006% of the total valid votes were issued during the Meeting	342.376 saham atau 0,005369% dari jumlah seluruh suara dikeluarkan secara sah dalam Rapat. 342,376 shares or 0.005369% of the total valid votes were issued during the Meeting.

Keputusan Mata Acara Rapat Keempat Decision on the Fourth Meeting Agenda	Menyetujui pelimpahan wewenang Rapat Umum Pemegang Saham kepada Dewan Komisaris untuk menetapkan Gaji dan Tunjangan Direksi Perseroan serta Gaji atau Honorarium dan Tunjangan Dewan Komisaris Perseroan. Approving the delegation of authority of the General Meeting of Shareholders to the Board of Commissioners to determine the Salary and Allowances for the Company's Board of Directors and the Salary or Honorarium and Allowances for the Company's Board of Commissioners.
Realisasi Realization	Sudah direalisasikan Already Accomplished

Mata Acara Rapat Kelima Fifth Meeting Agenda	
Mata Acara Meeting Agenda	Laporan realisasi penggunaan dana hasil Penawaran Umum Terbatas IV (PUT IV) dengan Hak Memesan Efek Terlebih Dahulu (HMETD). Reporting on the realization of the use of proceeds from the Limited Public Offering (LPO) IV with Preemptive Rights.
Jumlah Pemegang Saham yang Mengajukan Pertanyaan dan/ atau Memberikan Pendapat Number of Shareholders who ask questions and/or provide opinions	Tidak ada No one asked questions and/nor provide opinions
Keputusan Mata Acara Rapat Kelima Decision on the Fifth Meeting Agenda	Oleh karena hanya bersifat laporan, maka dalam Mata Acara Rapat ini tidak diambil keputusan. Since this is only a report, no decisions were made in this Meeting Agenda.
Realisasi Realization	Sudah direalisasikan Already accomplished

Mata Acara Rapat Keenam Sixth Meeting Agenda	
Mata Acara Meeting Agenda	Laporan realisasi penggunaan dana hasil Penawaran Umum Terbatas V (PUT V) dengan Hak Memesan Efek Terlebih Dahulu (HMETD). Reporting on the realization of the use of proceeds from the Limited Public Offering (LPO) V with Preemptive Rights.
Jumlah Pemegang Saham yang Mengajukan Pertanyaan dan/ atau Memberikan Pendapat Number of Shareholders who ask questions and/or provide opinions	Tidak ada No one asked questions and/nor provide opinions
Keputusan Mata Acara Rapat Keenam Decision on the Sixth Meeting Agenda	Oleh karena hanya bersifat laporan, maka dalam Mata Acara Rapat ini tidak diambil keputusan. Since this is only a report, no decisions were made in this Meeting Agenda.
Realisasi Realization	Sudah direalisasikan Already accomplished

RUPS Luar Biasa 21 Juli 2022
EGMS on July 21, 2022

Tanggal Date	21 Juli 2022 July 21, 2022
Waktu Time	Pukul 16.32 WIB s.d. 17.09 WIB 16:32 WIB to 17:09 WIB
Lokasi Location	Kantor Pusat Bank Neo Commerce, Treasury Tower, Lantai 60, District 8, SCBD Jl. Jendral Sudirman, Jakarta Neo Commerce Bank Head Office, Treasury Tower, 60th Floor, District 8, SCBD Jl. Jendral Sudirman, Jakarta

Kuorum Quorum	Rapat dihadiri oleh Pemegang Saham dan Kuasa Pemegang Saham sejumlah 70,09% atau 6.604.495.225 suara dari total 9.421.681.836 lembar saham yang telah dikeluarkan oleh Perseroan dengan hak suara yang sah. Rapat dihadiri oleh Para Pemegang Saham independen atau Kuasa Pemegang Saham independen Perseroan yang sah sejumlah 2.277.451.766 saham atau sama dengan 49,385% dari seluruh saham independen yang telah dikeluarkan oleh Perseroan. The meeting was attended by the Shareholders and the Proxy of Shareholders with a total of 70.09% or 6,604,495,225 votes out of a total of 9.421.681.836 shares issued by the Company with valid voting rights. The meeting was attended by the independent Shareholders or the authorized independent Shareholders of the Company, holding a total of 2,277,451,766 shares, or equivalent to 49.385% of all independent shares issued by the Company.
Pimpinan Rapat Meeting Leader	Suprihadi selaku Komisaris Utama/Independen telah ditunjuk untuk memimpin Rapat. Suprihadi as the President Commissioner and Independent Commissioner has been appointed to lead the Meeting.
Kehadiran Dewan Komisaris Attendance of the Board of Commissioners	Anggota Dewan Komisaris yang hadir, terdiri dari: 1. Suprihadi 2. Tjandra Mindharta Gozali 3. Pramoda Dei Sudarmo* Members of the Board of Commissioners who attended the meeting were: 1. Suprihadi 2. Tjandra Mindharta Gozali 3. Pramoda Dei Sudarmo*
Kehadiran Direksi Attendance of the Directors	Seluruh anggota Direksi yang hadir, terdiri dari: 1. Tjandra Gunawan 2. Aditya Wahyu Windarwo 3. Ricko Irwanto Members of the Board of Directors who attended the meeting were: 1. Tjandra Gunawan 2. Aditya Wahyu Windarwo 3. Ricko Irwanto
Pihak Independen untuk Melakukan Perhitungan Kuorum dan Pemungutan Suara Keputusan Rapat Independent Party to calculate the quorum and votes on decisions of the Meeting	Perseroan telah menunjuk pihak-pihak independen yaitu (i) Notaris Jose Dima Satria, S.H., M.Kn. selaku Notaris Publik dan (ii) PT Ficomindo Buana Registrar selaku Biro Administrasi Efek, untuk melakukan penghitungan dan/atau melakukan validasi dan pengambilan suara dalam RUPSLB. The Company has appointed independent parties, namely (i) Notary Jose Dima Satria, S.H., M.Kn. as the Public Notary and (ii) PT Ficomindo Buana Registrar as the Securities Administration Bureau, to perform vote counting and/or validation and voting in the EGMS.
Mekanisme Pemegang Saham yang Mengajukan Pertanyaan dan/atau Pendapat Mechanism of shareholders asking questions and/or opinions	Dalam setiap mata acara Rapat, pemegang saham dan/atau kuasanya diberikan kesempatan untuk mengajukan pertanyaan dan/atau pendapat yang berhubungan dengan mata acara Rapat yang dibicarakan. In each Meeting agenda, shareholders and/or their proxies are given the opportunity to ask questions and/or opinions related to the Meeting agenda being discussed.
Mekanisme Pengambilan Keputusan Rapat Mechanism of decision making on the Meeting	Semua keputusan yang dilakukan dengan cara musyawarah untuk mufakat. Apabila musyawarah mufakat tidak tercapai, maka dilakukan pemungutan suara dengan cara menghitung jumlah saham yang setuju, abstain maupun yang tidak setuju. All decisions are made by way of deliberation for consensus. If deliberation to reach consensus is not reached, then voting will be conducted by counting the number of shares that agree, abstain, or disagree.

*) Sdr. Pramoda Dei hadir pada saat Rapat melalui media telekonferensi dan pengangkatan Sdr. Pramoda Dei berlaku efektif setelah mendapatkan persetujuan dari Otoritas Jasa Keuangan atas penilaian dan kepatutan (*fit and proper test*) dan telah memenuhi seluruh ketentuan perundang-undangan yang berlaku di Indonesia.
*) Mr. Pramoda Dei attended the meeting via teleconference, and the appointment of Mr. Pramoda Dei will become effective after obtaining approval from the Financial Services Authority for the assessment and appropriateness (fit and proper test) and having met all applicable legal provisions in Indonesia.

Mata Acara Rapat Pertama First Meeting Agenda			
Mata Acara Meeting Agenda	Persetujuan Rencana Perseroan melakukan Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu (PMHMETD) VI. Approval of the Company's plan to increase capital through Preemptive Rights VI (PMHMETD).		
Jumlah Pemegang Saham yang Mengajukan Pertanyaan dan/ atau Memberikan Pendapat Number of Shareholders who ask questions and/or provide opinions	1 (satu) pemegang saham 1 (one) shareholder		
Hasil Pemungutan Suara Voting Results	**Setuju** Agree	**Tidak Setuju** Disagree	**Abstain** Abstain
	6.601.957.649 saham atau 99,961578% dari jumlah seluruh suara dikeluarkan secara sah dalam Rapat. 6,601,957,649 shares, or 99.961578% of the total valid votes issued in the Meeting.	1.599.600 saham atau 0,024220% dari jumlah seluruh suara dikeluarkan secara sah dalam Rapat. 1,599,600 shares, or 0.024220% of the total valid votes issued in the Meeting.	937.976 saham atau 0,014202% dari jumlah seluruh suara dikeluarkan secara sah dalam Rapat. 937,976 shares, or 0.014202% of the total valid votes issued in the Meeting.
Keputusan Mata Acara Rapat Pertama Decision on the First Meeting Agenda	1. Menyetujui dan mengesahkan pengeluaran Saham dalam simpanan melalui Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu VI dengan jumlah sebanyak-banyaknya 5.000.000.000 (lima miliar) lembar saham. 2. Menyetujui dan memberikan kuasa dengan hak substitusi, baik sebagian maupun seluruhnya, kepada Direksi Perseroan untuk melaksanakan segala tindakan sehubungan dengan pelaksanaan PMHMETD VI, termasuk namun tidak terbatas pada : a. Menentukan kepastian jumlah saham yang dikeluarkan dalam rangka PMHMETD VI; b. Menentukan harga pelaksanaan HMETD dalam rangka PMHMETD VI; c. Menetapkan alokasi penggunaan atas dana hasil dari PMHMETD VI; d. Menentukan kepastian jadwal pelaksanaan PMHMETD VI; e. Menandatangani dokumen-dokumen yang diperlukan dalam rangka PUT VI, termasuk namun tidak terbatas pada dokumen-dokumen sehubungan dengan pernyataan pendaftaran PUT VI untuk diajukan kepada Otoritas Jasa Keuangan; f. Mendaftarkan saham-saham Perseroan dalam penitipan kolektif sesuai dengan ketentuan-ketentuan Kustodian Sentral Efek Indonesia (KSEI); g. Mencatat seluruh saham Perseroan yang merupakan saham yang telah dikeluarkan dan disetor penuh pada PT Bursa Efek Indonesia (BEI); dan h. Melakukan segala tindakan yang diperlukan dan/atau disyaratkan sehubungan dengan PMHMETD VI termasuk yang disyaratkan berdasarkan peraturan perundang-undangan yang berlaku 1. Approve and ratify the issuance of Shares in storage through a Capital Increase with Preemptive Rights VI of up to 5,000,000,000 (five billion) shares. 2. Approve and grant power with the right of substitution, either in part or in whole, to the Company's Board of Directors to carry out all actions in connection with the implementation of PMHMETD VI, including but not limited to: a. Determining the exact number of shares issued under PMHMETD VI; b. Determining the exercise price of HMETD in the context of PMHMETD VI; c. Establishing the allocation of funds raised from PMHMETD VI; d. Determining the exact schedule for the implementation of PMHMETD VI; e. Signing the necessary documents in connection with PUT VI, including but not limited to documents related to the registration statement of PUT VI to be submitted to the Financial Services Authority; f. Registering the Company's shares in collective custody in accordance with the provisions of the Central Securities Depository of Indonesia (KSEI); g. Listing all the Company's shares, which have been issued and fully paid, on the Indonesia Stock Exchange (IDX); and h. Carrying out all necessary and/or required actions related to PMHMETD VI, including those required under applicable laws and regulations.		
Realisasi Realization	Sudah direalisasikan Already accomplished		

Mata Acara Rapat Kedua Second Meeting Agenda			
Mata Acara Meeting Agenda	Persetujuan peningkatan modal ditempatkan dan disetor Perseroan dalam rangka PMHMETD VI. Approval for the increase of the Company's issued and paid-up capital in the context of PMHMETD VI.		
Jumlah Pemegang Saham yang Mengajukan Pertanyaan dan/ atau Memberikan Pendapat Number of Shareholders who ask questions and/or provide opinions	1 (satu) pemegang saham 1 (one) shareholder		
Hasil Pemungutan Suara Voting Result	**Setuju** Agree	**Tidak Setuju** Disagree	**Abstain** Abstain
	6.602.147.549 saham atau 99,964453% dari jumlah seluruh suara dikeluarkan secara sah dalam Rapat. 6,602,147,549 shares or 99.9644535% of the total valid votes were issued during the Meeting.	1.410.100 saham atau 0,021351% dari jumlah seluruh suara dikeluarkan secara sah dalam Rapat. 1,410,100 shares, or 0.021351% of the total valid votes issued in the Meeting.	937.576 saham atau 0,014196% dari jumlah seluruh suara dikeluarkan secara sah dalam Rapat. 937,576 shares, or 0.014196% of the total valid votes issued in the Meeting.
Keputusan Mata Acara Rapat Kedua Decision on the Second Meeting Agenda	1. Menyetujui peningkatan modal ditempatkan dan disetor Perseroan sesuai dengan pelaksanaan PMHMETD VI; dan 2. Memberikan kuasa dan wewenang kepada Dewan Komisaris Perseroan dengan hak substitusi untuk melaksanakan segala tindakan yang diperlukan berkaitan dengan peningkatan modal ditempatkan dan disetor Perseroan sesuai dengan pelaksanaan PMHMETD VI, termasuk tetapi tidak terbatas untuk, membuat atau meminta dibuatkan segala akta-akta, surat-surat, maupun dokumen-dokumen yang diperlukan, hadir di hadapan pihak/pejabat yang berwenang termasuk notaris,mengajukan permohonan kepada pihak/pejabat yang berwenang untuk memperoleh persetujuan atau melaporkan hal tersebut kepada pihak/pejabat yang berwenang serta mendaftarkannya dalam daftar perusahaan sebagaimana dimaksud dalam peraturan perundangan yang berlaku. 1. Approve the increase of the Company's issued and paid-up capital in accordance with the implementation of PMHMETD VI; and 2. Authorize and empower the Board of Commissioners of the Company with substitution rights to carry out all necessary actions related to the increase of the Company's issued and paid-up capital in accordance with the implementation of PMHMETD VI, including but not limited to, creating or requesting the creation of all deeds, letters, or documents required, attending before authorized parties/officials including notaries, submitting applications to authorized parties/officials to obtain approval or reporting it to authorized parties/officials and registering it in the company list as referred to in the applicable laws and regulations.		
Realisasi Realization	Sudah direalisasikan Already accomplished		

Mata Acara Rapat Ketiga Third Meeting Agenda	
Mata Acara Meeting Agenda	Persetujuan rencana Perseroan melakukan Penambahan Modal Tanpa Hak Memesan Efek Terlebih Dahulu (PMTHMETD). Approval of the Company's plan to Increase Capital Without Preemptive Rights (PMTHMETD).
Jumlah Pemegang Saham yang Mengajukan Pertanyaan dan/ atau Memberikan Pendapat Number of Shareholders who ask questions and/or provide opinions	Tidak ada No one ask questions and/nor provide opinions
Keputusan Mata Acara Rapat Ketiga Decision on the Third Meeting Agenda	Tidak ada pembahasan dan keputusan dalam Rapat karena tidak memenuhi kuorum. There was no discussion and decision made in the meeting because it did not meet the quorum.
Realisasi Realization	N/A

Mata Acara Rapat Keempat Fourth Meeting Agenda	
Mata Acara Meeting Agenda	Persetujuan peningkatan modal ditempatkan dan disetor Perseroan dalam rangka PMTHMETD. Approving of the increase in the company's issued and paid-up capital in the framework of PMTHMETD.
Jumlah Pemegang Saham yang Mengajukan Pertanyaan dan/atau Memberikan Pendapat Number of Shareholders who ask questions and/or provide opinions	Tidak ada No one ask questions and/nor provide opinions
Keputusan Mata Acara Rapat Keempat Decision on the Fourth Meeting Agenda	Tidak ada pembahasan dan keputusan dalam Rapat karena tidak memenuhi kuorum. There was no discussion and decision made in the meeting because it did not meet the quorum.
Realisasi Realization	N/A

RUPS Tahun 2021
AGMS 2021

Pada tahun 2021, Perseroan telah menyelenggarakan RUPS sebanyak 6 (enam) kali dengan rincian RUPS Tahunan sebanyak 1 (satu) kali dan RUPS Luar Biasa sebanyak 5 (lima) kali. Berikut disampaikan informasi ringkas pelaksanaan dan hasil keputusan RUPST dan RUPSLB sepanjang tahun 2021 beserta informasi akan tindak lanjut yang dilakukan oleh Perseroan.

In 2021, the Company held a total of six (6) GMS, comprising one (1) AGMS and five (5) EGMS. The following is a brief summary of the conduct and decisions made at the AGMS and EGMS held throughout 2021, as well as the Company's follow-up actions.

RUPS Tahunan 31 Maret 2021
Annual GMS on March 31, 2021

Tanggal Date	31 Maret 2021 March, 31, 2021
Waktu Time	Pukul 10.25 WIB s.d. 11.09 WIB 10.25 WIB to 11.09
Lokasi Location	Kantor Pusat Bank Neo Commerce, Treasury Tower, Lantai 60, District 8, SCBD Jl. Jendral Sudirman, Jakarta Neo Commerce Bank Head Office, Treasury Tower, 60th Floor, District 8, SCBD Jl. Jendral Sudirman, Jakarta
Kuorum Quorum	Rapat dihadiri oleh Pemegang Saham dan Kuasa Pemegang Saham sejumlah 69,95% atau 4.659.896.382 suara dari total 6.661.795.239 lembar saham yang telah dikeluarkan oleh Perseroan dengan hak suara yang sah. The meeting was attended by Shareholders and the Proxy of Shareholders with a total of 69.95% or 4,659,896,382 votes out of the total 6,661,795,239 shares issued by the Company with valid voting rights.
Pimpinan Rapat Meeting Leader	Suprihadi selaku Komisaris Utama dan Komisaris Independen telah ditunjuk untuk memimpin Rapat. Suprihadi as the President Commissioner and Independent Commissioner was appointed to lead the meetings.
Kehadiran Dewan Komisaris Attendance of the Board of Commissioners	Anggota Dewan Komisaris** yang hadir, terdiri dari: 1. Suprihadi 2. Pamitra Wineka* Members of the Board of Commissioners who attended the meeting were: 1. Suprihadi 2. Pamitra Wineka*

Kehadiran Direksi Attendance of the Directors	Seluruh anggota Direksi yang hadir, terdiri dari: 1. Tjandra Gunawan 2. Hardono Budi Prasetya 3. Chen Jun*** Members of the Board of Directors who attended the meeting were: 1. Tjandra Gunawan 2. Hardono Budi Prasetya 3. Chen Jun***

*) Pengangkatan Sdr. Pamitra Wineka tersebut berlaku efektif setelah mendapatkan persetujuan dari Otoritas Jasa Keuangan atas Penilaian kemampuan dan kepatutan (*fit and proper test*) dan telah memenuhi seluruh ketentuan perundang-undangan yang berlaku di Indonesia.
**) Kehadiran anggota Dewan Komisaris juga mewakili kehadiran Komite dimana anggota Dewan Komisaris juga merupakan anggota Komite.
***) Pengangkatan Sdr. Chen Jun tersebut berlaku efektif setelah mendapatkan persetujuan dari Otoritas Jasa Keuangan atas Penilaian kemampuan dan kepatutan (*fit and proper test*) dan telah memenuhi seluruh ketentuan perundang-undangan yang berlaku di Indonesia.
*) The appointment of Mr. Pamitra Wineka is effective after obtaining approval from the Financial Services Authority based on the assessment of competence and integrity (fit and proper test) and fulfilling all applicable laws and regulations in Indonesia.
**) The presence of the Board of Commissioners members also represents the presence of the Committee, where the members of the Board of Commissioners also serve as members of the Committee.
***) The appointment of Mr. Chen Jun is effective after obtaining approval from the Financial Services Authority based on the assessment of competence and integrity (fit and proper test) and fulfilling all applicable laws and regulations in Indonesia.

RUPS Tahunan 31 Maret 2021
Annual GMS on March 31, 2021

Pihak Independen untuk melakukan perhitungan kuorum dan pemungutan suara keputusan Rapat Independent Party to calculate the quorum and votes on decisions of the Meeting	PT Ficomindo Buana Registrar
Jumlah Pemegang Saham yang Mengajukan Pertanyaan dan/ atau Memberikan Pendapat Number of Shareholders who ask questions and/or provide opinions	Dalam setiap mata acara Rapat, pemegang saham dan/atau kuasanya diberikan kesempatan untuk mengajukan pertanyaan dan/atau pendapat yang berhubungan dengan mata acara Rapat yang dibicarakan. In each Meeting agenda, shareholders and/or their proxies are given the opportunity to ask questions and/or opinions related to the Meeting agenda being discussed.
Mekanisme pengambilan keputusan Rapat Mechanism of decision making on the Meeting	Semua keputusan yang dilakukan dengan cara musyawarah untuk mufakat. Apabila musyawarah mufakat tidak tercapai, maka dilakukan pemungutan suara dengan cara menghitung jumlah saham yang setuju, abstain maupun yang tidak setuju. All decisions are made by way of deliberation for consensus. If deliberation to reach consensus is not reached, then voting will be conducted by counting the number of shares that agree, abstain, or disagree.

Mata Acara Rapat Pertama First Meeting Agenda	
Mata Acara Meeting Agenda	Persetujuan Laporan Tahunan termasuk pengesahan Laporan Keuangan serta Laporan Tugas Pengawasan Dewan Komisaris untuk tahun buku yang berakhir pada 31 Desember 2020. Approval of the Annual Report including the ratification of the Financial Statements as well as the Supervisory Report of the Board of Commissioners for the fiscal year ending December 31, 2020.
Jumlah Pemegang Saham yang Mengajukan Pertanyaan dan/ atau Memberikan Pendapat Number of Shareholders who ask questions and/or provide opinions	-

Mata Acara Rapat Pertama First Meeting Agenda			
Hasil Pemungutan Suara Voting Results	**Setuju** Agree	**Tidak Setuju** Disagree	**Abstain** Abstain
	100% dari seluruh pemegang saham yang hadir dalam Rapat 100% of all shareholders present at the Meeting	0 atau 0%	0 atau 0%
Keputusan Mata Acara Rapat Pertama Decision on the First Meeting Agenda	1. Menyetujui Laporan Tahunan dan mengesahkan Laporan Keuangan Tahunan untuk Tahun Buku yang berakhir pada 31 Desember 2020 serta menyetujui Laporan Pertanggungjawaban Direksi dan Laporan Tugas Pengawasan Dewan Komisaris. 2. Memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya ("*volledig acquit et decharge*") kepada anggota Direksi dan Dewan Komisaris Perseroan atas tindakan pengurusan dan pengawasan yang telah mereka jalankan selama tahun buku 2020 sepanjang tindakan mereka tersebut tercermin dalam Laporan Tahunan dan Laporan Keuangan Perseroan yang berakhir pada tanggal 31-12-2020 (tiga puluh satu Desember dua ribu dua puluh) tersebut, kecuali untuk perbuatan penggelapan, penipuan dan tindak pidana lainnya. 1. Approving the Annual Report and ratifying the Annual Financial Statements for the Fiscal Year ending December 31, 2020 and approving the Board of Directors' Accountability Report and the Board of Commissioners' Supervisory Duties Report. 2. Providing full exemption and discharge of responsibilities ("volledig acquit et decharge") to members of the Board of Directors and Board of Commissioners of the Company for the management and supervisory actions they have carried out during the 2020 fiscal year as long as their actions are reflected in the Annual Report and Financial Statements of the Company ending on December 31, 2020 except for acts of embezzlement, fraud and other criminal acts.		
Realisasi Realization	Sudah direalisasikan Already accomplished		

Mata Acara Rapat Kedua Second Meeting Agenda			
Mata Acara Meeting Agenda	Penetapan penggunaan laba bersih Perseroan untuk tahun buku 2020. Determination of the allocation of the Company's net profit for the fiscal year 2020.		
Jumlah Pemegang Saham yang Mengajukan Pertanyaan dan/ atau Memberikan Pendapat Number of Shareholders who ask questions and/or provide opinions	-		
Hasil Pemungutan Suara Voting Results	**Setuju** Agree	**Tidak Setuju** Disagree	**Abstain** Abstain
	100% dari seluruh pemegang saham yang hadir dalam Rapat 100% of all shareholders present at the Meeting	0 atau 0%	0 atau 0%

Keputusan Mata Acara Rapat Kedua Decision on the Second Meeting Agenda	1. Menyetujui penggunaan Laba Bersih 2020 diperuntukkan sebagai berikut: a. Sebesar 10% (sepuluh persen) dari Laba Bersih 2020 atau senilai Rp 1.587.150.269,5,- (satu milyar lima ratus delapan puluh tujuh seratus lima puluh ribu dua ratus enam puluh sembilan koma lima Rupiah) atau sebesar Rp 0,23,- (nol koma dua puluh tiga Rupiah) per saham dibagikan sebagai dividen tunai untuk tahun buku yang berakhir pada tanggal 31 Desember 2020 kepada para pemegang saham; b. Sebesar 3% (tiga persen) dari Laba Bersih 2020 atau senilai Rp 476.145.080,85,- (empat ratus tujuh puluh enam juta seratus empat puluh lima ribu delapan puluh koma delapan puluh lima Rupiah) disisihkan sebagaimana dimaksud dalam Pasal 70 Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas dan Pasal 26 Anggaran Dasar Perseroan; dan c. Sebesar 87% (delapan puluh tujuh persen) dari Laba Bersih 2020 yaitu sebesar Rp 13.808.207.344,65 (tiga belas milyar delapan ratus delapan juta dua ratus tujuh ribu tiga ratus empat puluh empat koma enam puluh lima Rupiah) dibukukan sebagai laba ditahan Perseroan. 2. Menyetujui pembagian Dividen Tunai tahun buku 2020 dengan ketentuan sebagai berikut: a. Pemegang saham yang berhak menerima dividen tunai tahun buku 2020 adalah pemegang saham yang namanya tercatat dalam Daftar Pemegang Saham Perseroan pada tanggal pencatatan (*recording date*) yang akan ditetapkan oleh Direksi Perseroan; b. Direksi Perseroan akan melakukan pemotongan pajak atas pembayaran Dividen Tunai tahun buku 2020 sesuai dengan peraturan perpajakan yang berlaku; c. Direksi diberi kuasa dan wewenang untuk menetapkan hal-hal yang berkaitan dengan pelaksanaan pembayaran dividen tahun buku 2020 antara lain (namun tidak terbatas) untuk: » Menentukan tanggal pencatatan (*recording date*) yang dimaksudkan di butir (a) untuk menentukan para pemegang saham Perseroan yang berhak menerima pembayaran dividen tahun buku 2020; » Menentukan tanggal pelaksanaan pembayaran dividen tahun buku 2020 dan hal-hal teknisnya dengan memperhatikan peraturan bursa efek yang berlaku. 1. Approve the allocation of the net profit for the fiscal year 2020 as follows: a. An amount of 10% (ten percent) of the net profit for the fiscal year 2020, or an equivalent of IDR 1,587,150,269.5 (one billion five hundred eighty-seven million one hundred fifty thousand two hundred sixty-nine point five Rupiah), or an amount of IDR 0.23 (zero point two three Rupiah) per share, to be distributed as cash dividends for the fiscal year that ended on December 31, 2020, to the shareholders; b. An amount of 3% (three percent) of the net profit for the fiscal year 2020, or an equivalent of IDR 476,145,080.85 (four hundred seventy-six million one hundred forty-five thousand eighty point eight five Rupiah), to be set aside as required by Article 70 of Law No. 40 of 2007 concerning Limited Liability Companies and Article 26 of the Company's Articles of Association; c. An amount of 87% (eighty-seven percent) of the net profit for the fiscal year 2020, or an equivalent of IDR 13,808,207,344.65 (thirteen billion eight hundred eight million two hundred seven thousand three hundred forty-four point sixty-five Rupiah), to be recorded as retained earnings of the Company. 2. Approve the distribution of the cash dividends for the fiscal year 2020 with the following provisions: a. The shareholders who are entitled to receive the cash dividends for the fiscal year 2020 are those whose names are listed in the Shareholders Registry of the Company on the recording date that will be determined by the Board of Directors of the Company; b. The Board of Directors of the Company is authorized to withhold taxes on the payment of the cash dividends for the fiscal year 2020 in accordance with the applicable tax regulations; c. The Board of Directors of the Company is authorized to determine matters related to the implementation of the payment of the cash dividends for the fiscal year 2020, including (but not limited to): » Determining the recording date as referred to in point (a) to determine the shareholders of the Company who are entitled to receive the payment of the cash dividends for the fiscal year 2020; » Determining the date of the payment of the cash dividends for the fiscal year 2020 and the technical matters related to it, in accordance with the applicable stock exchange regulations.
Realisasi Realization	Sudah direalisasikan Already Accomplished

Mata Acara Rapat Ketiga Third Meeting Agenda	
Mata Acara Meeting Agenda	Penunjukan Kantor Akuntan Publik untuk melakukan audit laporan keuangan Perseroan untuk tahun buku 2021. Appointment of Public Accounting Firm to perform an audit on the Company's financial statements for the fiscal year 2021.
Jumlah Pemegang Saham yang Mengajukan Pertanyaan dan/ atau Memberikan Pendapat Number of Shareholders who ask questions and/or provide opinions	-

Hasil Pemungutan Suara Voting Results	**Setuju** Agree: 100% dari seluruh pemegang saham yang hadir dalam Rapat / 100% of all shareholders present at the Meeting **Tidak Setuju** Disagree: 0 atau 0% **Abstain** Abstain: 0 atau 0%
Keputusan Mata Acara Rapat Ketiga Decision on the Third Meeting Agenda	1. Menyetujui pelimpahan wewenang Rapat Umum Pemegang Saham kepada Dewan Komisaris untuk menunjuk dan menetapkan Kantor Akuntan Publik (KAP) guna melakukan pemeriksaan atas Laporan Keuangan Perseroan yang akan berakhir pada 31 Desember 2021, dengan memperhatikan hal-hal terkait Kantor Akuntan Publik (KAP) dan Akuntan Publik (AP) yang berpedoman pada ketentuan yang diatur dalam POJK No. 13/POJK.03/2017 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam kegiatan Jasa Keuangan dan SEOJK No.36/SEOJK.03/2017 tentang Tata Cara Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam kegiatan Jasa Keuangan; 2. Memberi kuasa kepada Dewan Komisaris untuk menetapkan besarnya honorarium professional dan persyaratan lainnya yang wajar sehubungan dengan penunjukan Kantor Akuntan Publik (KAP) tersebut. 1. Approve the delegation of authority from the General Meeting of Shareholders to the Board of Commissioners to appoint and determine the Public Accounting Firm (KAP) to conduct an examination of the Company's Financial Statements that will end on December 31, 2021, taking into account matters related to the Public Accounting Firm (KAP) and Public Accountant (AP) as guided by the provisions set forth in Financial Services Authority Regulation No. 13/POJK.03/2017 regarding the Use of Public Accountant and Public Accounting Firm Services in Financial Services Activities and Financial Services Authority Regulation No. 36/SEOJK.03/2017 regarding the Procedures for the Use of Public Accountant and Public Accounting Firm Services in Financial Services Activities; 2. Authorize the Board of Commissioners to determine the amount of professional fees and other reasonable requirements related to the appointment of the Public Accounting Firm (KAP).
Realisasi Realization	Sudah direalisasikan Already Accomplished

Mata Acara Rapat Keempat Fourth Meeting Agenda	
Mata Acara Meeting Agenda	Penetapan gaji dan tunjangan Direksi Perseroan serta gaji atau honorarium dan tunjangan Dewan Komisaris Perseroan. Determination of the salaries and benefits of the Company's Board of Directors as well as the salaries or honorarium and benefits of the Company's Board of Commissioners.
Jumlah Pemegang Saham yang Mengajukan Pertanyaan dan/ atau Memberikan Pendapat Number of Shareholders who ask questions and/or provide opinions	-
Hasil Pemungutan Suara Voting Results	**Setuju** Agree: 100% dari seluruh pemegang saham yang hadir dalam Rapat / 100% of all shareholders present at the Meeting **Tidak Setuju** Disagree: 0 atau 0% **Abstain** Abstain: 0 atau 0%
Keputusan Mata Acara Rapat Keempat Decision on the Fourth Meeting Agenda	Menyetujui pelimpahan wewenang Rapat Umum Pemegang Saham kepada Dewan Komisaris untuk menetapkan Gaji dan Tunjangan Direksi Perseroan serta Gaji atau Honorarium dan Tunjangan Dewan Komisaris Perseroan. Approve the delegation of authority from the General Meeting of Shareholders to the Board of Commissioners to determine the salaries and benefits of the Company's Board of Directors as well as the salaries or honorarium and benefits of the Company's Board of Commissioners.
Realisasi Realization	Sudah direalisasikan Already Accomplished

Mata Acara Rapat Kelima Fifth Meeting Agenda			
Mata Acara Meeting Agenda	Laporan realisasi penggunaan dana hasil Penawaran Umum Terbatas (PUT) III dengan Hak Memesan Efek Terlebih Dahulu. Report on the utilization of funds from the Third Limited Public Offering with Preemptive Rights.		
Jumlah Pemegang Saham yang Mengajukan Pertanyaan dan/ atau Memberikan Pendapat Number of Shareholders who ask questions and/or provide opinions	-		
Hasil Pemungutan Suara Voting Results	**Setuju** Agree	**Tidak Setuju** Disagree	**Abstain** Abstain
	100% dari seluruh pemegang saham yang hadir dalam Rapat 100% of all shareholders present at the Meeting	0 atau 0%	0 atau 0%
Keputusan Mata Acara Rapat Kelima Decision on the Fifth Meeting Agenda	Penyampaian Laporan Realisasi Penggunaan Dana hasil Penawaran Umum Terbatas III dengan Hak Memesan Efek Terlebih Dahulu. Submission of the Report on the Utilization of Funds from the Third Limited Public Offering with Preemptive Rights.		
Realisasi Realization	Sudah direalisasikan Already Accomplished		

RUPS Luar Biasa tanggal 31 Maret 2021
EGMS on March 31, 2021

Tanggal Date	31 Maret 2021 March 31, 2021
Waktu Time	Pukul 11.26 WIB s.d. 11.35 WIB 11.26 to 11.35
Lokasi Location	Kantor Pusat Bank Neo Commerce, Treasury Tower, Lantai 60, District 8, SCBD Jl. Jendral Sudirman, Jakarta Neo Commerce Bank Head Office, Treasury Tower, 60th Floor, District 8, SCBD Jl. Jendral Sudirman, Jakarta
Kuorum Quorum	Rapat dihadiri oleh Pemegang Saham dan Kuasa Pemegang Saham sejumlah 88,55% atau 5.899.248.127 suara dari total 6.661.795.239 lembar saham yang telah dikeluarkan oleh Perseroan dengan hak suara yang sah. The meeting was attended by the Shareholders and the Proxy of Shareholders with a total of 88.55% or 5,899,248,127 votes out of a total of 6,661,795,239 shares issued by the Company with valid voting rights.
Pimpinan Rapat Meeting Leader	Suprihadi selaku Komisaris Utama/Independen telah ditunjuk untuk memimpin Rapat. Suprihadi as the President Commissioner and Independent Commissioner has been appointed to lead the Meeting.
Kehadiran Dewan Komisaris Attendance of the Board of Commissioners	Anggota Dewan Komisaris** yang hadir, terdiri dari: 1. Suprihadi 2. Pamitra Wineka* Members of the Board of Commissioners who attended the meeting were: 1. Suprihadi 2. Pamitra Wineka*
Kehadiran Direksi Attendance of the Directors	Seluruh anggota Direksi yang hadir, terdiri dari: 1. Tjandra Gunawan 2. Hardono Budi Prasetya 3. Chen Jun*** Members of the Board of Directors who attended the meeting were: 1. Tjandra Gunawan 2. Hardono Budi Prasetya 3. Chen Jun***

Pihak Independen untuk Melakukan Perhitungan Kuorum dan Pemungutan Suara Keputusan Rapat Independent Party to calculate the quorum and votes on decisions of the Meeting	PT Ficomindo Buana Registrar
Mekanisme Pemegang Saham yang Mengajukan Pertanyaan dan/atau Pendapat Mechanism of shareholders asking questions and/or opinions	Dalam setiap mata acara Rapat, pemegang saham dan/atau kuasanya diberikan kesempatan untuk mengajukan pertanyaan dan/atau pendapat yang berhubungan dengan mata acara Rapat yang dibicarakan. In each Meeting agenda, shareholders and/or their proxies are given the opportunity to ask questions and/or opinions related to the Meeting agenda being discussed.
Mekanisme Pengambilan Keputusan Rapat Mechanism of decision making on the Meeting	Semua keputusan yang dilakukan dengan cara musyawarah untuk mufakat. Apabila musyawarah mufakat tidak tercapai, maka dilakukan pemungutan suara dengan cara menghitung jumlah saham yang setuju, abstain maupun yang tidak setuju. All decisions are made by way of deliberation for consensus. If deliberation to reach consensus is not reached, then voting will be conducted by counting the number of shares that agree, abstain, or disagree.

*) Pengangkatan Sdr. Pamitra Wineka tersebut berlaku efektif setelah mendapatkan persetujuan dari Otoritas Jasa Keuangan atas Penilaian kemampuan dan kepatutan (*fit and proper test*) dan telah memenuhi seluruh ketentuan perundang-undangan yang berlaku di Indonesia.
**) Kehadiran anggota Dewan Komisaris juga mewakili kehadiran Komite dimana anggota Dewan Komisaris juga merupakan anggota Komite.
***) Pengangkatan Sdr. Chen Jun tersebut berlaku efektif setelah mendapatkan persetujuan dari Otoritas Jasa Keuangan atas Penilaian kemampuan dan kepatutan (*fit and proper test*) dan telah memenuhi seluruh ketentuan perundang-undangan yang berlaku di Indonesia.
*) The appointment of Mr. Pamitra Wineka shall become effective upon receiving approval from the Financial Services Authority for the assessment of fit and proper test and upon meeting all applicable legal requirements in Indonesia.
**) The presence of members of the Board of Commissioners also represents the presence of the Committee, in which the members of the Board of Commissioners also serve as members of the Committee.
***) The appointment of Mr. Chen Jun shall become effective upon receiving approval from the Financial Services Authority for the assessment of fit and proper test and upon meeting all applicable legal requirements in Indonesia.

Mata Acara Rapat Pertama
First Meeting Agenda

Mata Acara Meeting Agenda	Perubahan Susunan Pengurus Changes in Management Composition
Jumlah Pemegang Saham yang Mengajukan Pertanyaan dan/atau Memberikan Pendapat Number of Shareholders who ask questions and/or provide opinions	-

Hasil Pemungutan Suara
Voting Results

Setuju Agree	Tidak Setuju Disagree	Abstain Abstain
100% dari seluruh pemegang saham yang hadir dalam Rapat 100% of all shareholders present at the Meeting	0 atau 0%	0 atau 0%

Keputusan Mata Acara Rapat Pertama Decision on the First Meeting Agenda	1. Menyetujui mengangkat Bapak Aditya Wahyu Windarwo sebagai Direktur Bisnis yang akan berlaku efektif setelah mendapat persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (*fit and proper test*) dan memenuhi peraturan perundang-undangan yang berlaku, dengan periode masa jabatan 5 (lima) tahun sampai dengan penutupan Rapat Umum Pemegang Saham Tahunan (RUPS-Tahunan) yang akan diselenggarakan pada tahun 2026 dan dengan memperhatikan peraturan perundang-undangan di bidang Pasar Modal, namun demikian dengan tidak mengurangi hak Rapat Umum Pemegang Saham Perseroan untuk memberhentikannya sewaktu-waktu sebelum masa jabatannya berakhir. 2. Dengan demikian susunan anggota Direksi Perseroan sebagai berikut:

Direksi	
Direktur Utama	Tjandra Gunawan
Direktur Kepatuhan & SDM	Hardono Budi Prasetya
Direktur Sistem Teknologi Informasi	Chen Jun*
Direktur Bisnis	Aditya Wahyu Windarwo*

*) Pengangkatan anggota Direksi tersebut berlaku efektif setelah mendapatkan persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (*fit and proper test*) dan telah memenuhi seluruh ketentuan perundang-undangan yang berlaku di Indonesia.

1. Approved the appointment of Mr. Aditya Wahyu Windarwo as Business Director, which will be effective upon obtaining approval from the Financial Services Authority for the assessment of competence and propriety (fit and proper test) and compliance with applicable laws and regulations, with a term of office of 5 (five) years until the closing of the Annual General Meeting of Shareholders (AGMS) to be held in 2026 and in accordance with applicable laws and regulations in the Capital Market sector, however, without prejudice to the rights of the Company's General Meeting of Shareholders to dismiss him at any time before his term of office expires.
2. Consequently, the composition of the Company's Board of Directors is as follows:

Board of Directors	
President Director	Tjandra Gunawan
Director of Compliance & HR	Hardono Budi Prasetya
Director of Information Technology Systems	Chen Jun*
Business Director	Aditya Wahyu Windarwo*

*) The appointment of the Board of Directors members is effective upon obtaining approval from the Financial Services Authority for the assessment of competence and propriety (fit and proper test) and compliance with all applicable laws and regulations in Indonesia.

Realisasi Realization	Sudah direalisasikan Already Accomplished

RUPS Luar Biasa tanggal 28 Mei 2021
EGMS on May 28, 2021

Tanggal Date	28 Mei 2021 May 28, 2021
Waktu Time	Pukul 14.19 WIB s.d. 15.02 WIB 14.19 to 15.02
Lokasi Location	Kantor Pusat Bank Neo Commerce, Treasury Tower, Lantai 60, District 8, SCBD Jl. Jendral Sudirman, Jakarta Neo Commerce Bank Head Office, Treasury Tower, 60th Floor, District 8, SCBD Jl. Jendral Sudirman, Jakarta
Kuorum Quorum	Rapat dihadiri oleh Pemegang Saham dan Kuasa Pemegang Saham sejumlah 85,21% atau 5.676.525.807 suara dari total 6.661.795.239 lembar saham yang telah dikeluarkan oleh Perseroan dengan hak suara yang sah. The meeting was attended by the Shareholders and the Proxy of Shareholders with a total of 85.21% or 5,676,525,807 votes out of a total of 6,661,795,239 shares issued by the Company with valid voting rights.
Pimpinan Rapat Meeting Leader	Suprihadi selaku Komisaris Utama/Independen telah ditunjuk untuk memimpin Rapat. Suprihadi as the President Commissioner and Independent Commissioner has been appointed to lead the Meeting.

Kehadiran Dewan Komisaris Attendance of the Board of Commissioners	Anggota Dewan Komisaris** yang hadir, terdiri dari: 1. Suprihadi 2. Pamitra Wineka* Members of the Board of Commissioners who attended the meeting were: 1. Suprihadi 2. Pamitra Wineka*
Kehadiran Direksi Attendance of the Directors	Seluruh anggota Direksi yang hadir, terdiri dari: 1. Tjandra Gunawan 2. Hardono Budi Prasetya 3. Chen Jun*** 4. Aditya Wahyu Windarwo*** Members of the Board of Directors who attended the meeting were: 1. Tjandra Gunawan 2. Hardono Budi Prasetya 3. Chen Jun*** 4. Aditya Wahyu Windarwo***
Pihak Independen untuk Melakukan Perhitungan Kuorum dan Pemungutan Suara Keputusan Rapat Independent Party to calculate the quorum and votes on decisions of the Meeting	PT Ficomindo Buana Registrar
Mekanisme Pemegang Saham yang Mengajukan Pertanyaan dan/atau Pendapat Mechanism of shareholders asking questions and/or opinions	Dalam setiap mata acara Rapat, pemegang saham dan/atau kuasanya diberikan kesempatan untuk mengajukan pertanyaan dan/atau pendapat yang berhubungan dengan mata acara Rapat yang dibicarakan. In each Meeting agenda, shareholders and/or their proxies are given the opportunity to ask questions and/or opinions related to the Meeting agenda being discussed.
Mekanisme Pengambilan Keputusan Rapat Mechanism of decision making on the Meeting	1. Semua keputusan yang dilakukan dengan cara musyawarah untuk mufakat. Apabila musyawarah mufakat tidak tercapai, maka dilakukan pemungutan suara dengan cara menghitung jumlah saham yang setuju, abstain maupun yang tidak setuju. 2. Untuk Mata Acara ke-1, ke-3 dan ke-5 Rapat, berdasarkan Pasal 13 ayat 7 Anggaran Dasar Perseroan, Rapat dapat mengambil keputusan-keputusan yang sah jika disetujui oleh lebih dari ½ (satu per dua) bagian dari jumlah seluruh saham yang dikeluarkan dengan hak suara yang sah dalam Rapat. Apabila jumlah yang setuju dan tidak setuju sama banyak, usul ditolak. 3. Untuk Mata Acara ke-2, ke-4 dan ke-6 Rapat, berdasarkan Pasal 14 ayat 1 Anggaran Dasar Perseroan, Rapat dapat mengambil keputusan-keputusan yang saham jika dihadiri oleh Pemegang Saham yang mewakili paling sedikit 2/3 (dua pertiga) bagian dari jumlah seluruh saham yang telah dikeluarkan yang mempunyai hak suara yang sah dan disetujui oleh lebih dari 2/3 (dua pertiga) bagian dari seluruh suara yang hadir dalam Rapat. 4. Pemegang Saham dan Wakil para Pemegang Saham yang tidak mengangkat tangan dianggap menyetujui usul yang diajukan. 1. All decisions are made through deliberation to reach consensus. If consensus is not reached, a vote will be conducted by counting the number of shares in favor, abstaining, and against. 2. For Agenda Items 1, 3, and 5 of the Meeting, based on Article 13 paragraph 7 of the Company's Articles of Association, the Meeting may adopt valid resolutions if approved by more than ½ (one-half) of the total issued shares with valid voting rights in the Meeting. If the number of shares in favor and against is equal, the proposal is rejected. 3. For Agenda Items 2, 4, and 6 of the Meeting, based on Article 14 paragraph 1 of the Company's Articles of Association, the Meeting may adopt resolutions if attended by Shareholders representing at least 2/3 (two-thirds) of the total issued shares with valid voting rights and approved by more than 2/3 (two-thirds) of all votes present at the Meeting. 4. Shareholders and Representatives of Shareholders who do not raise their hands are considered to agree with the proposed resolution.

*) Pengangkatan Sdr. Pamitra Wineka tersebut berlaku efektif setelah mendapatkan persetujuan dari Otoritas Jasa Keuangan atas Penilaian kemampuan dan kepatutan (*fit and proper test*) dan telah memenuhi seluruh ketentuan perundang-undangan yang berlaku di Indonesia.
**) Kehadiran anggota Dewan Komisaris juga mewakili kehadiran Komite dimana anggota Dewan Komisaris juga merupakan anggota Komite.
***) Pengangkatan Sdr. Chen Jun dan Sdr. Aditya Wahyu Windarwo tersebut berlaku efektif setelah mendapatkan persetujuan dari Otoritas Jasa Keuangan atas Penilaian kemampuan dan kepatutan (*fit and proper test*) dan telah memenuhi seluruh ketentuan perundang-undangan yang berlaku di Indonesia.
*) The appointment of Mr. Pamitra Wineka shall become effective upon receiving approval from the Financial Services Authority for the assessment of fit and proper test and upon meeting all applicable legal requirements in Indonesia.
**) The presence of members of the Board of Commissioners also represents the presence of the Committee, in which the members of the Board of Commissioners also serve as members of the Committee.
***) The appointment of Mr. Chen Jun shall become effective upon receiving approval from the Financial Services Authority for the assessment of fit and proper test and upon meeting all applicable legal requirements in Indonesia.

Mata Acara Rapat Pertama First Meeting Agenda	
Mata Acara Meeting Agenda	Persetujuan atas Rencana Perseroan Melakukan Penawaran Umum Terbatas (PUT) V dengan Hak Memesan Efek Terlebih Dahulu (HMETD) kepada Pemegang Saham Perseroan. Approval of the Company's Plan to Conduct Limited Public Offering (PUT) V with Pre-emptive Rights (HMETD) to the Company's Shareholders.
Jumlah Pemegang Saham yang Mengajukan Pertanyaan dan/ atau Memberikan Pendapat Number of Shareholders who ask questions and/or provide opinions	-
Hasil Pemungutan Suara Voting Results	**Setuju** Agree: 100% dari seluruh pemegang saham yang hadir dalam Rapat / 100% of all shareholders present at the Meeting **Tidak Setuju** Disagree: 0 atau 0% **Abstain** Abstain: 0 atau 0%
Keputusan Mata Acara Rapat Pertama Decision on the First Meeting Agenda	Rapat menyetujui secara bulat : 1. Menyetujui dan mengesahkan pengeluaran saham dalam simpanan melalui Penawaran Umum Terbatas (PUT V) kepada para Pemegang Saham dengan Hak Memesan Efek Terlebih Dahulu (HMETD) dengan jumlah sebanyak-banyaknya sebesar 5.000.000.000 (lima miliar) lembar saham. 2. Menyetujui dan memberikan kuasa dengan hak substitusi, baik sebagian maupun seluruhnya, kepada Direksi Perseroan untuk melaksanakan segala tindakan sehubungan dengan pelaksanaan PUT V, termasuk namun tidak terbatas pada : a. Menentukan kepastian jumlah saham yang dikeluarkan dalam rangka PUT V; b. Menentukan harga pelaksanaan HMETD dalam rangka PUT V; c. Menetapkan alokasi penggunaan atas dana hasil dari PUT V; d. Menentukan kepastian jadwal pelaksanaan PUT V; e. Menandatangani dokumen-dokumen yang diperlukan dalam rangka PUT V, termasuk namun tidak terbatas pada dokumen-dokumen sehubungan dengan pernyataan pendaftaran PUT V untuk diajukan kepada Otoritas Jasa Keuangan; f. Mendaftarkan saham-saham Perseroan dalam penitipan kolektif sesuai dengan ketentuan-ketentuan Kustodian Sentral Efek Indonesia (KSEI); g. Mencatat seluruh saham Perseroan yang merupakan saham yang telah dikeluarkan dan disetor penuh pada PT Bursa Efek Indonesia (BEI); dan h. Melakukan segala tindakan yang diperlukan dan/atau disyaratkan sehubungan dengan PUT V termasuk yang disyaratkan berdasarkan peraturan perundang-undangan yang berlaku. The meeting unanimously approved: 1. Approving and ratifying the issuance of shares in the portfolio through a Limited Public Offering (LPO V) to the Shareholders with Preemptive Rights (HMETD) with a maximum total of 5,000,000,000 (five billion) shares. 2. Approving and granting authority, with the right of substitution, either in part or in full, to the Board of Directors of the Company to carry out all actions related to the implementation of LPO V, including but not limited to: a. Determining the certainty of the number of shares issued in the context of LPO V; b. Determining the exercise price of HMETD in the context of LPO V; c. Establishing the allocation of the use of funds from the proceeds of LPO V; d. Determining the certainty of the LPO V implementation schedule; e. Signing the necessary documents in the context of LPO V, including but not limited to documents related to the registration statement of LPO V to be submitted to the Financial Services Authority; f. Registering the Company's shares in collective custody in accordance with the provisions of the Indonesian Central Securities Depository (KSEI); g. Recording all of the Company's shares that have been issued and fully paid up on the Indonesia Stock Exchange (BEI); and h. Performing all necessary actions and/or required in connection with LPO V, including those required by applicable laws and regulations.
Realisasi Realization	Sudah direalisasikan Already Accomplished

Mata Acara Rapat Kedua Second Meeting Agenda			
Mata Acara Meeting Agenda	Persetujuan Peningkatan Modal Ditempatkan dan Disetor Perseroan dalam Rangka PUT V. Approval of Increase in Issued and Paid-up Capital of the Company in the Context of PUT V.		
Jumlah Pemegang Saham yang Mengajukan Pertanyaan dan/ atau Memberikan Pendapat Number of Shareholders who ask questions and/or provide opinions	-		
Hasil Pemungutan Suara Voting Results	**Setuju** Agree	**Tidak Setuju** Disagree	**Abstain** Abstain
	100% dari seluruh pemegang saham yang hadir dalam Rapat 100% of all shareholders present at the Meeting	0 atau 0%	0 atau 0%
Keputusan Mata Acara Rapat Kedua Decision on the Second Meeting Agenda	Rapat menyetujui secara bulat : 1. Menyetujui peningkatan modal ditempatkan dan disetor Perseroan sesuai dengan pelaksanaan PUT V; dan 2. Memberikan kuasa dan wewenang kepada Dewan Komisaris Perseroan dengan hak substitusi untuk melaksanakan segala tindakan yang diperlukan berkaitan dengan peningkatan modal ditempatkan dan disetor Perseroan sesuai dengan pelaksanaan PUT V, termasuk tetapi tidak terbatas untuk, membuat atau meminta dibuatkan segala akta-akta, surat-surat, maupun dokumen-dokumen yang diperlukan, hadir di hadapan pihak/pejabat yang berwenang termasuk Notaris, mengajukan permohonan kepada pihak/pejabat yang berwenang untuk memperoleh persetujuan atau melaporkan hal tersebut kepada pihak/pejabat yang berwenang serta mendaftarkannya dalam daftar Perusahaan sebagaimana dimaksud dalam peraturan perundangan yang berlaku. The meeting unanimously approved: 1. Approving the increase of the Company's issued and paid-up capital in accordance with the implementation of LPO V; and 2. Granting authority and power to the Company's Board of Commissioners with the right of substitution to carry out all necessary actions related to the increase of the Company's issued and paid-up capital in accordance with the implementation of LPO V, including but not limited to, creating or requesting the creation of all deeds, letters, and documents required, appearing before the authorized party/official, including a Notary, submitting applications to the authorized party/official to obtain approvals or report the matter to the authorized party/official, and registering it in the Company's registry as referred to in the applicable laws and regulations.		
Realisasi Realization	Sudah direalisasikan Already Accomplished		

Mata Acara Rapat Ketiga Third Meeting Agenda			
Mata Acara Meeting Agenda	Persetujuan atas Rencana Perseroan Melakukan Penawaran Umum Terbatas (PUT) VI dengan Hak Memesan Efek Terlebih Dahulu (HMETD) kepada Pemegang Saham Perseroan. Approval of the Company's Plan to Conduct a Limited Public Offering (LPO) VI with Preemptive Rights (HMETD) to the Company's Shareholders.		
Jumlah Pemegang Saham yang Mengajukan Pertanyaan dan/ atau Memberikan Pendapat Number of Shareholders who ask questions and/or provide opinions	-		
Hasil Pemungutan Suara Voting Results	**Setuju** Agree	**Tidak Setuju** Disagree	**Abstain** Abstain
	100% dari seluruh pemegang saham yang hadir dalam Rapat 100% of all shareholders present at the Meeting	0 atau 0%	0 atau 0%

Keputusan Mata Acara Rapat Ketiga Decision on the Third Meeting Agenda	Rapat menyetujui secara bulat : 1. Menyetujui dan mengesahkan pengeluaran saham dalam simpanan melalui Penawaran Umum Terbatas (PUT VI) kepada para Pemegang Saham dengan Hak Memesan Efek Terlebih Dahulu (HMETD) dengan jumlah sebanyak-banyaknya sebesar 5.000.000.000 (lima miliar) lembar saham. 2. Menyetujui dan memberikan kuasa dengan hak substitusi, baik sebagian maupun seluruhnya, kepada Direksi Perseroan untuk melaksanakan segala tindakan sehubungan dengan pelaksanaan PUT VI, termasuk namun tidak terbatas pada : a. Menentukan kepastian jumlah saham yang dikeluarkan dalam rangka PUT VI; b. Menentukan harga pelaksanaan HMETD dalam rangka PUT VI; c. Menetapkan alokasi penggunaan atas dana hasil dari PUT VI; d. Menentukan kepastian jadwal pelaksanaan PUT VI; e. Menandatangani dokumen-dokumen yang diperlukan dalam rangka PUT VI, termasuk namun tidak terbatas pada dokumen-dokumen sehubungan dengan pernyataan pendaftaran PUT VI untuk diajukan kepada Otoritas Jasa Keuangan; f. Mendaftarkan saham-saham Perseroan dalam penitipan kolektif sesuai dengan ketentuan-ketentuan Kustodian Sentral Efek Indonesia (KSEI); g. Mencatat seluruh saham Perseroan yang merupakan saham yang telah dikeluarkan dan disetor penuh pada PT Bursa Efek Indonesia (BEI); dan h. Melakukan segala tindakan yang diperlukan dan/atau disyaratkan sehubungan dengan PUT VI termasuk yang disyaratkan berdasarkan peraturan perundang-undangan yang berlaku. The meeting unanimously approved: 1. Approving and ratifying the issuance of shares in the portfolio through a Limited Public Offering (LPO VI) to the Shareholders with Preemptive Rights (HMETD) with a maximum total of 5,000,000,000 (five billion) shares. 2. Approving and granting authority, with the right of substitution, either in part or in full, to the Board of Directors of the Company to carry out all actions related to the implementation of LPO VI, including but not limited to: a. Determining the certainty of the number of shares issued in the context of LPO VI; b. Determining the exercise price of HMETD in the context of LPO VI; c. Establishing the allocation of the use of funds from the proceeds of LPO VI; d. Determining the certainty of the LPO VI implementation schedule; e. Signing the necessary documents in the context of LPO VI, including but not limited to documents related to the registration statement of LPO VI to be submitted to the Financial Services Authority; f. Registering the Company's shares in collective custody in accordance with the provisions of the Indonesian Central Securities Depository (KSEI); g. Recording all of the Company's shares that have been issued and fully paid up on the Indonesia Stock Exchange (BEI); and h. Performing all necessary actions and/or required in connection with LPO VI, including those required by applicable laws and regulations.
Realisasi Realization	Sudah Terealisasi Already Accomplished

Mata Acara Rapat Keempat Fourth Meeting Agenda	
Mata Acara Meeting Agenda	Persetujuan Peningkatan Modal Ditempatkan dan Disetor Perseroan dalam Rangka PUT VI. Approval of the Increase of the Company's Issued and Paid-up Capital in the Context of LPO VI.
Jumlah Pemegang Saham yang Mengajukan Pertanyaan dan/ atau Memberikan Pendapat Number of Shareholders who ask questions and/or provide opinions	-
Hasil Pemungutan Suara Voting Results	

Setuju Agree	**Tidak Setuju** Disagree	**Abstain** Abstain
100% dari seluruh pemegang saham yang hadir dalam Rapat 100% of all shareholders present at the Meeting	0 atau 0%	0 atau 0%

Keputusan Mata Acara Rapat Keempat Decision on the Fourth Meeting Agenda	Rapat menyetujui secara bulat: 1. Menyetujui peningkatan modal ditempatkan dan disetor Perseroan sesuai dengan pelaksanaan PUT VI; dan 2. Memberikan kuasa dan wewenang kepada Dewan Komisaris Perseroan dengan hak substitusi untuk melaksanakan segala tindakan yang diperlukan berkaitan dengan peningkatan modal ditempatkan dan disetor Perseroan sesuai dengan pelaksanaan PUT VI, termasuk tetapi tidak terbatas untuk, membuat atau meminta dibuatkan segala akta-akta, surat-surat, maupun dokumen-dokumen yang diperlukan, hadir di hadapan pihak/pejabat yang berwenang termasuk Notaris, mengajukan permohonan kepada pihak/pejabat yang berwenang untuk memperoleh persetujuan atau melaporkan hal tersebut kepada pihak/pejabat yang berwenang serta mendaftarkannya dalam daftar Perusahaan sebagaimana dimaksud dalam peraturan perundangan yang berlaku. The meeting unanimously approved: 1. Approving the increase of the Company's issued and paid-up capital in accordance with the implementation of LPO VI; and 2. Granting authority and power to the Company's Board of Commissioners with the right of substitution to carry out all necessary actions related to the increase of the Company's issued and paid-up capital in accordance with the implementation of LPO VI, including but not limited to, creating or requesting the creation of all deeds, letters, and documents required, appearing before the authorized party/official, including a Notary, submitting applications to the authorized party/official to obtain approvals or report the matter to the authorized party/official, and registering it in the Company's registry as referred to in the applicable laws and regulations.
Realisasi Realization	Sudah Terealisasi Already Accomplished

Mata Acara Rapat Kelima Fifth Meeting Agenda			
Mata Acara Meeting Agenda	Perubahan Susunan Pengurus Perseroan Changes in the Composition of the Company's Management		
Jumlah Pemegang Saham yang Mengajukan Pertanyaan dan/ atau Memberikan Pendapat Number of Shareholders who ask questions and/or provide opinions	-		
Hasil Pemungutan Suara Voting Results	**Setuju** Agree	**Tidak Setuju** Disagree	**Abstain** Abstain
	100% dari seluruh pemegang saham yang hadir dalam Rapat 100% of all shareholders present at the Meeting	0 atau 0%	0 atau 0%

Keputusan Mata Acara Rapat Kelima
Decision on the Fifth Meeting Agenda

Rapat menyetujui secara bulat:

1. Mengangkat Bapak Pramoda Dei Sudarmo sebagai Komisaris Independen yang akan berlaku efektif setelah mendapat persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (*fit and proper test*) dan memenuhi peraturan perundang-undangan yang berlaku, dengan periode masa jabatan 3 (tiga) tahun sampai dengan penutupan Rapat Umum Pemegang Saham Tahunan (RUPS-Tahunan) yang akan diselenggarakan pada tahun 2024 dan dengan memperhatikan peraturan perundang-undangan di bidang Pasar Modal, namun demikian dengan tidak mengurangi hak Rapat Umum Pemegang Saham Perseroan untuk memberhentikannya sewaktu-waktu sebelum masa jabatannya berakhir.
2. Mengangkat Bapak Hartono Budiharjo sebagai Direktur Operasi yang akan berlaku efektif setelah mendapat persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (*fit and proper test*) dan memenuhi peraturan perundang-undangan yang berlaku, dengan periode masa jabatan 5 (lima) tahun sampai dengan penutupan Rapat Umum Pemegang Saham Tahunan (RUPS-Tahunan) yang akan diselenggarakan pada tahun 2026 dan dengan memperhatikan peraturan perundang-undangan di bidang Pasar Modal, namun demikian dengan tidak mengurangi hak Rapat Umum Pemegang Saham Perseroan untuk memberhentikannya sewaktu-waktu sebelum masa jabatannya berakhir.

Dewan Komisaris	
Komisaris Utama	Suprihadi
Komisaris	Tjandra Mindharta Gozali
Komisaris Independen	Pamitra Wineka*
Komisaris Independen	Pramoda Dei Sudarmo*

Direksi	
Direktur Utama	Tjandra Gunawan
Direktur Kepatuhan & SDM	Hardono Budi Prasetya
Direktur Sistem Teknologi Informasi	Chen Jun*
Direktur Bisnis	Aditya Wahyu Windarwo*
Direktur Bisnis	Hartono Budiharjo*

*) Pengangkatan anggota Dewan Komisaris dan Direksi tersebut berlaku efektif setelah mendapatkan persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (*fit and proper test*) dan telah memenuhi seluruh ketentuan perundang-undangan yang berlaku di Indonesia.

The meeting unanimously approved the following:

1. Appointing Mr. Pramoda Dei Sudarmo as an Independent Commissioner, effective upon obtaining approval from the Financial Services Authority for the assessment of ability and propriety (fit and proper test), and complying with the prevailing laws and regulations, with a term of 3 (three) years until the closing of the Annual General Meeting of Shareholders (AGMS) to be held in 2024, and considering the prevailing laws and regulations in the Capital Market, however, without prejudice to the right of the Company's General Meeting of Shareholders to dismiss him at any time before the end of his term.
2. Appointing Mr. Hartono Budiharjo as the Director of Operations, effective upon obtaining approval from the Financial Services Authority for the assessment of ability and propriety (fit and proper test), and complying with the prevailing laws and regulations, with a term of 5 (five) years until the closing of the Annual General Meeting of Shareholders (AGMS) to be held in 2026, and considering the prevailing laws and regulations in the Capital Market, however, without prejudice to the right of the Company's General Meeting of Shareholders to dismiss him at any time before the end of his term.

Accordingly, the composition of the Board of Commissioners and Directors of the Company is as follows:

Board of Commissioners	
President Commissioner	Suprihadi
Commissioner	Tjandra Mindharta Gozali
Independent Commissioner	Pamitra Wineka*
Independent Commissioner	Pramoda Dei Sudarmo*

Board of Directors	
President Director	Tjandra Gunawan
Director of Compliance & HR	Hardono Budi Prasetya
Director of Information Technology Systems	Chen Jun*
Director of Business	Aditya Wahyu Windarwo*
Director of Business	Hartono Budiharjo*

*) The appointment of the members of the Board of Commissioners and Directors is effective upon obtaining approval from the Financial Services Authority for the assessment of fit and proper test and having fulfilled all applicable laws and regulations in Indonesia.

Realisasi Realization	Sudah direalisasikan Already Accomplished

Mata Acara Rapat Keenam Sixth Meeting Agenda	
Mata Acara Meeting Agenda	Persetujuan Atas Perubahan Anggaran Dasar Perseroan untuk disesuaikan dengan POJK No. 15/POJK.04/2020 tentang Rencana Penyelenggara Rapat Umum Pemegang Saham. Approval of Amendments to the Company's Articles of Association to comply with POJK No. 15/POJK.04/2020 concerning Plans to Organize a General Meeting of Shareholders.
Jumlah Pemegang Saham yang Mengajukan Pertanyaan dan/ atau Memberikan Pendapat Number of Shareholders who ask questions and/or provide opinions	-

Hasil Pemungutan Suara
Voting Results

Setuju Agree	Tidak Setuju Disagree	Abstain Abstain
100% dari seluruh pemegang saham yang hadir dalam Rapat 100% of all shareholders present at the Meeting	0 atau 0%	0 atau 0%

Keputusan Mata Acara Rapat Keenam Decision on the Sixth Meeting Agenda	Rapat menyetujui secara bulat : 1. Perubahan ketentuan Anggaran Dasar Perseroan yang mencakup : a. Menambah ayat pada Pasal 10 tentang Pemindahan Hak atas saham yaitu larangan mengalihkan kepemilikan saham bagi Pemegang Saham yang mengajukan untuk diselenggarakannya RUPS; b. Mengubah ayat 3 dan ayat 7 dan menambah ayat 8, 9, dan ayat 10 pada pasal 11 tentang Rapat Umum Pemegang Saham; c. Menambah Pasal 11A dalam Anggaran Dasar tentang Rapat Umum Pemegang Saham Elektronik; d. Mengubah dan menyatakan kembali seluruh ayat dalam Pasal 12 dari sebelumnya Pasal 12 tentang Tempat dan Pemanggilan Rapat Umum Pemegang Saham menjadi Pasal 12 tentang Tempat, Pemberitahuan, Pengumuman, Pemanggilan, Pimpinan, Tata Tertib dan Media Pengumuman Rapat Umum Pemegang Saham; dan e. Mengubah dan menyatakan kembali seluruh ayat dalam Pasal 13 dari sebelumnya mengatur tentang Kuorum, Hak Suara dan Keputusan menjadi Pasal 13 tentang Kuorum, Hak Suara, Keputusan dan Risalah Rapat. 2. Pemberian kuasa kepada Direksi Perseroan, dengan hak substitusi, untuk menyatakan kembali dalam suatu Akta Notaris atas keputusan tersebut di atas dan selanjutnya untuk mengurus perolehan persetujuan atas perubahan Anggaran Dasar Perseroan tersebut dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia, dan untuk maksud tersebut melakukan pengubahan dan/atau penambahan dalam bentuk bagaimanapun yang diperlukan dan atau disyaratkan oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia agar dapat disetujui perubahan Anggaran Dasar yang dimaksud untuk keperluan tersebut melakukan segala sesuatu yang disyaratkan oleh ketentuan hukum dan peraturan perundang-undangan yang berlaku tanpa satupun yang dikecualikan. The meeting unanimously approved: 1. Amendments to the Company's Articles of Association, which include: a. Adding a clause to Article 10 regarding the Transfer of Share Rights, namely the prohibition of transferring share ownership for Shareholders who request the holding of a GMS; b. Amending clauses 3 and 7 and adding clauses 8, 9, and 10 to Article 11 concerning the General Meeting of Shareholders; c. Adding Article 11A to the Articles of Association regarding Electronic General Meetings of Shareholders; d. Amending and restating all clauses in Article 12 from the previous Article 12 concerning the Venue and Summoning of the General Meeting of Shareholders to Article 12 regarding the Venue, Notification, Announcement, Summoning, Chairmanship, Order, and Announcement Media of the General Meeting of Shareholders; and e. Amending and restating all clauses in Article 13 from the previous regulations on Quorum, Voting Rights, and Decisions to Article 13 concerning Quorum, Voting Rights, Decisions, and Meeting Minutes. 2. Granting power of attorney to the Company's Board of Directors, with the right of substitution, to restate in a Notarial Deed the decisions mentioned above and subsequently to obtain approval for the amendments to the Company's Articles of Association from the Minister of Law and Human Rights of the Republic of Indonesia, and for this purpose to make any changes and/or additions in any form required and/or stipulated by the Minister of Law and Human Rights of the Republic of Indonesia in order to approve the aforementioned amendments to the Articles of Association, and to carry out all required actions according to the applicable legal provisions and regulations without any exceptions.
Realisasi Realization	Sudah direalisasikan Already Accomplished

Mata Acara Rapat Ketujuh Seventh Meeting Agenda		
Mata Acara Meeting Agenda	Informasi tentang Rencana Aksi Keuangan Berkelanjutan (RAKB) Perseroan Tahun 2021 sesuai POJK No. 51/POJK.03/2017. Information about the Company's 2021 Sustainable Finance Action Plan (RAKB) according to POJK No. 51/POJK.03/2017.	
Jumlah Pemegang Saham yang Mengajukan Pertanyaan dan/atau Memberikan Pendapat Number of Shareholders who ask questions and/or provide opinions	-	
Hasil Pemungutan Suara Voting Results	**Setuju** Agree	**Tidak Setuju** Disagree	**Abstain** Abstain
	100% dari seluruh pemegang saham yang hadir dalam Rapat 100% of all shareholders present at the Meeting	0 atau 0%	0 atau 0%

Keputusan Mata Acara Rapat Ketujuh Decision on the Seventh Meeting Agenda	Penyampaian Informasi tentang Rencana Aksi Keuangan Berkelanjutan (RAKB) Perseroan Tahun 2021 sesuai POJK No. 51/POJK.03/2017. Submission of Information on the Company's 2021 Sustainable Finance Action Plan (RAKB) in accordance with POJK No. 51/POJK.03/2017.
Realisasi Realization	Sudah direalisasikan Already Accomplished

RUPS Luar Biasa tanggal 20 September 2021
EGMS on September 20, 2021

Tanggal Date	20 September 2021 September 20, 2021
Waktu Time	Pukul 16.00 WIB s.d. 16.08 WIB 16.00 to 16.08
Lokasi Location	Kantor Pusat Bank Neo Commerce, Treasury Tower, Lantai 60, District 8, SCBD Jl. Jendral Sudirman, Jakarta Neo Commerce Bank Head Office, Treasury Tower, 60th Floor, District 8, SCBD Jl. Jendral Sudirman, Jakarta
Kuorum Quorum	Rapat dihadiri oleh Pemegang Saham dan Kuasa Pemegang Saham sejumlah 73,47% atau 5.506.952.258 suara dari total 7.494.519.643 lembar saham yang telah dikeluarkan oleh Perseroan dengan hak suara yang sah. The meeting was attended by the Shareholders and the Proxy of Shareholders with a total of 73.47% or 5,506,952,258 votes out of a total of 7,494,519,643 shares issued by the Company with valid voting rights.
Pimpinan Rapat Meeting Leader	Suprihadi selaku Komisaris Utama/Independen telah ditunjuk untuk memimpin Rapat. Suprihadi as the President Commissioner and Independent Commissioner has been appointed to lead the Meeting.
Kehadiran Dewan Komisaris Attendance of the Board of Commissioners	Anggota Dewan Komisaris* yang hadir, terdiri dari: 1. Suprihadi 2. Tjandra Mindharta Gozali 3. Pamitra Wineka Members of the Board of Commissioners who attended the meeting were: 1. Suprihadi 2. Tjandra Mindharta Gozali 3. Pamitra Wineka
Kehadiran Direksi Attendance of the Directors	Seluruh anggota Direksi yang hadir, terdiri dari: 1. Tjandra Gunawan 2. Hartono Budiharjo** 3. Aditya Wahyu Windarwo*** Members of the Board of Commissioners who attended the meeting were: 1. Tjandra Gunawan 2. Hartono Budiharjo** 3. Aditya Wahyu Windarwo***
Pihak Independen untuk Melakukan Perhitungan Kuorum dan Pemungutan Suara keputusan Rapat Independent Party to calculate the quorum and votes on decisions of the Meeting	PT Ficomindo Buana Registrar
Mekanisme Pemegang Saham yang Mengajukan Pertanyaan dan/atau Pendapat Mechanism of shareholders asking questions and/or opinions	Dalam setiap mata acara Rapat, pemegang saham dan/atau kuasanya diberikan kesempatan untuk mengajukan pertanyaan dan/atau pendapat yang berhubungan dengan mata acara Rapat yang dibicarakan. In each Meeting agenda, shareholders and/or their proxies are given the opportunity to ask questions and/or opinions related to the Meeting agenda being discussed.

Mekanisme pengambilan keputusan Rapat Mechanism of decision making on the Meeting	Semua keputusan yang dilakukan dengan cara musyawarah untuk mufakat. Apabila musyawarah mufakat tidak tercapai, maka dilakukan pemungutan suara dengan cara menghitung jumlah saham yang setuju, abstain maupun yang tidak setuju. All decisions are made by way of deliberation for consensus. If deliberation to reach consensus is not reached, then voting will be conducted by counting the number of shares that agree, abstain, or disagree.

*) Kehadiran anggota Dewan Komisaris juga mewakili kehadiran Komite dimana anggota Dewan Komisaris juga merupakan anggota Komite.
**) Pengangkatan Sdr. Hartono Budiharjo tersebut berlaku efektif setelah mendapatkan persetujuan dari Otoritas Jasa Keuangan atas Penilaian kemampuan dan kepatutan (*fit and proper test*) dan telah memenuhi seluruh ketentuan perundang-undangan yang berlaku di Indonesia.
***) Plt. Direktur Kepatuhan sesuai dengan Surat Keputusan Direksi No. SKEP/043/SET/BNC/VII/2021 tanggal 1 Juli 2021.
*) The presence of members of the Board of Commissioners also represents the presence of the Committee, in which the members of the Board of Commissioners also serve as members of the Committee.
**) The appointment of Mr. Hartono Budiharjo shall become effective upon receiving approval from the Financial Services Authority for the assessment of fit and proper test and upon meeting all applicable legal requirements in Indonesia.
***) The Acting Director of Compliance, in accordance with the Board of Directors' Decision Letter No. SKEP/043/SET/BNC/VII/2021 dated July 1, 2021.

Mata Acara Rapat Pertama First Meeting Agenda	
Mata Acara Meeting Agenda	Persetujuan atas pengambilalihan Perseroan oleh PT Akulaku Silvrr Indonesia ("Pengambilalihan") Rancangan dan Konsep Akta Pengambilalihan. Approval of the takeover of the Company by PT Akulaku Silvrr Indonesia ("Acquisition") Draft and Concept of Deed of Acquisition.
Jumlah Pemegang Saham yang Mengajukan Pertanyaan dan/ atau Memberikan Pendapat Number of Shareholders who ask questions and/or provide opinions	-
Hasil Pemungutan Suara Voting Results	-
Keputusan Mata Acara Rapat Pertama Decision on the First Meeting Agenda	Untuk mata Acara ke-1 (kesatu) Rapat tidak memenuhi kuorum ¾ bagian dari jumlah pemegang saham yang hadir sehingga Mata Acara ke-1 (Kesatu) Rapat tidak dapat dilaksanakan, dan akan diagendakan untuk mengadakan Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) ke-2 (Kedua) yang akan diselenggarakan sesuai ketentuan POJK Nomor 15/POJK-04/2020. For Agenda Item 1 (first), the Meeting did not meet the quorum of ¾ of the total number of attending shareholders, so Agenda Item 1 (First) of the Meeting could not be carried out. It is planned to hold a Second Extraordinary General Meeting of Shareholders (EGMS) in accordance with the provisions of POJK Number 15/POJK.04/2020.
Realisasi Realization	Pemegang Saham, melalui RUPS menerima jadwal RUPSLB ke-2 terkait dengan mata Acara Rapat ke-1 yang dilaksanakan kembali pada tanggal 8 Oktober 2021. Shareholders, through the GMS, receive the schedule for the 2nd EGMS related to the agenda for the 1st Meeting which was held again on October 8, 2021.

Mata Acara Rapat Kedua Second Meeting Agenda			
Mata Acara Meeting Agenda	Perubahan Modal Dasar Perseroan Changes in the Authorized Capital of the Company		
Jumlah Pemegang Saham yang Mengajukan Pertanyaan dan/ atau Memberikan Pendapat Number of Shareholders who ask questions and/or provide opinions	-		
Hasil Pemungutan Suara Voting Results	**Setuju** Agree	**Tidak Setuju** Disagree	**Abstain** Abstain
	5.470.539.258 atau 93,94% 5,470,539,258 or 93.94%	35.861.400 atau 0,65% 35,861,400 or 0.65%	551.600 atau 0,01% 551,600 or 0.01%

Keputusan Mata Acara Rapat Kedua Decision on the Second Meeting Agenda	Menyetujui : 1. Peningkatan modal dasar Perseroan dari Rp. 1.500.000.000.000,00 (satu triliun lima ratus miliar Rupiah) menjadi Rp. 3.000.000.000.000,00 (tiga triliun Rupiah) yang akan dilaksanakan setelah PMHMETD V Perseroan. 2. Dengan peningkatan modal dasar maka berubah ketentuan Pasal 4 ayat 1 Anggaran Dasar Perseroan yang selanjutnya berbunyi sebagai berikut MODAL Pasal 4 a. Modal dasar Perseroan ini berjumlah Rp. 3.000.000.000.000,00 (tiga triliun Rupiah) terbagi atas 30.000.000.000 (tiga puluh miliar) saham, masing-masing saham bernilai nominal sebesar Rp. 100,00 (seratus Rupiah). 3. Menyetujui pemberian kuasa dan wewenang kepada Dewan Komisaris Perseroan dengan hak substitusi, untuk melakukan setiap dan seluruh tindakan sehubungan dengan hal-hal yang berkaitan dengan Peningkatan Modal Dasar Perseroan dengan memperhatikan peraturan perundang-undangan yang berlaku. Approved: 1. Increasing the Company's authorized capital from IDR 1,500,000,000,000.00 (one trillion five hundred billion Rupiah) to IDR 3,000,000,000,000.00 (three trillion Rupiah), which will be implemented after the Company's PMHMETD V. 2. With the increase in authorized capital, the provisions of Article 4 paragraph 1 of the Company's Articles of Association are amended and will read as follows: CAPITAL Article 4 a. The authorized capital of the Company amounts to IDR 3,000,000,000,000.00 (three trillion Rupiah) divided into 30,000,000,000 (thirty billion) shares, each share with a nominal value of IDR 100.00 (one hundred Rupiah). 3. Approving the granting of authority and power to the Company's Board of Commissioners, with the right of substitution, to take any and all actions in connection with matters related to the Increase in the Company's Authorized Capital, in accordance with applicable laws and regulations.
Realisasi Realization	Sudah direalisasikan Already accomplished

RUPS Luar Biasa tanggal 8 Oktober 2021
EGMS on October 8, 2021

Tanggal Date	8 Oktober 2021 October 8, 2021
Waktu Time	Pukul 15.30 WIB s.d. 16.00 WIB 15.30 to 16.00
Lokasi Location	Kantor Pusat Bank Neo Commerce, Treasury Tower, Lantai 60, District 8, SCBD Jl. Jendral Sudirman, Jakarta Neo Commerce Bank Head Office, Treasury Tower, 60th Floor, District 8, SCBD Jl. Jendral Sudirman, Jakarta
Kuorum Quorum	Rapat dihadiri oleh Pemegang Saham dan Kuasa Pemegang Saham sejumlah 79,66% atau 5.970.308.959 suara dari total 7.494.519.643 lembar saham yang telah dikeluarkan oleh Perseroan dengan hak suara yang sah. The meeting was attended by the Shareholders and the Proxy of Shareholders with a total of 79.66% or 5,970,308,959 votes out of a total of 7,494,519,643 shares issued by the Company with valid voting rights.
Pimpinan Rapat Meeting Leader	Suprihadi selaku Komisaris Utama/Independen telah ditunjuk untuk memimpin Rapat. Suprihadi as the President Commissioner and Independent Commissioner has been appointed to lead the Meeting.
Kehadiran Dewan Komisaris Attendance of the Board of Commissioners	Anggota Dewan Komisaris** yang hadir, terdiri dari: 1. Suprihadi 2. Tjandra Mindharta Gozali 3. Pamitra Wineka 4. Pramoda Dei Sudarmo* Members of the Board of Commissioners who attended the meeting were: 1. Suprihadi 2. Tjandra Mindharta Gozali 3. Pamitra Wineka 4. Pramoda Dei Sudarmo*

Kehadiran Direksi Attendance of the Directors	Seluruh anggota Direksi yang hadir, terdiri dari: 1. Tjandra Gunawan 2. Hartono Budiharjo*** 3. Chen Jun*** 4. Aditya Wahyu Windarwo**** Members of the Board of Directors who attended the meeting were: 1. Tjandra Gunawan 2. Hartono Budiharjo*** 3. Chen Jun*** 4. Aditya Wahyu Windarwo****
Pihak Independen untuk Melakukan Perhitungan Kuorum dan Pemungutan Suara Keputusan Rapat Independent Party to calculate the quorum and votes on decisions of the Meeting	PT Ficomindo Buana Registrar
Mekanisme Pemegang Saham yang Mengajukan Pertanyaan dan/atau Pendapat Mechanism of shareholders asking questions and/or opinions	Dalam setiap mata acara Rapat, pemegang saham dan/atau kuasanya diberikan kesempatan untuk mengajukan pertanyaan dan/atau pendapat yang berhubungan dengan mata acara Rapat yang dibicarakan. In each Meeting agenda, shareholders and/or their proxies are given the opportunity to ask questions and/or opinions related to the Meeting agenda being discussed.
Mekanisme Pengambilan Keputusan Rapat Mechanism of decision making on the Meeting	Semua keputusan yang dilakukan dengan cara musyawarah untuk mufakat. Apabila musyawarah mufakat tidak tercapai, maka dilakukan pemungutan suara dengan cara menghitung jumlah saham yang setuju, abstain, maupun yang tidak setuju. All decisions are made by way of deliberation for consensus. If deliberation to reach consensus is not reached, then voting will be conducted by counting the number of shares that agree, abstain, or disagree.

*) Pengangkatan Sdr. Pramoda Dei Sudarmo tersebut berlaku efektif setelah mendapatkan persetujuan dari Otoritas Jasa Keuangan atas Penilaian kemampuan dan kepatutan (*fit and proper test*) dan telah memenuhi seluruh ketentuan perundang-undangan yang berlaku di Indonesia.
**) Kehadiran anggota Dewan Komisaris juga mewakili kehadiran Komite dimana anggota Dewan Komisaris juga merupakan anggota Komite.
***) Pengangkatan Sdr. Chen Jun dan Sdr. Hartono Budiharjo tersebut berlaku efektif setelah mendapatkan persetujuan dari Otoritas Jasa Keuangan atas Penilaian kemampuan dan kepatutan (*fit and proper test*) dan telah memenuhi seluruh ketentuan perundang-undangan yang berlaku di Indonesia.
****) Plt. Direktur Kepatuhan sesuai dengan Surat Keputusan Direksi No. SKEP/043/SET/BNC/VII/2021 tanggal 1 Juli 2021.
*) The appointment of Mr. Pramoda Dei Sudarmo shall become effective upon receiving approval from the Financial Services Authority for the assessment of fit and proper test and upon meeting all applicable legal requirements in Indonesia.
**) The presence of members of the Board of Commissioners also represents the presence of the Committee, in which the members of the Board of Commissioners also serve as members of the Committee.
***) The appointments of Mr. Chen Jun and Mr. Hartono Budiharjo shall become effective upon receiving approval from the Financial Services Authority for the assessment of fit and proper test and upon meeting all applicable legal requirements in Indonesia.
****) The Acting Director of Compliance, in accordance with the Board of Directors' Decision Letter No. SKEP/043/SET/BNC/VII/2021 dated July 1, 2021.

Mata Acara Rapat Pertama
First Meeting Agenda

Mata Acara Meeting Agenda	Persetujuan atas pengambilalihan Perseroan oleh PT Akulaku Silvrr Indonesia ("Pengambilalihan") Rancangan dan Konsep Akta Pengambilalihan. Approval of the Company's acquisition by PT Akulaku Silvrr Indonesia ("Acquisition") and the Draft and Concept of the Acquisition Deed.
Jumlah Pemegang Saham yang Mengajukan Pertanyaan dan/atau Memberikan Pendapat Number of Shareholders who ask questions and/or provide opinions	-

Hasil Pemungutan Suara
Voting Results

Setuju Agree	Tidak Setuju Disagree	Abstain Abstain
5.969.869.159 atau 99,9926% 5,969,869,159 or 99.9926%	17.000 atau 0,00028% 17,000 or 0.00028%	422.800 atau 0,00712% 422,800 or 0.00712%

Keputusan Mata Acara Rapat Pertama Decision on the First Meeting Agenda	1. Menyetujui Pengambilalihan Perseroan oleh PT Akulaku Silvrr Indonesia ("Pengambilalihan"); 2. Menyetujui Rancangan Pengambilalihan; 3. Menyetujui Konsep Akta Pengambilalihan; dan 4. Menyetujui pemberian kuasa dan wewenang kepada Direksi Perseroan dengan hak substitusi, untuk melakukan setiap dan seluruh tindakan sehubungan dengan hal-hal yang berkaitan dengan Pengambilalihan dengan memperhatikan peraturan perundang-undangan yang berlaku. 1. Approving the Acquisition of the Company by PT Akulaku Silvrr Indonesia ("Acquisition"); 2. Approving the Draft of the Acquisition; 3. Approving the Concept of the Acquisition Deed; and 4. Approving the granting of authority and power to the Company's Board of Directors, with the right of substitution, to take any and all actions in connection with matters related to the Acquisition, in accordance with applicable laws and regulations.
Realisasi Realization	Sudah direalisasikan Already accomplished

RUPS Luar Biasa tanggal 29 Desember 2021
EGMS on December 29, 2021

Tanggal Date	29 Desember 2021 December 29, 2021
Waktu Time	Pukul 15.23 WIB s.d. 15.39 WIB 15.23 to 15.39
Lokasi	Kantor Pusat Bank Neo Commerce, Treasury Tower, Lantai 60, District 8, SCBD Jl. Jendral Sudirman, Jakarta Neo Commerce Bank Head Office, Treasury Tower, 60th Floor, District 8, SCBD Jl. Jendral Sudirman, Jakarta
Kuorum Quorum	Rapat dihadiri oleh Pemegang Saham dan Kuasa Pemegang Saham sejumlah 79,66% atau 5.970.308.959 suara dari total 7.494.519.643 lembar saham yang telah dikeluarkan oleh Perseroan dengan hak suara yang sah. The meeting was attended by the Shareholders and the Proxy of Shareholders with a total of 79.66% or 5,970,308,959 votes out of a total of 7,494,519,643 shares issued by the Company with valid voting rights.
Pimpinan Rapat Meeting Leader	Suprihadi selaku Komisaris Utama/Independen telah ditunjuk untuk memimpin Rapat. Suprihadi as the President Commissioner and Independent Commissioner has been appointed to lead the Meeting.
Kehadiran Dewan Komisaris Attendance of the Board of Commissioners	Anggota Dewan Komisaris** yang hadir, terdiri dari: 1. Suprihadi 2. Tjandra Mindharta Gozali 3. Pamitra Wineka 4. Pramoda Dei Sudarmo* Members of the Board of Commissioners who attended the meeting were: 1. Suprihadi 2. Tjandra Mindharta Gozali 3. Pamitra Wineka 4. Pramoda Dei Sudarmo*
Kehadiran Direksi Attendance of the Directors	Seluruh anggota Direksi yang hadir, terdiri dari: 1. Tjandra Gunawan 2. Chen Jun*** 3. Aditya Wahyu Windarwo Members of the Board of Directors who attended the meeting were: 1. Tjandra Gunawan 2. Chen Jun*** 3. Aditya Wahyu Windarwo
Pihak Independen untuk Melakukan Perhitungan Kuorum dan Pemungutan Suara Keputusan Rapat Independent Party to calculate the quorum and votes on decisions of the Meeting	PT Ficomindo Buana Registrar

Mekanisme Pemegang Saham yang Mengajukan Pertanyaan dan/atau Pendapat Mechanism of shareholders asking questions and/or opinions	Dalam setiap mata acara Rapat, pemegang saham dan/atau kuasanya diberikan kesempatan untuk mengajukan pertanyaan dan/atau pendapat yang berhubungan dengan mata acara Rapat yang dibicarakan. In each Meeting agenda, shareholders and/or their proxies are given the opportunity to ask questions and/or opinions related to the Meeting agenda being discussed.
Mekanisme Pengambilan Keputusan Rapat Mechanism of decision making on the Meeting	Semua keputusan yang dilakukan dengan cara musyawarah untuk mufakat. Apabila musyawarah mufakat tidak tercapai, maka dilakukan pemungutan suara dengan cara menghitung jumlah saham yang setuju, abstain maupun yang tidak setuju. Pengambilan keputusan Rapat disetujui oleh lebih dari ½ (satu per dua) bagian dari jumlah seluruh saham dengan hak suara yang hadir dalam Rapat. All decisions are made by way of deliberation for consensus. If deliberation to reach consensus is not reached, then voting will be conducted by counting the number of shares that agree, abstain, or disagree. The decision-making at the Meeting is approved by more than ½ (one-half) of the total shares with voting rights present at the Meeting.

*) Pengangkatan Sdr. Pramoda Dei Sudarmo tersebut berlaku efektif setelah mendapatkan persetujuan dari Otoritas Jasa Keuangan atas Penilaian kemampuan dan kepatutan (*fit and proper test*) dan telah memenuhi seluruh ketentuan perundang-undangan yang berlaku di Indonesia.
**) Kehadiran anggota Dewan Komisaris juga mewakili kehadiran Komite dimana anggota Dewan Komisaris juga merupakan anggota Komite.
***) Pengangkatan Sdr. Chen Jun tersebut berlaku efektif setelah mendapatkan persetujuan dari Otoritas Jasa Keuangan atas Penilaian kemampuan dan kepatutan (*fit and proper test*) dan telah memenuhi seluruh ketentuan perundang-undangan yang berlaku di Indonesia.
*) The appointment of Mr. Pramoda Dei Sudarmo shall become effective upon receiving approval from the Financial Services Authority for the assessment of fit and proper test and upon meeting all applicable legal requirements in Indonesia.
**) The presence of members of the Board of Commissioners also represents the presence of the Committee, in which the members of the Board of Commissioners also serve as members of the Committee.
***) The appointment of Mr. Chen Jun shall become effective upon receiving approval from the Financial Services Authority for the assessment of fit and proper test and upon meeting all applicable legal requirements in Indonesia.

Mata Acara Rapat Pertama First Meeting Agenda			
Mata Acara Meeting Agenda	Perubahan Susunan Pengurus Perseroan. Changes in the Composition of the Company's Management.		
Jumlah Pemegang Saham yang Mengajukan Pertanyaan dan/atau Memberikan Pendapat Number of Shareholders who ask questions and/or provide opinions	-		
Hasil Pemungutan Suara Voting Results	**Setuju** Agree	**Tidak Setuju** Disagree	**Abstain** Abstain
	5.562.513.102 atau 98,14% 5,562,513,102 or 98.14%	104.307.011 atau 1,82% 104,307,011 or 1.82%	2.445.800 atau 0,04% 2,445,800 or 0.04%

Keputusan Mata Acara Rapat Pertama Decision on the First Meeting Agenda	1. Menyetujui pengangkatan Sdr Ricko Irwanto untuk menjadi Direktur Kepatuhan Perseroan sebagai pengganti Almarhum Hardono Budi Prasetya, yang akan berlaku efektif setelah mendapat persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (*fit and proper test*) dan memenuhi peraturan perundang-undangan yang berlaku, dengan periode masa jabatan 3 (tiga) tahun sampai dengan penutupan Rapat Umum Pemegang Saham Tahunan (RUPS-Tahunan) yang akan diselenggarakan pada tahun 2024 dan dengan memperhatikan peraturan perundang-undangan di bidang Pasar Modal, namun demikian dengan tidak mengurangi hak Rapat Umum Pemegang Saham Perseroan untuk memberhentikannya sewaktu-waktu sebelum masa jabatannya berakhir. 2. Membatalkan pengangkatan Sdr. Hartono Budiharjo, sebagai Direktur Perseroan yang telah diusulkan pengangkatannya berdasarkan hasil keputusan Rapat Umum Pemegang Saham Luar Biasa Perseroan pada tanggal 28 Mei 2021, dalam kaitan perubahan struktur organisasi. 3. Menunjuk dan memberi kuasa dengan hak substitusi kepada Direksi Perseroan untuk melakukan segala tindakan yang berhubungan dengan keputusan Rapat ini, termasuk namun tidak terbatas untuk menghadap pihak berwenang, mengadakan pembicaraan, memberi dan/atau meminta keterangan, mengajukan permohonan pemberitahuan atas perubahan susunan Dewan Komisaris Perseroan kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia maupun instansi berwenang terkait lainnya, membuat atau serta menandatangani akta-akta dan surat-surat maupun dokumen-dokumen lainnya yang diperlukan atau dianggap perlu, hadir di hadapan Notaris untuk dibuatkan dan menandatangani akta pernyataan keputusan Rapat Perseroan dan melaksanakan hal-hal lain yang harus dan/atau dapat dijalankan untuk dapat terealisasi/terwujudnya keputusan Rapat. 1. Approving the appointment of Mr. Ricko Irwanto as the Company's Compliance Director, replacing the late Hardono Budi Prasetya, which will take effect after obtaining approval from the Financial Services Authority for the fit and proper test and compliance with applicable laws and regulations, with a term of 3 (three) years until the closing of the Annual General Meeting of Shareholders (AGM) to be held in 2024, taking into account the applicable laws and regulations in the Capital Market sector, however, without reducing the right of the Company's General Meeting of Shareholders to dismiss him at any time before the end of his term. 2. Canceling the appointment of Mr. Hartono Budiharjo as a Director of the Company, which was proposed based on the results of the decision of the Extraordinary General Meeting of Shareholders of the Company on May 28, 2021, in connection with the organizational structure change. 3. Appointing and granting power of attorney with the right of substitution to the Company's Board of Directors to take all actions related to the decisions of this Meeting, including but not limited to appearing before authorities, conducting discussions, providing and/or requesting information, submitting notifications of changes in the composition of the Company's Board of Commissioners to the Minister of Law and Human Rights of the Republic of Indonesia and other related authorized agencies, preparing or signing deeds, letters, and other necessary or deemed necessary documents, appearing before a Notary to make and sign the deed of the Company's Meeting resolutions, and carrying out other matters that should and/or can be executed for the realization/implementation of the Meeting's decisions.
Realisasi Realization	Sudah direalisasikan Already accomplished

Dewan Komisaris
Board of Commissioners

Dewan Komisaris merupakan organ Perseroan yang bertugas melakukan pengawasan terhadap kebijakan pengurusan dan jalannya pengurusan Perseroan yang dilakukan oleh Direksi. Dewan Komisaris berwenang untuk memberikan nasihat kepada Direksi untuk kepentingan Perseroan, sesuai dengan maksud dan tujuan Perseroan.

The Board of Commissioners is a company organ responsible for overseeing the management policies and operations of the company carried out by the Board of Directors. The Board of Commissioners is authorized to provide advice to the Board of Directors for the benefit of the company, in accordance with the company's purpose and objectives.

Struktur keanggotaan Dewan Komisaris Perseroan terdiri dari Komisaris Utama, Komisaris Independen, dan Komisaris. Dewan Komisaris merupakan sebuah majelis dan satu kesatuan, dimana setiap anggota Dewan Komisaris tidak dapat bertindak sendiri-sendiri dan karenanya diwajibkan untuk membuat keputusan berdasarkan keputusan Dewan Komisaris. Pengangkatan anggota Dewan Komisaris dilakukan oleh RUPS berdasarkan rekomendasi Komite Nominasi dan Remunerasi.

The membership structure of the Board of Commissioners consists of the President Commissioner, Independent Commissioners, and Commissioners. The Board of Commissioners is a council and a unit, where each member of the Board of Commissioners cannot act alone and is therefore required to make decisions based on the decisions of the Board of Commissioners. The appointment of members of the Board of Commissioners is made by the General Meeting of Shareholders based on the recommendation of the Nomination and Remuneration Committee.

Piagam Dewan Komisaris
Board of Commissioners Charter

Board Manual memuat panduan pelaksanaan tugas, tanggung jawab dan wewenang Dewan Komisaris, disusun berdasarkan Anggaran Dasar Perseroan dan peraturan perundang-undangan yang berlaku serta praktik-praktik terbaik. Piagam Dewan Komisaris (BOC *Charter*) Perseroan tertuang dalam Pedoman Umum dan Prosedur Kerja Pengawasan Dewan Komisaris.

The Board Manual contains guidelines for carrying out the duties, responsibilities, and authority of the Board of Commissioners, based on the company's Articles of Association and applicable laws and best practices. The Board of Commissioners Charter (BOC Charter) of the company is contained in the General Guidelines and Working Procedures for the Supervision of the Board of Commissioners.

Jumlah dan Komposisi Dewan Komisaris
Number and Composition of the Board of Commissioners

Pada tahun 2022, anggota Dewan Komisaris Perseroan berjumlah 4 (empat) orang, dengan Komisaris Utama sebagai ketua kepengurusan. Perseroan memiliki 3 (tiga) orang Komisaris Independen (termasuk Komisaris Utama), sementara itu, 1 (satu) anggota komisaris lainnya berasal dari perwakilan pemegang saham. Keseluruhan anggota Dewan Komisaris merupakan para profesional dengan latar belakang pendidikan, keahlian dan pengalaman yang berbeda. Adapun komposisi Dewan Komisaris Perseroan per 31 Desember 2022 adalah sebagai berikut:

In 2022, the number of members of the company's Board of Commissioners was 4 (four), with the President Commissioner serving as the chairman of the management. The company has 3 (three) Independent Commissioners (including the President Commissioner), while the other member of the commissioners comes from shareholder representatives. All members of the Board of Commissioners are professionals with different educational backgrounds, expertise, and experience. The composition of the company's Board of Commissioners as of December 31, 2022, is as follows:

Nama Name	Jabatan Position	Dasar Hukum Pengangkatan Legal Basis for Appointment	Periode Penugasan Term of Office
Suprihadi	Komisaris Utama dan Komisaris Independen President Commissioner and Independent Commissioner	Akta Risalah Rapat Umum Para Pemegang Saham Tahunan Perseroan No. 147 tanggal 30 Juni 2003 yang dibuat di hadapan Ny. Puji Redjeki Irawati, SH, Notaris di Jakarta. Minutes of the Annual General Meeting of Shareholders of the company No. 147 dated June 30, 2003, made before Mrs. Puji Redjeki Irawati, SH, a Notary in Jakarta.	2020 - 2023
Tjandra Mindharta Gozali	Komisaris Commissioner	Akta Risalah Rapat Umum Luar Biasa Para Pemegang Saham Perseroan No. 72 Tanggal 21 Oktober 1998 yang dibuat di hadapan Ny. Pudji Redjeki Irawati, SH, Notaris di Jakarta. Minutes of the Extraordinary General Meeting of Shareholders of the company No. 72 dated October 21, 1998, made before Mrs. Pudji Redjeki Irawati, SH, a Notary in Jakarta.	2020 - 2023
Pamitra Wineka	Komisaris Independen Independent Commissioner	Akta Berita Acara Rapat Umum Pemegang Saham Luar Biasa Perseroan No. 37 Tanggal 30 September 2020 yang dibuat di hadapan Notaris Dr. Agung Iriantoro, SH, MH, di Jakarta. Minutes of the Extraordinary General Meeting of Shareholders of the company No. 37 dated September 30, 2020, made before Dr. Agung Iriantoro, SH, MH, a Notary in Jakarta.	2020 - 2023
Pramoda Dei Sudarmo*	Komisaris Independen Independent Commissioner	Akta Berita Acara Rapat Umum Pemegang Saham Luar Biasa Perseroan No. 37 Tanggal 28 Mei 2021 yang dibuat di hadapan Notaris Dr Agung Iriantoro, SH, MH, di Jakarta. Minutes of the Extraordinary General Meeting of Shareholders of the company No. 37 dated May 28, 2021, made before Dr. Agung Iriantoro, SH, MH, a Notary in Jakarta.	2021 - 2024

* Telah mendapatkan persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan serta Akta Pengukuhan pada tanggal 01 September 2022
* Has obtained approval from the Financial Services Authority based on the fit and proper test as well as the Deed of the Inauguration on 01 September 2022

Komposisi Dewan Komisaris di atas telah memenuhi ketentuan Bank Indonesia tentang persyaratan jumlah anggota Komisaris Independen, paling kurang 50% dari seluruh anggota Komisaris Perseroan, serta memenuhi ketentuan OJK mengenai Komisaris Independen. Kedudukan masing masing anggota Dewan Komisaris, termasuk Komisaris Utama adalah setara. Tugas Komisaris Utama adalah mengkoordinasikan kegiatan Dewan Komisaris.

The composition of the Board of Commissioners above has complied with the provisions of Bank Indonesia regarding the requirements for the number of Independent Commissioners, at least 50% of all members of the Company's Commissioners, and has complied with the provision of Financial Services Authority (OJK) regarding Independent Commissioners. The position of each member of the Board of Commissioners, including the President Commissioner are equal. The duty of the President Commissioner is to coordinate the activities of the Board of Commissioners.

Penetapan komposisi Dewan Komisaris dilakukan dengan mempertimbangkan kebutuhan dan kompleksitas Perseroan. Komposisi Dewan Komisaris ditentukan berdasarkan pada keahlian, pengalaman profesional, dan latar belakang masing-masing anggota untuk mendukung efektivitas pelaksanaan tugas Dewan Komisaris, tanpa membedakan jenis kelamin, suku, ras, dan agama.

The composition of the Board of Commissioners is determined by considering the needs and complexity of the Company. The composition of the Board of Commissioners is determined based on the expertise, professional experience, and background of each member to support carrying out the Board of Commissioners' duties effectively, regardless of gender, ethnicity, race, and religion.

Program Pengenalan Perseroan bagi Komisaris Baru
Company Introduction Program for New Commissioners

Perseroan telah memiliki kebijakan untuk mengadakan program pengenalan mengenai Perseroan bagi anggota Dewan Komisaris yang baru diangkat dengan tujuan untuk memberikan pengetahuan dan pemahaman tentang Perseroan dan lingkup pekerjaannya. Program pengenalan tersebut mencakup profil, kondisi terkini, kinerja usaha, serta hal-hal lain mengenai Perseroan yang dianggap perlu. Program pengenalan Komisaris baru ini akan dilaksanakan setiap terdapat keanggotaan baru melalui sejumlah rapat dan materi informasi lainnya.

The Company has implemented a policy to provide an introduction program for newly appointed members of the Board of Commissioners with the aim of providing knowledge and understanding of the Company and the scope of its work. This introduction program includes the profile, current condition, business performance, and other necessary matters related to the Company. The introduction program for new Commissioners will be carried out whenever there is a new membership through a series of meetings and other information materials.

Landasan Hukum Pelaksanaan Tugas
Legal Basis for Duties Execution

Dewan Komisaris melaksanakan tugasnya dengan mengacu kepada beberapa pedoman, antara lain sebagai berikut:

1. Pedoman Umum dan Prosedur Kerja Pengawasan Dewan Komisaris
2. Anggaran Dasar Perseroan
3. Undang-Undang No. 40 tahun 2007 tentang Perseroan Terbatas
4. Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik
5. Peraturan Perbankan
6. Peraturan Bank Indonesia
7. Peraturan Otoritas Jasa Keuangan (OJK)
8. Peraturan lainnya di bidang pasar modal dan perbankan

The Company's Board of Commissioners perform their duties by referring to several guidelines, including the following:

1. General Guidelines and Working Procedures for the Board of Commissioners' Supervision
2. Company's Articles of Association
3. Law No. 40 of 2007 concerning Limited Liability Companies
4. Financial Services Authority Regulation No. 33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies
5. Banking Regulations
6. Bank Indonesia Regulation
7. Regulation of the Financial Services Authority (OJK)
8. Other regulations in the fi eld of capital market and banking

Independensi Dewan Komisaris
The Board of Commissioners' Independence

Seluruh anggota Dewan Komisaris Perseroan tidak saling memiliki hubungan keluarga sampai dengan derajat kedua dengan sesama anggota Dewan Komisaris dan/atau Direksi, atau dengan pemegang saham pengendali.

All members in the Company's Board of Commissioners do not have family relationships to the second degree with fellow members from the Board of Commissioners and/ or Board of Directors, or with the controlling shareholder.

Komisaris Independen yang telah menjabat selama 2 (dua) periode masa jabatan berturut-turut dapat diangkat kembali pada periode selanjutnya sebagai Komisaris Independen, sepanjang Komisaris Independen tersebut menyatakan independensinya dalam RUPS.

Independent Commissioners who have served for 2 (two) consecutive terms may be reappointed in the following period as Independent Commissioners, as long as the Independent Commissioner declares his independence at the GMS.

Tugas dan Tanggung Jawab Dewan Komisaris
The Board of Commissioners' Duties and Responsibilities

Secara umum, tugas utama Dewan Komisaris adalah mengawasi pelaksanaan tugas dan tanggung jawab Direksi, serta memantau efektivitas penerapan GCG, penerapan manajemen risiko, dan penerapan anti pencucian uang dan pencegahan pendanaan terorisme. Dewan Komisaris juga bertugas untuk melakukan tindakan yang dianggap perlu dalam memastikan pengelolaan Perseroan telah dilaksanakan sesuai dengan prinsip kehati-hatian.

In general, the Board of Commissioners' main duty is to oversee the execution of duties and responsibilities from the Board of Directors, as well as to monitor the effectiveness of GCG implementation, risk management implementation, and implementation of anti-money laundering and counter-terrorism financing. The Board of Commissioners are also in charge with taking necessary actions to ensure that the Company's management has been conducted according to the precautionary principle.

Dalam menjalankan fungsi pengawasan, Dewan Komisaris memiliki tugas untuk memberikan nasihat kepada Direksi, termasuk pengawasan terhadap pelaksanaan Rencana Jangka Panjang Perseroan, Rencana Kerja Perseroan, dan Anggaran Tahunan Perseroan sesuai dengan ketentuan Anggaran Dasar, Keputusan Rapat Umum Pemegang Saham (RUPS), serta peraturan perundang-undangan yang berlaku.

In carrying out its supervisory function, the Board of Commissioners has the responsibility to provide advice to the Board of Directors, including oversight of the implementation of the Company's Long-Term Plan, the Company's Work Plan, and the Company's Annual Budget in accordance with the provisions of the Articles of Association, the decisions of the General Meeting of Shareholders (GMS), and the applicable laws and regulations.

Tugas dan tanggung jawab Dewan Komisaris dilaksanakan untuk kepentingan Perseroan, sesuai dengan maksud dan tujuan Perseroan, dan sejalan dengan Undang-Undang Republik Indonesia No. 40 tahun 2007 mengenai Perseroan Terbatas.

The Board of Commissioners' duties and responsibilities are conducted for the benefit of the Company, according to the target and objectives of the Company, and in line with the Law of the Republic of Indonesia No. 40 of 2007 concerning Limited Liability Companies.

Dalam melaksanakan tugasnya setiap anggota Dewan Komisaris wajib untuk:
1. Mematuhi Anggaran Dasar dan peraturan perundang-undangan serta prinsip-prinsip profesionalisme, efisiensi, transparansi, kemandirian, akuntabilitas, pertanggungjawaban, serta kewajaran dan kesetaraan;
2. Beritikad baik, penuh kehati-hatian dan bertanggung jawab dalam menjalankan tugas pengawasan dan pemberian nasihat kepada Direksi untuk kepentingan Perseroan dan sesuai dengan maksud dan tujuan Perseroan.

In conducting their duties each member of the Board of Commissioners is obliged to:
1. Comply with the Articles of Association and laws and regulations as well as the principles of professionalism, efficiency, transparency, independence, accountability, responsibility, as well as fairness and equality;
2. Has good intentions, full of prudence and responsibility in conducting supervisory duties and providing advice to the Board of Directors for the benefit of the Company and according to the target and objectives of the Company.

Dewan Komisaris dilarang ikut serta dalam pengambilan keputusan kegiatan operasional Perseroan kecuali untuk:
1. Penyediaan dana kepada pihak terkait sebagaimana diatur dalam ketentuan mengenai batas maksimum pemberian kredit bank umum; dan
2. Hal-hal lain yang diatur dalam Anggaran Dasar atau peraturan perundang-undangan.

The Board of Commissioners are prohibited from participating in making decisions on the Company's operational activities except for:
1. Provision of funds to related parties as regulated in the stipulation concerning the maximum limit for granting commercial bank credit; and
2. Other matters arranged in the Articles of Association or laws and regulations.

Dewan Komisaris menentukan pembagian tugas antar anggota melalui mekanisme internal. Pembagian tugas ini telah berjalan dengan efektif di tahun 2022

The Board of Commissioners determines the delegation of tasks among members through an internal mechanism. This delegation of tasks has been

untuk membantu kinerja setiap anggota Dewan Komisaris dalam hal menjalankan tugas dan tanggung jawabnya.

running effectively in 2021 to assist the performance of each member from the Board of Commissioners in carrying out their duties and responsibilities.

Wewenang Dewan Komisaris
The Board of Commissioners' Authorities

Dalam menjalankan tugasnya, Dewan Komisaris memiliki wewenang untuk:

1. Memeriksa buku-buku, surat-surat, serta dokumen-dokumen lainnya, memeriksa kas untuk keperluan verifikasi dan lain-lain, surat berharga, dan kekayaan Perseroan;
2. Memasuki pekarangan, gedung, dan kantor yang dipergunakan oleh Perseroan;
3. Meminta penjelasan dari Direksi dan/atau pejabat lainnya mengenai segala persoalan yang menyangkut pengelolaan Perseroan;
4. Mengetahui segala kebijakan dan tindakan yang telah dan akan dijalankan oleh Direksi;
5. Meminta Direksi dan/atau pejabat lainnya di bawah Direksi, dengan sepengetahuan Direksi, untuk menghadiri Rapat Dewan Komisaris;
6. Memberhentikan sementara anggota Direksi sesuai dengan ketentuan Anggaran Dasar;
7. Membentuk Komite Audit, Komite Nominasi dan Remunerasi, Komite Pemantau Risiko dan komite-komite lain, jika dianggap perlu, dengan memperhatikan kemampuan Perseroan;
8. Menggunakan tenaga ahli untuk hal tertentu dan dalam jangka waktu tertentu atas beban Perseroan, jika dianggap perlu;
9. Melakukan tindakan pengurusan Perseroan dalam keadaan tertentu untuk jangka waktu tertentu sesuai dengan ketentuan Anggaran Dasar;
10. Menyetujui pengangkatan dan pemberhentian Sekretaris Dewan Komisaris (jika diperlukan);
11. Melaksanakan kewenangan pengawasan lainnya sepanjang tidak bertentangan dengan peraturan perundang-undangan, Anggaran Dasar, dan/atau keputusan RUPS.

In conducting their duties, the Board of Commissioners have the authority to:

1. Check books, letters, and other documents, check cash for verification purposes and others, securities, and assets of the Company;
2. Enter yards, buildings, and offices used by the Company;
3. Request an explanation from the Board of Directors and/or other officials regarding all issues related to the Company's management;
4. Know all policies and actions that have been and will be conducted by the Board of Directors;
5. Request the Board of Directors and/or other officers under the Board of Directors, with the knowledge of the Board of Directors, to attend the Board of Commissioners' Meeting;
6. Temporarily dismiss members of the Board of Directors according to the provisions of the Articles of Association;
7. Establish an Audit Committee, Nomination and Remuneration Committee, Risk Monitoring Committee, and other committees, if deemed necessary, taking into account the Company's capabilities;
8. Utilize experts for certain matters and for a certain period of time at the expense of the Company, if deemed necessary;
9. Take actions to manage the Company under certain conditions for a certain period of time according to the provisions of the Articles of Association;
10. Approve the appointment and dismissal of the Corporate Secretary and/or Head of the Internal Supervisory Unit;
11. Conduct other supervisory authorities as long as they do not conflict with the laws and regulations, the Articles of Association, and/or the resolutions of the GMS.

Rangkap Jabatan Anggota Dewan Komisaris
Concurrent Positions of Members of the Board of Commissioners

Berikut disampaikan anggota Dewan Komisaris yang memiliki rangkap jabatan, baik di Perseroan maupun di perusahaan lain.

Below are members of the Board of Commissioners who have concurrent positions, both in the Company and in other companies.

Nama Name	Jabatan Position	Jabatan di Perusahaan Lain Positions in Other Companies	Perusahaan/Badan Organisasi Company/Organization Entity	Bidang Usaha Line of Business
Tjandra M. Gozali	Komisaris Commissioner	Presiden Direktur President Director	PT Fortune Mate Indonesia Tbk	*Real Estate* & Konstruksi Real Estate & Construction
		Presiden Komisaris President Commissioner	PT Gozco Plantation Tbk	Perkebunan Plantation
		Direktur Utama President Director	PT Gozco Capital	Perdagangan jasa, dan lainnya Trade services, and others

Kepemilikan Saham Dewan Komisaris
The Board of Commissioners' Share Ownership

Perseroan memiliki kebijakan mengenai kepemilikan saham Dewan Komisaris yang mengatur bahwa anggota Dewan Komisaris diwajibkan untuk mengungkapkan kepemilikan sahamnya paling lambat 3 (tiga) hari kerja setelah terjadinya kepemilikan atas saham Perseroan. Kebijakan tersebut telah diimplementasikan melalui pelaporan yang efektif dengan prinsip keterbukaan.

The Company has a policy regarding the share ownership of the Board of Commissioners which stipulates that members are required to disclose their share ownership no later than 3 (three) working days after the ownership of the Company's shares occurs. The policy has been implemented through reporting.

Berikut adalah Skema Struktur Kelompok Usaha Kepemilikan Saham Dewan Komisaris.

The following is the Scheme of the Board of Commissioners' Shareholding Business Group Structure.

Pada Perseroan
In the Company

Nama Dewan Komisaris Name of the Board of Commissioners	Lembar Saham (Ribuan) Shares (Thousands)	Nominal (Rp Juta) Nominal (IDR Million)	Persentase (%) Percentage (%)
Suprihadi	Nihil None	Nihil None	Nihil None
Tjandra Mindharta Gozali	Nihil None	Nihil None	Nihil None
Pamitra Wineka	Nihil None	Nihil None	Nihil None
Pramoda Dei Sudarmo	Nihil None	Nihil None	Nihil None

Pada Bank Lain
In Other Banks

Nama Dewan Komisaris Name of the Board of Commissioners	Lembar Saham (Ribuan) Shares (Thousands)	Nominal (Rp Juta) Nominal (IDR Million)	Persentase (%) Percentage (%)
Suprihadi	Nihil None	Nihil None	Nihil None
Tjandra Mindharta Gozali	Nihil None	Nihil None	Nihil None
Pamitra Wineka	Nihil None	Nihil None	Nihil None
Pramoda Dei Sudarmo	Nihil None	Nihil None	Nihil None

Pada Lembaga Keuangan Bukan Bank
In Non-Bank Financial Institutions

Nama Dewan Komisaris Name of the Board of Commissioners	Lembar Saham (Ribuan) Shares (Thousands)	Nominal (Rp Juta) Nominal (IDR Million)	Persentase (%) Percentage (%)
Suprihadi	Nihil None	Nihil None	Nihil None
Tjandra Mindharta Gozali	Nihil None	Nihil None	Nihil None
Pamitra Wineka	Nihil None	Nihil None	Nihil None
Pramoda Dei Sudarmo	Nihil None	Nihil None	Nihil None

Pada Perusahaan Lain
- Sdr. Tjandra Mindharta Gozali memiliki 705.370 lembar saham PT Gozco Capital yang membuat beliau memiliki kepemilikan saham tidak langsung terhadap Perseroan.
- Sdr. Suprihadi, Sdr. Pamitra Wineka, Sdr. Pramoda Dei Sudarmo tidak memiliki saham pada perusahaan lain.

In Other Companies
- Mr. Tjandra Mindharta Gozali owns 705,370 shares of PT Gozco Capital, which results in his indirect share ownership in the Company.
- Mr. Suprihadi, Mr. Pamitra Wineka, and Mr. Pramoda Dei Sudarmo do not hold shares in other companies.

Pelaksanaan Tugas Dewan Komisaris
The Board of Commissioners' Duties Execution

Pada tahun 2022, Dewan Komisaris telah melaksanakan tugasnya dalam memastikan terselenggaranya pelaksanaan prinsip-prinsip *Good Corporate Governance* (GCG) dalam setiap kegiatan usaha Perseroan dan atas kebijakan pengurusan, jalannya pengurusan pada umumnya, baik mengenai Perseroan maupun usaha Perseroan, dan memberi nasihat kepada Direksi, serta memantau efektivitas penerapan GCG, penerapan manajemen risiko, dan penerapan anti pencucian uang, dan pencegahan pendanaan terorisme serta tindakan yang dianggap perlu untuk memastikan pengelolaan Perseroan telah dilaksanakan sesuai dengan prinsip kehati-hatian.

Adapun uraian pelaksanaan tugas selama tahun 2022 adalah sebagai berikut:
1. Melakukan penelaahan dan memberikan persetujuan atas Rencana Bisnis Bank (RBB) tahun 2023 -2025.
2. Memastikan bahwa Direksi telah menindaklanjuti temuan audit dan rekomendasi dari Satuan Kerja Audit Internal, termasuk perbaikan terhadap hasil temuan pemeriksaan auditor eksternal, internal dan regulator.
3. Melakukan *review* atas kinerja keuangan Bank secara berkala.
4. Dalam rangka mendukung efektivitas pelaksanaan tugas dan tanggung jawab Dewan Komisaris, dalam setiap rapat Dewan Komisaris menerima laporan

In 2022, the Board of Commissioners has carried out its duties in ensuring the implementation of the principles of Good Corporate Governance (GCG) in every business activity of the Company and on management policies, the course of management in general, both regarding the Company and the Company's business, and providing advice to the Board of Directors, as well as monitoring the effectiveness of GCG implementation, risk management implementation, and anti-money laundering implementation, and terrorism financing prevention as well as actions deemed necessary to ensure that the management of the Company has been carried out in accordance with prudential principles.

The description of the duties throughout 2022 is as follows:
1. Reviewing and approving the Bank's Business Plan (RBB) for 2023-2025.
2. Ensuring that the Board of Directors has followed up on audit findings and recommendations from the Internal Audit Unit, including improvements to the findings from external, internal, and regulatory auditors.
3. Conducting periodic reviews of the Bank's financial performance.
4. In order to support the effectiveness of the Board of Commissioners' duties and responsibilities, at each Board of Commissioners meeting, reports

dari masing-masing Komite, yaitu: Komite Audit, Komite Pemantau Risiko, serta Komite Nominasi dan Remunerasi.
5. Memantau efektivitas penerapan *Good Corporate Governance* pada Perseroan.
6. Menyusun pembagian tugas masing-masing anggota Dewan Komisaris sesuai dengan keahlian dan pengalaman.
7. Melakukan pengawasan terhadap pengurusan perusahaan, termasuk pengawasan atas pelaksanaan Rencana Bisnis Bank, serta melakukan penilaian kinerja Direksi.

are received from each Committee, namely: the Audit Committee, Risk Monitoring Committee, and Nomination and Remuneration Committee.
5. Monitoring the effectiveness of the implementation of Good Corporate Governance in the Company.
6. Allocating tasks among the members of the Board of Commissioners based on their expertise and experience.
7. Supervising the management of the company, including oversight of the implementation of the Bank's Business Plan, as well as evaluating the performance of the Board of Directors.

Mekanisme Pelaksanaan Tugas Pengawasan Dewan Komisaris
Mechanism for Board of Commissioners' Duties Execution

Dalam menjalankan tugas dan kewajibannya, Dewan Komisaris menerapkan mekanisme pelaksanaan tugas pengawasan diuraikan sebagai berikut:
1. Rapat Dewan Komisaris;
2. Peran aktif Komite-Komite di bawah Dewan Komisaris;
3. Pemberian arahan, pendapat, rekomendasi, atau keputusan Dewan Komisaris yang disampaikan kepada Direksi antara lain sebagai bentuk dari:
   a. Tindak lanjut hasil Rapat Dewan Komisaris, atau Rapat Gabungan Dewan Komisaris dan Direksi;
   b. Tanggapan Dewan Komisaris terhadap laporan pelaksanaan tugas Direksi;
   c. Jawaban Dewan Komisaris atas permohonan persetujuan, konsultasi atau usulan yang disampaikan oleh Direksi kepada Dewan Komisaris;
   d. Tanggapan Dewan Komisaris atas penyampaian informasi dari Direksi mengenai permasalahan-permasalahan yang bersifat strategis dan signifikan yang perlu mendapat perhatian dari Dewan Komisaris.
4. Kunjungan Dewan Komisaris ke unit kerja untuk mendapatkan masukan langsung mengenai kondisi aktual Perseroan, untuk menjadi dasar bagi pemberian arahan, pendapat, rekomendasi atau keputusan dari Dewan Komisaris kepada Direksi.

In carrying out its duties and obligations, the Company's Board of Commissioners uses the following mechanisms:
1. Board of Commissioners' meeting;
2. Active role of the Committees under the Board of Commissioners;
3. Giving directions, opinions, recommendations, or decisions of the Board of Commissioners submitted to the Board of Directors, among others as a form of:
   a. Follow up on the results of the Board of Commissioners' Meeting, or the Joint Meeting of the Board of Commissioners and the Board of Directors;
   b. The Board of Commissioners' response to the duty's execution report on the Board of Directors;
   c. The Board of Commissioners' response to the request for approval, consultation, or proposal submitted by the Board of Directors to the Board of Commissioners;
   d. The Board of Commissioners' response to the submission of information from the Board of Directors regarding strategic and significant issues that need attention from the Board of Commissioners.
4. The Board of Commissioners' visit to the work unit to obtain direct input regarding the actual condition of the Company, to become the basis for providing direction, opinion, recommendation, or decision from the Board of Commissioners to the Board of Directors.

Rapat Dewan Komisaris
The Board of Commissioners' Meeting

Berdasarkan Pedoman Umum dan Prosedur Kerja Pengawasan, Dewan Komisaris menyelenggarakan rapat rutin bulanan yang dihadiri oleh mayoritas anggota Dewan Komisaris, serta rapat khusus yang diselenggarakan apabila terdapat hal-hal yang

In accordance with Board of Commissioners' General Guidelines and Supervisory Work Procedures, the Board of Commissioners hold regular monthly meetings attended by the majority of members from the Board of Commissioners, as well as special meetings which

menurut Dewan Komisaris perlu untuk dibahas. Anggota Direksi, Kepala Divisi Manajemen Risiko, Kepala Satuan Kerja Audit Internal, serta pejabat Perseroan terkait dapat diundang menghadiri rapat untuk memberikan pemahaman yang lebih mendalam mengenai kegiatan dan usaha di sektor Perbankan.

Pengambilan keputusan rapat Dewan Komisaris dilakukan berdasarkan musyawarah mufakat. Hasil Rapat Dewan Komisaris dituangkan dalam risalah rapat yang ditandatangani oleh seluruh peserta rapat dan didokumentasikan dengan baik.

Sebagai bentuk komitmen meningkatkan praktik GCG dan fungsi Manajemen Risiko sebagaimana ditetapkan dalam Peraturan Bank Indonesia Nomor: 7/25/PBI/2005 tanggal 3 Agustus 2005, sebagaimana telah diubah dengan Peraturan Bank Indonesia Nomor 8/9/PBI/2006, Peraturan Bank Indonesia Nomor 11/19/PBI/2009 dan Peraturan Bank Indonesia Nomor 12/7/PBI/2010 tentang Sertifikasi Manajemen Risiko Bagi Pengurus dan Pejabat Bank Umum, seluruh anggota Dewan Komisaris telah memperoleh Sertifikat Manajemen Risiko dari Lembaga Sertifikasi Profesi yang berwenang sesuai dengan tingkatan yang berlaku.

Dalam memberikan rekomendasi bagi Direksi terkait dengan pelaksanaan tugas-tugasnya, Dewan Komisaris dibantu oleh Komite Audit, Komite Pemantau Risiko, dan Komite Nominasi dan Remunerasi.

are held if there are matters that according to the Board of Commissioners need to be discussed. Members from the Board of Directors, Head of the Risk Management Division, Head of the Internal Audit Working Unit, and related Company officials may be invited to attend the meetings to provide a deeper understanding of activities and business in the banking sector.

Decision making in the Board of Commissioners' meetings is based on deliberation and consensus. The results of the Board of Commissioners' Meetings are stated in the minutes of meetings which are signed by all meeting participants and well documented.

As a form of commitment to improve GCG practices and the Risk Management function as stipulated in Bank Indonesia Regulation Number: 7/25/PBI/2005 dated August 3, 2005, as amended by Bank Indonesia Regulation Number 8/9/PBI/2006, Bank Indonesia Regulation Number 11/19/PBI/2009 and Bank Indonesia Regulation Number: 12/7/PBI/2010 concerning Risk Management Certification for Managers and Officers of Commercial Banks, all members from the Board of Commissioners have obtained a Risk Management Certificate from a competent Professional Certification Institute according to their respective applicable levels.

In providing recommendations to the Board of Directors related to their duty's execution, the Board of Commissioners is assisted by the Audit Committee, Risk Monitoring Committee, and Nomination and Remuneration Committee.

Frekuensi Rapat Dewan Komisaris dan Direksi Tahun 2022
Meeting Frequency of the Board of Commissioners and Directors in 2022

Selama tahun 2022, Dewan Komisaris telah menyelenggarakan 4 (empat) kali rapat Dewan Komisaris dan sebanyak 7 (tujuh) kali rapat gabungan antara Dewan Komisaris dan Direksi. Sementara, Direksi telah menyelenggarakan 12 (dua belas) kali rapat Direksi. Adapun frekuensi rapat Dewan Komisaris, rapat Direksi, dan rapat gabungan antara Dewan Komisaris dan Direksi sepanjang tahun 2022 adalah sebagai berikut:

Throughout 2022, the Board of Commissioners held 4 (four) Board of Commissioners meetings and a total of 7 (seven) joint meetings between the Board of Commissioners and the Board of Directors. Meanwhile, the Board of Directors held 12 (twelve) Board of Directors meetings. The frequency of the Board of Commissioners meetings, Board of Directors meetings, and joint meetings between the Board of Commissioners and Board of Directors throughout 2022 is as follows:

Nama Komisaris dan Direksi Names of Commissioners and Directors	Rapat Komisaris Commissioner Meeting		Rapat Direksi Directors Meeting		Rapat Gabungan Joint Meeting	
	Jumlah Total	Hadir Attendance	Jumlah Total	Hadir Attendance	Jumlah Total	Hadir Attendance
Dewan Komisaris Board of Commissioners						
Suprihadi	4	4			7	7
Tjandra M. Gozali	4	4			7	7

Nama Komisaris dan Direksi Names of Commissioners and Directors	Rapat Komisaris Commissioner Meeting		Rapat Direksi Directors Meeting		Rapat Gabungan Joint Meeting	
	Jumlah Total	Hadir Attendance	Jumlah Total	Hadir Attendance	Jumlah Total	Hadir Attendance
Pamitra Wineka	4	4			7	7
Pramoda Dei Sudarmo*	4	3			7	3
Direksi Board of Directors						
Tjandra Gunawan			12	12	7	6
Aditya Wahyu Windarwo			12	12	7	7
Ricko Irwanto**			12	12	7	7
Chen Jun***			12	6	7	3

*) Efektif sejak 1 September 2022/Effective since September 1, 2022
**) Efektif sejak 28 Januari 2022/Effective since January 28, 2022
***) Efektif sejak 28 Juli 2022/Effective since July 28, 2022

Rekomendasi Dewan Komisaris
The Board of Commissioners' Recommendations

Sepanjang tahun 2022, Dewan Komisaris telah mengeluarkan beberapa rekomendasi sebagai berikut:

1. Meminta jajaran Direksi untuk meningkatkan kinerja Perseroan melalui peningkatan volume pertumbuhan kredit yang berkualitas dengan tetap memperhatikan aspek kehati-hatian (*prudent*), peningkatan penghimpunan dana murah dan penciptaan struktur pendanaan yang lebih tersebar, perbaikan proses bisnis dan peningkatan kualitas pelayanan kepada nasabah, pengendalian beban operasional pada level yang memadai dengan mengacu kepada standar industri serta senantiasa menjaga rasio kredit *non performing* pada tingkatan yang dapat diterima dengan berpedoman pada ketentuan yang berlaku serta perkembangan situasi industri perbankan nasional.
2. Dalam rangka meningkatkan terselenggaranya pelaksanaan prinsip tata kelola yang baik (*Good Corporate Governance*) dalam setiap kegiatan usaha Perseroan pada seluruh tingkatan atau jenjang organisasi pada tingkatan yang memadai. Perseroan agar senantiasa menyesuaikan diri dengan perkembangan praktik terbaik *Good Corporate Governance* yang ada baik di tingkat nasional, regional dan internasional namun relevan dengan kondisi di Indonesia serta sesuai dengan kebutuhan internal Perseroan.
3. Pengelolaan dan pengembangan sumber daya manusia (SDM) hendaknya diarahkan untuk menunjang pertumbuhan usaha, penerapan manajemen risiko dan *Good Corporate Governance,* antara lain melalui:

Throughout 2022, the Board of Commissioners has issued several recommendations as follows:

1. Requesting the Board of Directors to improve Company's performance by increasing the volume of quality credit growth while still paying attention to prudential aspects, increasing low-cost fund raising and creating a more dispersed funding structure, improving business processes and service quality to customers, controlling operational expenses at an adequate level by referring to industry standards and always maintaining the ratio of non-performing loans at an acceptable level by referring to applicable regulations and developments in the situation of the national banking industry.
2. In order to improve the implementation of Good Corporate Governance principles in every business activity of the Company at all levels or lines of the organization at an adequate level. The Company should always adapt to the development of the best existing Good Corporate Governance practices at the national, regional, and international levels but relevant to the conditions in Indonesia and according to the Company's internal needs.
3. Management and development of Human Resources (HR) should be directed to support business growth, implementation of risk management and Good Corporate Governance, among others through:

a. Program pendidikan berkesinambungan untuk para karyawan sesuai dengan bidang tugasnya masing-masing, ditambah dengan pendidikan/pelatihan dalam rangka mengikuti ujian sertifikasi sesuai dengan ketentuan yang diwajibkan dalam industri perbankan seperti sertifikasi manajemen risiko, sertifikasi kepatuhan, sertifikasi audit internal dan *general banking*.
b. Pelaksanaan sosialisasi terhadap peraturan baru, baik peraturan internal maupun eksternal.
c. Penyempurnaan budaya perusahaan, melalui restrukturisasi organisasi berbasis kinerja dan penataan ulang sistem penilaian karyawan berbasis kinerja.

4. Menyetujui penunjukan Kantor Akuntan Publik (KAP) Purwantono, Sungkoro & Surja ("Ernst & Young") untuk melakukan pemeriksaan Laporan Keuangan Perseroan untuk tahun yang berakhir 31 Desember 2022 sesuai hasil rekomendasi Komite Audit.
5. Dewan Komisaris senantiasa mengadakan pengawasan berkelanjutan terhadap pelaksanaan aspek kepatuhan yang ditetapkan oleh Bank Indonesia antara lain mengenai pemenuhan GWM, BMPK, NPL, Pelaksanaan Penerapan Ketentuan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme serta Penerapan Manajemen Risiko.
6. Dewan Komisaris mengharapkan kinerja Perseroan ke depannya dapat terus ditingkatkan baik untuk semua jajaran Direksi beserta karyawan dan menghimbau agar produktivitas karyawan terus ditingkatkan serta efisiensi terhadap biaya agar terus dijaga.

a. Continuing education programs for employees according to their respective fields of duty, plus education/training in order to take certification exams according to the provisions required in the banking industry such as risk management certification, compliance certification, internal audit certification and general banking.
b. Conducting socialization of new regulations, both internal and external.
c. Improvement of corporate culture, through performance-based organizational restructuring and rearrangement of the performance-based employee appraisal system as well as regular job rotation in order to increase productivity and minimize risk.

4. Approving the appointment of Purwantono, Sungkoro & Surja ("Ernst & Young") Public Accounting Firm (KAP) to audit the Company's Financial Statements for the year ending December 31, 2021 according to recommendations of the Audit Committee.
5. The Board of Commissioners continuously supervise the execution of compliance aspects stipulated by Bank Indonesia, including the fulfillment of the Statutory Reserves, LLL, NPL, CAR, Implementation of Anti-Money Laundering Provisions, and Counter-Terrorism Financing, as well as Implementation of Risk Management.
6. The Board of Commissioners hope that the Company's performance in the future can continue improving both for all members of the Board of Directors and employees and urge that employee productivity is continuously improved and cost efficiency is to be maintained.

Mekanisme Pemberhentian dan Pengunduran Diri Dewan Komisaris
Mechanism for Board of Commissioners' Termination and Resignation

Berdasarkan Anggaran Dasar Nomor 01 tanggal 6 Juli 2021 Pasal 19 telah diatur mekanisme pemberhentian dan pengunduran diri Dewan Komisaris, sebagai berikut:

1. Seorang anggota Dewan Komisaris berhak mengundurkan diri dari jabatannya dengan memberitahukan mengenai maksudnya tersebut sebelum masa jabatannya terakhir secara tertulis kecuali ditentukan RUPS.
2. Perseroan wajib menyelenggarakan RUPS untuk memutuskan permohonan pengunduran diri anggota Dewan Komisaris dalam jangka waktu 90 (sembilan puluh) hari setelah diterimanya permohonan pengunduran diri.
3. Dalam hal Perseroan tidak menyelenggarakan

The mechanism for termination and resignation of the Board of Commissioners is regulated according to the Articles of Association No. 01 dated July 6, 2021, Article 19, as follows:

1. A member of the Board of Commissioners has the right to resign from his position by submitting written notification before his last term of office unless determined by the GMS.
2. The Company is required to hold a GMS to decide on the resignation request of the Board of Commissioners' members within 90 (ninety) days after receiving the resignation request.
3. In the event that the Company does not hold a GMS

RUPS dalam jangka waktu sebagaimana dimaksud dalam poin 2 di atas, maka dengan lampaunya kurun waktu tersebut, pengunduran diri tersebut diajukan dalam RUPS yang akan datang.

4. Sebelum pengunduran diri berlaku efektif, anggota Dewan Komisaris yang bersangkutan tetap berkewajiban menyelesaikan tugas dan tanggung jawab sesuai dengan Anggaran Dasar dan peraturan perundang-undangan.
5. Dalam hal anggota Dewan Komisaris yang mengundurkan diri mengakibatkan jumlah anggota menjadi kurang dari 3 (tiga) orang, maka pengunduran diri tersebut sah apabila telah ditetapkan oleh RUPS dan telah diangkat anggota Dewan Komisaris yang baru sehingga memenuhi persyaratan minimal jumlah anggota Dewan Komisaris.

within the period as referred to point 2 above, then after that period has elapsed, the resignation will be submitted in the upcoming GMS.

4. Before the resignation becomes effective, the Board of Commissioners' member in concern is still obliged to complete his duties and responsibilities according to the Articles of Association and the laws and regulations.
5. In the event that the Board of Commissioners' member who resigns causing the total number of members to be less than 3 (three) people, then the resignation is valid if it has been determined by the GMS and a new member in the Board of Commissioners has been appointed to meet the minimum requirements for the number of members in the Board of Commissioners.

Penilaian terhadap Kinerja Dewan Komisaris
Assessment of the Board of Commissioners' Performance

Kebijakan Perseroan terkait dengan penilaian terhadap kinerja Dewan Komisaris dilaksanakan sesuai dengan ketentuan yang berlaku dalam mekanisme internal Perseroan. Secara garis besar, Dewan Komisaris menyiapkan laporan pengawasan setiap tahunnya untuk dipertanggungjawabkan kepada Pemegang Saham dalam RUPS.

The Company's policy regarding the assessment of the Board of Commissioners' performance is implemented in accordance with the applicable provisions in the Company's internal mechanism. In general, the Board of Commissioners prepares an annual supervisory report to be accounted for to the Shareholders at the General Meeting of Shareholders (GMS).

Hasil penilaian terhadap kinerja Dewan Komisaris tahun 2022 adalah baik. Seluruh Dewan Komisaris Perseroan kompeten dan profesional, dengan berbagai latar belakang, pengetahuan dan pengalaman yang berbeda-beda yang dapat menjunjung pengawasan operasional Perseroan, Dewan Komisaris juga memiliki tanggung jawab dan komitmen yang kuat untuk memastikan secara berkesinambungan Perseroan beroperasional dengan mengedepankan prinsip-prinsip GCG dan juga peraturan yang berlaku di industri perbankan, pasar modal, dan regulasi lainnya yang sesuai dengan Perseroan. Dewan Komisaris juga memiliki hubungan yang solid antar anggotanya dengan mengedepankan kolaboratif, serta terbuka untuk berdiskusi demi kepentingan Perseroan.

The assessment results of the Board of Commissioners' performance in 2022 were satisfactory. The entire Board of Commissioners of the Company is competent and professional, with diverse backgrounds, knowledge, and experiences that support the supervision of the Company's operations. The Board of Commissioners also has a strong sense of responsibility and commitment to ensure the continuous operation of the Company by prioritizing Good Corporate Governance (GCG) principles and adhering to regulations in the banking industry, capital market, and other relevant regulations. The Board of Commissioners also maintains solid relationships among its members, fostering collaboration and being open to discussion for the best interests of the Company.

Kelengkapan Organ Dewan Komisaris
Completeness of the Board of Commissioners' Organs

Dalam mendukung kelancaran pelaksanaan tugasnya, Dewan Komisaris dibantu oleh komite-komite di bawah Dewan Komisaris, yakni:

1. Komite Audit;
2. Komite Pemantau Risiko;
3. Komite Nominasi dan Remunerasi.

In supporting the smooth implementation of its duties, the Board of Commissioners are assisted by committees under the Board of Commissioners, which are:

1. Audit Committee;
2. Risk Monitoring Committee;
3. Nomination and Remuneration Committee.

Uraian lengkap mengenai ketiga komite di atas terdapat pada bagian tersendiri di dalam bab ini. Penilaian terhadap kinerja ketiga Komite dilakukan baik secara individual atau kolektif secara berkala. Penilaian dilakukan secara *self-assessment* berdasarkan sistem yang telah disepakati bersama antara Dewan Komisaris dan Komite.

More in-depth description of the three committees above can be found in a separate section in this chapter. The assessment for the three Committees' performance is conducted individually or collectively on a regular basis. The assessment is conducted by self-assessment based on a system that has been mutually agreed on between the Board of Commissioners and the Committees.

Hasil penilaian terhadap para anggota Komite menjadi dasar bagi setiap anggota memperbaiki kinerja ataupun memperpanjang masa bakti anggota untuk periode berikutnya. Kriteria penilaian terhadap anggota Komite mencakup kualitas hasil rekomendasi, rapat-rapat, keaktifan dalam berkomunikasi dan memberikan rekomendasi, serta kriteria lainnya. Berdasarkan hasil *self-assessment*, selama tahun 2022, Dewan Komisaris menilai komite-komite di bawah Dewan Komisaris cukup baik, karena telah membantu Dewan Komisaris dalam melaksanakan tugas pengawasan, dan telah menjalankan tanggung jawabnya sesuai dengan pedoman masing-masing komite.

The assessment results on the Committees' members become the basis for each member to improve performance or extend the members' term of service for the next period. The criteria of assessment for Committee members include the quality of results for recommendations, meetings, activeness in communicating and providing recommendations, as well as other criterias. Based on the results of the self-assessment, throughout 2022, the Board of Commissioners evaluated the committees under the Board of Commissioners as quite satisfactory, as they have assisted the Board of Commissioners in carrying out supervisory duties, and have fulfilled their responsibilities in accordance with the guidelines of each respective committee.

Hubungan Dewan Komisaris dan Direksi
Board of Commissioners and Board of Directors Relationship

Tugas dan Tanggung Jawab

Dewan Komisaris dan Direksi memiliki tugas yang berbeda. Tugas utama Dewan Komisaris menjadi pengawas dan pemberi saran, sedangkan Direksi bertanggung jawab untuk melaksanakan keputusan RUPS, mengikuti arahan dari Dewan Komisaris, serta mengelola operasional Perseroan. Namun demikian, kedua organ harus senantiasa berkomunikasi dan berkoordinasi untuk bekerja sama mencapai tujuan dan kesinambungan usaha Perseroan dalam jangka panjang.

Dewan Komisaris dan Direksi berkoordinasi berdasarkan mekanisme *check and balances* yang diarahkan untuk kemajuan dan kesehatan Perseroan. Dewan Komisaris maupun Direksi bertanggung jawab atas kelangsungan usaha Perseroan dalam jangka panjang. Hal ini akan tercermin pada aspek berikut ini:

1. Terpeliharanya kesehatan Perseroan sesuai dengan prinsip kehati-hatian dan kriteria yang ditetapkan oleh Otoritas Jasa Keuangan (OJK)/Bank Indonesia;
2. Terlaksananya dengan baik manajemen risiko maupun pengendalian internal;
3. Tercapainya imbal hasil yang wajar bagi pemegang saham;

Duties and Responsibilities

The Board of Commissioners and the Board of Directors have different duties. The Board of Commissioners' main duties are to be supervisors and advisers, while the Board of Directors are responsible for implementing decisions of the GMS, following directions from the Board of Commissioners, and managing the Company's operations. However, the two organs must always communicate and coordinate to work together in order to achieve the Company's goals and business sustainability in the long term.

The Board of Commissioners and the Board of Directors coordinate based on the mechanism of checks and balances aiming for the advancement and soundness of the Company. The Board of Commissioners and the Board of Directors are responsible for the long-term business continuity of the Company. This will be reflected in the following aspects:

1. The maintaining of Company's soundness according to the prudential principles and criteria set by the Financial Services Authority (OJK)/Bank Indonesia;
2. The good implementation of risk management and internal control;
3. The achieving of reasonable returns for shareholders;



4. Terlindunginya kepentingan *stakeholders* secara wajar;
5. Terpenuhinya implementasi Tata Kelola;
6. Terlaksananya suksesi kepemimpinan dan kontinuitas manajemen di semua lini organisasi.

Agar dapat memenuhi tanggung jawab dan melaksanakan hubungan *check and balances,* Dewan Komisaris dan Direksi harus merumuskan dan menetapkan hal-hal sebagai berikut:

1. Visi, misi dan nilai-nilai perusahaan (*Corporate Values*);
2. Sasaran usaha, strategi bisnis, rencana jangka panjang maupun rencana bisnis tahunan Perseroan;
3. Kebijakan dalam memenuhi ketentuan perundang-undangan, Anggaran Dasar dan *prudential banking practices*, termasuk komitmen untuk menghindari segala bentuk benturan kepentingan;
4. Kebijakan dan metode penilaian kinerja Perseroan, unit satuan kerja dalam Perseroan dan personalianya;
5. Struktur organisasi di tingkat eksekutif yang mampu mendukung tercapainya sasaran bisnis Perseroan.

4. The proper protection of the interests for stakeholders;
5. The fulfillment of Governance' implementation;
6. The implementation of leadership succession and management continuity in all lines of the organization.

In order to fulfill their responsibilities and conduct checks and balances, the Board of Commissioners and the Board of Directors must formulate and determine the following matters:

1. Vision, mission and corporate values;
2. Company's business objectives, business strategies, long-term plans and annual business plans;
3. Policies to comply with statutory provisions, the Articles of Association, and prudent banking practices, including the commitment to avoid any form of conflict of interest;
4. Policies and methods of assessment for performance of the Company, work units within the Company, and its personnel;
5. Organizational structure at the executive level that can support achieving the Company's business goals.

Direksi
Board of Directors

Direksi merupakan organ tata kelola yang memiliki wewenang dan tanggung jawab penuh atas kepengurusan dan kepentingan Perseroan, sesuai dengan maksud dan tujuan Perseroan. Sesuai dengan ketentuan Anggaran Dasar, Direksi mewakili Perseroan di dalam maupun di luar pengadilan.

The Board of Directors is a governance organ that has full authority and responsibility for the management and interests of the Company, according to the targets and objectives of the Company. In accordance with the provisions of the Articles of Association, the Board of Directors represents the Company both inside and outside the court.

Dalam menjalankan tugas dan kewajibannya, Direksi Perseroan wajib mencurahkan tenaga, pikiran, perhatian dan pengabdiannya secara penuh pada tugas, kewajiban dan pencapaian tujuan usaha Perseroan. Anggota Direksi juga wajib mematuhi Anggaran Dasar Perseroan dan peraturan perundang-undangan serta menjunjung tinggi prinsip-prinsip profesionalisme, efisiensi, transparansi, kemandirian, akuntabilitas, pertanggungjawaban serta kewajaran. Setiap anggota Direksi wajib melaksanakan tugas dan tanggung jawab dengan itikad baik, penuh tanggung jawab, dan kehati-hatian.

In performing their duties and obligations, the Board of Directors of the Company is required to devote full energy, thought, attention, and dedication to their duties, obligations, and achievement of the Company's business goals. Members of the Board of Directors are also required to comply with the Company's Articles of Association and laws and regulations as well as uphold the principles of professionalism, efficiency, transparency, independence, accountability, responsibility, and fairness. Each member of the Board of Directors is required to carry out his duties and responsibilities in good faith, full of responsibility and prudence.

Piagam Direksi
Board of Directors Charter

Board Manual memuat panduan pelaksanaan tugas, tanggung jawab dan wewenang Direksi, disusun berdasarkan Anggaran Dasar Perseroan dan peraturan perundang-undangan yang berlaku serta praktik-praktik terbaik. Piagam Direksi Perseroan (BOD *Charter*) tertuang dalam Surat Keputusan Direksi Nomor SKEP/013/SET/BNC/V/2021 tanggal 11 Mei 2021 tentang Pedoman dan Tata Tertib Kerja Direksi.

The Board Manual contains guidelines for the implementation of duties, responsibilities, and authorities of the Board of Directors, compiled based on the Company's Articles of Association and applicable laws and regulations, as well as best practices. The Company's Board of Directors Charter (BOD Charter) is stipulated in the Decree of the Board of Directors Number SKEP/013/SET/BNC/V/2021 dated May 11, 2021, concerning the Guidelines and Code of Conduct for the Board of Directors.

Jumlah dan Komposisi Direksi
The Number and Composition of the Board of Directors

Komposisi Direksi Perseroan per 31 Desember 2022 terdiri dari 4 (empat) orang dan dipimpin oleh seorang Direktur Utama yang berasal dari pihak yang independen terhadap pemegang saham pengendali.

Composition of the Board of Directors in the Company as of December 31, 2021 consists of 4 (four) people and is led by a President Director who comes from a party that is independent of the controlling shareholder.

Komposisi Direksi Perseroan per 31 Desember 2022 adalah sebagai berikut:

Composition of the Company's Board of Directors as of December 31, 2022 is as follows:

Nama Name	Jabatan Position	Dasar Hukum Penunjukan Legal Basis for Appointment	Periode Penugasan Term of Office
Tjandra Gunawan	Direktur Utama President Director	Akta PKR Rapat Umum Pemegang Saham Luar Biasa Perseroan No. 09 Tanggal 14 April 2020 yang dibuat di hadapan Notaris Dr. Agung Iriantoro, S.H., M.H., di Jakarta. Deed of the Extraordinary General Meeting of Shareholders of the Company No. 09 dated April 14, 2020, made before Notary Dr. Agung Iriantoro, S.H., M.H., in Jakarta.	2020 – 2025
Aditya Wahyu Windarwo	Direktur Director	Akta PKR Rapat Umum Pemegang Saham Luar Biasa Perseroan No. 20 Tanggal 31 Maret 2021 yang dibuat dihadapan Notaris Dr. Agung Iriantoro, SH, MH di Jakarta. Deed of the Extraordinary General Meeting of Shareholders of the Company No. 20 dated March 31, 2021, made before Notary Dr. Agung Iriantoro, S.H., M.H., in Jakarta.	2021 - 2026
Ricko Irwanto	Direktur Kepatuhan Compliance Director	Akta PKR Rapat Umum Pemegang Saham Luar Biasa Perseroan No. 271 Tanggal 29 Desember 2021 yang dibuat di hadapan Notaris Jose Dima Satria, S.H., M.Kn., di Jakarta. Deed of the Extraordinary General Meeting of Shareholders of the Company No. 271 dated December 29, 2021, made before Notary Jose Dima Satria, S.H., M.Kn., in Jakarta.	2021 - 2026
Chen Jun	Direktur Director	Akta PKR Rapat Umum Pemegang Saham Luar Biasa Perseroan No. 09 Tanggal 14 April 2020 yang dibuat di hadapan Notaris Dr. Agung Iriantoro, S.H., M.H., di Jakarta. Deed of the Extraordinary General Meeting of Shareholders of the Company No. 09 dated April 14, 2020, made before Notary Dr. Agung Iriantoro, S.H., M.H., in Jakarta.	2020 - 2025

Program Pengenalan Perseroan bagi Direksi Baru
Company Introduction Program for New Directors

Perseroan memiliki kebijakan untuk mengadakan program pengenalan mengenai Perseroan bagi Direksi yang baru diangkat dengan tujuan untuk memberikan pengetahuan dan pemahaman tentang Bank dan lingkup pekerjaannya. Program pengenalan ini mencakup profil, kondisi terkini, kinerja usaha, serta hal-hal lain mengenai Perseroan yang dianggap perlu. Program pengenalan Direksi baru ini akan dilaksanakan setiap terdapat keanggotaan baru melalui sejumlah rapat dan materi informasi lainnya.

The Company has a policy to conduct an introduction program about the Company for newly appointed Directors with the aim of providing knowledge and understanding about the Bank and the scope of its operations. This introduction program covers the profile, current conditions, business performance, and other matters related to the Company that are deemed necessary. The introduction program for new Directors will be implemented whenever there is a new membership through a series of meetings and other information materials.

Landasan Hukum
Legal Foundation

Direksi menjalankan tugasnya dengan mengacu kepada:

1. Undang-undang Nomor 40 tahun 2007 tentang Perseroan Terbatas;
2. Peraturan Otoritas Jasa Keuangan Nomor 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik;

The Board of Directors carries out their duties with reference to:

1. Law Number 40 of 2007 concerning Limited Liability Companies;
2. Financial Services Authority Regulation Number 33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies;

3. Peraturan Bank Indonesia;
4. Peraturan Otoritas Jasa Keuangan (OJK) dan peraturan lainnya di bidang pasar modal;
5. Anggaran Dasar Perseroan;
6. Surat Keputusan Direksi Nomor: SKEP/013/SET/BNC/V/2021 tanggal 11 Mei 2021 tentang Pedoman dan Tata Tertib Kerja Direksi.

3. Bank Indonesia Regulations;
4. Regulations of the Financial Services Authority (OJK) and other regulations in the capital market sector;
5. Company's Articles of Association;
6. Decree of the Board of Directors Number: SKEP/013/ SET/BNC/V/2021 dated May 11, 2021 concerning the Guidelines and Work Rules of the Board of Directors.

Independensi Direksi
Independence of Directors

Di antara anggota Direksi tidak terdapat hubungan keluarga sampai dengan derajat kedua dengan sesama anggota Direksi, dengan anggota Dewan Komisaris, dan/atau dengan Pemegang Saham Pengendali.

None of all members of the Board of Directors of the Company have family relations to the second degree with fellow members of the Board of Directors, members of the Board of Commissioners, and/or with Controlling Shareholders.

Periode Jabatan Anggota Direksi
Term of Office for the Board of Directors' Members

Sesuai dengan Akta Pernyataan Keputusan Rapat No. 1 Tanggal 6 Juli 2021, anggota Direksi diangkat dan diberhentikan oleh Rapat Umum Pemegang Saham (RUPS) untuk jangka waktu 5 (lima) tahun dan dapat diangkat kembali maksimum untuk 1 (satu) periode. Anggota Direksi dapat mengundurkan diri dari jabatannya dengan memberitahukan secara tertulis kepada Perseroan mengenai niatnya, sedikitnya 60 (enam puluh) hari sebelumnya.

According to the Deed of Statement of Meeting Resolutions No. 1 dated July 6, 2021, members of the Board of Directors are appointed and terminated by the General Meeting of Shareholders (GMS) for a period of 5 (five) years and can be reappointed for a maximum of 1 (one) period. Members of the Board of Directors may resign from their positions by submitting written notification of their intentions at least 60 (thirty) days in advance.

Tugas dan Tanggung Jawab Direksi
The Board of Directors' Duties and Responsibilities

Tugas dan tanggung jawab Direksi diatur dalam Anggaran Dasar Perseroan, Undang-Undang Perseroan Terbatas, Peraturan Bank Indonesia, Peraturan Otoritas Jasa Keuangan dan ketentuan lainnya di bidang pasar modal. Sebagaimana ditetapkan dalam Surat Keputusan Direksi Nomor: SKEP/013/SET/BNC/V/2021 tanggal 11 Mei 2021 tentang Pedoman dan Tata Tertib Kerja Direksi, Direksi bertanggung jawab penuh terhadap pelaksanaan kepengurusan harian Perseroan, termasuk:

1. Bertanggung jawab atas pengelolaan Perseroan sesuai dengan kewenangan dan tanggung jawabnya sebagaimana diatur dalam Anggaran Dasar dan Peraturan Perundang-undangan yang berlaku;
2. Bertanggung jawab penuh atas pelaksanaan kepengurusan Perseroan;
3. Melaksanakan prinsip-prinsip GCG dalam setiap kegiatan usaha Perseroan pada seluruh tingkatan atau jenjang organisasi;

The Board of Directors' duties and responsibilities are regulated in the Company's Articles of Association, Limited Liability Company Law, Bank Indonesia Regulations, Financial Services Authority Regulations and other provisions in the capital market sector. As stipulated in the Decision Letter of the Board of Directors Number: SKEP/013/SET/BNC/V/2021 dated May 11, 2021 concerning the Board of Directors' Guidelines and Work Rules, the Board of Directors are fully responsible for the execution of the Company's daily management, including:

1. Responsible for the management of the Company according to the authorities and responsibilities as stipulated in the Articles of Association and the applicable laws and regulations;
2. Fully responsible for the implementation of the Company's management;
3. Implement GCG principles in every business activity at all levels or lines of the organization;

4. Menindaklanjuti temuan Audit dan rekomendasi dari Auditor Internal Perseroan, Auditor Eksternal, hasil pengawasan Otoritas Jasa Keuangan dan/ atau hasil pengawasan Otoritas lain;

5. Dalam rangka menerapkan prinsip Tata Kelola yang baik, Direksi paling sedikit wajib membentuk:
   a. Satuan Kerja Audit Internal;
   b. Satuan Kerja Manajemen Risiko dan Komite Manajemen Risiko;
   c. Satuan Kerja Kepatuhan.
6. Mempertanggung jawabkan pelaksanaan tugasnya kepada Pemegang Saham melalui Rapat Umum Pemegang Saham;
7. Direksi wajib mengungkapkan kepada pegawai mengenai kebijakan Perseroan yang bersifat strategis di bidang kepegawaian;
8. Direksi wajib menyediakan data dan informasi yang akurat, relevan dan tepat waktu kepada Dewan Komisaris.

4. Follow up on Audit findings and recommendations from the Company's Internal Auditor, External Auditor, the results of the supervision of the Financial Services Authority (OJK) and/or the results of the supervision of other authorities;
5. In order to apply the principles of Good Governance, the Board of Directors must at least establish:
   a. Internal Audit Unit;
   b. Risk Management Unit and Risk Management Committee;
   c. Compliance Unit.
6. Accountable to the Shareholders for the execution of their duties through the General Meeting of Shareholders;
7. The Board of Directors is required to disclose to employees regarding the Company's strategic policies in the field of employment;
8. The Board of Directors is required to provide accurate, relevant and timely data and information to the Board of Commissioners.

Wewenang Direksi
The Board of Directors' Authorities

Dalam melaksanakan tugasnya, Direksi memiliki wewenang untuk:
1. Direksi berhak mewakili Perseroan di dalam dan di luar pengadilan tentang segala hal;

2. Direktur Utama berhak dan berwenang bertindak untuk dan atas nama Direksi serta mewakili Perseroan;
3. Direktur Utama berhak menunjuk salah satu Direktur bertindak untuk dan atas nama Direksi serta mewakili Perusahaan, bila Direktur Utama sakit, berpergian atau berhalangan karena sebab lain, hal mana tidak perlu dibuktikan kepada pihak ketiga;
4. Direksi berhak dan berwenang mengikat Perusahaan dengan pihak lain atau pihak lain dengan Perseroan, serta menjalankan segala tindakan baik yang mengenai kepengurusan dan/ atau kepemilikan akan tetapi tidak menghilangkan ketentuan yang berlaku pada Anggaran Dasar Perseroan serta peraturan Perundang-undangan.

In carrying out their duties, the Board of Directors has the authority to:
1. The Board of Directors has the right to represent the Company inside and outside the court on all matters;
2. The President Director has the right and authority to act for and on behalf of the Board of Directors and to represent the Company;
3. The President Director has the right to appoint one Director to act for and on behalf of the Board of Directors as well as to represent the Company, if the President Director is unwell, on travel or is absent for other reasons, which does not need to be proven to a third party;
4. The Board of Directors has the right and authority to bind the Company with other parties or other parties with the Company, and carry out all good actions regarding management and/or ownership but does not eliminate the provisions that apply to the Company's Articles of Association and laws and regulations.

Kewajiban Direksi
The Board of Directors' Responsibilities

Direksi Perseroan memiliki kewajiban untuk:

1. Mengusahakan dan menjamin terlaksananya usaha dan kegiatan Perseroan sesuai dengan maksud dan tujuan serta kegiatan usahanya;
2. Menyiapkan pada waktunya Rencana Jangka Panjang Perseroan, Rencana Kerja dan Anggaran

The Board of Directors of the Company has the obligations to:
1. Strive and ensure the implementation of the Company's business and activities according to its aims and objectives as well as business activities;
2. Prepare on time the Company's Long-Term Plan, Company's Annual Work Plan and Budget as well as

Tahunan Perseroan dan rencana kerja lainnya serta perubahannya untuk disampaikan kepada Dewan Komisaris dan mendapatkan persetujuan Dewan Komisaris;
3. Membuat Daftar Pemegang Saham, Daftar Khusus, Risalah RUPS, dan Risalah Rapat Direksi;
4. Membuat Laporan Tahunan yang antara lain berisi Laporan Keuangan, sebagai wujud pertanggung jawaban pengurusan Perseroan, serta dokumen keuangan Perseroan sebagaimana dimaksud dalam Undang-undang tentang Dokumen Perusahaan;
5. Menyusun Laporan Standar Akuntansi Keuangan dan menyerahkan kepada Akuntan Publik untuk diaudit;
6. Menyampaikan Laporan Tahunan setelah ditelaah oleh Dewan Komisaris kepada RUPS untuk disetujui dan disahkan;
7. Memberikan penjelasan kepada RUPS mengenai Laporan Tahunan;
8. Menyampaikan Neraca dan Laporan Laba Rugi yang telah disahkan oleh RUPS kepada Menteri di Bidang Hukum sesuai dengan ketentuan peraturan perundang-undangan;
9. Menyusun laporan lainnya yang diwajibkan oleh ketentuan peraturan perundang-undangan;
10. Memelihara Daftar Pemegang Saham, Daftar Khusus, Risalah RUPS, Risalah Rapat Dewan Komisaris dan Risalah Rapat Direksi, Laporan Tahunan dan dokumen keuangan Perseroan serta dokumen Perseroan lainnya;
11. Menyimpan di tempat kedudukan Perseroan: Daftar Pemegang Saham, Daftar Khusus, Risalah RUPS, Risalah Rapat Dewan Komisaris dan Risalah Rapat Direksi, Laporan Tahunan dan dokumen keuangan Perseroan serta dokumen Perseroan lainnya;
12. Mengadakan dan memelihara pembukuan dan administrasi Perseroan sesuai dengan kelaziman yang berlaku bagi suatu Perseroan;
13. Menyusun akuntansi sesuai dengan Standar Akuntansi Keuangan dan berdasarkan prinsip-prinsip pengendalian intern, terutama fungsi pengurusan, pencatatan, penyimpanan, dan pengawasan;
14. Memberikan laporan berkala menurut cara dan waktu sesuai dengan ketentuan yang berlaku, serta laporan lainnya setiap kali diminta oleh Dewan Komisaris dan/ atau Pemegang Saham, dengan memperhatikan peraturan perundang-undangan khususnya peraturan di bidang Pasar Modal;
15. Menyiapkan susunan organisasi Perseroan lengkap dengan perincian dan tugasnya;
16. Memberikan penjelasan tentang segala hal yang ditanyakan atau yang diminta anggota Dewan Komisaris dan Pemegang Saham, dengan

other work plans and amendments to be submitted to the Board of Commissioners and obtain approval from the Board of Commissioners;
3. Make a Register of Shareholders, Special Register, Minutes of GMS, and Minutes of Meeting of the Board of Directors;
4. Prepare an Annual Report which includes among others the Financial Statements, as a form of accountability for the management of the Company, as well as the Company's financial documents as referred to in the Law on Company Documents;
5. Prepare Financial Statements based on Financial Accounting Standards and submit to the Public Accountants to be audited;
6. Submit the Annual Report to the GMS for validation and approval after being reviewed by the Board of Commissioners;
7. Provide an explanation to the GMS regarding the Annual Report;
8. Submit the Balance Sheet and Profit and Loss Report which have been ratified by the GMS to the Minister in Legal Sector according to the provisions of the legislation;
9. Prepare other reports required by the provisions of laws and regulations;
10. Maintain the List of Shareholders, Special List, Minutes of GMS, Board of Commissioners' Minutes of Meeting and Board of Directors' Minutes of Meeting, Annual Report and financial documents of the Company as well as other Company documents;
11. Store at the domicile of the Company: List of Shareholders, Special List, Minutes of GMS, Board of Commissioners' Minutes of Meeting and Board of Directors' Minutes of Meeting, Annual Report and financial documents of the Company as well as other Company documents;
12. Hold and maintain the bookkeeping and administration of the Company according to the applicable in a Company;
13. Prepare accounting according to Financial Accounting Standards and based on the principles of internal control, especially the functions of management, recording, storage, and supervision;
14. Provide periodic reports according to the method and time in accordance with applicable regulations, as well as other reports whenever requested by the Board of Commissioners and/or Shareholders, with due observance of the laws and regulations, especially regulations in the Capital Market sector;
15. Prepare the organizational structure of the Company complete with details and duties;
16. Provide explanation of all matters that are asked or requested by members of the Board of Commissioners and Shareholders, taking into

memperhatikan peraturan perundang-undangan khususnya peraturan di bidang Pasar Modal;
17. Menjalankan kewajiban-kewajiban lainnya sesuai dengan ketentuan yang diatur dalam Anggaran Dasar ini dan yang ditetapkan oleh RUPS.

account the laws and regulations, especially regulations in the Capital Market sector;
17. Carry out other obligations according to provisions stipulated in these Articles of Association and determined by the GMS.

Pembagian Fungsi dan Tugas Pokok Direksi
Distribution of Main Functions and Duties

Nama dan Jabatan Name and Position	**Fungsi dan Tugas** Functions and Duties	**Unit Kerja Pelaporan Langsung*** Direct Reporting Department
Tjandra Gunawan Direktur Utama President Director	• Mengkoordinasikan tugas-tugas Anggota Direksi. • Ketua Komite-Komite yang berada di bawah Direksi. • Membawahi langsung *Director, Chief Finance Officer, Chief Operation Officer,* Satuan Kerja Audit Internal*, Corporate Secretary*, *Investor Relation Credit Review* dan *Corporate Performance* & *strategy alignment*. • Memimpin rapat-rapat Direksi dengan Pejabat Eksekutif. • Mengikuti rapat-rapat bersama Dewan Komisaris dan Direksi. • Menyampaikan Laporan Tahunan kepada Dewan Komisaris atas Kinerja Keuangan Perseroan pada Rapat Umum Pemegang Saham Tahunan. • Menandatangani transaksi Perseroan yang memerlukan persetujuan Direktur Utama. • Melakukan koordinasi dengan Kepala Satuan Kerja Audit Internal dalam menentukan arah strategis rencana audit tahunan Perseroan. • Memantau pelaksanaan tugas Kepala Satuan Kerja Audit Internal (SKAI) dengan melaksanakan evaluasi atas laporan dan pelaksanaan tugasnya secara periodik. • Melakukan penerbitan Laporan Hasil Audit dan Laporan Audit Investigasi. • Melakukan koordinasi bersama dengan *Chief Finance Officer* dan Divisi *Corporate* Planning & Business Performance untuk membuat anggaran tahunan Perseroan. • Melakukan koordinasi dengan Kepala *Chief Finance Officer* dan Divisi *Corporate Planning & Business Performance* terkait strategi terhadap pencapaian kinerja Perseroan. • Melakukan koordinasi dengan Kepala *Chief Finance Officer* dan Divisi *Financial Control* dalam membuat model anggaran efektif untuk departemen dan seluruh Perseroan. • Melakukan koordinasi dengan *Chief Finance Officer* bersama dengan Divisi *Fincon* dan Divisi *MIS, Project & Control* terkait proses penganggaran tahunan. • Koordinasi dengan Kepala Divisi *Corporate Secretary* dalam menjalin dan memelihara hubungan baik dan kerja sama dengan *Stakeholder.* • Koordinasi dengan Kepala Divisi *Corporate Secrretary* dalam melakukan aksi korporasi • Berkoordinasi dengan Sekretaris Persusahaan untuk peningkatan citra Perusahaan melalui pengelolaan komunikasi perusahaan dengan pihak internal dan eksternal; • Melakukan koordinasi terkait pelaporan hasil kerja Direktorat *Operation*. • Melakukan koordinasi terkait pelaporan hasil kerja Direktorat IT. • Melakukan koordinasi terkait pelaporan hasil kerja Direktorat *Compliance & HR*. • Melakukan koordinasi terkait pelaporan Direktorat Bisnis. • Membawahi langsung: *Chief Credit Officer* yang mensupervisi Divisi *Credit Administration, Credit Review,* dan *Special Asset Management*. • Menyusun strategi *review* kredit dengan *Chief Credit Officer* bersama Kepala Divisi *Credit Review*. • Berkoordinasi terkait pelaksanaan kaji ulang kredit dan mengevaluasi pencapaian rencana bisnis Perseroan. • Menyusun strategi dan kebijakan pelaksanaan layanan operasional produk dan jasa perbankan. • Menyusun kebijakan dan prosedur operasi untuk disesuaikan perkembangan produk dan aktivitas Perseroan serta peraturan dari Bank Indonesia/Otoritas Jasa Keuangan. • Bertanggung jawab untuk selalu menjaga kualitas kredit sesuai dengan ketentuan yang berlaku. • Menyusun kebijakan mengenai administrasi dan strategi persiapan/*review.* • Memastikan seluruh proses kredit dan persetujuan sesuai dengan kebijakan dan peraturan yang berlaku.	• *Director* • *Chief Financial Officer* • *Chief Operation Officer* • *Satuan Kerja Audit Internal* • *Divisi Sekretaris Perusahaan* • *Divisi Hubungan Investor* • *Divisi Credit Review* • *Fungsi Corporate Performance & Strategy Aliances*

Nama dan Jabatan Name and Position	Fungsi dan Tugas Functions and Duties	Unit Kerja Pelaporan Langsung* Direct Reporting Department
	• Coordinate tasks of the Board of Directors members. • Committees chairman under the Board of Directors. • Directly supervise the Director, Chief Finance Officer, Chief Operation Officer, Internal Audit Unit, Corporate Secretary, Investor Relations Credit Review, and Corporate Performance & Strategy Alignment. • Lead meetings of the Board of Directors with Executive Officers. • Participate in joint meetings with the Board of Commissioners and Board of Directors. • Present the Annual Report on the Company's Financial Performance to the Board of Commissioners during the Annual General Meeting of Shareholders. • Sign company transactions that require the approval of the President Director. • Coordinate with the Head of the Audit & Anti-Fraud Division in determining the strategic direction of the Company's annual audit plan. • Monitor the performance of the Head of the Internal Audit Unit (SKAI) by periodically evaluating their reports and tasks. • Issue Audit Results Reports and Audit Investigation Reports. • Coordinate with the Chief Finance Officer and the Corporate Planning & Business Performance Division to prepare the Company's annual budget. • Coordinate with the Head Chief Finance Officer and the Corporate Planning & Business Performance Division regarding strategies for achieving the Company's performance. • Coordinate with the Head Chief Finance Officer and the Financial Control Division in creating an effective budget model for the department and the entire Company. • Coordinate with the Chief Finance Officer along with the Fincon Division and MIS, Project & Control Division in the annual budgeting process. • Coordinate with the Head of the Corporate Secretary Division in establishing and maintaining good relationships and cooperation with Stakeholders. • Coordinate with the Head of the Corporate Secretary Division in carrying out corporate actions. • Coordinate with the Company Secretary to improve the Company's image through managing corporate communication with internal and external parties. • Coordinate on reporting the performance of the Operations Directorate. • Coordinate on reporting the performance of the IT Directorate. • Coordinate on reporting the performance of the Compliance & HR Directorate. • Coordinating on reporting the Business Directorate. • Directly supervise the Chief Credit Officer, who oversees the Credit Administration, Credit Review, and Special Asset Management Divisions. • Develop credit review strategies with the Chief Credit Officer along with the Head of the Credit Review Division. • Coordinate the implementation of credit reviews and evaluating the achievement of the Company's business plan. • Develop strategies and policies for the implementation of operational services of banking products and services. • Prepare operational policies and procedures to be adjusted to the development of the Company's products and activities, as well as regulations from Bank Indonesia/ Financial Services Authority. • Responsible for maintaining credit quality in accordance with applicable regulations. • Develop policies regarding administration and preparation/review strategy. • Ensure that the entire credit process and approval comply with the applicable policies and regulations.	

Nama dan Jabatan Name and Position	Fungsi dan Tugas Functions and Duties	Unit Kerja Pelaporan Langsung* Direct Reporting Department
Ricko Irwanto Direktur Kepatuhan Compliance Director	• Menetapkan dan mengevaluasi strategi/langkah-langkah dalam rangka mendukung terciptanya budaya kepatuhan pada seluruh kegiatan usaha Perseroan pada setiap jenjang organisasi antara lain pembuatan sistem, program, kerangka kerja (*framework*), *compliance charter*, kode etik kepatuhan (*compliance code of conduct*), atau kebijakan kepatuhan *(compliance policy).* • Menyusun metodologi dalam melakukan identifikasi, pengukuran, pemantauan, dan pengendalian terhadap Risiko Kepatuhan. • Melakukan kaji ulang dan/atau merekomendasikan pengkinian dan penyempurnaan kebijakan, ketentuan, sistem maupun prosedur yang dimiliki oleh Perseroan agar sesuai dengan ketentuan Otoritas Jasa Keuangan dan Ketentuan perundang-undangan lainnya yang berlaku. • Melakukan upaya untuk memastikan bahwa kebijakan, ketentuan, sistem dan prosedur, serta kegiatan usaha Perseroan telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan ketentuan peraturan perundang-undangan yang berlaku. • Meneliti dan mengevaluasi berbagai faktor risiko terkait keputusan dan operasi bisnis. • Menyetujui pembayaran kompensasi & *benefit* sesuai limit yang berlaku, serta mengelola jaminan yang berhubungan dengan pinjaman karyawan. • Mengkoordinasikan penyiapan manual kebijakan dan prosedur kerja berdasarkan usulan/masukan dari masing-masing Divisi. • Bertanggung jawab melaksanakan program kerja yang telah disepakati, termasuk pengembangan kualitas *subordinate.* • Menyusun strategi penagihan untuk meningkatkan kinerja, memberikan hasi terbaik berdasarkan keadaan akun individual serta mempertahankan hubungan pelanggan. • Bekerja sama & berkoordinasi dengan pihak penagihan eksternal, kantor hukum balai lelang, LSM & aparat penegak hukum. • Memastikan proses penagihan sesuai dengan prosedur, peraturan OJK & BI. • Menyusun strategi penyelesaian kredit bermasalah dan pertimbangan penyelesaiannya. • Membina hubungan baik dengan instansi pemerintah, pengacara, konsultan hukum, asosiasi pengembang, broker, dan asosiasi penilai (*appraisal*).	• *Chief Legal Officer* • *Divisi Corporate Legal & Public Policy* • *Divisi Kepatuhan* • *Divisi IT & Ops Risk* • *Divisi Risiko Kredit* • *Divisi Human Resource*
	• Establish and evaluate strategies/measures to support the creation of a compliance culture throughout the Company's business activities at every level of the organization, including creating systems, programs, frameworks, compliance charters, compliance code of conduct, or compliance policies. • Develop methodologies for identifying, measuring, monitoring, and controlling Compliance Risks. • Review and/or recommend updates and improvements to the policies, terms, systems, and procedures owned by the Company to comply with the Financial Services Authority regulations and other applicable laws. • Make efforts to ensure that the Company's policies, terms, systems, procedures, and business activities comply with the Financial Services Authority regulations and other applicable laws. • Research and evaluate various risk factors related to business decisions and operations. • Approve compensation & benefits payments according to the applicable limits, and managing guarantees related to employee loans. • Coordinate the preparation of policy and procedure manuals based on proposals/ input from each Division. • Responsible for implementing the agreed work program, including the development of subordinate quality. • Develop collection strategies to improve performance, provide the best results based on individual account conditions, and maintain customer relationships. • Cooperate & coordinate with external collection parties, law offices, auction houses, NGOs & law enforcement agencies. • Ensure the collection process complies with the procedures, regulations of OJK & BI. • Develop strategies for resolving non-performing loans and considerations for their settlement. • Maintain good relationships with government agencies, lawyers, legal consultants, developer associations, brokers, and appraiser associations (appraisal).	

Nama dan Jabatan Name and Position	Fungsi dan Tugas Functions and Duties	Unit Kerja Pelaporan Langsung* Direct Reporting Department
Chen Jun Direktur Teknologi Sistem Informasi Information Systems Technology Director	• Melakukan analisa, perencanaan dan pengukuran terkait dengan penentuan teknologi yang akan digunakan untuk mendukung pengembangan bisnis ke depan. • Mengkoordinasi semua proyek besar yang sedang dijalani dan akan dijalani agar pelaksanaannya tercapai dengan objektif dan terhindar dari risiko yang mungkin terjadi. • Mengkoordinasi semua pengembangan aplikasi perangkat lunak sesuai dengan timeline yang telah disepakati. • Merencanakan pengembangan sistem untuk Perseroan. • Bertanggung jawab atas tersusunnya kebijakan pengelolaan teknologi sistem informasi dan memastikan semua sistem berjalan secara normal dan operasional. • Memastikan keamanan data secara menyeluruh terimplementasi pada semua *platform*. • Membuat dan mengimplementasikan rencana pengembangan aplikasi perbankan digital. • Bekerja sama dengan pihak internal dan eksternal dalam proses pengembangan produk ataupun pengujian aplikasi perangkat lunak, dan memastikan perangkat lunak tersebut sesuai dengan tujuan bisnis Perseroan. • Memastikan seluruh integritas data selalu terjaga di setiap proses transaksi. • Memastikan pengelolaan permintaan data dari seluruh divisi terkait. • Memastikan pemeliharaan dan *back up* database secara berkala untuk aplikasi *core banking* dan *non core-banking*. • Conduct analysis, planning, and measurement related to determining the technology to be used to support future business development. • Coordinate all major projects underway and planned to ensure their implementation achieves objectives and avoids potential risks. • Coordinate all software application development in accordance with the agreed timeline. • Plan system development for the Company. • Responsible for the formulation of information system technology management policies and ensuring all systems operate normally and operationally. • Ensuring comprehensive data security is implemented across all platforms. • Creating and implementing a digital banking application development plan. • Collaborating with internal and external parties in the product development process or software application testing, and ensuring the software is aligned with the Company's business objectives. • Ensure data integrity is always maintained in every transaction process. • Ensure the management of data requests from all relevant divisions. • Ensure regular maintenance and backup of the database for core banking and non-core banking applications.	• *Divisi Strategy & Planning* • *Divisi IT Development* • *Divisi IT Operation* • *Divisi Product Design* • *Divisi IT Security* • *Fungsi Digital Anti Fraud*
Aditya Wahyu Windarwo Direktur Bisnis Business Director	• Menentukan arah strategis bisnis untuk Perseroan. • Menciptakan jaringan bisnis dan peluang akuisisi untuk kemajuan bisnis Perseroan. • Membuat strategi target dalam penghimpunan dana. • Membuat dan mengembangkan produk pendanaan yang telah dan akan dikembangkan. • Membuat dan menyusun target market Kredit UMKM, Kredit Korporasi dan sasaran kerja tahunan. • Menyusun kebijakan, strategi dan perbaikan mekanisme perkreditan. • Menganalisa dan membuat keputusan bisnis yang terinformasi dalam rangka memajukan Perseroan. • Bertanggung jawab atas semua kendala dan integritas data akuntansi. • Memastikan tim tetap terorganisir secara efektif, terlatih secara lintas dan terus mencari pengaturan yang paling tepat. • Menyusun strategi dan kebijakan pelaksanaan kegiatan *Treasury* dengan mengutamakan likuiditas dan mengoptimalkan pemanfaatan dana. • Membina hubungan dengan bank/lembaga keuangan/ pelaku pasar uang yang akan dan telah memberikan fasilitas *line money market*. • Memonitor perkembangan tingkat suku bunga dari instrumen keuangan dan analisa situasi pasar uang terkini. • Menyusun kebijakan dan strategi pemasaran. • Memonitor perkembangan dan performa cabang. • Memonitor pengumpulan dan pengelolaan data serta analisanya.	• *Divisi Corporate Solution & Business Network* • *Divisi Funding* • *Divisi Marketing* • *Divisi Treasury* • *Divisi Commercial Lending* • *Divisi Channeling & Consumer Lending* • *Divisi Strategic & Lending Middle Office* • *Divisi Partnership & Strategic Alliances* • *Divisi Digital Product Development* • *Divisi Business Inteligent*

Nama dan Jabatan Name and Position	Fungsi dan Tugas Functions and Duties	Unit Kerja Pelaporan Langsung* Direct Reporting Department
	• Determine the strategic business direction for the Company. • Create business networks and acquisition opportunities for the Company's business growth. • Develop fundraising target strategies. • Create and developing funding products that have been and will be developed. • Establish and plan target markets for MSME Loans, Corporate Loans, and annual work objectives. • Develop policies, strategies, and improvements in credit mechanisms. • Analyze and make informed business decisions to advance the Company. • Responsible for all obstacles and accounting data integrity. • Ensure the team remains effectively organized, cross-trained, and continuously seeks the most appropriate arrangements. • Develop strategies and policies for implementing Treasury activities, prioritizing liquidity, and optimizing fund utilization. • Establish relationships with banks/financial institutions/money market players that have provided and will provide money market line facilities. • Monitor the development of interest rates on financial instruments and analyzing the current money market situation. • Develop marketing policies and strategies. • Monitor the development and performance of branches. • Monitor the collection and management of data and its analysis.	

*) Berdasarkan Struktur Organisasi yang tertuang dalam Surat Keputusan Direksi No.SKEP/060/SET/BNC/VIII/2022 per 29 Agustus 2022
*) Based on the Organizational Structure stipulated in the Board of Directors' Decree No. SKEP/060/SET/BNC/VIII/2022 as of August 29, 2022

Divisi dan Komite di Bawah Direksi
Divisions and Committees under the Board of Directors

Dalam rangka melaksanakan prinsip-prinsip GCG, Direksi telah membentuk Divisi Satuan Kerja Audit Internal, Divisi Kepatuhan dan Divisi IT & Operasional Risiko serta Divisi Risiko Kredit (*Credit Risk*). Divisi-divisi tersebut telah bekerja secara efektif membantu Direksi dalam melaksanakan pengawasan dan pengendalian terhadap kegiatan usaha Perseroan di sektor Perbankan.

In order to implement the GCG principles, the Board of Directors has established the Internal Audit Work Unit Division, Compliance Division, IT & Operational Risk Division, and Credit Risk Division. These divisions have been effectively assisting the Board of Directors in supervising and controlling the Company's business activities in the Banking sector.

Di samping hal-hal tersebut di atas, Direksi juga dibantu oleh pejabat eksekutif dan komite di bawah koordinasinya seperti:

1. Komite Manajemen Risiko dan Tata Kelola Perusahaan (*Risk Management* & GCG)
2. Komite Kebijakan Perkreditan
3. Komite Kredit
4. Komite Personalia
5. Komite Aset dan Liabilitas (ALCO)
6. Komite Teknologi Informasi (TI)

In addition to the matters mentioned above, the Board of Directors is also assisted by executive officers an committees under their coordination such as:

1. Risk Management & Corporate Governance Committee
2. Credit Policy Committee
3. Credit Committee
4. Personnel Committee
5. Asset and Liability Committee (ALCO)
6. Information Technology (IT) Committee

Komite Manajemen Risiko & Tata Kelola Perusahaan

Direksi membentuk Komite Manajemen Risiko (*Risk Management Committee* RMC) untuk menetapkan, meninjau pelaksanaan dan terus memperbaiki kebijakan dan metodologi yang digunakan untuk mengelola risiko.

Risk Management & Corporate Governance Committee

The Board of Directors has established the Risk Management Committee (RMC) to define, review the implementation, and continually improve the policies and methodologies used to manage risk.

Pembentukan Komite Manajemen Risiko juga seiring dengan perkembangan pesat industri jasa keuangan khususnya perbankan dan dalam rangka mengelola potensi risiko yang semakin kompleks secara efektif.

The formation of the Risk Management Committee also aligns with the rapid development of the financial services industry, particularly banking, and aims to effectively manage increasingly complex potential risks.

Komite Kebijakan Perkreditan

Komite Kebijakan Perkreditan yang selanjutnya disingkat KKP adalah komite yang dibentuk oleh Direksi dalam rangka pengelolaan kebijakan perkreditan yang bertujuan untuk mendukung pemberian kredit yang sehat dan mengandung unsur pengendalian internal mulai tahap awal proses kegiatan perkreditan sampai dengan tahap pemantauan perkreditan dengan memperhatikan prinsip kehati-hatian.

Credit Policy Committee

The Credit Policy Committee, abbreviated as KKP, is a committee formed by the Board of Directors to manage credit policies. The goal is to support healthy lending practices and incorporate internal control elements from the initial stages of the lending process to the monitoring of credit, while adhering to prudential principles.

Komite Kredit

Komite Kredit adalah Komite yang dibentuk Direksi untuk mengevaluasi dan/atau memberikan keputusan kredit untuk jumlah dan jenis kredit yang ditetapkan oleh Direksi dengan memperhatikan pengembangan bisnis dan dengan memperhatikan prinsip kehati-hatian yang wajib menerapkan *four-eyes principles*.

Credit Committee

The Credit Committee is a committee established by the Board of Directors to evaluate and/or make credit decisions for the amount and type of credit determined by the Board, taking into account business development and adhering to prudential principles that require the application of four-eyes principles.

Komite Personalia

Direksi membentuk Komite Personalia (SDM) untuk melakukan peninjauan dan perubahan kebijakan Sumber Daya Manusia (SDM) secara berkesinambungan searah dengan rencana bisnis Bank. Peninjauan dan perubahan kebijakan SDM ini juga sebagai upaya untuk mewujudkan terlaksananya Tata Kelola Perusahaan yang baik melalui mekanisme pengendalian dan implementasi kebijakan strategis, antara lain di bidang *Learning dan Development*, *Compensation* dan *Benefit*, *Talent Management* serta kebijakan strategis lainnya.

Personnel Committee

The Board of Directors has established the Personnel (Human Resources) Committee to review and modify human resources (HR) policies continuously, aligned with the bank's business plan. The review and modification of HR policies are also an effort to achieve good corporate governance through control mechanisms and the implementation of strategic policies, including Learning and Development, Compensation and Benefits, Talent Management, and other strategic policies.

Komite Aset & Liabilitas (ALCO)

Komite pendukung Direksi dengan tugas menganalisa dan mengevaluasi pengelolaan aset dan liabilitas, serta pengambilan keputusan yang terkait melalui perumusan kebijakan, strategi dan sasaran untuk mengelola aset dan liabilitas Bank secara terintegrasi. Mengurangi dan mengeliminir risiko yang terjadi pada perbankan terutama Risiko Likuiditas, Suku Bunga dan Nilai Tukar.

Asset & Liability Committee (ALCO)

ALCO is a committee that supports the Board of Directors, responsible for analyzing and evaluating asset and liability management, as well as making related decisions through the formulation of policies, strategies, and targets for managing the bank's assets and liabilities in an integrated manner. The committee aims to reduce and eliminate risks occurring in the banking sector, particularly Liquidity Risk, Interest Rate Risk, and Foreign Exchange Risk.

Komite Teknologi Informasi

Komite Pengarah Teknologi Informasi dibentuk Direksi dengan tujuan membantu pelaksanaan tugas Direksi dalam melaksanakan tugas dan tanggung jawab terhadap penetapan rencana strategis Teknologi Informasi dan kebijakan bank terkait penggunaan Teknologi Informasi.

Information Technology Committee

The Information Technology Steering Committee is established by the Board of Directors with the purpose of assisting the implementation of the Board's duties and responsibilities regarding the establishment of strategic plans for information technology and bank policies related to the use of Information Technology.

Penilaian terhadap kinerja Divisi dan Komite dilakukan baik secara individual atau kolektif secara berkala. Penilaian dilakukan secara *self-assessment* berdasarkan sistem yang telah disepakati bersama antara Direksi, Divisi, dan Komite. Hasil penilaian terhadap para anggota Divisi dan Komite menjadi dasar bagi setiap anggota memperbaiki kinerja. Kriteria penilaian terhadap anggota Divisi dan Komite mencakup kualitas kerja, rapat-rapat, keaktifan dalam berkomunikasi dan inovasi serta rekomendasi, serta kriteria lainnya. Berdasarkan hasil *self-assessment* dari Direksi, capaian kinerja Divisi dan Komite secara keseluruhan adalah baik karena telah membantu dan mendukung pelaksanaan tugas Direksi dalam menjalankan tugas operasional Perseroan sesuai dengan rencana bisnis Bank serta tujuan dan target yang telah ditetapkan dengan mengedepankan prinsip kehati-hatian.

The performance evaluation of Divisions and Committees is carried out both individually and collectively on a regular basis. Evaluations are conducted through self-assessment based on a system agreed upon among the Board of Directors, Divisions, and Committees. The evaluation results of the Division and Committee members serve as the basis for each member to improve their performance. The assessment criteria for Division and Committee members include work quality, meetings, proactivity in communication and innovation, recommendations, and other criteria. Based on the self-assessment results from the Board of Directors, the overall performance achievement of the Divisions and Committees is good, as they have supported and assisted the Board in carrying out the Company's operational duties in accordance with the bank's business plan, and the goals and targets set with a focus on prudential principles.

Penilaian Kinerja Direksi
Board of Directors Performance Assessment

Kebijakan Perseroan terkait dengan penilaian terhadap kinerja Direksi dilaksanakan sesuai dengan ketentuan-ketentuan yang berlaku, khususnya POJK No. 5/ POJK.03/2016 tanggal 26 Januari 2016 tentang Rencana Bisnis Bank Umum dan ketentuan-ketentuan terkait lainnya. Penilaian dimaksud berupa "Laporan Pengawasan Dewan Komisaris atas Perkembangan dan Pelaksanaan Rencana Bisnis Perseroan" yang disampaikan per semester kepada Bidang Pengawasan OJK. Selain penilaian kinerja secara umum tersebut, Dewan Komisaris juga melakukan penilaian secara khusus terhadap kinerja masing-masing anggota Direksi. Hasil penilaian tahun buku 2022 adalah baik karena tidak ada hal signifikan yang berpengaruh negatif terhadap jalannya operasional Perseroan.

The Company's policies related to the performance assessment of the Board of Directors are carried out according to the applicable regulations, in particular POJK No. 5/POJK.03/2016 dated January 26, 2016 concerning Commercial Bank Business Plans and other related provisions. The assessment is in the form of "Supervision Report of the Board of Commissioners on the Development and Implementation of the Company's Business Plan" which is submitted every semester to the OJK Supervision Division. In addition to the general performance assessment, the Board of Commissioners also conducts a specific assessment for the performance of each member in the Board of Directors. The results of the 2021 fiscal year assessment are classified as good because there are no significant things that negatively affect the running of the organization.

Rangkap Jabatan Anggota Direksi
Concurrent Positions of Members of the Board of Directors

Sampai dengan akhir tahun 2022, seluruh anggota Direksi Perseroan tidak memiliki rangkap jabatan pada perusahaan lain.

Until the end of 2022, there were no members of the Board of Directors in the Company who have concurrent positions in other companies.

Kepemilikan Saham Direksi
The Board of Directors' Share Ownership

Pada tahun 2022, tidak ada anggota Direksi Perseroan yang memiliki saham pada perusahaan lain. Walaupun demikian, berdasarkan Peraturan Otoritas Jasa Keuangan, Perseroan memiliki kebijakan mengenai kepemilikan saham Direksi yang mengatur bahwa anggota diwajibkan untuk mengungkapkan

In 2022, none of the Board of Directors' members in the Company owned any shares in other companies. However, based on the Financial Services Authority Regulation, the Company has a policy regarding the share ownership of the Board of Directors which stipulates that members are required to disclose

kepemilikan sahamnya paling lambat 3 (tiga) hari kerja setelah terjadinya kepemilikan atas saham Perseroan. Kepemilikan saham Direksi atas saham Perseroan setiap bulan dilaporkan oleh Perseroan kepada Otoritas Jasa Keuangan.

their share ownership no later than 3 (three) working days after the ownership of the Company's shares occurs. The Board of Directors' share ownership in the Company shares is reported every month by the Company to the Financial Services Authority (OJK).

Pelaksanaan Tugas dan Tanggung Jawab Direksi Tahun 2022
The Board of Directors' Execution of Duties and Responsibilities in 2022

Selama tahun 2022, Direksi Perseroan secara umum telah melaksanakan beragam tugas sesuai peraturan perundang-undangan yang berlaku serta Anggaran Dasar Perseroan. Secara garis besar, Direksi telah menjalankan tugasnya mengelola Perseroan di sepanjang tahun 2022 sesuai dengan fungsi dan tugas pokok masing-masing anggota.

Throughout 2022, the Company's Directors in general have carried out various duties according to the applicable laws and regulations as well as the Company's Articles of Association. In a broad sense, the Board of Directors has carried out its duties to manage the Company throughout 2022 according to the main functions and duties of each member.

Mekanisme Pemberhentian dan Pengunduran Diri Direksi
Mechanism for Board of Directors' Termination And Resignation

Mekanisme pemberhentian dan pengunduran diri Direksi telah diatur dalam Anggaran Dasar Perseroan No. 01 tanggal 6 Juli 2021 Pasal 16, yang berisi:

1. Seorang anggota Direksi berhak mengundurkan diri dari jabatannya dengan memberitahukan secara tertulis mengenai maksudnya tersebut kepada Perseroan paling lambat 60 (enam puluh) hari sebelum tanggal pengunduran dirinya.
2. Perseroan wajib menyelenggarakan RUPS untuk memutuskan permohonan pengunduran diri anggota Direksi sebagaimana dimaksud pada poin 1 diatas paling lambat 90 (sembilan puluh) hari setelah diterimanya permohonan pengunduran diri dimaksud.
3. Dalam hal Perseroan tidak menyelenggarakan RUPS dalam jangka waktu sebagaimana dimaksud dalam poin 2 diatas, maka dengan lampaunya kurun waktu tersebut, pengunduran diri anggota Direksi menjadi sah tanpa memerlukan persetujuan RUPS, namun Perseroan wajib menyampaikan laporan/ pengunduran diri tersebut dalam RUPS yang akan datang.
4. Sebelum pengunduran diri berlaku efektif, anggota Direksi yang bersangkutan tetap berkewajiban menyelesaikan tugas dan tanggung jawabnya sesuai dengan anggaran dasar dan peraturan perundang-undangan serta peraturan yang berlaku di bidang Pasar Modal.
5. Direksi yang mengundurkan diri baru bebas dari tanggung jawab setelah memperoleh pembebasan tanggung jawab dari RUPS Tahunan.
6. Dalam hal terdapat Direksi yang mengundurkan diri sehingga mengakibatkan jumlah anggota Direksi menjadi kurang dari 3 (tiga) orang, maka pengunduran diri tersebut sah apabila telah

The termination and resignation mechanism of the Board of Directors is regulated in the Company's Articles of Association No. 01 dated July 6, 2021, Article 16, which states:

1. A member of the Board of Directors has the right to resign from his/her position by informing his intention in written form to the Company no later than 60 (sixty) days before the date of his/her resignation.
2. The Company is required to hold a GMS to decide on the resignation request of the Board of Directors' members as referred to in point 1 above no later than 90 (Ninety) days after receiving the resignation request.
3. In the event that the Company does not hold a GMS within the period as referred to in point 2 above of this paragraph, then after that period has elapsed, the resignation of the member of the Board of Directors becomes valid without requiring the approval of the GMS; however, the Company is obliged to submit the report/resignation at the upcoming GMS.
4. Before the resignation becomes effective, the Board of Directors' member in concern is still obliged to complete his duties and responsibilities according to the articles of association and the applicable laws and regulations in the Capital Market sector.
5. The Board of Directors who resign will only be free from responsibility after obtaining the release of responsibility from the Annual GMS.
6. In the event that the Board of Directors' member who resigns causing the total number of members to be less than 3 (three) people, then the resignation is valid if it has been determined by the GMS and

ditetapkan oleh RUPS dan telah diangkat anggota Direksi yang baru sehingga memenuhi persyaratan minimal jumlah anggota Direksi.

a new member in the Board of Directors has been appointed to meet the minimum requirements for the number of members in the Board of Directors.

Kebijakan Keberagaman Komposisi Anggota Dewan Komisaris dan Direksi
Policy on Diversity of Member Composition in Board of Commissioners and Board Of Directors

Dalam rangka mendukung efektivitas tugas pengawasan Dewan Komisaris dan pengurusan Perseroan oleh Direksi, Perseroan menjalankan kebijakan keragaman komposisi anggota Dewan Komisaris dan Direksi. Hal ini penting mengingat keberagaman keahlian, pengalaman, dan latar belakang Pendidikan menjadi salah satu faktor keunggulan yang diharapkan dapat meningkatkan kinerja Perseroan, sehingga menjadi semakin terdepan dan mampu memberikan kepuasan bagi para pemangku kepentingan.

In order to support the effectiveness of the supervisory duties of the Board of Commissioners and the management of the Company by the Board of Directors, the Company implements a policy on the diversity of the composition of the Board of Commissioners and Directors. This is important considering that diversity in expertise, experience, and educational backgrounds is one of the factors contributing to excellence, which is expected to enhance the Company's performance, making it increasingly prominent and capable of delivering satisfaction to stakeholders.

Mengacu pada Lampiran Surat Edaran OJK No. 32/SEOJK.04/2015 tanggal 27 November 2015 tentang Pedoman Tata Kelola Perusahaan Terbuka, Perseroan memiliki kebijakan keberagaman komposisi anggota Dewan Komisaris dan Direksi. Peraturan tersebut menyebutkan bahwa komposisi Dewan Komisaris dan Direksi merupakan kombinasi karakteristik sesuai dengan kebutuhan Perseroan sebagai sebuah Perusahaan Terbuka. Karakteristik tersebut tercermin dalam penentuan keahlian, pengetahuan, dan pengalaman yang dibutuhkan para anggota Dewan Komisaris dan Direksi untuk melaksanakan tugas dan tanggung jawab sesuai fungsi utamanya masing-masing. Komposisi ini diharapkan dapat menjadi faktor positif yang mendukung pengambilan keputusan atau pembuatan kebijakan di Perseroan.

Referring to the Attachment of OJK Circular Letter No. 32/SEOJK.04/2015 dated November 27, 2015 concerning Guidelines for the Governance of Public Companies, the Company has a policy of varying the composition of the members in the Board of Commissioners and the Board of Directors. The regulation states that the composition of the Board of Commissioners and the Board of Directors is a combination of characteristics according to the needs of the Company as a Public Company. These characteristics are reflected in the determination of the skills, knowledge, and experience required by the members of the Board of Commissioners and the Board of Directors to carry out their duties and responsibilities according to their respective main functions. This composition is expected to be a positive factor that supports decision making or policy making in the Company.

Keberagaman dalam komposisi Dewan Komisaris dan Direksi Perseroan antara lain:

1. Memiliki objektivitas, integritas, keahlian, pengetahuan, pengalaman, pola pikir, dan kemampuan yang relevan.
2. Perhatian khusus terhadap komposisi dan keseimbangan Dewan Komisaris dan Direksi harus sesuai dengan peraturan regulator yang berlaku.
3. Pengelolaan rangkap jabatan yang harus sesuai dengan peraturan regulator yang berlaku.
4. Keberagaman lainnya sesuai dengan strategi Bank.

Diversity in the composition of the Company's Board of Commissioners and Directors includes:

1. Possessing objectivity, integrity, expertise, knowledge, experience, mindset, and relevant capabilities.
2. Special attention to the composition and balance of the Board of Commissioners and Directors must be in accordance with applicable regulatory requirements.
3. Managing concurrent positions must be in line with applicable regulatory requirements.
4. Other diversities in accordance with the Bank's strategy.

Remunerasi Dewan Komisaris dan Direksi

Remuneration for Board of Commissioners and Board of Directors

Remunerasi Dewan Komisaris dan Direksi ditetapkan berdasarkan kebijakan internal Perseroan, dengan tetap memperhatikan *compensation benefit* yang wajar dan berlaku umum. Penetapan honorarium dan tantiem Dewan Komisaris serta gaji dan tantiem Direksi ditetapkan sesuai hasil RUPS. Perseroan hingga kini tidak memiliki kebijakan untuk memberikan remunerasi dalam bentuk opsi saham kepada Dewan Komisaris, Direksi dan Pejabat Eksekutif. Paket/ kebijakan remunerasi dan fasilitas lain bagi Dewan Komisaris dan Direksi adalah sebagai berikut:

1. Remunerasi dalam bentuk non natura:
   a. Dewan Komisaris: honorarium dan tantiem;
   b. Direksi: gaji dan tantiem;
2. Remunerasi dalam bentuk natura/non-natura:
   a. Dewan Komisaris: Tunjangan Hari Raya dan Tunjangan Ketenagakerjaan;
   b. Direksi: Tunjangan kesehatan, Tunjangan BPJS Ketenagakerjaan, Tunjangan Dana Pensiun, Tunjangan Hari Raya, dan kendaraan dinas.

The remuneration for the Board of Commissioners and the Board of Directors is determined based on the Company's internal policies, with due regard to compensation benefits that are reasonable and generally accepted. Determination of honorarium and bonuses for the Board of Commissioners as well as salaries and bonuses for the Board of Directors are determined according to the results of the GMS. Until now, the Company did not have a policy to provide remuneration in the form of stock options to the Board of Commissioners, Board of Directors, and Executive Officers. The remuneration package/policy and other facilities for the Board of Commissioners and the Board of Directors are as follows:

1. Benefit-in-cash Remuneration form:
   a. Board of Commissioners: honorarium and bonuses;
   b. Board of Directors: salary and bonuses;
2. Benefit-in-kind/ Benefit-in-cash Remuneration form:
   a. Board of Commissioners: Holiday Allowance and Employment Allowance;
   b. Directors: Health allowance, BPJS Employment Allowance, Pension Fund Allowance, Holiday Allowance, and official vehicles

Jenis Remunerasi dan Fasilitas Lain Types of Remuneration and Other Facilities	**Jumlah Diterima dalam 1 Tahun** Amount Received in 1 Year			
	Direksi Board of Directors		**Dewan Komisaris** Board of Commissioner	
	Jumlah Anggota Total of Member	**Jumlah Remunerasi (Rp Juta)** Remuneration (IDR Million)	**Jumlah Anggota** Total of Member	**Jumlah Remunerasi (Rp Juta)** Remuneration (IDR Million)
Remunerasi (Gaji, Bonus, Tunjangan Rutin, Tantiem dan Fasilitas Lainnya dalam bentuk Non-Natura) Remuneration (Salaries, Bonuses, Routine Allowances, Bonuses, and Other Facilities in Form of Benefit-in-Cash)	4	13.500 – 15.000	4	5.000 – 6.000
Fasilitas Lainnya dalam bentuk Natura (Perumahan, Transportasi, Asuransi/Kesehatan dan Lainnya): Other Facilities in a form of benefit-in-kind (Housing, Transportation, Health Insurance and so on):				
Dapat dimiliki Can be owned	-	-	-	-

No	Rasio Gaji Tertinggi dan Terendah Highest and Lowest Salary Ratio	Rasio Ratio
1.	Rasio gaji pegawai tertinggi dan terendah Highest and lowest employee's salary ratio	1 : 34,3
2.	Rasio gaji Direksi tertinggi dan terendah Highest and lowest Director's salary ratio	1 : 2,5
3.	Rasio gaji Komisaris tertinggi dan terendah Highest and lowest Commissioner's salary ratio	1 : 1,67
4.	Rasio gaji Direksi tertinggi dan pegawai tertinggi Highest salary of Directors and highest salary of employee ratio	1 : 2



Organ Pendukung Dewan Komisaris
Supporting Organs for the Board of Commissioners

Komite Audit
Audit Committee

Dewan Komisaris membentuk kepengurusan Komite Audit yang tugasnya adalah bertanggung jawab kepada Dewan Komisaris dalam membantu melaksanakan tugas dan fungsi pengawasan Dewan Komisaris yang terkait dengan informasi keuangan, sistem pengendalian internal, efektivitas pemeriksaan internal dan eksternal, serta kepatuhan Perseroan.

The Board of Commissioners has established an Audit Committee with the responsibility of assisting the Board of Commissioners in executing their supervisory tasks and functions related to financial information, internal control systems, the effectiveness of internal and external audits, and the Company's compliance.

Komite Audit memiliki Pedoman dan Tata Tertib Kerja yang mengatur antara lain mengenai: organisasi, keanggotaan, independensi, tugas dan tanggung jawab, wewenang, etika kerja, rapat, tanggung jawab pelaporan serta masa tugas. Pedoman kerja tersebut dikaji secara berkala untuk memastikan cakupan sesuai dengan ketentuan yang berlaku dan perkembangan bisnis Perseroan. Pedoman terakhir disetujui oleh anggota Komite Audit pada bulan Desember 2020.

The Audit Committee has Guidelines and Work Procedures that regulate, among others: organization, membership, independence, duties and responsibilities, authority, work ethics, meetings, reporting responsibilities, and term of office. These guidelines are reviewed periodically to ensure coverage aligns with applicable regulations and the Company's business development. The latest guidelines were approved by the Audit Committee members in December 2020.

Mengacu kepada Pedoman dan Tata Tertib Kerja Komite Audit dan peraturan yang berlaku, anggota Komite Audit sekurang-kurangnya berjumlah 3 (tiga) orang anggota independen, yang terdiri dari Komisaris Independen dan Pihak Independen, atau paling kurang dengan ketentuan sebagai berikut:
1. Seorang Komisaris Independen.
2. Seorang pihak independen yang memiliki keahlian di bidang keuangan atau akuntansi, dan
3. Seorang pihak independen yang memiliki keahlian di bidang hukum atau perbankan.

In accordance with the Guidelines and Work Procedures of the Audit Committee and applicable regulations, the Audit Committee members shall consist of at least 3 (three) independent members, comprising Independent Commissioners and Independent Parties, or at least with the following provisions:
1. One Independent Commissioner.
2. One independent party with expertise in finance or accounting, and
3. One independent party with expertise in law or banking.

Pada tahun 2022, Komite Audit Perseroan terdiri dari seorang Ketua yang merupakan Komisaris Independen dan 2 (dua) orang anggota yang berasal dari pihak independen sesuai dengan ketentuan yang berlaku. Perseroan memastikan bahwa Ketua maupun Anggota Komite Audit memiliki integritas, akhlak dan moral yang baik.

In 2022, the Company's Audit Committee consists of a chairman who is an Independent Commissioner and 2 (two) members from independent parties in accordance with applicable provisions. The Company ensures that both the Chairman and Members of the Audit Committee have good integrity, morals, and ethics.

Berdasarkan Surat Keputusan Direksi Nomor SKEP/077/SET/BNC/IX/2021 tanggal 22 September 2021, Susunan Anggota Komite Audit Perseroan, sebagai berikut:

Based on the Board of Directors' Decree Number SKEP/077/SET/BNC/IX/2021 dated September 22, 2021, the composition of the Company's Audit Committee is as follows:

No	Nama Name	Jabatan Position
1.	Pamitra Wineka	Ketua Komite Audit Chairman of the Audit Committee
2.	Adi Priyono	Anggota, Bidang Keuangan-Akuntansi/Perbankan Member, Finance-Accounting/Banking Sector
3.	R. Rivai M. Noer	Anggota, Bidang Hukum/Perbankan Member, Legal/Banking Sector

Profil Komite Audit
Audit Committee Profile

Pamitra Wineka
Ketua Komite Audit
Chairman of the Audit Committee

Profil lengkap Pamitra Wineka dapat dilihat pada Bab Profil Perusahaan dalam Laporan Tahunan ini.
The complete profile of Pamitra Wineka can be found in the Company Profile section of this Annual Report.

Adi Priyono

Anggota, Bidang Keuangan-Akuntansi/Perbankan
Member, Finance-Accounting/Banking Sector

Data Pribadi **Personal Data**	Warga Negara Indonesia, 68 tahun Indonesian, 68 years old.
Jabatan **Position**	Anggota, Bidang Keuangan-Akuntansi/Perbankan Member of Finance-Accounting/Banking Sector
Riwayat Pendidikan **Educational Background**	• 2006 Certified Lead Auditor ISO 9001:2000 SGS Indonesia • 1985 Sarjana Ekonomi Manajemen, Universitas Indonesia • 1976 Sarjana Muda Teknologi Tekstil, UPN Veteran Jakarta • 1972 SMA Negeri 20, Jakarta • 1969 SMP Negeri 64, Jakarta • 1966 SD Negeri Cipayung, Bogor • 2006 Certified Lead Auditor ISO 9001:2000 SGS Indonesia • 1985 Bachelor's Degree in Management, University of Indonesia • 1976 Bachelor's Degree in Textile Technology, UPN Veteran Jakarta • 1972 SMA Negeri 20, Jakarta • 1969 SMP Negeri 64, Jakarta • 1966 SD Negeri Cipayung, Bogor
Periode Jabatan **Term of Office**	22 September 2021 sampai dengan sekarang September 22, 2021 until present

Riwayat Pekerjaan dan Rangkap Jabatan **Job Experience and Concurrent Position**	• 2011-sekarang: Anggota Komite Audit Independen PT SLJ Global Tbk • 2009-sekarang: Komisaris PT Bina Dana Mulya • 2008-sekarang: PT Bank Neo Commerce Tbk • 2007-sekarang: Consulting Office, Moriday Banking Services • 1976-1980: PT Teijin Indonesia Fiber Corp. • 1981-1986: Kanwil Perindustrian DKI Jakarta • 1986-2006: PT Bank Niaga • 2011-present: Member of the Independent Audit Committee of PT SLJ Global Tbk • 2009-present: Commissioner of PT Bina Dana Mulya • 1976-1980: PT Teijin Indonesia Fiber Corp. • 1981-1986: DKI Jakarta Regional Office for Industry • 1986-2006: PT Bank Niaga • 2007-present: Consulting Office, Moriday Banking Services • 2008-present: PT Bank Neo Commerce Tbk

R. Rivai M. Noer

Anggota, Bidang Hukum/Perbankan
Member, Legal/Banking Sector

Data Pribadi **Personal Data**	Warga Negara Indonesia, 57 tahun Indonesian, 57 years old
Jabatan **Position**	Anggota Komite Audit Bidang Hukum/Perbankan (Pihak Independen) Member of Legal/Banking Sector (Independent Party)
Riwayat Pendidikan **Educational Background**	• 1997 MM IPWI • 1984 Fakultas Hukum Universitas Indonesia • 1981 SMA Bukit Tinggi • 1978 SMP Bukit Tinggi • 1971 SD Bukit Tinggi • 1997 MM IPWI • 1984 Bachelor's Degree in Law, University of Indonesia • 1981 SMA Bukit Tinggi • 1981 SMA Bukit Tinggi • 1978 SMP Bukit Tinggi • 1971 SD Bukit Tinggi
Periode Jabatan **Term of Office**	22 September 2021 sampai dengan sekarang September 22, 2021 until present
Riwayat Pekerjaan dan Rangkap Jabatan **Job Experience and Concurrent Position**	• 2013-sekarang: Direktur PT Andesta Mitra Sejahtera • 2011-sekarang: Managing Partner Waldi Rivai & Partners • 2010-sekarang: Ketua Komite Audit PT Island Concepts Indonesia Tbk • 1991-2000: PT Bank Duta Tbk • 2000-2003: RICH & RISJAD Law Firm • 2004-2012: PRISMA & Co Law Firm • 2007-sekarang: Anggota Komite Audit PT Bank Neo Commerce Tbk • 2013-present: Director of PT Andesta Mitra Sejahtera • 2011-present: Managing Partner of Waldi Rivai & Partners • 2010-present: Chairman of the Audit Committee of PT Island Concepts Indonesia Tbk • 1991-2000: PT Bank Duta Tbk • 2000-2003: RICH & RISJAD Law Firm • 2004-2012: PRISMA & Co Law Firm • 2007-present: Member of the Audit Committee of PT Bank Neo Commerce Tbk

Tugas dan Tanggung Jawab Komite Audit

Tugas dan tanggung jawab Komite Audit antara lain:

1. Melakukan penelaahan atas informasi keuangan yang akan diterbitkan Perseroan kepada publik dan/atau pihak otoritas, antara lain laporan keuangan (tiga bulanan/semesteran/tahunan), proyeksi keuangan, laporan tahunan dan laporan lainnya terkait dengan informasi keuangan Perseroan.
2. Melakukan penelaahan atas ketaatan terhadap peraturan perundang-undangan yang berhubungan dengan kegiatan usaha Perusahaan termasuk dan tidak terbatas pada peraturan perundang-undangan di bidang pasar modal, dan/atau peraturan terkait tata kelola perusahaan yang baik (*Good Corporate Governance*).
3. Memberikan rekomendasi kepada Dewan Komisaris mengenai penunjukan Akuntan Publik (AP) dan/atau kantor Akuntan Publik (KAP) yang akan memberikan jasa audit atas informasi keuangan historis tahunan, yang didasarkan pada independensi, ruang lingkup penugasan dan imbal jasa.
4. Mengawasi pelaksanaan audit dan memantau hasil temuan audit yang dilakukan, serta memastikan AP dan KAP mengkomunikasikan segera atas hal-hal/temuan-temuan yang signifikan kepada Komite Audit untuk disampaikan kepada Dewan Komisaris, termasuk memastikan bahwa manajemen melakukan tindak lanjut atas hasil temuan tersebut.
5. Memantau dan mengevaluasi pelaksanaan tindak lanjut Direksi atas hasil temuan Internal Audit, KAP, dan hasil pengawasan OJK, guna memberikan rekomendasi kepada Dewan Komisaris.
6. Memantau dan mengevaluasi perencanaan dan pelaksanaan audit oleh auditor intern dan mengawasi pelaksanaan tindak lanjut audit dalam rangka menilai kecukupan pengendalian intern.
7. Memastikan bahwa Satuan Kerja Audit Internal (SKAI) bekerja secara independen.
8. Melakukan evaluasi rencana kerja audit tahunan Perseroan, termasuk memberikan rekomendasi kepada Dewan Komisaris terkait penyusunan rencana audit dan ruang lingkupnya.

Masa Tugas Komite Audit

Periode penugasan anggota Komite Audit Perseroan tidak boleh lebih lama dari masa jabatan Dewan Komisaris, sehingga masa jabatan anggota Komite Audit yang diangkat di antara masa jabatan Dewan Komisaris akan berakhir bersamaan dengan

Duties and Responsibilities of the Audit Committee

The duties and responsibilities of the Audit Committee include:

1. Review the financial information to be published by the Company to the public and/or authorities, including financial reports (quarterly/semester/annually), financial projections, annual reports and other reports related to the Company's financial information.
2. Review compliance with laws and regulations related to the Company's business activities including but not limited to laws and regulations in the capital market sector, and/or regulations related to Good Corporate Governance.
3. Provide recommendations to the Board of Commissioners regarding the appointment of a Public Accountant (AP) and/or Public Accounting Firm (KAP) that will provide audit services for annual historical financial information, which is based on independence, scope of assignment and fees.
4. Supervise the implementation of audits and monitor the results of audit findings carried out, as well as ensure that AP and KAP communicate immediately on significant matters/findings to the Audit Committee to be submitted to the Board of Commissioners, including ensuring that management takes follow-up actions on the findings.
5. Monitor and evaluate the implementation of the Board of Directors' follow-up on the findings of Internal Audit, KAP, and the results of OJK supervision, in order to provide recommendations to the Board of Commissioners
6. Monitor and evaluate the planning and implementation of audits by the internal auditors and supervise the implementation of follow-up audits in order to assess the adequacy of internal control.
7. Ensure that the Internal Audit Unit (SKAI) works independently.
8. Evaluate the Company's annual audit work plan, including providing recommendations to the Board of Commissioners regarding the preparation of the audit plan and its scope.

Term of Office for the Audit Committee

The term of office for members of the Company's Audit Committee must not be longer than the term of office of the Board of Commissioners. Thus, the term of office of Audit Committee members who are appointed between the terms of office of the Board of

berakhirnya masa jabatan Dewan Komisaris tersebut, tanpa mengurangi wewenang dari Dewan Komisaris untuk melakukan pemberhentian dan/atau penggantian sebelum masa tugasnya berakhir.

Commissioners will end at the end of the term of office of the Board of Commissioners, without reducing the authority of the Board of Commissioners to termination and/or replacement before their tenure ends.

Penyelenggaraan Rapat

Kebijakan pelaksanaan rapat bagi Komite Audit yaitu:

1. Komite Audit menyelenggarakan rapat secara berkala paling sedikit 1 (satu) kali dalam 3 (tiga) bulan.
2. Rapat dipimpin oleh Ketua Komite Audit. Apabila ketua Komite Audit berhalangan hadir maka digantikan oleh Komisaris independen lainnya jika ada atau salah satu anggota Komite Audit.
3. Rapat dapat diselenggarakan apabila dihadiri lebih dari 1/2 (satu per dua) jumlah anggota Komite Audit.
4. Keputusan rapat Komite diambil berdasarkan musyawarah mufakat. Dalam hal tidak tercapai musyawarah dan mufakat, pengambilan keputusan dilakukan berdasarkan suara terbanyak.
5. Perbedaan pendapat (*dissenting opinions*) yang terjadi dalam rapat Komite, wajib dicantumkan secara jelas dalam risalah rapat beserta alasan dari perbedaan pendapat tersebut.

Meetings

The policy for conducting the meetings for the audit committee is as follows:

1. The Audit Committee holds regular meetings at least 1 (one) time in 3 (three) months.
2. The meeting is led by the Chairperson of the Audit Committee. If the chairperson of the Audit Committee is unable to attend, he/she shall be substituted with another independent Commissioner if there is one or one of the members of the Audit Committee.
3. Meetings can be held if attended by more than 1/2 (one half) of the number of members of the Audit Committee.
4. Committee meeting decisions are taken based on deliberation and consensus. In the event that deliberation and consensus are not reached, decisions are made based on a majority vote.
5. Dissenting opinions that occur in Committee meetings must be clearly stated in the minutes of the meeting along with the reasons for the dissenting opinions.

Selama tahun 2022, Komite Audit telah menyelenggarakan 4 (empat) kali pertemuan, yang seluruhnya dihadiri oleh Ketua dan kedua anggota. Uraian mengenai kehadiran rapat Komite Audit adalah sebagai berikut:

Throughout 2022, the Audit Committee has held 4 (four) meetings, all of which were attended by the Chairperson and the two members. The summary of the Audit Committee meeting attendance is as follows:

Nama Name	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	% Kehadiran % Attendance
Pamitra Wineka	4	4	100%
Adi Priyono	4	4	100%
R. Rivai M. Noer	4	4	100%

Pelaksanaan Kegiatan Kerja Komite Audit

Pembahasan dan fokus kajian dan diskusi Komite Audit di tahun 2022 antara lain adalah sebagai berikut:

Audit Eksternal

1. Membahas hasil audit laporan keuangan Perseroan tahun 2021 serta mengevaluasi kesesuaian dengan standar akuntansi yang berlaku.
2. Melakukan evaluasi atas pelaksanaan jasa audit atas laporan keuangan periode 31 Desember 2021, yang dilakukan oleh Kantor Akuntan Publik (KAP) Purwantono, Sungkoro & Surja (EY Indonesia) dan Yovita sebagai Akuntan Publik (AP).

Implementation of Audit Committee Work Activities

The discussion and focus of the Audit Committee's review and discussion in 2022, are as follows:

External Audit

1. Discuss the audit results of the Company's 2021 financial statements and evaluating their compliance with applicable accounting standards.
2. Conduct an evaluation of the audit services implementation for the financial statements period ending December 31, 2021, performed by the Public Accounting Firm (KAP) Purwantono, Sungkoro & Surja (EY Indonesia) and Yovita as the Public Accountant (AP).

3. Memberikan rekomendasi kepada Dewan Komisaris atas penunjukan KAP dan AP untuk audit tahun buku 2022, yang didasarkan pada beberapa pertimbangan dan hasil evaluasi.
4. Menelaah independensi, kinerja Akuntan Publik, *fee* (imbalan jasa) dan kriteria lain dalam rangka memberikan rekomendasi kepada Dewan Komisaris untuk penetapan Akuntan Publik.
5. Menelaah kecukupan pemeriksaan Akuntan Publik untuk memastikan risiko-risiko penting telah dipertimbangkan.
6. Memantau hasil temuan pemeriksaan auditor eksternal.

Satuan Kerja Audit Internal (SKAI)

1. Mengevaluasi rencana kerja tahunan Satuan Kerja Audit Internal (SKAI) dan memberikan masukan-masukan jika diperlukan.
2. Melakukan pemantauan komitmen tindak lanjut temuan audit untuk menilai kecukupan pengendalian internal.
3. Melakukan kajian dan memberikan persetujuan atas Rencana Audit tahun 2022.
4. Memastikan bahwa temuan-temuan SKAI yang signifikan segera disampaikan kepada Komite Audit dan membahasnya untuk menjadi perhatian Dewan Komisaris.
5. Merekomendasikan kepada Dewan Komisaris agar SKAI melakukan audit khusus bila ada dugaan terjadinya kecurangan atau penyimpangan terhadap peraturan perundang-undangan dan/atau kebijakan lain.
6. Menelaah laporan Pelaksanaan dan Pokok-pokok Hasil Audit Intern yang akan disampaikan ke OJK.
7. Mengevaluasi efektivitas fungsi SKAI, dengan memastikan bahwa Manajemen melakukan tindak lanjut atas rekomendasi yang disampaikan SKAI.

Kepatuhan dan Internal Fraud

1. Memantau komitmen tindak lanjut hasil temuan pengawasan OJK serta memberikan rekomendasi perbaikan.
2. Melakukan kajian peraturan/ketentuan baru yang berlaku dan dampaknya.
3. Memantau penerapan kepatuhan Perseroan dan Anti Pencucian Uang dan Pencegahan Pendanaan Teroris (APU-PPT).
4. Memantau kasus internal *fraud* dan melakukan evaluasi program penanggulangan fraud.

Pernyataan Komite Audit atas Efektivitas Sistem Pengendalian Internal

Sistem pengendalian internal telah dievaluasi oleh Komite Audit. Komite Audit memastikan sistem

3. Provide recommendations to the Board of Commissioners regarding the appointment of the KAP and AP for the 2022 fiscal year audit, based on several considerations and evaluation results.
4. Review the independence, performance of the Public Accountant, fee (service remuneration) and other criteria in order to provide recommendations to the Board of Commissioners for the appointment of the Public Accountant.
5. Assess the adequacy of the Public Accountant's examination to ensure that significant risks have been considered.
6. Monitor the findings from the external auditor's examination.

Internal Audit Working Unit (IAU)

1. Evaluate the annual work plan of the Internal Audit Working Unit (IAU) and providing input if necessary.
2. Monitor the commitment to follow-up on audit findings to assess the adequacy of internal controls.
3. Conduct reviews and approve the 2022 Audit Plan.
4. Ensure that significant IAWU findings are promptly communicated to the Audit Committee and discussed for the attention of the Board of Commissioners.
5. Recommend to the Board of Commissioners that the IAU conduct a special audit in case of suspected fraud or deviations from legal regulations and/or other policies.
6. Review the Implementation Report and Main Points of Internal Audit Results to be submitted to the OJK.
7. Evaluate the effectiveness of the IAU function, by ensuring that Management follows up on the recommendations submitted by the IAWU.

Compliance and Internal Fraud

1. Monitoring the commitment to follow up on the OJK supervision findings and providing recommendations for improvement.
2. Conducting a review of new applicable regulations/rules and their impacts.
3. Monitoring the implementation of the Company's compliance and Anti-Money Laundering and Terrorism Financing Prevention (AML-TFP).
4. Monitoring internal fraud cases and evaluating the fraud prevention program.

Audit Committee Statement on the Effectiveness of the Internal Control System

The internal control system has been evaluated by the Audit Committee. The Audit Committee ensures

pengendalian internal yang dilakukan oleh Perseroan dinilai sudah berjalan efektif dan memadai mencakup pengendalian keuangan, operasional, serta kepatuhan terhadap peraturan perundang-undangan.

that the internal control system implemented by the Company is assessed as effectively and adequately covering financial, operational controls, as well as compliance with legal regulations.

Komite Pemantau Risiko
Risk Monitoring Committee

Komite Pemantau Risiko bertanggung jawab kepada Dewan Komisaris dan bertugas melakukan evaluasi serta memastikan keselarasan antara Kebijakan Manajemen Risiko dan penerapannya. Komite Pemantau Risiko Perseroan tahun 2022 terdiri dari seorang Komisaris Independen sebagai ketua Komite dengan 2 (dua) anggota independen. Seluruh anggota Komite Pemantau Risiko memiliki integritas, akhlak, dan moral yang baik, memiliki pengetahuan, keahlian, dan pengalaman di bidang keuangan serta manajemen risiko secara umum.

The Risk Monitoring Committee is responsible to the Board of Commissioners and is tasked with evaluating and ensuring alignment between the Risk Management Policy and its implementation. The Company's Risk Monitoring Committee in 2022 consists of an Independent Commissioner as the Committee Chair with 2 (two) independent members. All members of the Risk Monitoring Committee have good integrity, morals, and ethics, possess knowledge, expertise, and experience in finance and general risk management.

Dalam melaksanakan tugas dan tanggung jawabnya, Komite Pemantau Risiko memiliki Pedoman dan Tata Tertib Kerja yang mengatur antara lain: organisasi, keanggotaan, independensi, tugas dan tanggung jawab, wewenang, etika kerja, rapat, tanggung jawab pelaporan serta masa tugas. Pedoman kerja tersebut dikaji secara berkala untuk memastikan cakupan sesuai dengan ketentuan yang berlaku dan perkembangan bisnis Perseroan. Pedoman terakhir disetujui oleh Komite Pemantau Risiko pada tanggal 15 Maret 2016.

In carrying out its duties and responsibilities, the Risk Monitoring Committee has Guidelines and Work Rules that regulate, among others: organization, membership, independence, duties and responsibilities, authority, work ethics, meetings, reporting responsibilities and tenure. The work guidelines are reviewed regularly to ensure coverage is in accordance with applicable regulations and the Company's business development. The latest guidelines were approved by members of the Risk Monitoring Committee on March 15, 2016.

Mengacu kepada Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko dan peraturan yang berlaku, anggota Komite Pemantau Risiko terdiri dari:
1. Seorang Komisaris Independen;
2. Seorang pihak independen yang memiliki keahlian di bidang keuangan atau akuntansi; dan
3. Seorang pihak independen yang memiliki keahlian di bidang Manajemen risiko.

Referring to the Guidelines and Work Rules of the Risk Monitoring Committee and applicable regulations, the members of the Risk Monitoring Committee consist of:
1. An Independent Commissioner.
2. An independent party with expertise in finance or accounting, and
3. An independent party with expertise in risk management.

Berdasarkan Surat Keputusan No: SKEP/078/SET/BNC/IX/2021 tanggal 22 September 2021 tentang Susunan Anggota Komite Pemantau Risiko Perseroan, dengan susunan sebagai berikut:

Based on the Decree No: SKEP/078/SET/BNC/IX/2021 dated September 22, 2021, regarding the Composition of the Company's Risk Monitoring Committee, with the following composition:

No	Nama Name	Jabatan Position
1	Pamitra Wineka	Ketua Komite Pemantau Risiko Chairperson of the Risk Monitoring Committee
2	Adi Priyono	Anggota, Bidang Keuangan-Akuntansi/Perbankan Member, Financial-Accounting/Banking Sector
3	Yahya	Anggota, Manajemen Risiko Member, Risk Management

Komposisi, kualifikasi, dan independensi anggota Komite Pemantau Risiko telah sesuai dengan ketentuan yang berlaku. Komite Pemantau Risiko diketuai oleh Komisaris Independen dengan anggota satu orang Komisaris, dan dua orang pihak independen yang memiliki keahlian di bidang manajemen risiko dan bidang keuangan.

The composition, qualifications, and independence of the members of the Risk Monitoring Committee are in accordance with applicable regulations. The Risk Monitoring Committee is chaired by an Independent Commissioner with one member as a Commissioner and two independent parties with expertise in risk management and finance.

Profil Komite Pemantau Risiko
Risk Monitoring Committee Profile

Pamitra Wineka
Ketua Komite Pemantau Risiko
Chairperson of the Risk Monitoring Committee

Profil lengkap Pamitra Wineka dapat dilihat pada Bab Profil Perusahaan dalam Laporan Tahunan ini.
The complete profile of Pamitra Wineka can be found in the Company Profile section of this Annual Report.

Adi Priyono
Anggota Bidang Keuangan-Akuntansi/Perbankan
Member of Financial-Accounting/Banking Sector

Profil lengkap Adi Priyono dapat dilihat pada Bab Tata Kelola Perusahaan bagian Komite Audit dalam Laporan Tahunan ini.
The complete profile of Adi Priyono can be found in the Corporate Governance section of the Audit Committee in this Annual Report.

Yahya

Anggota Manajemen Risiko
Member of Risk Management

Data Pribadi **Personal Data**	Warga Negara Indonesia, 56 tahun Indonesian, 56 years old
Jabatan **Position**	Anggota Komite Pemantau Risiko Bidang Manajemen Risiko Risk Monitoring Committee Member in the Field of Risk Management
Riwayat Pendidikan **Educational Background**	• 2010 Universitas Suryadarma, Jakarta • 1996 STIE Jayakarta Jakarta • 1986 SMEA Negeri XXI Jakarta • 1983 SMP Sejahtera Depok • 1979 SD Citayam II Bogor • 2010 Suryadharma University, Jakarta • 1996 STIE Jayakarta Jakarta • 1986 SMEA Negeri XXI Jakarta • 1983 SMP Sejahtera, Depok • 1979 SD Citayam II, Bogor
Periode Jabatan **Term of Office**	20 Desember 2018 sampai dengan sekarang December 20, 2018 untill present

Riwayat Pekerjaan dan Rangkap Jabatan
Job Experience and Concurrent Position

- 2008 - sekarang: Komite Audit & Komite Pemantau Risiko PT Bank Oke Indonesia Tbk (d/h Bank Dinar)
- 2008 - 2015 Manager Accounting & Pajak PT Napoleon Light Industri
- 2003-2008: Staff Accounting PT Bank Liman International
- 1998-2003: Asisten Audit Kantor Akuntan Publik Drs. Arifin Faqih
- 1992-1998: Staff Accounting PT Bank Prasidha Utama

- 2008 - present: Audit Committee & Risk Monitoring Committee of PT Bank Oke Indonesia Tbk (formerly Bank Dinar)
- 2008 - 2015 Accounting & Tax Manager at PT Napoleon Light Industri
- 2003-2008: Accounting Staff at PT Bank Liman International
- 1998-2003: Audit Assistant at Public Accountant Office Drs. Arifin Faqih
- 1992-1998: Accounting Staff at PT Bank Prasidha Utama

Tugas dan Tanggung Jawab Komite Pemantau Risiko

Tugas dan Tanggung Jawab Komite Pemantau Risiko antara lain:

1. Evaluasi kesesuaian kebijakan manajemen risiko dengan penjelasan kebijakannya antara lain dengan mengevaluasi *risk appetite* dan batasan yang harus disetujui oleh Dewan Komisaris.
2. Pemantauan dan evaluasi pelaksanaan tugas Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko untuk memberikan rekomendasi kepada Dewan Komisaris, antara lain dengan:
   a. Memberikan pendapat profesional yang independen kepada Dewan Komisaris terhadap laporan atau hal-hal terkait pengelolaan risiko yang disampaikan oleh Direksi kepada Dewan Komisaris serta mengidentifikasi hal-hal yang memerlukan perhatian Dewan Komisaris.
   b. Menganalisis efektivitas fungsi unit kerja manajemen risiko dan Komite Manajemen Risiko.
   c. Mengevaluasi atas kesesuaian antara kebijakan manajemen risiko Perseroan dengan pelaksanaannya.

Masa Tugas

Masa tugas anggota Komite Pemantau Risiko Perseroan tidak boleh lebih lama dari masa jabatan Dewan Komisaris, sehingga masa jabatan anggota Komite Pemantau Risiko yang diangkat di antara masa jabatan Dewan Komisaris akan berakhir bersamaan dengan berakhirnya masa jabatan Dewan Komisaris tersebut, tanpa mengurangi wewenang dari Dewan Komisaris untuk melakukan pemberhentian dan/atau penggantian sebelum masa tugasnya berakhir.

Penyelenggaraan Rapat

Kebijakan Pelaksanaan rapat adalah sebagai berikut:

1. Komite Pemantau Risiko menyelenggarakan rapat secara berkala paling sedikit 4 (empat) kali dalam satu tahun, dan sewaktu-waktu dapat diadakan rapat apabila diperlukan.

Duties and Responsibilities of the Risk Monitoring Committee

Duties and Responsibilities of the Risk Monitoring Committee include:

1. Evaluation of the suitability of the risk management policy with an explanation of the policy, among others by evaluate risk appetite and limits that must be approved by the Board of Commissioners.
2. Monitoring and evaluation of the duty implementation of the Risk Management Committee and the Risk Management Work Unit to provide recommendations to the Board of Commissioners, among others by:
   a. Providing independent professional opinion to the Board of Commissioners on reports or matters related to risk management submitted by the Board of Directors to the Board of Commissioners and identify matters that require the attention of the Board of Commissioners.
   b. Analyzing the effectiveness of the function of the risk management work unit and the Risk Management Committee.
   c. Evaluating the conformity between the Company's risk management policies and their implementation.

Tenure

The tenure of members of the Company's Risk Monitoring Committee may not be longer than the term of office of the Board of Commissioners. Thus, the term of office of members of the Risk Monitoring Committee who are appointed between the terms of office of the Board of Commissioners will end at the end of the term of office of the Board of Commissioners, without reducing the authority of the Board of Commissioners to termination and/or replacement before the end of their tenure.

Meetings

The implementation policy for meetings is as follows:

1. The Risk Monitoring Committee holds regular meetings at least 4 (four) times in one year, and additional meetings may be held as needed.

2. Rapat dipimpin oleh Ketua Komite Pemantau Risiko. Apabila ketua Komite Pemantau Risiko berhalangan hadir maka digantikan oleh salah satu anggota Komite Pemantau Risiko.
3. Kuorum Rapat dinyatakan apabila dihadiri lebih dari 1/2 (satu per dua) jumlah anggota Komite Pemantau Risiko.
4. Keputusan rapat Komite diambil berdasarkan musyawarah mufakat. Dalam hal tidak tercapai musyawarah dan mufakat, pengambilan keputusan dilakukan berdasarkan suara terbanyak.
5. Perbedaan pendapat (*dissenting opinions*) yang terjadi dalam rapat Komite, wajib dicantumkan secara jelas dalam risalah rapat beserta alasan dari perbedaan pendapat tersebut.

2. The meeting is chaired by the Chairperson of the Risk Monitoring Committee. If the chairperson of the Risk Monitoring Committee is unable to attend, he/she shall be substituted by a member of the Risk Monitoring Committee.
3. Meeting quorum is stated if attended by more than 1/2 (one half) of the number of members of the Risk Monitoring Committee.
4. Committee meeting decisions are taken based on deliberation and consensus. In the event that deliberation and consensus could not be reached, decisions are made based on a majority vote.
5. Dissenting opinions that occur in Committee meetings must be clearly stated in the minutes of the meeting along with the reasons for the dissenting opinions.

Selama tahun 2022, Komite Pemantau Risiko telah menyelenggarakan 4 (empat) kali pertemuan, yang seluruhnya dihadiri oleh Ketua dan kedua anggota. Uraian mengenai kehadiran rapat Komite Pemantau Risiko adalah sebagai berikut:

Throughout 2022, the Risk Monitoring Committee has held 4 (four) meetings, all of which were attended by the Chairman and the two members. The description of the attendance at the Risk Monitoring Committee meetings is as follows:

Nama Name	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	% Kehadiran % Attendance
Pamitra Wineka	4	4	100%
Adi Priyono	4	4	100%
Yahya	4	4	100%

Pelaksanaan Kegiatan Kerja Komite Pemantau Risiko

Pembahasan, fokus kajian dan diskusi Komite Pemantau Risiko pada tahun 2022 adalah sebagai berikut:

1. Memantau perkembangan perekonomian global, domestik, perbankan, perubahan peraturan dan lingkungan usaha pada umumnya dan mengevaluasi pengaruhnya terhadap pengelolaan risiko bank/Perseroan.
2. Melakukan *review* dan pembahasan terhadap pelaksanaan fungsi manajemen risiko yang meliputi antara lain laporan profil risiko dan laporan lainnya terkait dengan jenis risiko melalui Rapat Komite Pemantau Risiko (KPR) yang dilakukan minimal 4 (empat) kali dalam satu tahun.
3. Memberikan masukan terhadap mitigasi risiko yang harus dilakukan oleh Perseroan yang tidak terbatas kepada pemantauan atas 8 (delapan) risiko.
4. Mengevaluasi *stress testing* yang dilakukan oleh Perseroan baik sebagai upaya monitoring Perseroan ataupun upaya Perseroan dalam memitigasi risiko yang muncul khususnya terhadap kredit, pasar, likuiditas dan permodalan Perseroan.

Implementation of Risk Monitoring Committee Work Activities

The discussion and focus of the study and discussion of the Risk Monitoring Committee in 2022 are as follows:

1. Monitor global economic developments, domestic banking, regulatory changes, and the general business environment, and evaluate their impact on the bank/company's risk management.
2. Conduct reviews and discussions on the implementation of risk management functions, which include, among others, risk profile reports and other reports related to risk types, through Risk Monitoring Committee (RMC) meetings held at least 4 (four) times a year.
3. Provide input on risk mitigation actions that the company should undertake, not limited to monitoring 8 (eight) risks.
4. Evaluate stress testing conducted by the company, both as a monitoring effort and as an effort to mitigate emerging risks, particularly those related to the company's credit, market, liquidity, and capital.

5. Memberikan masukan atas upaya tindak lanjut Perseroan terhadap temuan-temuan OJK terkait pengelolaan manajemen risiko.
6. Memantau dan mengevaluasi terhadap tugas Komite Manajemen Risiko dan unit Manajemen Risiko terkait penetapan dan pemantauan risiko yang meliputi 8 (delapan) risiko.

5. Provide input on the company's follow-up actions regarding OJK findings related to risk management.
6. Monitor and evaluate the responsibilities of the Risk Management Committee and Risk Management unit in setting and monitoring risks that include 8 (eight) risks.

Komite Nominasi dan Remunerasi
Nomination and Remuneration Committee

Dalam rangka mendukung pelaksanaan fungsi pengawasan, Dewan Komisaris membentuk Komite Nominasi dan Remunerasi yang dibentuk dan bertanggung jawab kepada Dewan Komisaris yang berhubungan dengan implementasi kebijakan Nominasi dan Remunerasi Dewan Komisaris dan Direksi serta sistem kepegawaian Perseroan. Komite Nominasi dan Remunerasi Perseroan tahun 2022 diketuai oleh seorang Komisaris Independen dan beranggotakan 1 (satu) orang Komisaris dan seorang pejabat eksekutif yang membawahi sumber daya manusia.

In order to support the implementation of supervisory functions, the Board of Commissioners formed a Nomination and Remuneration Committee, which is established and accountable to the Board of Commissioners, in connection with the implementation of Nomination and Remuneration policies for the Board of Commissioners and Directors, as well as the Company's personnel system. In 2022, the Company's Nomination and Remuneration Committee is chaired by an Independent Commissioner and consists of 1 (one) Commissioner and an executive officer overseeing human resources.

Komite Nominasi dan Remunerasi memiliki Pedoman dan Tata Tertib Kerja yang mengatur antara lain: organisasi, keanggotaan, independensi, tugas dan tanggung jawab, wewenang, etika kerja, rapat, tanggung jawab pelaporan serta masa tugas. Pedoman kerja tersebut dikaji secara berkala untuk memastikan cakupan sesuai dengan ketentuan yang berlaku dan perkembangan bisnis Perseroan. Pedoman terakhir disetujui oleh Dewan Komisaris pada tanggal 3 November 2020.

The Nomination and Remuneration Committee has Guidelines and Work Procedures that regulate, among others: organization, membership, independence, duties and responsibilities, authority, work ethics, meetings, reporting responsibilities, and term of office. These guidelines are reviewed periodically to ensure coverage in accordance with applicable regulations and the Company's business development. The latest guidelines were approved by the Board of Commissioners on November 3, 2020.

Berdasarkan Surat Keputusan Direksi No. SKEP/086B/SET/BNC/XI/2020 Tanggal 3 November 2020, susunan keanggotaan Komite Nominasi dan Remunerasi adalah sebagai berikut:

Based on the Board of Directors' Decree No. SKEP/086B/SET/BNC/XI/2020 dated November 3, 2020, the composition of the Nomination and Remuneration Committee is as follows:

No	Nama Name	Jabatan Position
1.	Suprihadi	Ketua Komite Nominasi dan Remunerasi Chairman of the Nomination and Remuneration Committee
2.	Tjandra M. Gozali	Anggota Member
3.	Apriza Liz Tresia Dewi*	Kepala Divisi Human Resources merangkap Sekretaris dan Anggota Head of Human Resources Division, concurrently Secretary and Member

*) Bergabung sejak 09 Mei 2022, sebelumnya dijabat oleh Pjs. Kadiv Human Resource
*) Joined since May 9, 2022, previously held by the Acting Head of Human Resources

Profil Komite Nominasi dan Remunerasi
Profile of the Nomination and Remuneration Committee

Suprihadi
Ketua Komite Nominasi dan Remunerasi
Chairman of the Nomination and Remuneration Committee

Profil lengkap Suprihadi dapat dilihat pada Bab Profil Perusahaan dalam Laporan Tahunan ini.
The complete profile of Suprihadi can be found in the Company Profile chapter of this Annual Report.

Tjandra M. Gozali
Anggota Komite Nominasi dan Remunerasi
Member of the Nomination and Remuneration Committee

Profil lengkap Tjandra M. Gozali dapat dilihat pada Bab Profil Perusahaan dalam Laporan Tahunan ini.
The complete profile of M.Gozali can be found in the Company Profile chapter of this Annual Report.

Apriza Liz Tresia Dewi

Kepala Divisi Human Resources merangkap Sekretaris dan Anggota Komite Nominasi dan Remunerasi
Head of Human Resources Division concurrently Secretary and Member of Nomination and Remuneration Committee

Data Pribadi Personal Data	Warga Negara Indonesia, 43 tahun Indonesian, 43 years old
Jabatan Position	Kepala Divisi HR (Merangkap sebagai Sekretaris dan Anggota KNR) Head of HR Division (Concurrently as Secretary and Member of KNR)
Riwayat Pendidikan Educational Background	• 2009 Universitas Gadjah Mada (Magister Sains Psikologi) • 1998 Universitas Lampung (Sarjana Ekonomi Akuntansi • 2009 Gadjah Mada University (Master of Science in Psychology) • 1998 Lampung University (Bachelor's Degree in Accounting)
Periode Jabatan Term of Office	9 Mei 2022 sampai dengan sekarang May 9, 2022 until present
Riwayat Pekerjaa n dan Rangkap Jabatan Job Experience and Concurrent Position	Bergabung di PT Bank Neo Commerce, Tbk sejak 9 Mei 2022 dengan lebih dari 7 tahun pengalaman di industri keuangan perbankan. Sebelumnya beliau sempat menjabat sebagai *Head of People Strategy, Culture & Employer Branding* DANA Indonesia, *Vice President Talent Management & Organization Development, Assistant Vice President HR Business Partner* PT Bank DBS Indonesia, *Assistant Vice President, HR Communication, Innovation & Project* PT Bank DBS Indonesia, *Assistant Vice President, Learning Solution Lead* PT Bank Danamon Indonesia Tbk, *Learning Consultan & Facilitator Manager* PT Bank ANZ Indonesia, *Research Project Coordinator* (Indonesia) & Peneliti *Rural Urban Migration in China & Indonesia*, Universitas Nasional Australia, serta sebagai *Consultant* di NBO Indonesia. Beliau juga memiliki sertifikasi *Certified Human Resources Professional* (CHRP) & *Certified Human Resource Manager* (CHRM). Joined PT Bank Neo Commerce, Tbk on May 9, 2022, with over 7 years of experience in the banking finance industry. Prior to this, she held positions such as Head of People Strategy, Culture & Employer Branding at DANA Indonesia, Vice President of Talent Management & Organization Development, Assistant Vice President HR Business Partner at PT Bank DBS Indonesia, Assistant Vice President of HR Communication, Innovation & Project at PT Bank DBS Indonesia, Assistant Vice President, Learning Solution Lead at PT Bank Danamon Indonesia Tbk, Learning Consultant & Facilitator Manager at PT Bank ANZ Indonesia, Research Project Coordinator (Indonesia) & Researcher for Rural Urban Migration in China & Indonesia at the Australian National University, and as a Consultant at NBO Indonesia. She also holds certifications as a Certified Human Resources Professional (CHRP) and Certified Human Resource Manager (CHRM).

Masa Tugas Komite Nominasi dan Remunerasi

Periode penugasan anggota Komite Nominasi dan Remunerasi Perseroan tidak boleh lebih lama dari masa jabatan Dewan Komisaris, sehingga masa jabatan anggota Komite Nominasi dan Remunerasi yang diangkat di antara masa jabatan Dewan Komisaris akan berakhir bersamaan dengan berakhirnya masa jabatan Dewan Komisaris tersebut, tanpa mengurangi wewenang dari Dewan Komisaris untuk melakukan pemberhentian dan/atau penggantian sebelum masa tugasnya berakhir.

Tugas dan Tanggung Jawab Komite Nominasi dan Remunerasi

Terkait dengan Kebijakan Remunerasi, maka tugas dari Komite Nominasi dan Remunerasi adalah:

1. Membantu dan memberikan rekomendasi kepada Dewan Komisaris dalam melakukan evaluasi dan penetapan, mengenai:
   a. Struktur, kebijakan, dan besaran remunerasi bagi Dewan Komisaris dan Direksi untuk disampaikan kepada Rapat Umum Pemegang Saham (RUPS).
   b. Struktur, kebijakan, dan besaran remunerasi bagi pejabat eksekutif dan pegawai secara keseluruhan untuk disampaikan kepada Direksi melalui Dewan Komisaris.

2. Membantu Dewan Komisaris melakukan penilaian kinerja dengan kesesuaian Remunerasi yang diterima masing-masing anggota Direksi dan/atau anggota Dewan Komisaris.
3. Dalam memberikan rekomendasi yang terkait dengan remunerasi ini juga harus memperhatikan faktor-faktor sebagai berikut:
   a. Kinerja keuangan Perseroan dan kecukupan pemenuhan cadangan;
   b. Prestasi kerja individu;
   c. Kewajaran dibandingkan dengan *peer group*;
   d. Pertimbangan sasaran dan strategi jangka panjang Perseroan;
   e. Keseimbangan tunjangan antara yang bersifat tetap dan bersifat variabel;
   f. Struktur kebijakan dan besaran remunerasi sebagaimana dimaksud di atas harus dievaluasi oleh Komite Nominasi dan Remunerasi paling kurang 1 kali dalam 1 tahun.

Terkait dengan Kebijakan Nominasi, tugas dari Komite Nominasi dan Remunerasi dan Remunerasi adalah:

1. Menyusun kebijakan, sistem dan prosedur pemilihan dan/atau penggantian anggota Komisaris dan Direksi untuk disampaikan kepada RUPS.

Term of Office for the Nomination and Remuneration Committee

The tenure of members of the Company's Nomination and Remuneration Committee may not be longer than the term of office of the Board of Commissioners. Thus, the term of office of members of the Nomination and Remuneration Committee who are appointed between the terms of office of the Board of Commissioners will end at the end of the term of office of the Board of Commissioners, without reducing the authority of the Board of Commissioners. To termination and/or replacement before the end of their tenure.

Duties and Responsibilities of the Nomination and Remuneration Committee

In relation to the Remuneration Policy, the duties of the Nomination and Remuneration Committee are:

1. To assist and provide recommendations to the Board of Commissioners in conducting evaluations and determining:
   a. The structure, policy, and amount of remuneration for the Board of Commissioners and Directors to be submitted to the General Meeting of Shareholders (GMS).
   b. The structure, policy, and amount of remuneration for executive officers and employees as a whole, to be submitted to the Board of Directors through the Board of Commissioners.
2. Assist the Board of Commissioners in assessing performance in accordance with the Remuneration received by each member of the Board of Directors and/or members of the Board of Commissioners.
3. In providing recommendations related to remuneration, the following factors must also be considered:
   a. The financial performance of the Company and the adequacy of reserve fulfillment;
   b. Individual work achievements;
   c. Reasonableness compared to peer group;
   d. Consideration of the Company's long-term goals and strategies;
   e. Balance between fixed and variable benefits;
   f. The policy structure and amount of remuneration as mentioned above must be evaluated by the Nomination and Remuneration Committee at least once in 1 year.

In relation to the Nomination Policy, the duties of the Nomination and Remuneration Committee are:

1. Establish policies, systems, and procedures for the selection and/or replacement of members of the Board of Commissioners and Directors to be submitted to the General Meeting of Shareholders.

2. Memberikan rekomendasi kepada Dewan Komisaris mengenai:
   a. Komposisi jabatan anggota Direksi dan anggota Dewan Komisaris;
   b. Kebijakan dan kriteria yang dibutuhkan dalam proses Nominasi;
   c. Kebijakan evaluasi kinerja bagi anggota Direksi dan anggota Dewan Komisaris.
3. Membantu Dewan Komisaris melakukan penilaian kinerja anggota Direksi dan/atau anggota Dewan Komisaris berdasarkan tolak ukur yang telah disusun sebagai bahan evaluasi.
4. Memberikan rekomendasi kepada Dewan Komisaris mengenai program pengembangan kemampuan anggota Direksi dan/atau anggota Dewan Komisaris.
5. Menelaah dan memberikan usulan calon yang memenuhi syarat sebagai anggota Direksi dan/atau anggota Dewan Komisaris untuk disampaikan kepada RUPS.
6. Memberikan rekomendasi mengenai pihak independen yang akan menjadi:
   a. Anggota komite audit yang memiliki keahlian di bidang hukum/perbankan.
   b. Anggota Komite Pemantau Risiko, seorang yang memiliki keahlian di bidang keuangan dan seorang di bidang Manajemen Risiko.

Penyelenggaraan Rapat Komite Nominasi dan Remunerasi

Kebijakan Pelaksanaan rapat adalah sebagai berikut:

1. Komite Nominasi dan Remunerasi menyelenggarakan rapat secara berkala paling sedikit 1 (satu) kali dalam 4 (empat) bulan, dan sewaktu-waktu dapat diadakan rapat apabila diperlukan.
2. Rapat dipimpin oleh Ketua Komite Nominasi dan Remunerasi.
3. Kuorum Rapat dinyatakan apabila dihadiri mayoritas jumlah anggota Komite Nominasi dan Remunerasi, dimana satu dari mayoritas tersebut merupakan ketua Komite.
4. Keputusan rapat Komite diambil berdasarkan musyawarah mufakat. Dalam hal tidak tercapai musyawarah dan mufakat, pengambilan keputusan dilakukan berdasarkan suara terbanyak.
5. Perbedaan pendapat (*dissenting opinions*) yang terjadi dalam rapat Komite, wajib dicantumkan secara jelas dalam risalah rapat beserta alasan dari perbedaan pendapat tersebut.

2. Provide recommendations to the Board of Commissioners regarding:
   a. The composition of positions for members of the Board of Directors and the Board of Commissioners;
   b. The policies and criteria required in the Nomination process;
   c. The performance evaluation policy for members of the Board of Directors and the Board of Commissioners.
3. Assist the Board of Commissioners in assessing the performance of members of the Board of Directors and/or members of the Board of Commissioners based on established benchmarks as a basis for evaluation.
4. Provide recommendations to the Board of Commissioners regarding the capability development program for members of the Board of Directors and/or members of the Board of Commissioners.
5. Review and propose qualified candidates for the positions of members of the Board of Directors and/or members of the Board of Commissioners to be submitted to the General Meeting of Shareholders.
6. Provide recommendations regarding the independent parties who will serve as:
   a. Audit Committee members with expertise in law/banking.
   b. Risk Monitoring Committee members, including one individual with expertise in finance and another in Risk Management.

Conduct of the Nomination and Remuneration Committee Meetings

The policy for conducting meetings is as follows:

1. The Nomination and Remuneration Committee organizes regular meetings at least once every 4 (four) months, and additional meetings may be held as needed.
2. The meetings are chaired by the Chairperson of the Nomination and Remuneration Committee.
3. A quorum for the meeting is declared if the majority of the Nomination and Remuneration Committee members are present, with at least one of the majority being the Chairperson of the Committee.
4. Decisions in the Committee meetings are made based on deliberation and consensus. If consensus cannot be reached, decisions are made based on the majority vote.
5. Dissenting opinions arising in Committee meetings must be clearly stated in the meeting minutes, along with the reasons for such differing opinions.

Selama tahun 2022, Komite Nominasi dan Remunerasi telah menyelenggarakan 6 (enam) kali pertemuan, yang dihadiri oleh seluruh anggota Komite. Uraian mengenai kehadiran rapat Komite Nominasi dan Remunerasi adalah sebagai berikut:

Throughout 2022, the Nomination and Remuneration Committee held 6 (six) meetings, attended by all Committee members. The summary of attendance for the Nomination and Remuneration Committee meetings is as follows:

Nama Name	Jumlah Rapat Number of Meetings	Jumlah Kehadiran Number of Attendance	% Kehadiran % Attendance
Suprihadi	6	4	67%
Tjandra M. Gozali	6	6	100%
Kepala Divisi HR	6	6	100%

Pelaksanaan Kegiatan Kerja Komite Nominasi dan Remunerasi

Pembahasan dan fokus kajian dan diskusi Komite Nominasi dan Remunerasi pada tahun 2022 adalah sebagai berikut:

1. Memberikan rekomendasi kepada Dewan Komisaris sehubungan dengan pemberian Remunerasi Direksi dan Dewan Komisaris.
2. Mengkaji gambaran umum SDM di Perseroan pada tahun 2022.
3. Mengkaji pengembangan SDM dan Organisasi menyambut persaingan pada *market.*

Implementation of the Nomination and Remuneration Committee's Work Activities

The discussions and focus of the Nomination and Remuneration Committee's studies and deliberations in 2022 are as follows:

1. Providing recommendations to the Board of Commissioners regarding remuneration for the Board of Directors and Board of Commissioners.
2. Reviewing the overall human resources situation in the Company in 2022.
3. Assessing human resource and organizational development in preparation for competition in the market.

Program Kerja Organ Pendukung Dewan Komisaris
Supporting Organ Work Program for the Board of Commissioners

Program kerja yang telah ditetapkan masing-masing Komite telah ditetapkan sesuai dengan tugas dan tanggung jawabnya masing-masing. Di sepanjang tahun 2022, setiap Komite telah melaksanakan program kerja dengan baik yang secara garis besar mencakup rapat, pengawasan terhadap pengelolaan Perseroan, dan pemberian rekomendasi kepada Dewan Komisaris.

The work programs established by each Committee have been determined in accordance with their respective duties and responsibilities. Throughout 2022, each Committee has executed their work programs effectively, which broadly encompass meetings, supervision of the Company's management, and providing recommendations to the Board of Commissioners.

Sekretaris Perusahaan
Corporate Secretary

Sekretaris Perusahaan memiliki peran penting dalam memfasilitasi komunikasi antara badan hukum, hubungan antara Perseroan dan pemangku kepentingan, dan kepatuhan terhadap hukum dan peraturan. Sebagai salah satu upaya untuk memenuhi regulasi dalam POJK No. 35/POJK.04/2014 tanggal 8 Desember 2014 tentang Sekretaris Perusahaan Emiten Atau Perusahaan Publik, Perseroan telah membentuk Sekretaris Perusahaan melalui Surat Keputusan Direksi No. SKEP/184/SET/DIR/BYB/VIII/2020 tanggal 4 Agustus 2020 tentang Mutasi Jabatan Karyawan, dan Surat Keputusan Direksi Nomor. SKEP/015/SET/BNC/III/2022 tanggal 30 Maret 2022 tentang Penegasan Pengangkatan Sekretaris Perusahaan (*Corporate Secretary*), Perseroan telah menunjuk Agnes Fibri Triliana Dewi sebagai Sekretaris Perusahaan.

Di samping itu, Sekretaris Perusahaan juga merangkap sebagai Sekretaris Dewan Komisaris. Dengan demikian, profil dan juga realisasi program kerja Sekretaris Dewan Komisaris menjadi satu kesatuan dalam pembahasan mengenai Sekretaris Perusahaan.

The Corporate Secretary plays a crucial role in facilitating communication between the legal entity, the relationship between the Company and stakeholders, and compliance with laws and regulations. As part of the effort to comply with regulations in POJK No. 35/POJK.04/2014 dated December 8, 2014, regarding the Corporate Secretary of Issuers or Public Companies, the Company has established a Corporate Secretary through the Board of Directors Decree No. SKEP/184/SET/DIR/BYB/VIII/2020 dated August 4, 2020, concerning Employee Position Transfers, and Board of Directors Decree No. SKEP/015/SET/BNC/III/2022 dated March 30, 2022, regarding the Affirmation of the Appointment of the Corporate Secretary. The Company has appointed Agnes Fibri Triliana Dewi as the Corporate Secretary.

In addition, the Corporate Secretary also serves as the Secretary of the Board of Commissioners. Consequently, the profile and realization of the work program for the Secretary of the Board of Commissioners are integrated into the discussion on the Corporate Secretary.

Profil Sekretaris Perusahaan
Corporate Secretary Profile

Agnes Fibri Triliana

Sekretaris Perusahaan
Corporate Secretary

Data Pribadi **Personal Data**	Warga Negara Indonesia, 47 tahun Indonesian, 47 years old
Jabatan **Position**	Sekretaris Perusahaan Corporate Secretary
Riwayat Pendidikan **Educational Background**	• 2001-2006: Universitas Esa Unggul - Manajemen keuangan • 1994-1997: Akademi Sekretaris Tarakanita • 2001-2006 Bachelor's Degree in Economics, Esa Unggul University • 1994-1997 D3 Secretary Academy, Tarakanita University
Periode Jabatan **Term of Office**	3 Agustus 2020 sampai dengan sekarang August 3, 2020 until present

Riwayat Pekerjaan dan Rangkap Jabatan **Job Experience and Concurrent Position**	• 2018-2018: PT Solusi Nusantara Terpadu • 2016-2020: PT Rpay Finansial Digital Indonesia • 2016-2018: PT Solusi Paramitra • 2014-2017: PT Pengelola Pemeringkat Kredit Nasional • 2000-2014: PT Pefindo • 2018-2018: PT Solusi Nusantara Terpadu • 2016-2020: PT Rpay Finansial Digital Indonesia • 2016-2018: PT Solusi Paramitra • 2014-2017: PT Pengelola Pemeringkat Kredit Nasional • 2000-2014: PT Pefindo

Tugas dan Tanggung Jawab Sekretaris Perusahaan
The Duties and Responsibilities of the Corporate Secretary

Secara garis besar, Sekretaris Perusahaan memiliki tugas dan tanggung jawab sebagai berikut:

1. Mengikuti perkembangan Pasar Modal, khususnya peraturan perundang-undangan yang berlaku di bidang Pasar Modal
2. Memberikan masukan kepada Direksi dan Dewan Komisaris untuk mematuhi ketentuan peraturan perundang-undangan di bidang Pasar Modal serta di bidang hukum korporasi
3. Membantu Direksi dan Dewan Komisaris dalam pelaksanaan tata kelola perusahaan yang meliputi:
   - Keterbukaan informasi kepada masyarakat, termasuk ketersediaan informasi pada *website* Bank
   - Penyampaian laporan kepada Otoritas Jasa Keuangan dan regulator lainnya tepat waktu
   - Penyelenggaraan dan dokumentasi Rapat Umum Pemegang Saham ("RUPS")
   - Penyelenggaraan dan dokumentasi rapat Direksi dan/atau Dewan Komisaris
   - Memberikan nasihat dan rekomendasi terkait prinsip-prinsip *Good Corporate Governance* (GCG) kepada manajemen, komite-komite, dan anak perusahaan Bank
4. Sebagai penghubung antara Bank dengan pemegang saham, Otoritas Jasa Keuangan, dan pemangku kepentingan lainnya
5. Memastikan seluruh aksi korporasi Bank telah memenuhi ketentuan perundang-undangan yang berlaku, khususnya ketentuan Pasar Modal
6. Bertanggung jawab dalam mengelola penyimpanan dokumen penting Perseroan
7. Mengelola Daftar Pemegang Saham dan Daftar Khusus Perseroan
8. Bertindak sebagai Sekretaris Komite Tata Kelola Terintegrasi Perseroan

In general, the Corporate Secretary has the following duties and responsibilities:

1. Keep up-to-date with developments in the Capital Market, particularly the applicable regulations in the field of Capital Market
2. Provide input to the Board of Directors and Board of Commissioners to comply with the provisions of regulatory legislation in the field of Capital Market as well as in the area of corporate law
3. Assist the Board of Directors and Board of Commissioners in the implementation of corporate governance, which includes:
   - Ensure disclosure of information to the public, including the availability of information on the Bank's website
   - Timely submission of reports to the Financial Services Authority and other regulators
   - Organize and documenting the General Meeting of Shareholders ("GMS")
   - Organize and documenting meetings of the Board of Directors and/or Board of Commissioners
   - Provide advice and recommendations on Good Corporate Governance (GCG) principles to management, committees, and the Bank's subsidiaries
4. Serve as a liaison between the Bank, shareholders, Financial Services Authority, and other stakeholders
5. Ensure that all corporate actions of the Bank comply with the applicable laws and regulations, particularly the Capital Market provisions
6. Responsible for managing the storage of the Company's important documents
7. Manage the Shareholders Register and the Company's Special Register
8. Act as the Secretary of the Company's Integrated Governance Committee

9. Menyiapkan dokumen dan membantu proses *Fit & Proper Test* bagi calon anggota Dewan Komisaris dan/atau Direksi Perseroan
10. Memberikan informasi kepada internal Perseroan terkait dengan segala keputusan Direksi untuk kepentingan Perseroan.

9. Prepare documents and assist with the Fit & Proper Test process for candidates of the Board of Commissioners and/or Board of Directors of the Company
10. Provide information to the internal Company regarding all decisions of the Board of Directors for the benefit of the Company.

Pelaksanaan Kegiatan Kerja Sekretaris Perusahaan
Implementation of the Corporate Secretary's Work Activities

Pada tahun 2022, Sekretaris Perusahaan telah melaksanakan tugas dan tanggung jawabnya sesuai dengan ketentuan yang berlaku dari internal Perseroan. Secara khusus, Sekretaris Perusahaan telah memastikan aspek keterbukaan informasi terkait pemenuhan regulasi yang wajib dipenuhi oleh Perseroan. Sekretaris Perusahaan juga telah melaksanakan tanggung jawab dalam hal membina hubungan baik dengan pemegang saham dan para pemangku kepentingan yang mencakup nasabah, regulator, media, dan masyarakat umum lainnya. Uraian lengkap mengenai pelaksanaan tugas selama tahun 2022 adalah sebagai berikut:

1. Mengikuti perkembangan peraturan khususnya peraturan perundang-undangan yang berlaku di Pasar Modal, serta memastikan kepatuhan atas peraturan baru yang dikeluarkan OJK, Bursa Efek Indonesia dan Regulator lain terkait dengan pasar modal.
2. Menyelenggarakan dan mendokumentasikan RUPST dan RUPSLB pada tanggal 21 Juli 2022, sesuai dengan POJK No. 15/POJK.04/2021 dan POJK No. 16/POJK.04/2020.
3. Menyelenggarakan Paparan Publik pada 18 November 2022, guna memenuhi kewajiban penyampaian informasi kepada publik berdasarkan keputusan Bursa Efek Indonesia Nomor: Kep00066/BEI/09-2022 perihal Perubahan Peraturan Nomor I-E Tentang Kewajiban Penyampaian Informasi
4. Melakukan pengkinian Peraturan Internal terkait dengan Dewan Komisaris dan Direksi serta Komite-Komite yang bertanggung jawab kepada Dewan Komisaris.

In 2022, the Corporate Secretary has carried out its duties and responsibilities in accordance with the prevailing regulations within the Company. Specifically, the Corporate Secretary has ensured the transparency of information related to the fulfillment of mandatory regulations by the Company. The Corporate Secretary has also executed its responsibility in fostering good relationships with shareholders and stakeholders, including customers, regulators, media, and the general public. A detailed description of the duties carried out during 2022 is as follows:

1. Keep up with the development of regulations, particularly the prevailing laws in the Capital Market, and ensuring compliance with new regulations issued by the OJK, Indonesia Stock Exchange, and other regulators related to the capital market.
2. Conduct and documenting the Annual General Meeting of Shareholders (AGMS) and Extraordinary General Meeting of Shareholders (EGMS) on July 21, 2022, in accordance with POJK No. 15/POJK.04/2021 and POJK No. 16/POJK.04/2020.
3. Conduct a Public Expose on November 18, 2022, to fulfill the obligation of information disclosure to the public based on the decision of the Indonesia Stock Exchange Number: Kep00066/BEI/09-2022 regarding the Amendment to Regulation Number I-E Concerning Information Disclosure Obligations
4. Update the Internal Regulations related to the Board of Commissioners and Directors as well as the Committees responsible to the Board of Commissioners.

5. Melakukan keterbukaan informasi kepada pemangku kepentingan sesuai dengan peraturan yang berlaku, termasuk rangkaian aksi korporasi PMHMETD VI serta pengkinian informasi pada situs web Perseroan.
6. Menyelenggarakan, menghadiri dan mendokumentasikan Rapat Direksi dan/atau Rapat Dewan Komisaris.
7. Membantu Direksi dan Dewan Komisaris dalam pelaksanaan tata kelola perusahaan.
8. Mengatur dan menghadiri Rapat Komite-komite di tingkat Dewan Komisaris.
9. Mengkaji *website* Perseroan dan memberikan input informasi yang harus diungkapkan kepada publik.
10. Melakukan keterbukaan informasi kepada masyarakat dengan menyediakan informasi pada *website*, dan melaporkan kepada Bursa Efek Indonesia maupun Otoritas Jasa Keuangan setiap informasi yang material yang diperkirakan dapat mempengaruhi pemodal atau harga efek di Bursa.
11. Memberikan pelayanan atas setiap informasi yang dibutuhkan pemegang saham berkaitan dengan kondisi Perseroan.
12. Memberikan masukan bagi unit kerja pembuat kebijakan terhadap kebijakan/peraturan internal.
13. Menyiapkan dokumentasi dan membantu proses *Fit and Proper Test* bagi Direktur dan Dewan Komisaris Perseroan.

5. Ensure transparency of information to stakeholders in accordance with the prevailing regulations, including the corporate action series of PMHMETD VI and updating information on the Company's website.
6. Organize, attend, and document the Board of Directors and/or Board of Commissioners meetings.
7. Assist the Board of Directors and Board of Commissioners in the implementation of corporate governance.
8. Arrange and attend the Committee meetings at the Board of Commissioners level.
9. Review the Company's website and provide input on information to be disclosed to the public.
10. Ensure information transparency to the public by providing information on the website, and reporting to the Indonesia Stock Exchange and the Financial Services Authority any material information that is expected to affect investors or the price of securities in the Exchange.
11. Provide services for any information needed by shareholders related to the Company's condition.
12. Provide input to the policy-making units regarding internal policies/regulations.
13. Prepare documentation and assist in the Fit and Proper Test process for the Directors and Board of Commissioners of the Company.

Penanganan Benturan Kepentingan
Handling Conflict of Interest

Benturan kepentingan adalah keadaan dimana terdapat konflik antara kepentingan ekonomis Perseroan dan kepentingan ekonomis pribadi pemegang saham, anggota Dewan Komisaris dan Direksi serta karyawan perusahaan. Pada tahun 2014, Perseroan telah menerbitkan Surat Keputusan (SKEP) Direksi Nomor 230/SET/BYB/VIII/2014 tanggal 22 Agustus 2014 tentang Pedoman Pencegahan Benturan Kepentingan yang mengatur tentang penanganan transaksi yang mengandung benturan kepentingan.

Dalam menjalankan tugas dan kewajibannya, anggota Dewan Komisaris, Direksi dan karyawan harus mendahulukan kepentingan ekonomis Perseroan di atas kepentingan ekonomis pribadi, keluarga, atau pihak lainnya. Pembahasan dan pengambilan keputusan yang mengandung unsur benturan kepentingan, harus mengikuti ketentuan sebagai berikut:

1. Pihak yang terlibat dalam benturan kepentingan dilarang untuk turut serta dalam pembahasan dan membuat keputusan. Jika terjadi benturan kepentingan, keputusan harus dilakukan oleh pihak/pejabat lain atau pejabat satu level di atasnya.
2. Pemegang Saham yang mempunyai benturan kepentingan, harus mengeluarkan suaranya dalam Rapat Umum Pemegang Saham (RUPS) sesuai dengan keputusan yang diambil pemegang saham yang tidak mempunyai benturan kepentingan.

A conflict of interest is a situation where there is a conflict between the Company's economic interests and the personal economic interests of shareholders, members of the Board of Commissioners and Directors, as well as employees. In 2014, the Company issued a Directors' Decree (SKEP) Number 230/SET/BYB/VIII/2014 dated August 22, 2014, regarding the Guidelines for Preventing Conflict of Interest, which regulates the handling of transactions involving conflicts of interest.

In carrying out their duties and responsibilities, members of the Board of Commissioners, Directors, and employees must prioritize the Company's economic interests over personal, family, or other parties' economic interests. Discussions and decision-making involving elements of conflicts of interest must follow the following provisions:

1. Parties involved in a conflict of interest are prohibited from participating in discussions and making decisions. If a conflict of interest arises, decisions must be made by other parties/officials or officials one level higher.

2. Shareholders with a conflict of interest must cast their votes in the General Meeting of Shareholders (GMS) in accordance with the decisions taken by shareholders who do not have a conflict of interest.



3. Setiap anggota Dewan Komisaris dan Direksi serta karyawan Perseroan yang memiliki wewenang pengambilan keputusan diharuskan setiap tahun membuat pernyataan tidak memiliki benturan kepentingan terhadap setiap keputusan yang telah dibuat olehnya dan telah melaksanakan kode etik yang ditetapkan oleh Perseroan.
4. Keputusan yang mengandung benturan kepentingan dicantumkan dalam risalah rapat dan dilaporkan kepada Direktur Kepatuhan setiap akhir tahun untuk laporan pelaksanaan GCG.

Sepanjang tahun 2022, tidak terdapat laporan benturan kepentingan yang dapat merugikan atau mengurangi keuntungan Perseroan. Kegiatan operasional Perseroan cukup terbebas dari intervensi pemilik/pihak terkait/pihak lainnya yang dapat menimbulkan benturan kepentingan yang dapat merugikan atau mengurangi keuntungan Perseroan. Dengan kebijakan internal dengan upaya penegakkan yang telah berjalan dengan baik, Perseroan cukup mampu menghindari potensi terjadinya benturan kepentingan.

3. Each member of the Board of Commissioners and Directors, as well as Company employees with decision-making authority, is required to make an annual statement of not having a conflict of interest concerning any decisions they have made and having adhered to the code of ethics established by the Company.
4. Decisions involving conflicts of interest are documented in the meeting minutes and reported to the Compliance Director at the end of each year for the GCG implementation report.

Throughout 2022, there were no reported conflicts of interest that could harm or reduce the Company's profits. The Company's operational activities were relatively free from the intervention of owners/related parties/other parties that could give rise to conflicts of interest that could harm or reduce the Company's profits. With well-implemented internal policies and enforcement efforts, the Company has been able to avoid potential conflicts of interest.



Penerapan Fungsi Kepatuhan, Audit Internal dan Audit Eksternal

Implementation of Compliance, Internal Audit, and External Audit Functions

Fungsi Kepatuhan
Compliance Function

Direktur Kepatuhan (Direktur yang membawahi fungsi kepatuhan) berperan dalam memastikan kepatuhan Perseroan terhadap peraturan-peraturan yang dikeluarkan otoritas (OJK dan BI) serta peraturan perundang-undangan lainnya yang berlaku, dalam rangka pelaksanaan Tata Kelola Perusahaan.

Tindakan yang dilakukan Perseroan telah disesuaikan dengan POJK No. 46/POJK.03/2017 tanggal 12 Juli 2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum, yang selanjutnya telah diatur secara internal melalui Surat Keputusan Direksi Nomor SKEP/087/SET/BNC/X/2021 Tanggal 26 Oktober 2021 tentang Kebijakan Kepatuhan. Adapun kebijakan terkait penerapan fungsi kepatuhan meliputi hal-hal berikut:

1. Penunjukan Direktur (Kepatuhan) yang membawahi fungsi kepatuhan, dengan tugas dan tanggung jawab antara lain meliputi hal-hal sebagai berikut:
    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 (OJK), Bank Indonesia (BI), Otoritas terkait lainnya dan ketentuan peraturan perundang-undangan;
    e. Meminimalkan Risiko Kepatuhan Perseroan;
    f. Memantau dan menjaga kepatuhan Perseroan terhadap komitmen yang dibuat kepada Otoritas Jasa Keuangan (OJK), Bank Indonesia (BI), maupun otoritas terkait lain yang berwenang;

The Compliance Director (Director in charge of the compliance function) plays a role in ensuring the Company's compliance with regulations issued by authorities (OJK and BI) as well as other applicable laws and regulations, in the context of implementing Corporate Governance.

The actions taken by the Company have been adjusted in accordance with POJK No. 46/POJK.03/2017 dated July 12, 2017, regarding the Implementation of Compliance Functions for Commercial Banks, which has subsequently been regulated internally through the Board of Directors Decree Number SKEP/087/SET/BNC/X/2021 dated October 26, 2021, regarding Compliance Policy. The policies related to the implementation of compliance functions include the following:

1. Appointment of the Director (Compliance) in charge of the compliance function, with the duties and responsibilities of, among others, covering the following matters:
    a. Formulating strategies to encourage the creation of a Corporate 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 formulate the Company's internal provisions and guidelines;
    d. Ensuring 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 (OJK), Bank Indonesia (BI), other relevant authorities and the provisions of laws and regulations;
    e. Minimizing the Company's Compliance Risk;
    f. Monitoring and maintaining the Company's compliance with commitments made to the Financial Services Authority (OJK), Bank Indonesia (BI), and other relevant authorities;

g. Melaporkan tugas dan tanggung jawabnya yang tercantum pada poin a s.d f kepada Direktur Utama dengan tembusan kepada Dewan Komisaris paling sedikit secara triwulan.

2. Dalam melaksanakan fungsinya Direktur Kepatuhan dibantu oleh Satuan Kerja Kepatuhan (SKK). Satuan Kerja Kepatuhan (SKK) bertindak secara independen terhadap satuan kerja operasional. Dalam upaya menghindari *conflict of interest*, maka dibentuklah unit kerja khusus yang independen dari keterlibatan/kedekatan dengan nasabah, yang bertanggung jawab untuk mengawasi penerapan APU/PPT sebagai bagian dari aktivitas Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU PPT), yaitu *Anti-Money Laundering* (AML) dan *Counter Terrorist Financing* (CTF) yang berada di bawah rentang kendali Direktur Kepatuhan.
3. Penerbitan laporan-laporan Direktur Kepatuhan secara berkala, meliputi:
   a. Laporan Khusus Kepatuhan yang ditujukan kepada Direktur Utama, perihal pemberitahuan jika terdapat kebijakan yang berpotensi meningkatkan Risiko Kepatuhan dengan tembusan Dewan Komisaris.
   b. Laporan Tugas dan Tanggung Jawab Pelaksanaan Fungsi Kepatuhan (Triwulanan) yang ditujukan kepada Direktur Utama dengan tembusan kepada Dewan Komisaris;
   c. Laporan Pelaksanaan Tugas Fungsi Kepatuhan (Bulanan) yang ditujukan kepada Direksi, perihal informasi kinerja Perseroan, permodalan, dan pelaksanaan penerapan prinsip kehati-hatian yang meliputi posisi limit Giro Wajib Minimum, Batas Maksimum Pemberian Kredit, Rasio *Non Performing Loan*, Pelaksanaan Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme serta Penanganan Pengaduan Konsumen;
   d. Laporan Pelaksanaan Fungsi Kepatuhan kepada OJK enam bulan sekali dengan tembusan kepada Dewan Komisaris;
   e. Laporan pemenuhan atau tindak lanjut penyelesaian atas temuan-temuan hasil pemeriksaan Otoritas Jasa Keuangan.
4. Guna memastikan terselenggaranya pelaksanaan tugas dan fungsi kepatuhan yang efektif, Dewan Komisaris sebagai Dewan Pengawas Perseroan juga melakukan pengawasan terhadap pelaksanaan Fungsi Kepatuhan dalam organisasi, yakni melalui evaluasi secara berkala terhadap pelaksanaan fungsi kepatuhan yang pembahasannya diselenggarakan dalam rapat Dewan Komisaris dan rapat antara Direksi dan Dewan Komisaris. Hasil rapat diikuti dengan penyampaian saran-saran

g. Report the duties and responsibilities listed in points a to f to the President Director with a copy to the Board of Commissioners at least quarterly

2. In carrying out its functions, the Compliance Director is assisted by the Compliance Work Unit (SKK). The Compliance Work Unit (SKK) acts independently of the operational work unit. In an effort to avoid conflict of interest, a special work unit that is independent from involvement/closeness with customers is formed, which is responsible for supervising the implementation of AML/CFT as part of Anti-Money Laundering activities, namely Anti-Money Laundering (AML) and Counter Terrorist Financing (CTF) which is under the control of the Director of Compliance.
3. Issuance of reports from the Director of Compliance on a regular basis, including:
   a. Special Compliance Report addressed to the President Director, regarding notification of policies that have the potential to increase Compliance Risk with a copy to the Board of Commissioners.
   b. Report on Duties and Responsibilities of the Implementation of the Compliance Function (Quarterly) addressed to the President Director with a copy to the Board of Commissioners;
   c. Report on the Implementation of Compliance Function Tasks (Monthly) addressed to the Board of Commissioners, regarding information on the Company's performance, capital, and the implementation of the implementation of the precautionary principle which includes the position of the Minimum Statutory Reserves limit, Legal Lending Limit (LLL), Non-Performing Loan Ratio, Implementation of Anti-Money Laundering and Counter Terrorist Financing and Handling of Consumer Complaints;
   d. Report on Compliance Function Implementation to OJK every six months with a copy to the Board of Commissioners;
   e. Report on the fulfillment or follow-up to the completion of the findings of the Financial Services Authority examination.
4. In order to ensure the effective implementation of compliance duties and functions, the Board of Commissioners as the Company's Supervisory Board also supervises the implementation of the Compliance Function within the organization, namely through periodic evaluations of the implementation of the compliance function whose discussions are held in Board of Commissioners meetings and meetings between the Board of Directors. Board of Commissioners. The results

dalam rangka peningkatan kualitas pelaksanaan Fungsi Kepatuhan Perseroan di masa mendatang.

5. Selanjutnya untuk meningkatkan budaya kepatuhan pada seluruh karyawan dalam setiap tingkatan organisasi, Perseroan memberikan sanksi kepada setiap karyawan yang melakukan pelanggaran atas setiap ketentuan yang ada. Sanksi diberikan mulai dari yang yang paling ringan berupa pengurangan nilai terhadap kinerja karyawan sampai dengan tindakan pemecatan, terutama untuk pelanggaran yang menyangkut pelanggaran tindak pidana perbankan.

Dalam pelaksanaan pengelolaan risiko kepatuhan, Perseroan harus melaksanakan identifikasi dan analisis terhadap faktor-faktor yang dapat berpengaruh terhadap risiko kepatuhan, memastikan penerapan manajemen risiko yang berkaitan dengan kebijakan, sumber daya manusia serta sistem pengendalian kepatuhan dan upaya untuk menjaga dan memantau pelaksanaan proses operasional untuk selalu sesuai dengan ketentuan yang berlaku baik ketentuan internal maupun eksternal termasuk pemenuhan kewajiban pelaporan kepada Bank Indonesia, Otoritas Jasa Keuangan maupun Bursa Efek Indonesia (BEI). Kepatuhan dari setiap unit kerja dalam memenuhi semua ketentuan yang berlaku merupakan salah satu objek pengendalian risiko kepatuhan yang secara periodik dilaporkan kepada Otoritas Jasa Keuangan dan Institusi lain.

Di tahun 2022, secara umum Pelaksanaan Fungsi Kepatuhan Perseroan terhadap ketentuan Bank Indonesia/Otoritas Jasa Keuangan dan peraturan perundang-undangan telah berjalan dengan baik. Aktivitas kepatuhan yang dilakukan oleh Divisi Kepatuhan selama tahun 2022 meliputi:

1. Melakukan *review* dan analisa terhadap fungsi, kinerja dan organisasi Kepatuhan guna penguatan fungsi dan struktur organisasi Kepatuhan, antara lain melalui:
   a. Pengembangan struktur organisasi Satuan Kerja Kepatuhan (SKK).
   b. Penyusunan rencana kerja Kepatuhan untuk periode 2022.
   c. Pengembangan Sumber Daya Manusia Satuan Kerja Kepatuhan (SKK) melalui *training*, antara lain *training* PSAK 71, Keuangan Berkelanjutan, dan APU PPT.
2. Menginisiasi dan memantau proses *review* terhadap seluruh ketentuan internal Perseroan untuk memastikan kesesuaian dengan ketentuan Regulator yang terkini, memastikan tidak adanya ketentuan yang tumpang tindih atau saling bertentangan, meningkatkan kontrol risiko serta simplifikasi proses dan jumlah aturan.

of the meeting were followed by the submission of suggestions in order to improve the quality of the implementation of the Company's Compliance Function in the future.

5. Furthermore, to improve the culture of compliance for all employees at every level of the organization, the Company provides sanctions to every employee who violates any existing provisions. Sanctions are given starting from the lightest in the form of reducing the value of employee performance to dismissal, especially for violations involving banking criminal offenses.

In implementing compliance risk management, the Company must carry out identification and analysis of factors that can affect compliance risk, ensure the implementation of risk management related to policies, human resources and compliance control systems and efforts to maintain and monitor the implementation of operational processes to always in accordance with applicable regulations, both internal and external, including the fulfillment of reporting obligations to Bank Indonesia, the Financial Services Authority and the Indonesia Stock Exchange (IDX). Compliance of each work unit in fulfilling all applicable regulations is one of the objects of compliance risk control which is periodically reported to the Financial Services Authority and other Institutions.

In 2022, in general, the implementation of the Company's Compliance Function with Bank Indonesia/ Financial Services Authority regulations and laws and regulations has been succeeding. Compliance activities carried out by the Compliance Division during 2022 include:

1. Reviewing and analyzing the function, performance and Compliance Organization in order to strengthen the function and structure of the Compliance Organization, among others through:
   a. Development of the Organizational Structure of the Compliance Work Unit (SKK).
   b. Compilation of the Compliance work plan for the 2022 period.
   c. Human Resources Development of the Compliance Work Unit (SKK) through training, including training on PSAK 71, Sustainable Finance, and AML/CTF.
2. Initiating and monitoring the review process of all the Company's internal regulations to ensure compliance with the latest Regulatory provisions, ensuring that there are no overlapping or conflicting provisions, improve risk control and simplify the process and number of rules.

3. Melakukan pengujian kepatuhan (*Compliance Testing*) pada pelaksanaan kredit *Direct Loan*.
4. Melakukan pemantauan dan analisa dampak serta menyusun tindak lanjut atas peraturan baru yang diterbitkan OJK, Bank Indonesia dan Regulator lainnya. Sosialisasi dan komunikasi atas peraturan perundang-undangan baru, analisa dampak serta tindak lanjut dilakukan baik melalui pertemuan langsung dengan unit-unit terkait maupun melalui media komunikasi internal yang disampaikan ke jajaran Direksi, Komisaris, Pejabat Eksekutif, Karyawan Pimpinan maupun seluruh karyawan. Penyusunan dampak dan tindak lanjut atas peraturan baru yang dampaknya signifikan terhadap Perseroan dilakukan bersama dengan unit kerja Perseroan yang terkait.

   Sepanjang Semester II tahun 2022, terdapat 25 (dua puluh lima) peraturan baru dan/atau revisi yang terdiri dari 12 (dua belas) Peraturan Bank Indonesia (BI), 10 (sepuluh) Peraturan Otoritas Jasa Keuangan (OJK), dan 3 (tiga) Peraturan Perundang-undangan lainnya yang berdampak terhadap Bank telah disosialisasikan kepada manajemen serta unit-unit kerja terkait. Kajian dampak atas peraturan baru dan/atau revisi dilakukan oleh unit kepatuhan besama unit-unit kerja terkait dan tindak lanjut serta pemenuhannya dipantau secara bersama-sama oleh unit kepatuhan bersama dengan unit-unit kerja terkait.

   Dalam penyusunan peraturan OJK maupun BI serta peraturan perundang-undangan lainnya, Bank juga berperan aktif dalam memberikan masukan atas *draft* peraturan antara lain melalui forum Rapat Dengar Pendapat yang diselenggarakan oleh Regulator.

   Unit kerja kepatuhan senantiasa berupaya menjadikan penerbitan regulasi baru dan/atau revisi oleh Regulator sebagai upaya mendorong dan menciptakan peluang bisnis selain untuk menjaga risiko kepatuhan Bank.

   Pemantauan atas pemenuhan tindak lanjut peraturan baru dan *regulatory project* dilakukan oleh manajemen, Dewan Komisaris, unit kerja kepatuhan serta unit-unit kerja terkait Bank.

5. Melakukan pengkajian, *review* serta menjalankan fungsi *advisory* pada proses pengembangan ketentuan internal, sistem, transaksi, aktivitas serta produk dan layanan sebelum ditawarkan kepada nasabah dan atau diimplementasikan untuk memastikan kepatuhan terhadap ketentuan Regulator dan peraturan perundang-undangan yang berlaku.

3. Conducting compliance testing on the implementation of Direct Loan credit.
4. Monitoring and analyzing the impact as well as preparing follow-up actions on new regulations issued by OJK, Bank Indonesia and other regulators. Dissemination and communication of new laws and regulations, impact analysis and follow-up are carried out either through direct meetings with related units or through internal communication media that are conveyed to the Board of Directors, Commissioners, Executive Officers, Executive Officers and all employees. Preparation of the impact and follow-up on new regulations that have a significant impact on the Company are carried out together with the related work units of the Company.

   Throughout the second semester of 2022, a total of 25 (twenty-five) new and/or revised regulations consisting of 12 (twelve) Bank Indonesia (BI) regulations, 10 (ten) Financial Services Authority (OJK) regulations, and 3 (three) other legislative regulations that have an impact on the Bank have been socialized to the management and related work units. An impact assessment of the new and/or revised regulations is conducted by the compliance unit together with related work units, and their follow-up and fulfillment are jointly monitored by the compliance unit and related work units.

   In the preparation of regulations by the Financial Services Authority (OJK) and Bank Indonesia (BI), as well as other legislation, the Bank actively participates in providing input on draft regulations, among other ways, through public consultation meetings organized by the Regulators.

   The compliance unit continuously strives to leverage new regulations and/or revisions by the Regulator as an effort to encourage and create business opportunities while maintaining the Bank's compliance risk.

   Monitoring of the fulfillment of follow-up actions on new regulations and regulatory projects is conducted by the management, the Board of Commissioners, the compliance unit, and other relevant Bank divisions.
5. Conducting studies, reviews and carrying out advisory functions in the process of developing internal regulations, systems, transactions, activities and products and services before being offered to customers and/or implemented to ensure compliance with the provisions of the Regulator and the applicable laws and regulations.

Sepanjang Periode Semester II tahun 2022, terdapat 129 (seratus dua puluh sembilan) penyampaian *review*, *advice* dan opini kepatuhan yang telah dilakukan oleh Satuan Kerja Kepatuhan (SKK), meliputi 8 (delapan) bidang Operasional, 85 (delapan puluh lima) bidang *Business*, 5 (lima) bidang Kredit *Support*, 4 (empat) bidang SDM, 5 (lima) bidang *Supporting*, 4 (empat) bidang *Finance* serta 18 (delapan belas) untuk bidang IT dan Digital.

6. Melakukan pemantauan terhadap rasio-rasio kepatuhan dan rasio *prudential banking* antara lain KPMM, GWM, BMPK, LR, LFR, LAR, BOPO, dan NPL.
7. Meningkatkan kesadaran atas budaya patuh melalui program *Core Insight (Co.In)* yang dilakukan ke seluruh unit kerja dan jaringan cabang Bank baik melalui media komunikasi internal, juga memberikan sosialisasi pengenalan budaya kepatuhan melalui pelatihan langsung dalam kelas (*induction*).

   Adapun sosialisasi peraturan baru maupun revisi dari OJK, BI, PPATK maupun Peraturan perundang-undangan secara berkelanjutan disampaikan melalui rapat maupun melalui media komunikasi internal lainnya antara lain dalam bentuk *e-mail Regulation Update* ke jajaran Direksi, Pejabat Eksekutif, dan karyawan pimpinan senior, serta melalui media komunikasi *Core Insight* (*Compliance Regulatory, Information and Compliance Awarness Highlight—Co In*) ke seluruh karyawan Bank. *Regulation Update* yang telah disampaikan selama periode Semester II tahun 2022 sebanyak 14 (empat belas) edisi.

   Kampanye kepatuhan melalui media komunikasi *Core Insight* (Co.In) yang bertujuan untuk sosialisasi serta *refreshment* peraturan perundang-undangan terus dijalankan dengan penyajian yang menarik dan mudah dipahami antara lain melalui infografis. Pada periode Semester II tahun 2022 telah terbit sebanyak 7 (tujuh) edisi *Core Insight*.

   Kampanye kepatuhan disampaikan ke jajaran Direksi, Komisaris serta seluruh karyawan Perseroan secara berkala.

   Evaluasi terhadap program-program pelatihan dan kampanye kepatuhan dilakukan secara berkala untuk memastikan efektivitas penyampaian, pemahaman serta pemenuhan kepatuhan pada seluruh jajaran organisasi Perseroan.

8. Melakukan koordinasi dengan unit kerja lain untuk memantau pemenuhan rasio kepatuhan utama dan prinsip kehati-hatian bank, pemenuhan tindak lanjut peraturan baru dari Regulator, pemenuhan

Throughout the second semester of 2022, there have been 129 (one hundred twenty-nine) submissions of compliance reviews, advice, and opinions carried out by the Compliance Unit (CU), covering 8 (eight) Operational areas, 85 (eighty-five) Business areas, 5 (five) Credit Support areas, 4 (four) Human Resources areas, 5 (five) Supporting areas, 4 (four) Finance areas, and 18 (eighteen) for IT and Digital areas.

6. Monitoring compliance ratios and prudential banking ratios, including CAR, Minimum Statutory Reserves, LLL, LR, LFR, LAR, OER, and NPL.
7. Increase awareness of the compliance culture through the Core Insight (Co.In) program which is carried out to all work units and branch network, both through internal communication media, as well as providing dissemination of the compliance culture introduction through direct in-class training (induction).

   The dissemination of new regulations or revisions from the OJK, BI, PPATK, as well as other legislation is communicated through meetings and other internal communication channels, including the distribution of Regulation Update emails to the Board of Directors, Executive Officers, and senior employees, as well as through the Core Insight communication platform (Compliance Regulatory, Information and Compliance Awareness Highlight—Co In) to all Bank employees. Fourteen (14) editions of Regulation Update were issued during the second semester of 2022.

   Compliance campaigns through the Core Insight (Co.In) communication medium, which aim to disseminate and refresh knowledge of regulations, continue to be implemented with engaging and easily understandable presentations, including infographics. In the second semester of 2022, 7 (seven) editions of Core Insight have been published.

   Compliance campaigns are regularly delivered to the Board of Directors, Commissioners, and all Company's employees.

   Evaluations of training programs and compliance campaigns are conducted periodically to ensure the effectiveness of delivery, understanding, and compliance fulfillment throughout the Company's organizational hierarchy.

8. Coordinating with other work units to monitor compliance with the main compliance ratios and the Company's prudential principles as a bank, compliance with the follow-up to new

regulatory projects, pemenuhan komitmen Bank terhadap Regulator termasuk pelaksanaan audit serta pemantauan tindak lanjut audit, serta penerapan kepatuhan pada umumnya di seluruh jajaran organisasi Bank.

9. Memperkuat pemantauan kepatuhan dan pemantauan pemenuhan komitmen-komitmen Bank ke Regulator dengan memaksimalkan fitur *calendar*.
10. Melakukan pengembang aplikasi *Compliance Management System* (CMS) yang berbasis Web. Saat ini, Aplikasi CMS dipergunakan untuk mempermudah Divisi Kepatuhan dalam administrasi dokumen-dokumen ketentuan internal Perseroan, kajian-kajian, perizinan atas produk dan aktivitas baru bank serta laporan-laporan yang telah disusun selama ini. Selain itu juga dipergunakan untuk *monitoring* berkala laporan rutin Bank yang disampaikan ke regulator.
11. Melakukan penyusunan dan penyempurnaan terhadap infrastruktur dan penerapan Tata Kelola Perusahaan yang Baik (*Good Corporate Governance*/ GCG) antara lain melalui penyusunan terhadap Kebijakan Tata Kelola Perusahaan (*Good Corporate Governance*) serta optimalisasi fungsi Dewan Komisaris dalam melaksanakan penyusunan dan memberikan masukan dari sisi kepatuhan terhadap aktivitas operasional Bank. Selain itu, unit kerja kepatuhan mendorong dan memantau penerapan keuangan berkelanjutan pada Perseroan sebagai bagian dari penerapan GCG.
12. Mengintensifkan diskusi, komunikasi dan sosialisasi sebagai salah satu bentuk pengawasan atas penerapan GCG dan Kepatuhan, dimana Satuan Kerja Kepatuhan (SKK) menjalankan fungsi untuk mendorong peningkatan dan pendalaman kualitas GCG dan kepatuhan.
13. Sebagai bentuk Kepatuhan Bank Neo Commerce atas peraturan perundang-undangan dan berbagai peraturan lainnya terkait Prinsip Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU & PPT), Penerapan Prinsip APU & PPT yang dilakukan oleh Bank Neo Commerce antara lain mengacu pada ketentuan Undang-Undang Nomor 8 Tahun 2010 tentang Pencegahan dan Pemberantasan Tindak Pidana Pencucian Uang, Undang-Undang Nomor 9 Tahun 2013 tentang Pencegahan dan Pemberantasan Tindak Pidana Pendanaan Terorisme, Peraturan Otoritas Jasa Keuangan No. 12/POJK.01/2017 tentang Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Sektor Jasa Keuangan, serta Keputusan dan Peraturan Kepala Pusat Pelaporan dan Analisa Transaksi Keuangan (PPATK). Secara berkala Regulator seperti OJK, PPATK, maupun

regulations from the Regulator, fulfillment of regulatory projects, fulfillment of the Company's commitments to the Regulator including audit implementation and follow-up audit monitoring, as well as compliance implementation in general at all levels of the Company's organization.

9. Strengthening compliance monitoring and monitoring the fulfillment of the Company's commitments to the Regulator by maximizing the calendar feature.
10. Developing a web-based Compliance Management System (CMS) application. Currently, the CMS application is used to facilitate the Compliance Division in the administration of the Company's internal regulation documents, reviews, permits for new bank products and activities, and reports compiled thus far. Additionally, it is used for the regular monitoring of the Bank's routine reports submitted to regulators. (Appendix 2)
11. Preparing and refining the infrastructure and implementation of Good Corporate Governance (GCG), among other things, through the development of a Good Corporate Governance Policy and optimizing the function of the Board of Commissioners in preparing and providing compliance-related input to the Bank's operational activities. Furthermore, the compliance unit encourages and monitors the implementation of sustainable finance within the Company as part of GCG implementation.
12. Intensifying discussions, communication, and dissemination as a form of oversight on GCG and compliance implementation, where the Compliance Unit (CU) fulfills its function to promote improvement and deepen the quality of GCG and compliance.
13. As a form of Neo Commerce Bank's compliance with laws and various other regulations related to Anti-Money Laundering and Counter-Terrorism Financing (AML & CTF) principles, the implementation of AML & CTF principles by Neo Commerce Bank, among others, refers to the provisions of Law Number 8 of 2010 concerning Prevention and Eradication of Money Laundering Crimes, Law Number 9 of 2013 concerning Prevention and Eradication of Terrorism Financing Crimes, Financial Services Authority Regulation No. 12/POJK.01/2017 concerning the Implementation of Anti-Money Laundering and Counter-Terrorism Financing Programs in the Financial Services Sector, and Decisions and Regulations of the Head of the Financial Transaction Reports and Analysis Center (PPATK). Periodically, regulators such as OJK, PPATK, and the Bank's Internal Auditors conduct

Auditor Internal Bank melakukan pengawasan atau audit atas pelaksanaan penerapan Prinsip APU & PPT di Bank. Untuk mendukung penerapan Prinsip APU & PPT di Bank, Bank telah memiliki satuan kerja khusus yang disebut *Departement Anti-Money Laundering* (AML) *and Counter Terrorist Financing* (CTF) yang dikoordinasikan melalui Kepala Divisi Kepatuhan. Salah satu penerapan Prinsip APU & PPT di Bank adalah dengan cara membentuk Unit Kerja Khusus APU PPT baik di Kantor Cabang maupun Kantor Cabang Utama yang bertanggung jawab melaksanakan penerapan program APU dan PPT sesuai dengan prosedur internal Perusahaan maupun peraturan perundang-undangan yang berlaku.

Dalam rangka menerapkan Prinsip APU & PPT secara konsisten dan berkelanjutan serta kegiatan pelaksanaan Program APU & PPT, unit AML & CTF Bank sepanjang tahun 2022 telah melaksanakan sebagai berikut:

a. Melakukan perubahan struktur Unit Kerja Khusus (UKK) dan Penunjukan *Officer* Program Anti Pencucian Uang dan Pendanaan Terorisme (APU&PPT) Perseroan dimana menambahkan Penunjukan *Officer* APU&PPT di Kantor Pusat yaitu Divisi Digital *Operation*.

b. Melakukan pengembangan web APU PPT fase 2 (dua), yang digunakan secara efektif untuk mendukung penerapan program APU dan PPT serta memenuhi seluruh kewajiban Bank sesuai peraturan perundang-undangan yang berlaku sebagai upaya pemantauan dan analisa data transaksi nasabah maupun profil risiko yang menjadi dasar pelaporan APU PPT, dan pengembangan *file* laporan dalam bentuk format XML, dan penyampaian laporan melalui goAML dengan menggunakan *file* berformat XML, hal tersebut diintegrasikan ke Web APU PPT yang telah dikembangkan.
c. Mengembangkan standarisasi analisa Transaksi Keuangan Mencurigakan dengan menggunakan metode pembobotan yaitu *Suspicious Scoring System* (SPORIS) yang juga diintegrasikan ke Web APU PPT yang dapat diakses oleh petugas yang ditunjuk.
d. Melakukan sosialisasi dan pelatihan APU dan PPT terhadap seluruh karyawan melalui pelatihan kelas serta *e-learning* untuk meningkatkan *awareness*, pemahaman dan *skill* terkait penerapan program APU dan PPT. Kampanye kepatuhan APU dan PPT dilakukan pula melalui *consultative/advisory meeting, campaign* kepada seluruh jajaran organisasi Bank melalui *Compliance Regulatory*, *Information*, *and*

supervision or audits on the implementation of AML & CTF principles at the Bank. To support the implementation of AML & CTF principles at the Bank, the Bank has a specialized unit called the Anti-Money Laundering (AML) and Counter-Terrorist Financing (CTF) Department, which is coordinated through the Head of Compliance Division. One of the implementations of AML & CTF principles at the Bank is by forming a Special AML & CTF Unit both at branch offices and main branch offices, responsible for implementing the AML and CTF programs in accordance with the Company's internal procedures and applicable laws and regulations.

In order to consistently and sustainably implement AML & CTF principles and the activities of the AML & CTF Program, the Bank's AML & CTF unit throughout 2022 has carried out the following:

a. Implementing changes to the Special Work Unit (UKK) structure and appointing Anti-Money Laundering and Terrorism Financing (AML & CTF) Program Officers for the Company, with the addition of appointing AML & CTF Officers at the Head Office, specifically the Digital Operation Division.
b. Developing the second phase of the AML & CTF web application, which is used effectively to support the implementation of the AML and CTF programs and meet all of the Bank's obligations in accordance with the applicable laws and regulations as an effort to monitor and analyze customer transaction data and risk profiles that form the basis of AML & CTF reporting, and developing report files in XML format, and submitting reports through goAML using XML-formatted files, all of which are integrated into the developed AML & CTF web application.

c. Developing standardized analysis of Suspicious Financial Transactions using a weighted method called Suspicious Scoring System (SPORIS), which is also integrated into the AML & CTF web application that can be accessed by designated officers.
d. Conducting socialization and training on AML and CTF for all employees through classroom training and e-learning to increase awareness, understanding, and skills related to the implementation of the AML and CTF programs. AML and CTF compliance campaigns are also carried out through consultative/advisory meetings and campaigns for the entire Bank organization through Compliance Regulatory, Information, and Compliance Awareness

Compliance Awareness Highlight (*Core Insight*). Evaluasi terhadap program-program pelatihan dan kampanye kepatuhan APU/PPT dilakukan secara berkala dan berulang untuk memastikan efektivitas penyampaian, pemahaman serta pemenuhan kepatuhan pada seluruh jajaran organisasi bank.

e. Menerbitkan kebijakan, prosedur, petunjuk pelaksanaan dan petunjuk teknis terkait penerapan program APU - PPT serta melakukan *review* kepatuhan atas ketentuan internal, aktivitas serta produk dan layanan Bank, guna memastikan kepatuhan terhadap ketentuan APU - PPT yang berlaku.
f. Melaporkan Transaksi Keuangan Mencurigakan 94 (sembilan puluh empat) Laporan, Transaksi Keuangan Tunai 92 (Sembilan puluh dua) Laporan, Transaksi Ke Luar Negeri 27 (dua puluh tujuh) laporan, Laporan SIPESAT ke PPATK, Laporan "Nihil" DTTOT ke OJK, Laporan APOLO ke OJK, serta Laporan SIPENDAR ke PPATK.
g. Menyampaikan pemenuhan permintaan data/ informasi profil dan transaksi Nasabah yang diminta oleh PPATK sebanyak 70 (tujuh puluh) data/informasi.

Highlight (Core Insight). Evaluations of training programs and AML/CTF compliance campaigns are conducted periodically and repeatedly to ensure the effectiveness of delivery, understanding, and compliance fulfillment throughout the bank's organizational hierarchy.

e. Issuing policies, procedures, implementation guidelines, and technical instructions related to the implementation of the AML-CFT program, as well as conducting compliance reviews on internal regulations, activities, and the Bank's products and services, to ensure compliance with the applicable AML-CFT provisions.
f. Reporting 94 (ninety-four) Suspicious Financial Transaction Reports, 92 (ninety-two) Cash Financial Transaction Reports, 27 (twenty-seven) Foreign Transaction Reports, SIPESAT Reports to PPATK, "Nil" DTTOT Reports to OJK, APOLO Reports to OJK, and SIPENDAR Reports to PPATK.
g. Submitting the fulfillment of requests for customer profile and transaction data/ information requested by PPATK, amounting to 70 (seventy) data/information items.

Satuan Kerja Audit Internal
Internal Audit Unit

Satuan Kerja Audit Internal (SKAI) dibentuk untuk meningkatkan dan melindungi nilai Perseroan melalui pemberian *assurance* dan konsultasi yang berbasis risiko dan objektif, serta berperan sebagai mitra strategis manajemen dalam usaha mencapai sasaran dan tujuan dan membantu terciptanya tata kelola yang baik.

SKAI sebagai lini ketiga dalam *Three Lines Model*, secara periodik melakukan komunikasi dan kolaborasi dengan fungsi lini lainnya serta saling berkontribusi dalam menciptakan dan menjaga *value* yang selaras dengan kepentingan *stakeholders*, melalui pelaksanaan fungsi *assurance* dan konsultasi.

Pelaksanaan fungsi *assurance* mencakup pelaksanaan audit berbasis risiko (*Risk Based Audit*) atas dasar hasil analisa penilaian risiko sedangkan untuk pelaksanaan fungsi konsultasi dilakukan secara formal maupun informal berupa penugasan khusus atas permintaan manajemen maupun atas inisiatif dari SKAI.

SKAI terus melakukan penyempurnaan metodologi audit dan inovasi dalam penggunaan teknologi dan *tools* audit agar pelaksanaan *assurance* dan konsultasi selaras dengan perkembangan bisnis, sehingga dapat mendorong perbaikan kualitas dan efektivitas tata kelola, pengelolaan risiko serta kecukupan dan efektivitas pengendalian intern.

The Internal Audit Unit (IAU) is established to enhance and protect the Company's value through the provision of risk-based and objective assurance and consultation, as well as acting as a strategic partner to management in achieving goals and objectives, and assisting in the creation of good governance.

As the third line in the Three Lines Model, the IAU periodically communicates and collaborates with other line functions and mutually contributes to creating and maintaining value in line with stakeholder interests, through the implementation of assurance and consultation functions.

The implementation of the assurance function includes conducting risk-based audits based on the results of risk assessment analysis, while the implementation of the consultation function is carried out formally and informally in the form of special assignments upon management request or at the initiative of the IAU.

The IAU continuously refines its audit methodology and innovates in the use of technology and audit tools to ensure the execution of assurance and consultation is in line with business developments, thereby promoting improvements in the quality and effectiveness of governance, risk management, and the adequacy and effectiveness of internal controls.

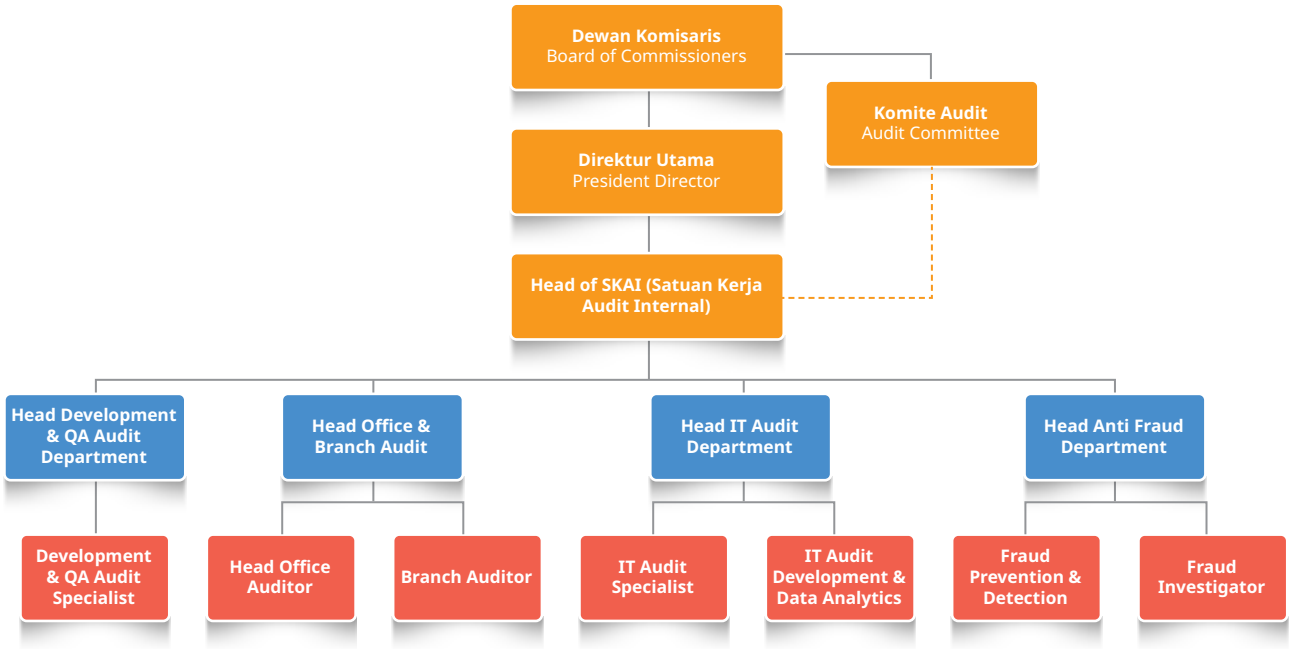
Struktur dan Kedudukan Satuan Kerja Audit Internal
Structure and Position of the Internal Audit Unit

SKAI bertanggung jawab langsung kepada Direktur Utama serta dapat berkomunikasi secara langsung dengan Dewan Komisaris melalui Komite Audit. SKAI memiliki 4 (empat) Departemen yang disesuaikan dengan strategi bisnis Perseroan, yaitu *Head Office & Branch Audit Department, IT Audit Department, Development & Quality Assurance Department* dan *Anti-Fraud Management Department*.

Kepala SKAI diangkat dan diberhentikan oleh Direktur Utama setelah mendapat persetujuan dari Dewan Komisaris dengan mempertimbangkan rekomendasi Komite Audit serta dilaporkan ke Otoritas Jasa Keuangan (OJK). Pengangkatan Kepala SKAI telah dilaporkan kepada OJK melalui Surat tertanggal 17 November 2020.

The Internal Audit Unit (IAU) is directly responsible to the President Director and can communicate directly with the Board of Commissioners through the Audit Committee. The IAU has 4 (four) Departments aligned with the Company's business strategy, namely the Head Office & Branch Audit Department, IT Audit Department, Development & Quality Assurance Department, and Anti-Fraud Management Department.

The Head of the IAU is appointed and dismissed by the President Director after obtaining approval from the Board of Commissioners, taking into account the recommendations of the Audit Committee and reported to the Financial Services Authority (OJK). The appointment of the Head of the IAU has been reported to the OJK through a letter dated November 17, 2020.



Profil Kepala Satuan Kerja Audit Internal
Profile of the Head of the Internal Audit Unit

SKAI dipimpin oleh Windu Tri Andaruno, efektif sejak tanggal 15 Juni 2020 sesuai Surat Keputusan Direksi Nomor: SKEP/0853/SDM/BYB/VI/2020. Adapun profil singkat Kepala SKAI sebagai berikut:

The IAU is led by Windu Tri Andaruno, effective from June 15, 2020, according to the Directors' Decree Number: SKEP/0853/SDM/BYB/VI/2020. The brief profile of the Head of the IAU is as follows:

Windu Tri Andaruno

Kepala Satuan Kerja Audit Internal
Head of the Internal Audit Unit

Data Pribadi Personal Data	Warga Negara Indonesia, 38 tahun Indonesian, 38 years old
Jabatan Position	Head of SKAI
Periode Jabatan Term of Office	15 Juni 2020 sampai dengan 24 Maret 2023 June 15, 2020 until March 24, 2023
Riwayat Pendidikan Educational Background	S1 Universitas Pancasila (2006) Bachelor's Degree (S1) Pancasila University
Riwayat Pekerjaan dan Rangkap Jabatan Job Experience and Concurrent Position	• Internal Audit Deputy Manager PT Suzuki Finance Indonesia (2011 – 2014) • Development & QA Audit Department Head PT WOM Finance, Tbk (2014 – 2019) • Head of Operational Risk Management PT Digital Alpha Indonesia (2019) • Head of Internal Audit PT Digital Alpha Indonesia (2019 – 2020)
Sertifikasi Certifications	• Qualified Internal Auditor (QIA) • Sertifikasi Manajemen Risiko Level 4 • Auditor Internal ISO/IEC 27001:2013

Kepala SKAI telah mengikuti serangkaian program pengembangan kompetensi (termasuk sebagai panelis) untuk mendukung pelaksanaan tugasnya, berikut program pengembangan kompetensi yang diikuti pada tahun 2022:

The Head of the IAU has participated in a series of competency development programs (including as a panelist) to support the execution of his duties, with the following competency development programs attended in 2022:

No	Materi Pengembangan Kompetensi Competency Development Materials	Waktu Pelaksanaan Date	Lembaga Penyelenggara Organizer
1	Institute of Internal Audit (IIA) Indonesia *Town Hall Meeting*: "Penguatan GRC di Sektor Jasa Keuangan" Institute of Internal Audit (IIA) Indonesia Town Hall Meeting: "Strengthening GRC in the Financial Services Sector"	28 Januari 2022 January 28, 2022	Institute of Internal Audit (IIA) Indonesia
2	Webinar - Dari Bank Hybrid Menuju Bank Digital Webinar - From Hybrid Bank to Digital Bank	17 Februari 2022 February 17, 2022	OJK Institute
3	Webinar – Tantangan dan Mitigasi Kejahatan serta Peningkatan Keamanan Siber di Industri Jasa Keuangan Webinar – Challenges and Mitigation of Crime and Enhancement of Cyber Security in the Financial Services Industry	10 Maret 2022 March 10, 2022	OJK Institute
4	Webinar – Peluang dan Tantangan Implementasi *Blockchain* di Industri Jasa Keuangan Webinar – Opportunities and Challenges of Blockchain Implementation in the Financial Services Industry	24 Maret 2022 March 24, 2022	OJK Institute
5	Webinar – *Bank Digitalization: Lesson Learn From Asian Countries* Webinar – Bank Digitalization: Lessons Learned from Asian Countries	19 Mei 2022 May 19, 2022	OJK Institute
6	Panelis - Webinar – Risiko dan Cakupan Audit Digital *Banking* Panelist - Webinar – Risks and Audit Scope of Digital Banking	28 Mei 2022 May 28, 2022	Ikatan Auditor Intern Bank (IAIB) Association of Bank Internal Auditors
7	Pembekalan Manajemen Risiko Level 4 Risk Management Level 4 Training	2-3 Juni 2022 June 2-3, 2022	Efektif Pro
8	*Suistainable Finance Awareness* Suistainable Finance Awareness	12 Juli 2022 July 12, 2022	Lembaga Pengembangan Perbankan Indonesia (LPPI) Indonesian Banking Development Institute

No	Materi Pengembangan Kompetensi Competency Development Materials	Waktu Pelaksanaan Date	Lembaga Penyelenggara Organizer
9	Webinar – Digital *Leadership* untuk Memperkuat Transformasi Digital Webinar – Digital Leadership to Strengthen Digital Transformation	28 Juli 2022 July 28, 2022	OJK Institute
10	*Training* ISO 37001:2016 *Anti-Bribery Management System* Training ISO 37001:2016 Anti-Bribery Management System	18–19 Agustus 2022 August 18-19, 2022	Mahaka Institute

Pada 24 Maret 2023 Windu Tri Andaruno efektif mengundurkan diri dan digantikan oleh M. Nurul Faisal Arifin sebagai Pjs. Head Satuan Kerja Audit Internal, sampai dengan 3 April 2023. Sejak tanggal 3 April 2023 Satuan Kerja Audit Internal dipimpin oleh M. Syafril Maulana M sebagai Head - Satuan Kerja Audit Internal.

On March 24, 2023 Windu Tri Andaruno effectively resigned and was replaced by M. Nurul Faisal Arifin as Acting. Head of the Internal Audit Work Unit, until April 3 2023. Since April 3 2023 the Internal Audit Work Unit has been led by M. Syafril Maulana M as Head - Internal Audit Work Unit.

Piagam Audit Internal
Internal Audit Charter

Perseroan memiliki Piagam Audit Internal yang ditinjau dan diperbarui secara berkala. Piagam Audit Internal disahkan oleh Direksi dan Dewan Komisaris yang terakhir kali diperbaharui pada tanggal 1 Desember 2021. Piagam Audit Internal disusun berdasarkan POJK No. 1/POJK.03/2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum dan Standard Internasional IPPF (*International Profesional Practice Framework*).

The Company has an Internal Audit Charter that is reviewed and updated periodically. The Internal Audit Charter is approved by the Board of Directors and the Board of Commissioners, last updated on December 1, 2021. The Internal Audit Charter is prepared based on POJK No. 1/POJK.03/2019 on the Implementation of the Internal Audit Function in Commercial Banks and the International IPPF (International Professional Practice Framework) Standard.

Tugas dan Tanggung Jawab Satuan Kerja Audit Internal
Internal Audit Unit Duties and Responsibilities

Dalam melaksanakan fungsinya, Satuan Kerja Audit Internal memiliki tugas dan tanggung jawab antara lain sebagai berikut:

1. Menguji dan mengevaluasi pelaksanaan tata kelola Perseroan, sistem manajemen risiko, dan pengendalian intern.
2. Membuat analisa, melakukan pemeriksaan dan penilaian atas efisiensi dan efektivitas di bidang keuangan, operasional, sumber daya manusia, pemasaran, teknologi informasi dan kegiatan lainnya melalui pemeriksaan langsung (*on-site audit*) dan pengawasan secara tidak langsung dan berkelanjutan (*continuous audit*) dalam mencapai misi, tujuan dan strategi yang telah ditetapkan.
3. Melakukan dan memberikan kontribusi untuk peningkatan pengendalian yang efektif dengan melakukan *review* dan evaluasi terhadap pengendalian intern pada semua fungsi kegiatan di lingkungan Perseroan.
4. Memberikan saran perbaikan dan informasi yang objektif tentang kegiatan yang diperiksa pada semua tingkatan manajemen dalam rangka penyempurnaan sistem, prosedur, anggaran, dan kebijakan.

The Internal Audit Unit carries out its functions with the following duties and responsibilities:

1. Assess and evaluate the implementation of corporate governance, risk management system and internal control.
2. Analyze, conduct inspections and assess efficiency and effectiveness in finance, operations, human resources, marketing, information technology and other activities through direct inspection (on-site audit) and indirect and continuous supervision (continuous audit), to achieve the mission, goals and strategies that have been set.
3. Conduct and contribute to the improvement of effective control by reviewing and evaluating internal controls in all activity functions within the Company.
4. Provide recommendations for improvements and provide objective information about the activities examined at all levels of the management in order to improve systems, procedures, budgets and policies.

5. Membuat laporan hasil audit dan menyampaikan laporan tersebut kepada Direktur Utama dan Dewan Komisaris melalui Komite Audit.
6. Memantau, menganalisis, dan melaporkan pelaksanaan tindak lanjut perbaikan yang telah disarankan.

5. Make a report on the results of the audit and submit the report to the President Director and the Board of Commissioners through the Audit Committee.
6. Monitor, analyze, and make a report on follow-ups of suggested improvements.

Wewenang Satuan Kerja Audit Internal
Internal Audit Unit Authority

Agar tugas dan tanggung jawabnya dapat berjalan dengan hasil yang optimal, SKAI diberikan wewenang untuk:

1. Memiliki akses secara penuh, bebas, dan tidak terbatas terhadap informasi, catatan, karyawan, dana, aset, lokasi/area, rekening dan sumber daya lainnya yang berkaitan dengan pelaksanaan audit dan konsultasi.
2. Menentukan strategi, ruang lingkup, metode, dan frekuensi audit secara independen.
3. Melakukan komunikasi secara langsung dan mengadakan rapat secara berkala dan insidentil dengan Direktur Utama, Dewan Komisaris melalui Komite Audit.
4. Melakukan koordinasi dan komunikasi dengan auditor eksternal dan Otoritas Jasa Keuangan (OJK).
5. Melakukan penugasan audit investigasi tanpa perlu mengkomunikasikan penugasan tersebut kepada pihak-pihak lainnya dalam Perseroan. Komunikasi hanya dilakukan dengan Direktur Utama, Dewan Komisaris melalui Komite Audit.
6. Jika diperlukan, dapat meminta pendapat dari tenaga ahli (profesional) dari dalam maupun luar Perseroan.
7. Mengikuti rapat Perseroan yang bersifat strategis tanpa memiliki hak suara.
8. Melakukan koordinasi dan membangun hubungan sinergis dengan unit/fungsi penyelenggaraan *assurance* lainnya (*compliance* unit dan manajemen risiko) guna memperoleh hasil audit yang komprehensif.

In order to optimally carry out its duties and responsibilities, the Internal Audit Unit is granted the authority to:

1. Have full, free and unlimited access to information, records, employees, funds, assets, locations/areas, accounts and other resources related to the implementation of audits and consultations.
2. Determine the strategy, scope, method, and frequency of audits independently.
3. Communicate directly and conduct regular and incidental meetings with the President Director, the Board of Commissioners through the Audit Committee.
4. Coordinate and communicate with external auditors and the Financial Services Authority (OJK).
5. Conduct investigative audit assignments without the need to communicate the assignment to other parties in the Company. Communication is only done with the President Director, the Board of Commissioners through the Audit Committee.
6. Ask, if necessary, for opinions from experts (professionals) from within or outside the Company.
7. Participate in strategic Company meetings without voting rights.
8. Coordinate and build synergistic relationships with other assurance units/functions (compliance units and risk management) to obtain comprehensive audit results.

Kode Etik Auditor
Auditor Code of Ethics

Dalam melaksanakan tugas dan tanggung jawabnya, Internal Auditor Perseroan dituntut untuk bersikap profesional dan taat pada kode etik yang telah ditetapkan, antara lain:

1. Integritas Internal Auditor memiliki integritas dengan membangun kepercayaan (*trust*) yang menjadi dasar untuk membuat penilaian (*judgement*) yang andal.
2. Objektivitas Internal Auditor menunjukkan objektivitas yang tinggi sesuai dengan standar profesi dalam mengumpulkan, mengevaluasi, dan

In carrying out their duties and responsibilities, the Company's Internal Auditor is required to act professionally and comply with the established code of ethics, among others are:

1. Internal Auditors have the integrity in building trust as the basis for making reliable judgments.
2. Internal Auditors demonstrates high objectivity in accordance with professional standards of collecting, evaluating, and communicating

mengkomunikasikan informasi tentang aktivitas atau proses yang sedang diperiksa.
3. Kerahasiaan Internal Auditor menghormati nilai dan kepemilikan atas informasi yang diterima dan tidak mengungkapkan informasi tersebut tanpa otorisasi yang berwenang kecuali terdapat kewajiban hukum atau profesi untuk mengungkapkan informasi tersebut.
4. Kompetensi Internal Auditor menggunakan pengetahuan, keahlian dan pengalaman yang diperlukan dalam melaksanakan tugas audit. Aktivitas internal audit harus dilaksanakan dengan keahlian dan kemahiran profesional, yaitu memiliki pengetahuan, keterampilan dan kompetensi lainnya yang dibutuhkan untuk melaksanakan tanggung jawabnya.

information about the activity or process being examined.
3. Confidentiality of Internal Auditor respects the value and ownership of the information received and does not disclose the information without proper authorization unless there is a legal or professional obligation to disclose the information.

4. Competence of Internal Auditor is based on the knowledge, expertise and experience required in carrying out audit tasks. Internal audit activities must be conducted with professional expertise and skills, which include possessing the knowledge, skills as well as other competencies needed to execute their responsibilities.

Pengendalian Mutu Audit
Audit Quality Assurance

Pengendalian mutu audit (*Quality Assurance*) dan *Improvement Program* yang didesain untuk evaluasi kesesuaian aktivitas Internal Auditor dengan standar dan evaluasi penerapan kode etik, antara lain dalam bentuk pengembangan metodologi dan penyempurnaan audit program agar sesuai dengan perkembangan bisnis dan *best practice*. Pengendalian mutu aktivitas audit intern dilakukan oleh pihak internal dan eksternal. Pengendalian mutu yang dilakukan oleh pihak internal dilakukan dengan dibentuk *Development & Quality Assurance Department*, dengan tugas antara lain melakukan kaji ulang terhadap kualitas pelaksanaan dan hasil audit serta memastikan penerapan kode etik auditor telah dipatuhi.

Audit quality assurance and Improvement Program designed to evaluate the conformity of the Internal Auditor's activities with standards and the application of the code of ethics, among others are developing methodologies and improving audit programs to conform with business developments and best practices. The quality assurance of the Internal audit is carried out by internal and external parties. Quality control carried out by internal parties is done through the establishment of Development & Quality Assurance Department, tasked with duties that include reviewing the quality of implementation and audit results as well as ensuring the compliance of the auditor's code of ethics.

Pengendalian mutu ekternal dilakukan oleh pihak independen yang dilakukan 3 (tiga) tahunan. *Review* terakhir pada tahun 2020 dilakukan oleh Heru, Saleh, Marzuki & Rekan.

External quality control is done by an independent party for 3 (three) years. The last review in 2020 was conducted by Heru, Saleh, Marzuki & Partners.

Komposisi Personel Satuan Kerja Audit Internal
Internal Audit Work Unit Personnel Composition

Dalam menjalankan tugasnya, SKAI didukung oleh Sumber Daya Manusia yang secara kolektif memiliki kompetensi yang saling melengkapi. Adapun jumlah komposisi personel SKAI sebanyak 13 personel dengan rincian sebagai berikut:

In carrying out its duties, the Internal Audit Work Unit is supported by Human Resources who collectively possess complementary competencies. The Internal Audit Work Unit is composed of 13 personnel with the following details:

Divisi/Departemen Division/Department	**Jumlah Pegawai** Number of Staff
Satuan Kerja Audit Internal Internal Audit Work Unit	1
Development & QA Audit	2

Divisi/Departemen Division/Department	Jumlah Pegawai Number of Staff
Head Office & Branch Audit	4
IT Audit	3
Anti Fraud Management	3

Sertifikasi Internal Auditor
Internal Auditor Certification

SKAI selalu berupaya untuk memberikan pendidikan berkelanjutan bagi seluruh personelnya untuk memenuhi kualifikasi dan kompetensi yang memadai. Adapun sertifikasi profesi yang telah dimiliki oleh personel Internal Audit hingga tahun 2022 dapat dilihat pada tabel di bawah ini:

The Internal Audit Unit constantly endeavor to provide the continuity of education for all of its staff to meet adequate qualifications and competencies. The following table outlines the professional certifications held by Internal Audit's staff in 2022:

Sertifikasi Certification	Jumlah Pegawai Number of Staff
Sertifikat Manajemen Risiko Level I Risk Management Certificate Level I	6
Sertifikat Manajemen Risiko Level II Risk Management Certificate Level II	4
Sertifikat Manajemen Risiko Level III Risk Management Certificate Level III	1
Sertifikat Manajemen Risiko Level IV Risk Management Certificate Level IV	1
Qualified Internal Auditor (QIA)	2
CBIA Level Auditor	7
ISO 27001:2013	3

Pengembangan Kompetensi SDM SKAI
Internal Audit Unit HR Competency Development

SKAI berkomitmen terus mengembangkan kompetensi dan kapabilitas auditor untuk memperluas wawasan dan meningkatkan keahlian yang dapat mendukung kegiatan audit internal. Auditor berpartisipasi dalam program pelatihan eksternal, internal dan seminar/*sharing* terkait audit internal. Pendidikan, pelatihan dan/atau seminar yang diikuti oleh SKAI pada tahun 2022 adalah sebagai berikut:

The Internal Audit Unit is committed to continuously developing the competence and capabilities of auditors in order to gain broaden insights and improve expertise that can support internal audit activities. Auditors participate in external and internal training programs and seminars/sharing related to internal auditing. Education, training and/or seminars attended by the Internal Audit Unit in 2022 are as follows:

No	Jenis Pelatihan, Seminar & Webinar Type of Training, Seminar & Webinar	Jumlah Karyawan Number of Employees	Waktu Pelaksanaan Date	Penyelenggara Organizer
1.	*Training* Audit PSAK 71	1	9 Februari 2022 February 9, 2022	Ikatan Auditor Intern Bank (IAIB)
2.	*Training Root Cause Analysis*	1	24 Februari 2022 February 24, 2022	Institute of Internal Audit (IIA) Indonesia
3.	*Training Fraud Auditing*	1	11 Maret 2022 March 11, 2022	Lembaga Pengembangan Fraud Auditing (LPFA)

No	Jenis Pelatihan, Seminar & Webinar Type of Training, Seminar & Webinar	Jumlah Karyawan Number of Employees	Waktu Pelaksanaan Date	Penyelenggara Organizer
4.	Training Identifikasi Transaksi Keuangan Mencurigakan & Penentuan Tindakan Pidana	3	23 Maret 2022 March 23, 2022	Forum Komunikasi Direktur Kepatuhan Perbankan
5.	*Training Integrated Risk Based Internal Auditing*	1	21 – 22 April 2022 April 21-22, 2022	Yayasan Pendidikan Internal Audit (YPIA)
6.	Webinar – Risiko dan Cakupan Audit Digital Banking	4	28 Mei 2022 May 28, 2022	Ikatan Auditor Intern Bank (IAIB)
7.	Webinar – *Banking in Metaverse, Metabanking as New World Ecosistem*	1	16 Juni 2022 June 16, 2022	OJK
8.	Webinar – *Anti Bribery Management System; Experience Through Integrity*	1	16 Juni 2022 June 16, 2022	OJK
9.	*Sustainable Finance Awareness*	1	5 Juli 2022 July 5, 2022	Lembaga Pengembangan Perbankan Indonesia (LPPI)
10.	ISO 37001:2016 *Anti-Bribery Management System*	1	21 – 22 Juli 2022 July 21-22, 2022	Mahaka Institute
11.	Webinar - Digital *Leadership* Untuk Memperkuat Transformasi Digital	1	28 Juli 2022 July 28, 2022	OJK Institute
12.	Webinar - *Best Practice* Penanganan Insiden Keamanan Siber di Sektor Jasa Keuangan	1	18 Agustus 2022 August 18, 2022	OJK Institute
13.	Webinar - *Fraud Risk Survey*	1	24 Agustus 2022 August 24, 2022	Association Certified Fraud Examiner (ACFE) Indonesia
14.	Webinar – *Developing Effective WBS as Fraud Detection Tools*	1	17 September 2022 September 17, 2022	Association Certified Fraud Examiner (ACFE) Indonesia
15.	Sosialisasi PADG – Penyelenggaraan Jasa Sistem Pembayaran	1	29 September 2022 September 29, 2022	Bank Indonesia
16.	CFE *Exam Preparation Course*	1	3-7 Oktober 2022 October 3-7, 2022	Association Certified Fraud Examiner (ACFE) Indonesia
17.	*Workshop* Pedoman Audit Pemeriksaan Kualitas Data SCV dan Keandalan Sistem	2	5 Oktober 2022 October 5, 2022	Lembaga Penjamin Simpanan (LPS)
18.	Sosialisasi Penanganan Kasus *Social Engineering* dan *Skimming* pada PJP	1	6 Oktober 2022 October 6, 2022	Bank Indonesia
19.	*Working Group Anti-Fraud*	1	13 Oktober 2022 October 13, 2022	Asosiasi Sistem Pembayaran Indonesia (ASPI)

Partisipasi Dalam Perhimpunan Profesi Internal Audit
Participation in Internal Audit Professional Association

Dalam rangka memperluas wawasan dan kompetensi profesional auditor internal, SKAI telah berpartisipasi dalam perhimpunan profesi Internal Audit, antara lain:

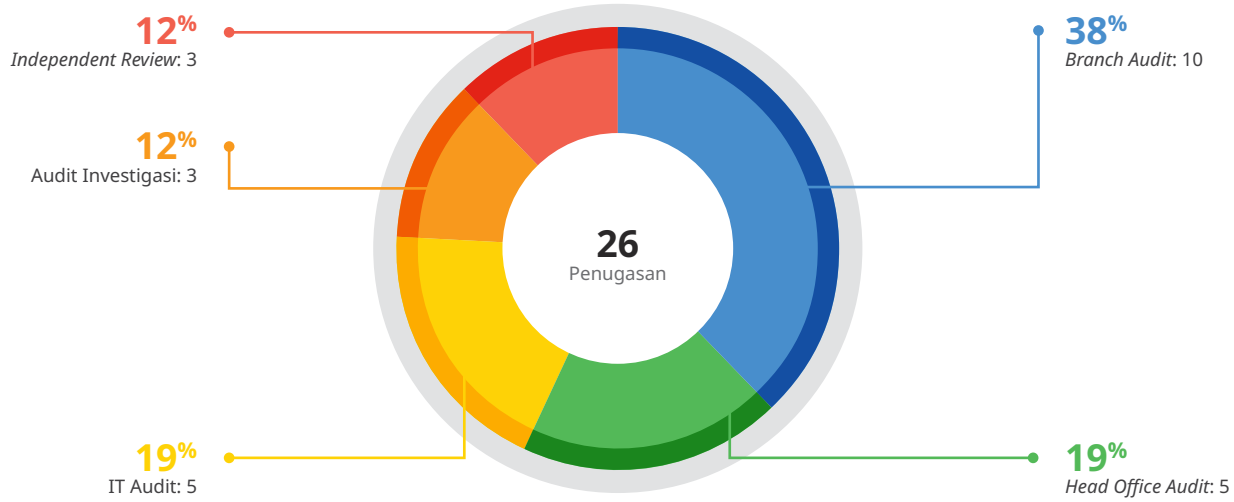
To gain into broad insights and professional competence of internal auditors, the Internal Audit Unit has participated in the following internal audit professional associations:

Nama Asosiasi/Organisasi Name of Association/Organization	Ruang Lingkup Asosiasi/Organisasi Scope of Association/Organization	Peran Keanggotaan Membership Role
The Institute of Internal Audit (IIA)	IIA Indonesia Chapter	Anggota Member
Association Certified Fraud Examiner (ACFE)	ACFE Indonesia Chapter	Anggota Member
Ikatan Auditor Intern Bank (IAIB)	Nasional	Anggota Member

Realisasi Pelaksanaan Audit Intern
Realization of Internal Audit Implementation

Pada tahun 2022, SKAI telah melaksanakan 26 (dua puluh enam) penugasan atau mencapai 108% dari Rencana Audit Tahunan yang terdiri dari *Branch* Audit, *Head Office* Audit, IT Audit, *Independent Review* dan Audit Investigasi. Adapun detail subjek penugasan dapat dilihat pada grafik berikut:

In 2022, the Internal Audit Unit conducted 26 (twenty six) assignments or reached 108% of the Annual Audit Plan comprising Branch Audits, Head Office Audits, IT Audits, Independent Reviews and Investigative Audits. The following graph details the assignment subjects:



Penyelesaian Tindak Lanjut Hasil Audit
Completion of Follow-Up Audit Results

SKAI melakukan pemantauan secara berkala atas komitmen untuk memperbaiki kelemahan pengendalian internal sesuai dengan rekomendasi dari hasil audit. SKAI menyampaikan perkembangan penyelesaian tindak lanjut hasil audit kepada Direksi dan Dewan Komisaris melalui Komite Audit untuk mendorong tingkat penyelesaian dari Rekomendasi Hasil Audit.

The Internal Audit Unit regularly monitors commitment to improving internal control weaknesses based on the recommendations from the audit results. The Internal Audit Unit delivers progress on the completion of follow-up audit results to the Board of Directors and Board of Commissioners through the Audit Committee to encourage the level of completion of the Audit Result Recommendations.

Tahun Year	Tindak Lanjut Follow-ups	Open	Closed
2020	159	0	159
2021	279	1	278
2022	172	64	108

Catatan/Note:
Status "Open" dalam Proses Penyelesaian dan belum jatuh tempo
Status "Open" in the settling process and has not reached the due date

Audit Eksternal
External Audit

Berdasarkan hasil Rapat Umum Pemegang Saham Tahunan tanggal 21 Juli 2022, Dewan Komisaris diberi wewenang untuk menetapkan atau menunjuk Kantor Akuntan (KAP) untuk melakukan audit atas Laporan Keuangan Perseroan tanggal 31 Desember 2022. Penunjukan tersebut akan dilakukan dengan mempertimbangkan rekomendasi dari Komite Audit kepada Dewan Komisaris.

Berdasarkan hasil rapat pada tanggal 14 Oktober 2022, Komite Audit memutuskan untuk merekomendasikan Kantor Akuntan Publik (KAP) Purwantono, Sungkoro & Surja untuk melakukan audit atas Laporan Keuangan Perseroan tanggal 31 Desember 2022. Berdasarkan rekomendasi Komite Audit tersebut, Dewan Komisaris kemudian memberikan persetujuan penunjukan KAP Purwantono, Sungkoro & Surja untuk melakukan audit atas Laporan Keuangan Perseroan tanggal 31 Desember 2022 pada tanggal 31 Oktober 2022.

Penunjukan Auditor Independen ini telah sesuai dengan ketentuan yang berlaku, yaitu untuk AP (Akuntan Publik) yang sama paling lama untuk periode audit selama 3 (tiga) tahun buku pelaporan secara berturut-turut. Hal ini sesuai dengan Peraturan Otoritas Jasa Keuangan No. 13/ POJK.03/2017 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam kegiatan jasa keuangan.

Dalam melaksanakan fungsi Audit Eksternal, KAP harus memiliki reputasi yang baik, memenuhi standar profesional akuntan publik, dan mampu bekerja secara independen memenuhi perjanjian kerja dan ruang lingkup audit yang ditetapkan. Independensi akuntan publik dalam mengaudit Laporan Keuangan untuk tahun yang berakhir pada tanggal 31 Desember 2022 telah sesuai dengan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia (IAPI).

Based on the results of the Annual General Meeting of Shareholders on July 21, 2022, the Board of Commissioners is authorized to determine or appoint an Accounting Firm (KAP) to conduct the audit of the Company's Financial Statements as of December 31, 2022. The appointment is done by considering recommendation from Audit Committee to the Board of Commissioners

Based on the results of the meeting on October 14, 2022, the Audit Committee decided to recommend Public Accounting Firm (KAP) Purwantono, Sungkoro & Surja to conduct the audit to the Company's Financial Statements as of December 31, 2022. Based on the recommendation from the Audit Committee, the Board of Commissioners then provided the approval to appoint KAP Purwantono, Sungkoro & Surja to conduct the audit to the Company's Financial Statements as of December 31, 2022 on October 31, 2022.

The appointment of this Independent Auditor was in accordance with applicable regulations, namely for the same AP (Public Accountant) at least duration for the audit period for 3 (three) consecutive financial reporting years. This is in accordance with the Financial Services Authority Regulation No. 13/ POJK.03/2017 concerning the Use of Public Accountant Services and Public Accounting Firms in financial service activities.

In carrying out the External Audit function, KAP must have a good reputation, meet the professional standards of public accountants, and be able to work independently to fulfill the work agreement and audit scope that has been determined. Independency of the public accountants in auditing the Financial Statements for the year ended 2022 is in accordance with the Auditing Standards set by the Indonesian Institute of Certified Public Accountants (IAPI).

Kantor Akuntan Publik Public Accounting Firm	Purwantono, Sungkoro & Surja
Akuntan Accountant	Yovita
No. Izin Permit Number	No. AP. 0242
Tahun Audit Audit Year	2022
Periode Penugasan Period of Assignment	1 November 2022 - 29 Maret 2023 November 1, 2022 - March 29, 2023
Jasa Service	Jasa audit laporan keuangan Financial statements audit services
Biaya Fee	Rp1,5 miliar Rp1.5 billion
Opini Opinion	Tanpa modifikasian Without modification

Kantor akuntan publik yang telah ditunjuk oleh Perseroan selama 5 (lima) tahun terakhir adalah sebagai berikut:

The public accounting firm that has been appointed audits the Company's financial statements for the last 5 (five) years were as follows:

Tahun Buku Fiscal Year	Nama KAP Name of KAP	Akuntan Accountant
2022	Purwantono, Sungkoro & Surja	Yovita
2021	Purwantono, Sungkoro & Surja	Yovita
2020	Kanaka Puradiredja Suhartono	Florus Daeli
2019	Kanaka Puradiredja Suhartono	Florus Daeli
2018	Hendrawinata, Eddy Siddharta & Tanzil	Iskariman Supardjo

Penerapan Manajemen Risiko Termasuk Sistem Pengendalian Intern

Risk Management Implementation Including Internal Control System

Pengawasan Aktif Dewan Komisaris dan Direksi
Board of Commissioners and Directors Active Supervision

1. Tugas dan tanggung jawab Dewan Komisaris dan Direksi dalam Penerapan Manajemen Risiko secara eksplisit tertuang dalam Surat Keputusan Direksi No.SKEP/009/SET/BNC/IV/2021 tanggal 30 April 2021 tentang Kebijakan Penerapan Manajemen Risiko.
2. Limitasi sebagai sarana pengawasan.
3. Melalui rapat-rapat kerja antara Dewan Komisaris dengan Direksi dilakukan kajian terhadap kecukupan penerapan manajemen risiko dibandingkan dengan kebijakan manajemen risiko yang telah ditetapkan.

1. The Board of Commissioners and the Board of Directors' duties and responsibilities in implementing Risk Management are explicitly stated in the Board of Directors' Decree No.SKEP/009/SET/BNC/IV/2021 dated April 30, 2021 concerning Risk Management Implementation Policy.
2. Limitation of supervision.
3. Through work meetings between the Board of Commissioners and the Board of Directors, a review is conducted on the adequacy of risk management implementation compared to the established risk management policy.

Kecukupan Kebijakan, Prosedur, dan Penetapan Limit
Adequacy of Policies, Procedures and Setting Limits

1. Berdasarkan perkembangan eksternal dan internal, Direksi melakukan evaluasi dan kajian terhadap efektivitas dan kecukupan kebijakan, prosedur, dan penetapan limit yang disesuaikan dengan tujuan, ukuran dan kompleksitas usaha Perseroan serta risiko yang dihadapinya melalui rapat kerja dengan Pejabat Eksekutif dan satuan kerja terkait.
2. Perseroan secara berkala mengkaji kecukupan kebijakan, prosedur dan penetapan limit risiko serta melakukan kaji ulang.

1. With reference to external and internal developments, the Board of Directors evaluates and reviews the effectiveness and adequacy of policies, procedures and setting limits by taking into account the objectives, size and complexity of the Company's business and the risks it faces through work meetings with Executive Officers and related work units.
2. The Company regularly reviews the adequacy of policies, procedures and setting risk limits and carries out reviews.

Kecukupan Proses Identifikasi, Pengukuran, Pemantauan dan Pengendalian Risiko, serta Sistem Informasi Manajemen Risiko
Adequacy of Risk Identification, Measurement, Monitoring and Control Processes, and Risk Management Information System

Pelaksanaan pengkajian ulang dan evaluasi terhadap penerapan manajemen risiko dilakukan secara berkala dan berkesinambungan dengan memperhatikan

Review and evaluation of the risk management implementation is periodically and continuously conducted by taking into account the development

perkembangan eksposur risiko Perseroan, perubahan/perkembangan pasar, dan pengelolaan risiko. Perseroan menilai Profil Risiko dengan menggabungkan hasil penilaian eksposur risiko yang melekat (inheren) pada aktivitas fungsional (*inherent risk*) dan kualitas penerapan manajemen risiko yang meliputi penilaian atas kecukupan:

1. Tata Kelola Risiko;
2. Kerangka Manajemen Risiko;
3. Manajemen Risiko yang meliputi proses identifikasi, pengukuran, pemantauan dan pengendalian risiko, sistem informasi manajemen risiko dan Sumber Daya Manusia; serta
4. Sistem pengendalian Risiko.

Berdasarkan penilaian risiko Perseroan posisi 31 Desember 2022, diperoleh Profil Risiko Perseroan secara keseluruhan tergolong baik dengan penilaian risiko yang melekat (*inherent*) adalah *Low to Moderate* dan kualitas penerapan manajemen risiko dinilai *Satisfactory*.

of the Company's risk exposure, market changes/developments, as well as risk management. The Company assesses the Risk Profile by combining the results of inherent risk in functional activities and the quality of risk management implementation that includes an assessment of the adequacy of:

1. Risk Governance;
2. Risk Management Framework;
3. Risk Management which includes the process of identifying, measuring, monitoring and controlling risks, risk management information systems and Human Resources; as well as
4. Risk control system.

According to the Company's risk assessment as of December 31, 2022, the Company's overall Risk Profile is classified as good with an inherent risk assessment of Low to Moderate and the quality of risk management implementation is considered Satisfactory.

Sistem Pengendalian Internal yang Menyeluruh
Comprehensive Internal Control System

Perseroan secara berkala melaksanakan evaluasi terhadap kecukupan dan efektivitas dari sistem pengendalian intern yang ada. Penilaian mencakup 5 (lima) elemen utama yang satu sama lain saling berkaitan, yaitu Pengawasan oleh Manajemen dan Kultur Pengendalian, Identifikasi dan Penilaian Risiko, Kegiatan Pengendalian dan Pemisahan Fungsi, Sistem Akuntansi Informasi dan Komunikasi, serta kegiatan Pemantauan dan Tindakan Koreksi Penyimpangan/Kelemahan.

Penilaian dilaksanakan oleh Satuan Kerja Audit Internal, Divisi Kepatuhan dan Satuan Kerja Manajemen Risiko. Hasil evaluasi juga memperhatikan hasil temuan auditor eksternal antara lain hasil pemeriksaan auditor OJK maupun Kantor Akuntan Publik yang ditunjuk Perseroan untuk melaksanakan pemeriksaan Laporan Keuangan Tahunan maupun untuk penugasan lainnya.

Secara umum hasil penilaian terhadap kecukupan dan efektivitas dari sistem pengendalian internal Perseroan posisi 31 Desember 2022 adalah peringkat 2 (baik).

The Company regularly evaluates the adequacy and effectiveness of the existing internal control system. The assessment includes 5 (five) main elements that interrelate with each other, namely Management Control and Control Culture, Risk Identification and Assessment, Control Activities and Separation of Functions, Information and Communication Accounting Systems, as well as Monitoring Activities and Actions to Correct Deviations/Weaknesses.

The assessment is conducted by the Internal Audit Work Unit, Compliance Division and the Risk Management Work Unit. The results of the evaluation take into account the findings of the external auditors, including the results of examinations by the OJK auditors and the Public Accounting Firm appointed by the Company to conduct audits of the Annual Financial Statements as well as for other assignments.

In general, the results of the assessment of the adequacy and effectiveness of the Company's internal control system as of December 31, 2022 were rated 2 (good).

Penilaian Dewan Komisaris dan Direksi terhadap Pelaksanaan Manajemen Risiko dan Sistem Pengendalian Intern

Assessment of Board of Commissioners and Directors on Implementation of Risk Management and Internal Control System

Dewan Komisaris dan Direksi memiliki peran aktif dalam penerapan manajemen risiko dan sistem pengendalian internal. Bila dilihat dari tingkat risiko usaha di tahun 2022, tingkat risiko usaha Perusahaan tergolong *low to moderate*. Perseroan berhasil mengantisipasi risiko usaha dan menjalankan usaha di sepanjang tahun buku secara normal tanpa ada isu yang mempengaruhi secara signifikan.

Sesuai hasil penilaian risiko Perseroan posisi 31 Desember 2022, diperoleh Profil Risiko Perseroan pada peringkat 2 dengan penilaian risiko inhern dinilai *Low to Moderate* dan kualitas penerapan manajemen risiko dinilai *Satisfactory*, hal ini menunjukkan bahwa Dewan Komisaris dan Direksi telah berhasil menjaga tingkat risiko usaha sesuai dengan periode sebelumnya. Sedangkan dari sistem pengendalian internal, Dewan Komisaris dan Direksi menilai pengendalian internal sudah cukup karena telah membantu jalannya sistem manajemen risiko Perseroan secara menyeluruh dan sesuai dengan rencana di sepanjang tahun 2022.

The Board of Commissioners and Board of Directors play an active role in the implementation of risk management and internal control system. In the view of the level of business risk in 2022, the Company's business risk level is classified as low to moderate. The Company managed to anticipate business risks and run its business throughout the fiscal year without any issues that have the significant impact.

Based on the results of the Company's risk assessment as of December 31, 2022, the Company's Risk Profile was ranked 2nd with an inherent risk rating rated Low to Moderate and the quality of risk management implementation rated Satisfactory. This demonstrates that the Board of Commissioners and Directors have managed to maintain the level of business risk in just like in the previous period. Meanwhile, from the internal control system, the Board of Commissioners and Board of Directors believe that internal control is sufficient due to the fact that it has assisted the Company's risk management system comprehensively as planned throughout 2022.



Kode Etik
Code of Conduct

Perseroan memiliki Kode Etik Perseroan yang mengatur mengenai beberapa hal sebagai berikut:

1. Setiap sikap dan tingkah laku karyawan baik itu dalam berkomunikasi, maupun dalam menjalankan tugas dan tanggung jawab pekerjaan sehari-hari harus didasari nilai-nilai Integritas, Profesionalisme dan Tanggung Jawab.
2. Karyawan bekerja secara jujur, tertib, cermat dan bersemangat untuk kepentingan Perseroan.
3. Karyawan wajib menjaga kebersihan dan menciptakan suasana kerja yang baik dan harmonis di lingkungan Perseroan.
4. Karyawan wajib memberikan pelayanan yang terbaik dan menjaga etika kesopanan dan kesusilaan serta norma pergaulan yang baik di lingkungan Perseroan.
5. Karyawan wajib menjaga dan memelihara sarana dan prasarana milik Perseroan yang dipercayakan kepada karyawan untuk dipergunakan dalam melaksanakan tugas.
6. Karyawan wajib memberitahukan data yang benar atau setiap perubahan data karyawan kepada Perseroan.
7. Setiap karyawan yang tidak hadir harus memberitahukan kepada atasan langsung secara tertulis.
8. Setiap karyawan harus bebas dari segala kepentingan di luar kepentingan Perseroan.
9. Setiap karyawan wajib menjaga keamanan informasi, baik yang disimpan dalam bentuk cetakan ataupun yang disimpan dalam media simpan elektronik, dari kebocoran dan atau penyalahgunaan oleh pihak yang tidak berwenang.
10. Tidak melakukan perbuatan tercela yang dapat merugikan citra profesinya.

The Company's code of conduct regulates the following matters:

1. Each employee's attitude and behavior both in communication and in carrying out daily work duties and responsibilities must be based on the values of Integrity, Professionalism and Responsibility.
2. Employees work in an honest, orderly, thorough with enthusiastic manner for the benefit of the Company.
3. Employees are required to maintain cleanliness and create a good and harmonious working atmosphere within the Company.
4. Employees are required to provide their best service and maintain the ethics of decency as well as good social norms within the Company.
5. Employees are required to maintain the Company's facilities and infrastructure entrusted to employees in carrying out their duties.
6. Employees are required to notify the Company of correct data related to any changes to employee data.
7. Every employee who is absent must notify his direct supervisor in writing.
8. Every employee must be free from all interests outside the interests of the Company.
9. Every employee is required to maintain the security of information, whether the one stored in printed form or in electronic storage media, from leakage and or misuse by unauthorized parties.
10. Employees do not commit disgraceful acts that could harm the image of their profession.

Pengungkapan Pemberlakuan Kode Etik
Disclosure of Code of Conduct Enforcement

1. Dewan Komisaris dan Direksi
   Pemberlakuan Kode Etik menjadi sebuah komitmen Dewan Komisaris dan Direksi yang diwujudkan melalui Surat Keputusan yang ditandatangani oleh Direksi dan diketahui/disetujui oleh Dewan Komisaris. Dengan demikian, Direksi dan Dewan Komisaris terikat dan wajib menaati Kode Etik.

2. Karyawan Perseroan
   Selain Surat Keputusan, Perseroan juga telah melakukan sosialisasi Kode Etik dan Benturan Kepentingan pada tanggal 6 dan 13 September yang diikuti 94 karyawan Perseroan. Perseroan juga menetapkan kewajiban untuk menandatangani "Pakta Integritas" sejak tanggal 8 Mei 2015 yang wajib dilakukan oleh segenap jajaran di lingkungan Perseroan (Direksi, Dewan Komisaris, Karyawan). Pakta Integritas menjadi sebuah perwujudan komitmen mengenai kewajiban kepatuhan terhadap pokok-pokok kode etik bagi para profesional/pekerja yang bekerja di bidang perbankan.

1. Board of Commissioners and Board of Directors
   The enforcement of the Code of Conduct is a commitment of the Board of Commissioners and Board of Directors realized through a Decree signed by the Board of Directors and acknowledged/approved by the Board of Commissioners. Thus, the Board of Directors and Board of Commissioners are bound and obliged to comply with the Code of Conduct.
2. Company employees
   In addition to the Decision Letter, the Company has socialized the Code of Conduct and Conflicts of Interest on September 6 and 13, attended by 94 of the Company's employees. The Company also stipulates the obligation to sign an "Integrity Pact" since May 8 2015 that must be carried out by all levels within the Company (the Board of Directors, Board of Commissioners, Employees). The Integrity Pact is a manifestation of commitment in regard to the obligation to comply with the principles of the code of conduct for professionals/workers who work in the banking sector.

Sanksi Pelanggaran Kode Etik
Sanctions for Violation of Code of Conduct

Perseroan menetapkan sanksi bagi setiap karyawan yang melakukan pelanggaran Kode Etik. Penetapan sanksi ini telah dipahami oleh seluruh karyawan karena mekanismenya diatur dalam Pakta Integritas. Pada tahun 2022, Perseroan tidak terdapat adanya laporan terkait pelanggaran Kode Etik.

The Company has set sanctions for every employee who violates the Code of Conduct. All employees understand this sanction as the mechanism is regulated in the Integrity Pact. In 2022, the Company did not receive reports on any violations of the Code of Conduct.

Penyediaan Dana kepada Pihak Terkait dan Penyediaan Dana Besar

Provision of Funds to Related Parties and Provision of Large Funds

Penyediaan Dana Kepada Pihak Terkait (*Related Party*) dan Penyediaan Dana Besar (*Large Exposure*) untuk Posisi 31 Desember 2022 dapat dilihat pada tabel berikut ini:

Provision of Funds to Related Parties and Large Exposure as of December 31, 2022 can be seen in the following table:

Penyediaan Dana Provision of Fund	**Jumlah** Total	
	Debitur Debtor	**Nominal** (Rp Jutaan/million Rp)
Kepada Pihak Terkait To Related Party	5	75.567
Kepada Debitur Utama To Main Debtor	25	1.637.970
Individu Individual	23	964.687
Grup Group	2	673.283

Per 31 Desember 2022, penyediaan dana kepada pihak terkait (*related party*) diberikan kepada 5 debitur, dengan nilai nominal Rp75,57 miliar atau 0,74% dari total penyediaan dana sebesar Rp10.244,25 miliar. Dari total penyediaan dana kepada pihak terkait sebesar Rp75,57 miliar, terdapat Rp75,26 miliar yang dijamin dengan agunan tunai (*back to back*) sehingga hanya sebesar Rp0,31 miliar yang tidak dijamin dengan agunan tunai.

As of December 31, 2022, funds to related parties were provided to 5 debtors, with a nominal value of Rp75.57 billion or 0.74% of the total provision of funds at Rp10,244.25 billion. Of the total provision of funds to related parties of Rp75.57 billion, the amount of Rp75.26 billion was guaranteed by cash collateral (back to back) so only Rp0.31 billion was not guaranteed by cash collateral.

Penyediaan dana besar (*large exposure*) posisi 31 Desember 2022 diberikan kepada:

1. 23 Debitur inti individual dengan nominal Rp964,69 miliar atau 9,42% dari total penyediaan dana Perseroan.
2. 2 Debitur inti Group dengan nominal Rp673,28 miliar atau 6,57% dari total penyediaan dana Perseroan.

Provision of large funds as of December 31, 2022 is given to:

1. 23 individual core debtors with a nominal value of Rp964.69 billion or 9.42% of the Company's total provision of funds.
2. 2 Group core debtors with a nominal value of Rp673.28 billion or 6.57% of the Company's total provision of funds.

Penerapan Strategi Anti Fraud & Pelaporan Pelanggaran (Whistleblowing System)

Implementation of Anti-Fraud Strategy & Whistleblowing System

Perseroan telah memiliki Pedoman Penerapan Strategi *Anti Fraud* yang merupakan wujud komitmen manajemen dalam mencegah terjadinya *fraud* dengan menerapkan suatu sistem pengendalian *fraud* yang dijalankan secara efektif dan berkesinambungan. Dalam Pedoman Penerapan Strategi *Anti Fraud* ini terdapat ketentuan yang juga mencakup Pedoman Pelaporan Pelanggaran (*Whistleblowing System* atau WBS). Perseroan memandang penting untuk memiliki pedoman pencegahan *fraud* dan WBS, yang menjadi satu kesatuan dalam satu pedoman. Upaya ini merupakan wujud komitmen Perseroan untuk memastikan usaha Perseroan dalam industri perbankan berjalan sesuai dengan regulasi yang berlaku untuk mencegah tindak pidana yang berkaitan dengan keuangan dan melindungi hak-hak pemangku kepentingan.

Sistem pengendalian *fraud* ini mengarahkan Perseroan dalam menentukan langkah-langkah untuk mencegah, mendeteksi, menginvestigasi, dan memantau atas kejadian *fraud*. Tujuan diterapkannya kebijakan *Anti Fraud* adalah:

- Menumbuhkan budaya *anti fraud* pada seluruh jajaran organisasi Perseroan;
- Meningkatkan *awareness* dan kepedulian terhadap risiko *fraud* di operasional Perseroan;
- Sebagai pengingat bagi para pelaksana operasional Perseroan agar mematuhi prosedur dan ketentuan yang berlaku.

Perseroan telah menyusun strategi *anti fraud* yang terdiri dari 4 (empat) pilar yaitu sebagai berikut:

1. Pencegahan
   Merupakan perangkat-perangkat yang ditujukan untuk mengurangi potensi risiko terjadinya *fraud*, antara lain:
   a. *Anti Fraud Awareness*
      Perseroan telah berupaya untuk menerapkan strategi *anti fraud* dengan terus meningkatkan kesadaran dan kewaspadaan karyawan

The Company has issued a Guideline for executing Anti-Fraud Strategy. This is the management's commitment to preventing fraud by implementing a fraud control system and continuously. The Guideline contains provisions that also include the Whistleblowing System or WBS Guideline. The Company considers it important to have the guideline for fraud prevention and WBS, which are integrated into one guideline. This effort is the Company's commitment to ensuring the Company's business in the banking industry runs in accordance with applicable regulations to prevent criminal acts related to finance and protect the rights of stakeholders.

This fraud control system directs the Company in taking steps to prevent, detect, investigate, and monitor fraud incidents. The objectives of implementing the Anti-Fraud policy are to:

- Create an anti-fraud culture at all levels of the Company's organization;
- Increase awareness and concern for fraud risk in the Company's operations;
- Be a reminder for the Company's operational implementers to comply with applicable procedures and regulations.

The Company has developed an anti-fraud strategy that constitutes 4 (four) pillars, namely:

1. Prevention
   This comprises tools aimed at reducing the potential risk of fraud, including:

   a. Anti Fraud Awareness
      The Company has endeavored to implement an anti fraud strategy by ontinuously increase employee awareness and vigilance against

terhadap tindakan *fraud* antara lain melalui pembuatan komik *anti fraud*.

b. Identifikasi Kerawanan
Perseroan telah melakukan identifikasi kerawanan untuk mengidentifikasi, menganalisis, dan menilai potensi risiko terjadinya *fraud* yang melekat pada setiap aktivitas yang berpotensi merugikan Perseroan.

c. *Know Your Employee* (KYE)
Perseroan telah menerapkan kebijakan *know your employee* sebagai upaya pencegahan terjadinya *fraud*, antara lain sistem dan prosedur rekrutmen yang efektif dengan menganalisa rekam jejak calon karyawan termasuk SLIK *checking*; penerapan *reward, punishment*, rotasi dan cuti karyawan (cuti wajib) dan pemantauan mengenai karakter, perilaku, dan gaya hidup karyawan.

2. Deteksi
Perangkat-perangkat yang ditujukan untuk mengidentifikasi dan menemukan kejadian *fraud*, antara lain:
a. Kebijakan dan Mekanisme *Whistleblowing*.
b. Penyusunan kebijakan dan mekanisme *whistleblowing* untuk memberikan dorongan serta kesadaran kepada karyawan dan pejabat Perseroan untuk melaporkan *fraud* yang terjadi.
c. *Surprise* Audit untuk meningkatkan kewaspadaan karyawan dalam melaksanakan tugasnya terutama pada unit bisnis yang berisiko tinggi atau rawan terhadap terjadinya *fraud*.
d. *Surveillance System* yang merupakan pengujian atau pemeriksaan seperti *continuous auditing* dengan menggunakan indikator *red flag* dan *Fraud Detection System*.

3. Investigasi, Pelaporan dan Sanksi
Perseroan menerima pengaduan dan menindaklanjuti setiap pengaduan melalui investigasi yang dilakukan oleh tim terkait. Setiap pengaduan yang telah diinvestigasi dan dilaporkan terbukti sebagai pelanggaran akan mendapatkan sanksi sesuai dengan peraturan yang berlaku.

4. Pemantauan, Evaluasi dan Tindak Lanjut
Unit Kerja *Anti Fraud* melakukan pemantauan, evaluasi, dan tindak lanjut yang bertujuan untuk memantau dan mengevaluasi kejadian *fraud* sesuai dengan komitmen tindak lanjut dari hasil evaluasi.

Perseroan memiliki kebijakan *Whistleblowing System* (WBS) yang mengatur pengelolaan laporan WBS, termasuk di antaranya:

fraud, among others by making anti fraud comics.

b. Identification of Vulnerabilities
The Company has identified vulnerabilities to identify, analyze and assess the potential risk of fraud inherent in any activity that has the potential to harm the Company.

c. Know Your Employee (KYE)
The Company has issued "Know Your Employee" policy as an effort to prevent fraud, including an effective recruitment system and procedure. This is done by analyzing the track record of prospective employees including SLIK checking; implementation of reward, punishment, rotation and employee leave (mandatory leave) and monitoring of employee character, behavior and lifestyle.

2. Detection
This is aimed at identifying and discovering incidents of fraud, among others:

a. Whistleblowing Policy and Mechanism.
b. Compilation of policies and whistleblowing mechanisms to encoure and build awareness to the Company's employees and officials to report fraud that has occurred.
c. Surprise Audit to increase employee awareness in conducting their duties, particularly in business units exposed to high risk or prone to fraud.
d. Surveillance System, which is a test or inspection such as continuous auditing using red flag indicators and Fraud Detection System.

3. Investigation, Reporting and Sanction
The Company receives complaint and conducts follow-up through investigations done by the relevant team. Every complaint that has been investigated and reported as a violation will be subject to sanctions in accordance with applicable regulations.

4. Monitoring, Evaluation and Follow-Up
The Anti-Fraud Work Unit conducts monitoring, evaluation and follow-up. The aim is to monitor and evaluate fraud incidents based on the commitment to conducting follow-up on the results of the evaluation.

The Company has established a Whistleblowing System (WBS) policy that regulates the management of WBS report, including among others:

1. Kanal Pelaporan
   WBS merupakan sarana khusus bagi *stakeholder* dalam melaporkan indikasi pelanggaran yang terjadi di dalam lingkungan Perseroan dan/atau diduga dilakukan oleh pihak internal Perseroan. Kanal pelaporan yang tersedia adalah sebagai berikut:

1. Reporting Channel
   WBS is a special medium for stakeholders to report indications of violations that occur within the Company and/or are suspected of being committed by internal parties of the Company. The available reporting channels are as follows:

1	Website	https://www.bankneocommerce.co.id/
2	*Email*	peduli@bankneo.co.id
3	SMS/WhatsApp	081119178953

2. Pihak Pengelola Pelaporan
   Pihak pengelola laporan WBS adalah unit kerja Anti-*Fraud*. Identitas pelapor, isi laporan beserta jalur pelaporan dijaga kerahasiaannya oleh pengelola WBS.

2. Reporting Management
   The management of WBS reporting is carried out by the Anti-Fraud work unit. The identity of the reporter, the contents of the report and the reporting line are kept confidential by the WBS management.

3. Isi Laporan
   Pelapor wajib menyampaikan indikasi pelanggaran secara jelas yang dapat dipertanggungjawabkan yang dapat menginformasikan jenis pelanggaran yang dilakukan, pihak yang terlibat, waktu dan lokasi kejadian, kronologis kejadian, beserta bukti pendukungnya.

3. Content of Report
   The reporter is required to provide clear, accountable indications of violations that provide information on the type of violation committed, the parties involved, the time and location of the incident, the chronology of the incident, along with supporting evidence.

4. Perlindungan Kepada Pelapor
   Perseroan memiliki komitmen yang jelas dan tidak memihak untuk mendukung dan melindungi semua pelapor yang menginformasikan kejadian pelanggaran yang terjadi dalam Perseroan. Untuk itu Perseroan menjamin perlindungan terhadap Pelapor dari segala bentuk ancaman, intimidasi ataupun tindakan tidak menyenangkan dari pihak manapun termasuk juga di dalamnya perlindungan hukum.

4. Protection for Reporter
   The company has a clear and impartial commitment to supporting and protecting every reporter who reports violation that occurs within the Company. Therefore, the Company assures protection for the Whistleblower from all forms of threats, intimidation or unpleasant actions from any party, including legal protection.

Jumlah Pengaduan *Fraud* dan WBS Tahun 2022
Total Fraud and WBS Reports in 2022

Jumlah Laporan Masuk Total Reports	Kanal Pelaporan Report Channel			Hasil Analisa Laporan Result of Reporting Analysis		Status Tindak Lanjut Follow-Up Status	
	Email	SMS/WhatsApp	Website	Non-Fraud	Fraud	Proses In Process	Selesai Settled
143	3	1	139	142	1	0	143

Pada tahun 2022, Unit Kerja Anti *Fraud* telah melakukan pemantauan, evaluasi, dan tindak lanjut yang bertujuan untuk memantau dan mengevaluasi kejadian pelanggaran *fraud* dan WBS sesuai dengan komitmen tindak lanjut dari hasil evaluasi. Setiap pelaporan pelanggaran telah ditangani dan ditindaklanjuti, termasuk pemantauan pemberian sanksi kepada pihak internal dan eksternal yang terkait sesuai dengan regulasi yang berlaku.

In 2022, the Anti-Fraud Work Unit monitored, evaluated and conducted follow-up. The objective of monitoring and evaluating incidents of fraud and WBS violations takes into account the commitment to conducting follow- up on the results of the evaluation. Each violation report is handled and followed up, including monitoring the imposition of sanctions on related internal and external parties in accordance with applicable regulations.

Permasalahan Hukum yang Dihadapi Perseroan di Tahun 2022

Legal Issues the Company Faced in 2022

Tidak terdapat permasalahan hukum yang berpengaruh material terhadap aktivitas operasional ataupun keberlangsungan usaha Perseroan di sepanjang tahun 2022.

There were no legal issues with a material impact on the operational activities or the continuity of the Company's business throughout 2022.

Informasi Buy Back Shares & Obligasi, serta Penambahan Modal melalui Right Issue

Information on Buy Back Shares & Bonds, and Additional Capital through Right Issue

Pada tahun 2022, Perseroan tidak melakukan *Buy Back Shares* dan tidak menerbitkan Obligasi. Namun Perseroan melakukan penambahan modal melalui penawaran umum terbatas kepada para pemegang saham dengan hak memesan efek terlebih dahulu (PMHMETD VI). Informasi mengenai PMHMETD VI telah diungkapkan pada Bab Profil Perusahaan.

In 2022, the Company did not conduct Buy Back Shares nor issued Bonds. However, the Company made additional capital through a limited public offering to shareholders with pre-emptive rights (PMHMETD VI). Information regarding PMHMETD VI is available in “Company Profile” Chapter.

Akses Informasi dan Data Perseroan
Access to Company Information and Data

Perseroan senantiasa menerapkan prinsip keterbukaan melalui persediaan berbagai media informasi bagi pemangku kepentingan atau masyarakat umum lainnya dengan lengkap dan mudah. Informasi dan data Perseroan dapat diakses melalui situs web resmi di www.bankneocommerce.co.id yang tersaji dalam Bahasa Indonesia dan Bahasa Inggris. Akses informasi juga terbuka melalui kantor pusat, yaitu:

The Company applies the principle of transparency by providing comprehensive and convenient information media for stakeholders or the general public to access. The Company's information and data can be accessed through the official website at www.bankneocommerce.co.id which is available in Indonesian and English. Access to information is also open through the head office at:

Alamat dan Kontak Addresss and Contact	Treasury Tower Lantai 60 Kawasan District 8 Lot 28 Jl. Jend. Sudirman Kav 52-53 Senayan, Kebayoran Baru Jakarta Selatan 12190 Treasury Tower 60th Floor, District 8 Lot 28 Jl. Jend. Sudirman Kav 52-53 Senayan, Kebayoran Baru Jakarta Selatan 12190 Nomor telepon/Phone : (62-21) 2975 2975, 2975 2999 Email : corsec@bankneo.co.id Website : www.bankneocommerce.co.id

Perseroan juga mempersiapkan berbagai laporan terkait informasi keuangan dan kinerja usaha kepada pemegang saham dan pemangku kepentingan. Informasi yang disampaikan berupa:
1. Laporan Tahunan
2. Laporan Keuangan Semester
3. Laporan Penggunaan Dana

Moreover, the Company prepares various reports related to financial information and business performance to shareholders and stakeholders. The information is available in the forms of:
1. Annual Report
2. Semester Financial Report
3. Report on the Use of Funds

Penerapan Pedoman Tata Kelola Perusahaan Terbuka

Implementation of Public Company Governance Guideline

Perseroan sebagai Perusahaan Terbuka dalam menerapkan tata kelola perusahaan yang baik, mengacu pada Peraturan Otoritas Jasa Keuangan Nomor 21/POJK.04/2015 dan Surat Edaran Otoritas Jasa Keuangan Nomor 32/ SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka. Perseroan menerapkan 5 (lima) aspek yang berisikan pernyataan mengenai rekomendasi atas pelaksanaan penerapan Pedoman Tata Kelola Perusahaan Terbuka, yaitu:

1. Hubungan Perusahaan dengan Pemegang Saham dalam Menjamin Hak-Hak Pemegang Saham;
2. Fungsi dan Peran Dewan Komisaris;
3. Fungsi dan Peran Direksi;
4. Partisipasi Pemangku Kepentingan; dan
5. Keterbukaan Informasi.

As a public company, the Company applies good corporate governance, with reference to Financial Services Authority Regulation No. 21/POJK.04/2015 and the Financial Services Authority Circular Letter No. 32/SEOJK.04/2015 concerning Guidelines for Public Company Governance. The Company applies 5 (five) aspects that contain statements concerning recommendations for the implementation of the Public Company Governance Guideline, namely:

1. The Company's Relations with Shareholders in assuring the Rights of Shareholders;
2. Functions and Roles of the Board of Commissioners;
3. Functions and Roles of the Board of Directors;
4. Stakeholder Participation; and
5. Information Disclosure.

Prinsip dan Rekomendasi Tata Kelola
Governance Principles and Recommendations

No.	Rekomendasi Recommendation	Keterangan Description
A.	**Hubungan Perusahaan Dengan Pemegang Saham Dalam Menjamin Hak-Hak Pemegang Saham** **The Company's Relations with Shareholders in Assuring the Rights of Shareholders**	
1.	Meningkatkan Nilai Penyelenggaraan Rapat Umum Pemegang Saham (RUPS) Increasing the Value of Connducting General Meeting of Shareholders (GMS)	
1.1.	Perseroan memiliki cara atau prosedur teknis pengumpulan suara (*voting*) baik secara terbuka maupun tertutup yang mengedepankan independensi, dan kepentingan pemegang saham. The Company has a method or technical procedure for voting, both open and closed, which promotes independence and the interests of shareholders.	Terpenuhi Fulfilled
1.2.	Seluruh anggota Direksi dan anggota Dewan Komisaris Perseroan hadir dalam RUPS Tahunan. The entire members of the Company's Board of Directors and members of the Board of Commissioners attend the Annual GMS.	Terpenuhi Fulfilled
1.3.	Ringkasan risalah RUPS tersedia dalam Situs Web Perseroan paling sedikit selama 1 (satu) tahun. Xummary of GMS minutes is available on the Company's Website for at least 1 (one) year.	Terpenuhi Fulfilled
2.	Meningkatkan Kualitas Komunikasi dengan Pemegang Saham atau Investor. Improving Quality of Communication with Shareholders or Investors.	Terpenuhi Fulfilled
2.1.	Perseroan memiliki suatu kebijakan komunikasi dengan pemegang saham atau investor. The company has issued a communication policy with shareholders or investors.	Terpenuhi Fulfilled
2.2.	Perseroan mengungkapkan kebijakan komunikasi dengan pemegang saham atau investor dalam Situs Web. The Company discloses its communication policy with shareholders or investors on the Company's Website.	Terpenuhi Fulfilled

No.	Rekomendasi Recommendation	Keterangan Description
B.	**Fungsi dan Peran Dewan Komisaris** **Functions and Roles of the Board of Commissioners**	
3.	Meningkatkan Kualitas Komunikasi dengan Pemegang Saham atau Investor Improving Quality of Communication with Shareholders or Investors.	
3.1.	Penentuan jumlah anggota Dewan Komisaris mempertimbangkan kondisi Perseroan. Determination of the number of members of the Board of Commissioners by considering the Company's condition.	Terpenuhi Fulfilled
3.2.	Penentuan komposisi anggota Dewan Komisaris memperhatikan keberagaman keahlian, pengetahuan dan pengalaman yang dibutuhkan. Determination of the composition of members of the Board of Commissioners by considering the diversity of skills, knowledge and experience required.	Terpenuhi Fulfilled
4.	Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris Improving Quality of Duties and Responsibilities of the Board of Commissioners	
4.1.	Dewan Komisaris mempunyai kebijakan penilaian sendiri (*self-assessment)* untuk menilai kinerja Dewan Komisaris. The Board of Commissioners has issued a self-assessment policy to assess the Board of Commissioners' performance.	Terpenuhi Fulfilled
4.2.	Kebijakan penilaian sendiri *(self-assessment*) untuk menilai kinerja Dewan Komisaris, diungkapkan melalui Laporan Tahunan Perseroan. Self-assessment policy to assess the Board of Commissioners'performance is disclosed in the Company's Annual Report.	Terpenuhi Fulfilled
4.3.	Dewan Komisaris mempunyai kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan. The Board of Commissioners has issued a policy concerning the resignation of members of the Board of Commissioners in the event that they are involved in financial crimes.	Terpenuhi Fulfilled
4.4.	Dewan Komisaris atau Komite yang menjalankan fungsi Nominasi dan Remunerasi menyusun kebijakan suksesi dalam proses Nominasi anggota Direksi. The Board of Commissioners or Committee tasked with the Nomination and Remuneration functions develop a succession policy in the Nomination process for members of the Board of Directors.	Terpenuhi Fulfilled
C.	**Fungsi dan Peran Direksi** **Functions and Roles of the Board of Directors**	
5.	Memperkuat Keanggotaan dan Komposisi Direksi Strengthening Membership and Composition of the Board of Directors.	
5.1.	Penentuan jumlah anggota Direksi mempertimbangkan kondisi Perseroan serta efektivitas dalam pengambilan keputusan. Determination of the number of members of the Board of Directors by considering the Company's condition and effectiveness in decision making.	Terpenuhi Fulfilled
5.2.	Penentuan komposisi anggota Direksi memperhatikan keberagaman keahlian, pengetahuan dan pengalaman yang dibutuhkan. Determination of composition of members of the Board of Directors by considering the diversity of skills, knowledge and experience required.	Terpenuhi Fulfilled
5.3.	Anggota Direksi yang membawahi bidang akuntansi atau keuangan memiliki keahlian dan/atau pengetahuan di bidang akuntansi. Members of the Board of Directors in charge of accounting or finance posses expertise and/or knowledge in accounting.	Terpenuhi Fulfilled
6.	Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Direksi Improving Quality of Duties and Responsibilities of the Board of Directors	
6.1.	Direksi mempunyai kebijakan penilaian sendiri (*self-assessment)* untuk menilai kinerja Direksi. The Board of Directors has issued a self-assessment policy to assess the Board of Directors' performance.	Terpenuhi Fulfilled
6.2.	Kebijakan penilaian sendiri (*self-assessment*) menilai kinerja Direksi diungkapkan melalui Laporan Tahunan Perseroan. Self-assessment policy assessing the Board of Directors' performance is disclosed in the Company's Annual Report.	Terpenuhi Fulfilled

No.	Rekomendasi Recommendation	Keterangan Description
6.3.	Direksi mempunyai kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan. The Board of Directors has issued a policy concerning the resignation of members of the Board of Directors in the event that they are involved in financial crimes.	Terpenuhi Fulfilled
D.	**Partisipasi Pemangku Kepentingan** **Stakeholders' Participation**	
7.	Meningkatkan aspek Tata Kelola Perusahaan melalui Partisipasi Pemangku Kepentingan Improving aspects of Corporate Governance through Stakeholders' Participation	
7.1.	Perseroan memiliki kebijakan untuk mencegah terjadinya *insider trading.* The Company has issued a policy to prevent insider trading.	Terpenuhi Fulfilled
7.2.	Perseroan memiliki kebijakan anti korupsi dan *anti-fraud.* The company has issued anti-corruption and anti-fraud policies.	Terpenuhi Fulfilled
7.3.	Perseroan memiliki kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau *vendor.* The Company has issued a policy concerning the selection and capacity building of suppliers or vendors.	Terpenuhi Fulfilled
7.4.	Perseroan memiliki kebijakan tentang pemenuhan hak-hak kreditur. The company has issued a policy concerning the fulfillment of the rights of creditors.	Terpenuhi Fulfilled
7.5.	Perseroan memiliki kebijakan sistem *whistleblowing*. The Company has issued a whistleblowing system policy.	Terpenuhi Fulfilled
7.6.	Perseroan memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan. The Company has issued a policy in regard to providing long-term incentives to Directors and employees.	Terpenuhi Fulfilled
E.	**Keterbukaan Informasi** **Information Disclosure**	
8.	Meningkatkan pelaksanaan Keterbukaan Informasi. Improving Information Disclosure.	
8.1.	Perseroan memanfaatkan penggunaan teknologi informasi secara lebih luas selain situs Web sebagai media keterbukaan informasi. The Company is benefited from the use of information technology more broadly in addition to the website as a medium for information disclosure.	Terpenuhi Fulfilled
8.2.	Laporan Tahunan Perseroan mengungkapkan pemilik manfaat akhir dalam kepemilikan saham Perusahaan Terbuka paling sedikit 5% (lima persen), selain pengungkapan pemilik manfaat akhir dalam kepemilikan saham Perseroan melalui pemegang saham utama dan pengendali. The Company's Annual Report discloses ultimate beneficial owner in the ownership of the Public Company's shares of at least 5% (five percent), in addition to disclosing the ultimate beneficial owner in the ownership of the Company's shares through the main and controlling shareholders.	Terpenuhi Fulfilled

Hasil Assessment Pelaksanaan Tata Kelola
Results of Governance Implementation Assessment

No.	Aspek Penilaian Assessment Aspect	Peringkat Rank
1.	Pelaksanaan tugas dan tanggung jawab Direksi Implementation of the Board of Directors' Duties and Responsibilities	2
2.	Pelaksanaan tugas dan tanggung jawab Dewan Komisaris Implementation of the Board of Commissioners' Duties and Responsibilities	2
3.	Kelengkapan dan Pelaksanaan tugas Komite Comprehensiveness and Implementation Duties of Committee	2
4.	Penanganan benturan kepentingan Handling of Conflicts of Interest	2
5.	Penerapan fungsi kepatuhan Implementation of Compliance Function	2

No.	Aspek Penilaian Assessment Aspect	Peringkat Rank
6.	Penerapan fungsi audit intern Implementation of the Internal Audit Function	2
7.	Penerapan manajemen risiko termasuk sistem pengendalian intern Implementation of risk management including the internal control system	2
8.	Penerapan manajemen risiko termasuk sistem pengendalian intern Implementation of risk management including the internal control system	2
9.	Penyediaan dana kepada pihak terkait (*related party*) dan penyediaan dana besar (*large exposures*) Provision of funds to related parties and large exposures	2
10.	Transparansi kondisi keuangan dan non keuangan Perseroan, laporan pelaksanaan *Good Corporate Governance* dan pelaporan internal Transparency of the Company's financial and non-financial conditions, reports on the implementation of Good Corporate Governance and internal reporting	2
11.	Rencana strategis Perseroan The Company's strategic plan	2
12.	Nilai Komposit Composite Value	2

Analisa terkait hasil *assessment* pelaksanaan tata kelola Perseroan tahun 2022

Merujuk pada hasil analisis sebagaimana diungkapkan pada kertas kerja *self-assessment Good Corporate Governance (GCG),* penerapan *Good Corporate Governance* di PT Bank Neo Commerce, Tbk. untuk periode Semester II Tahun 2022 secara umum adalah baik, yang tercermin pada pemenuhan yang memadai atas prinsip-prinsip *Good Corporate Governance*. Sehingga diperoleh angka peringkat yang mencerminkan kondisi penerapan GCG PT Bank Neo Commerce, Tbk, yaitu peringkat 2 (dua) pada Semester II Tahun 2022.

Analysis on results of assessment of corporate governance implementation in 2022

Referring to the results of the analysis as disclosed in the Good Corporate Governance (GCG) self-assessment working paper, Good Corporate Governance implementation at PT Neo Commerce Bank, Tbk. for the Semester II of 2022 is generally good. This is reflected in the adequate fulfillment of the principles of Good Corporate Governance. In order to obtain a ranking number that reflects GCG implementation at PT Bank Neo Commerce, Tbk, which was ranked 2 (two) in Semester II of 2022.

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08

Tanggung Jawab Sosial dan Lingkungan

Social and Environmental Responsibilities




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Prinsip Dasar dan Komitmen
Basic Principles and Commitment

Sebagai entitas usaha, PT Bank Neo Commerce Tbk berkomitmen untuk turut berperan serta dalam pembangunan berkelanjutan melalui kegiatan Tanggung Jawab Sosial dan Lingkungan (TJSL). Sesuai dengan Pasal 1 Undang-Undang No.40 Tahun 2007 tentang Perseroan Terbatas, menyebutkan bahwa yang dimaksud dengan Tanggung Jawab Sosial dan Lingkungan adalah komitmen perusahaan untuk berperan serta dalam pembangunan ekonomi berkelanjutan guna meningkatkan kualitas kehidupan dan lingkungan yang bermanfaat, baik bagi perusahaan sendiri, komunitas setempat, maupun masyarakat pada umumnya. Sementara itu, pada Pasal 2 Peraturan Pemerintah No. 47 Tahun 2012 tentang Tanggung Jawab Sosial dan Lingkungan Perseroan Terbatas juga mengatur bahwa setiap Perseroan Terbatas selaku subjek hukum mempunyai Tanggung Jawab Sosial dan Lingkungan.

As a business entity, PT Bank Neo Commerce Tbk is committed to participating in the sustainable development through Social and Environmental Responsibility (TJSL) activities. Article 1 of Law No. 40 of 2007 concerning the Limited Liability Companies defines Social and Environmental Responsibility as a company's commitment to taking part in sustainable economic development in order to improve the quality of life and the environment that is beneficial, both for the company itself, the local community and society in general. Meanwhile, Article 2 of Government Regulation No. 47 of 2012 concerning Social and Environmental Responsibility of Limited Liability Companies also stipulates that every Limited Liability Company as a legal subject has Social and Environmental Responsibilities.

Atas dasar tersebut, Perseroan senantiasa menjalankan komitmen TJSL sebagai upaya dalam berkontribusi aktif secara berkelanjutan untuk meningkatkan kualitas hidup seluruh pemangku kepentingan, baik itu pegawai, pelanggan, maupun pihak eksternal lainnya. Selain itu, pelaksanaan kegiatan TJSL di lingkungan Perseroan juga merupakan upaya dalam menjaga keseimbangan kinerja ekonomi, sosial, dan lingkungan dalam rangka mewujudkan Tujuan Pembangunan Berkelanjutan (SDGs), serta menjamin keberlangsungan usaha jangka panjang Perseroan.

On this basis, the Company always carries out TJSL commitments to actively contributing in a sustainable manner to improve the quality of life of all stakeholders, including employees, customers and other external parties. In addition, the implementation of TJSL activities within the Company is also an effort to maintain a balance of economic, social and environmental performance in order to realize the Sustainable Development Goals (SDGs), as well as ensure the long-term sustainability of the Company's business.

Selain itu, Perseroan senantiasa memperhatikan aspek lingkungan hidup dalam melaksanakan program TJSL. Perseroan memiliki kewajiban moral untuk melakukan pengelolaan operasi usaha yang mencerminkan kepedulian Perseroan terhadap lingkungan hidup, dan senantiasa melakukan penggunaan sumber daya alam dan energi yang ramah lingkungan. Melalui program TJSL yang dilaksanakan secara efektif dan berkelanjutan, diharapkan dapat mewujudkan keseimbangan antara kinerja ekonomi, lingkungan, dan sosial atau yang lebih dikenal dengan istilah *triple bottom line*, yakni *Profit, Planet*, dan *People* (3P).

In addition, the Company always pays attention to environmental aspects in implementing the TJSL program. The Company has a moral obligation to manage business operations that reflect the Company's concern for the environment, and to always use environmentally friendly natural resources and energy. The TJSL program, which is implemented effectively and sustainably, is expected to create a balance between economic, environmental and social performance or better known as the triple bottom line, namely Profit, Planet and People (3P).

Perseroan menganggap bahwa kinerja usaha yang baik harus didukung dengan kontribusi positif kepada lingkungan dan para pemangku kepentingan, baik karyawan maupun masyarakat. Pelaksanaan kegiatan TJSL yang dilakukan oleh Perseroan berpedoman pada Peraturan Otoritas Jasa Keuangan yang tertuang dalam Surat Edaran OJK (SEOJK) No. 16/SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik. Meski demikian, Perseroan tetap menjalankan program TJSL sesuai dengan standar yang berlaku.

The Company considers that good business performance must be supported by positive contributions to the environment and stakeholders, namely employees and the community. The Company's TJSL activities refer to the Financial Services Authority Regulations contained in OJK Circular Letter (SEOJK) No. 16/SEOJK.04/2021 concerning Form and Content of Annual Reports of Issuers or Public Companies. However, the Company continues to run the TJSL program in accordance with applicable standards.

Pernyataan bahwa Ulasan Lengkap Mengenai Kegiatan TJSL Diungkapkan pada Laporan Keberlanjutan

Statement of Full Review of TJSL Activities Disclosed in the Sustainability Report

Dalam menjalankan seluruh aktivitasnya, Perseroan berkomitmen untuk mematuhi ketentuan dan perundang-undangan yang berlaku di Indonesia. Untuk itu, sebagai salah satu wujud pemenuhan ketentuan yang diatur dalam SEOJK No. 16/SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik, uraian mengenai program dan kegiatan TJSL yang dilakukan oleh Perseroan sepanjang tahun 2022 dapat dilihat pada Laporan Keberlanjutan 2022 yang merupakan bagian tak terpisahkan dari Laporan Tahunan ini. Laporan Keberlanjutan juga tersedia pada situs web Perseroan bersamaan dengan tersedianya Laporan Tahunan.

In carrying out all of its activities, the Company is committed to complying with the applicable laws and regulations in Indonesia. For this reason, as a form of fulfilling the provisions stipulated in SEOJK No. 16/SEOJK.04/2021 concerning the Form and Content of Annual Reports of Issuers or Public Companies, a description of the TJSL programs and activities carried out by the Company throughout 2022 can be seen in the 2022 Sustainability Report, which is an integral part of this Annual Report. The Sustainability Report is also available on the Company's website along with the availability of the Annual Report.

09

Laporan Keberlanjutan

Sustainability Report




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Tentang Laporan Keberlanjutan
About Sustainability Report



Laporan Keberlanjutan Tahun 2022 menjadi laporan kedua yang dipublikasikan oleh Perseroan dengan kerangka penyusunan berpedoman pada Peraturan Otoritas Jasa Keuangan (POJK) No. 51/POJK.03/2017 – Lampiran II ("POJK 51/2017") tentang Penerapan Keuangan Berkelanjutan Bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik dan Surat Edaran Otoritas Jasa Keuangan (SE OJK) No. 16/SEOJK.04/2021 ("SE OJK 16/2021") tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik.

Melalui Laporan ini, Perseroan menyampaikan komitmen dan kesungguhan dalam menerapkan 8 (delapan) prinsip Keuangan Berkelanjutan pada setiap kegiatan usaha yang dijalankan. Laporan keberlanjutan ini sekaligus menjadi wujud nyata atas tanggung jawab kami kepada para pemangku kepentingan dan sarana untuk menyampaikan kemajuan Perseroan dalam merealisasikan topik-topik keberlanjutan yang mencakup aspek ekonomi, sosial, dan lingkungan.

The 2022 Sustainability Report has become the second sustainability report issued by the Company. The report is made by referring to the Financial Services Authority (POJK) No. 51/POJK.03/2017 – II Attachement concerning the Implementation of Sustainable Finance for Financial Service Institutions, Issuers and Public Companies and Financial Services Authority Circular Letter (SE OJK) No. 16/SEOJK.04/2021 ("SE OJK 16/2021") concerning the Form and Content of Annual Reports of Issuers or Public Companies.

Through this report, the Company presents its commitment and dedication to implementing eight principles of Sustainable Financial in every business. The sustainability report is a manifestation of our responsibility to stakeholders and it serves as a means to convey the Company's progress in actualizing the sustainability topics, which include economic, social, and environmental aspects.

Seluruh informasi yang disajikan di dalam Laporan ini adalah kinerja keberlanjutan Perseroan untuk periode 1 Januari 2022-31 Desember 2022. Laporan ini diterbitkan setiap tahun bersamaan dengan penyampaian Laporan Tahunan atau seringkali disebut dengan "Laporan Terintegrasi". Dengan menerapkan model pelaporan terintegrasi seperti ini maka semua informasi yang tercantum di dalam kedua laporan tersebut bersifat saling melengkapi dan berkaitan satu sama lain sehingga tidak diperlukan adanya pengungkapan data atau informasi yang berulang baik pada bagian Laporan Tahunan maupun Laporan Keberlanjutan.

This report presents all information of the Company's sustainability performance for the period of January 1, 2022-December 31, 2022. The report, which consists of the Sustainability Report, is published annually and it is referred as "Integrated Report." By implementing the integrated reporting model, the Company hopes that it can present all information in one report simultaneously. Thus, there is no need to carry out another disclosure in both reports.

Dengan berbagai pertimbangan, selama proses penyusunan Laporan Keberlanjutan 2022 ini Perseroan belum menggunakan jasa *external assurance* sebagaimana direkomendasikan oleh POJK 51/2017. Namun demikian, Perseroan memastikan bahwa seluruh informasi yang disajikan dalam laporan ini sudah ditelaah oleh manajemen dan unit-unit kerja yang terlibat sehingga seluruh informasi yang disajikan dalam Laporan terjamin kebenaran dan validitasnya.

With various considerations, the Company referred to the POJK 51/2017 that it did not procure an external assurance services to make the Sustainability Report draft. However, the Company ensures that all information presented in this report is valid because it has been reviewed by the management and work units.

Sebagai informasi, aspek keberlanjutan yang disajikan dalam laporan ini meliputi operasional Kantor Pusat PT Bank Neo Commerce Tbk dan Kantor Cabang Utama Perseroan. Untuk mewujudkan komunikasi dua arah, Perseroan menyediakan Lembar Umpan Balik di bagian akhir Laporan ini. Dengan lembar tersebut diharapkan pembaca dan pengguna laporan dapat memberikan usulan dan masukan untuk meningkatkan kualitas laporan pada tahun berikutnya. Tanggapan dan umpan balik mohon dikembalikan kepada:

For information, the sustainability aspects in this report include the operations of Head Office and Main Branch Office of PT Bank Neo Commerce. The Company also promotes two-way communication by providing Feedback Sheet at the end of the Report. With the Feedback Sheet, all readers and users of the report can provide us suggestions and advice to improve the report in the upcoming years. Send your response and feedback to:



Corporate Secretary
PT Bank Neo Commerce Tbk
Treasury Tower Lantai 60, Kawasan District 8 LOT. 28, Jl. Jend Sudirman Kav. 52-53
Senayan, Kebayoran Baru, Jakarta Selatan 12190
- Nomor telepon : (6221) 2709 4950, 2709 4951
- *Email* : corsec@bankneo.co.id
- *Website* : www.bankneocommerce.co.id

Strategi Keberlanjutan
Sustainability Strategy

Perubahan iklim yang terjadi beberapa tahun terakhir telah mendorong banyak negara untuk berpartisipasi dalam mendukung gerakan ekonomi hijau. Kehadiran pandemi Covid-19 selama 2,5 tahun terakhir semakin mempertegas pentingnya pembangunan ekonomi yang berkelanjutan. Pada *event* Konferensi Tingkat Tinggi *Conference of The Parties* 27 (KTT COP27) yang diselenggarakan bulan November 2022 lalu, Pemerintah Indonesia pun menegaskan komitmen dan kesungguhan dalam mengatasi isu pemanasan global dan mendorong negara-negara lainnya untuk berkontribusi lebih besar dalam memitigasi risiko lingkungan sesuai kapasitas masing-masing dengan semangat *burden-sharing* (pembagian beban).

Berangkat dari kesadaran penuh akan pentingnya membangun fondasi bisnis yang seimbang dengan memperhatikan aspek sosial dan lingkungan, maka Perseroan sebagai bagian dari Lembaga Jasa Keuangan (LJK) di Indonesia mendukung penuh implementasi *Roadmap* Keuangan Berkelanjutan yang pada tahun 2022 sudah memasuki Tahap II dengan fokus pada penciptaan ekosistem keuangan berkelanjutan secara komprehensif. Selama dua tahun terakhir, Perseroan secara bertahap melakukan sejumlah penyesuaian di internal organisasi agar internalisasi pilar-pilar keuangan berkelanjutan pada seluruh kegiatan usaha dapat berjalan efektif.

Langkah konkret Perseroan dalam mewujudkan aktivitas perbankan yang ramah lingkungan dan berkelanjutan tertuang lebih lanjut di dalam Rencana Aksi Keuangan Berkelanjutan (RAKB) jangka panjang dan jangka pendek yang disusun dan disampaikan kepada OJK. Strategi keberlanjutan Perseroan agar dapat merealisasikan target-target keberlanjutan yang telah ditetapkan dalam RAKB 2022 diwujudkan dengan menerapkan sejumlah inisiatif strategis, seperti efisiensi energi listrik dan air, memperkuat kapasitas internal dengan memberikan kegiatan pelatihan yang relevan dengan topik keuangan keberlanjutan, serta mengembangkan produk kredit yang inovatif dan selaras dengan prinsip keuangan berkelanjutan. Semua upaya tersebut diyakini dapat membantu mengatasi risiko perubahan iklim dan mendukung terwujudnya ekonomi hijau (*green economy*) pada jangka panjang yang selama beberapa tahun terakhir telah menjadi fokus pemerintah.

Climate change that has occurred in recent years has encouraged many countries to participate in supporting the green economy movement. The presence of the Covid-19 pandemic over the last 2.5 years has emphasized the importance of sustainable economic development. At the Summit of the Conference of the Parties 27 (KTT COP27), which was held in November 2022, the Government of Indonesia also emphasized its commitment to and seriousness in dealing with the issue of global warming and encouraged other countries to make a bigger contribution in mitigating environmental risks according to their respective capacities with the spirit of burden-sharing .

The Company continues to gain awareness of the importance of building a balanced business foundation by paying attention to social and environmental aspects. The Company also takes part in the Financial Services Institutions (LJK) in Indonesia and it fully supports the implementation of the Sustainable Finance Roadmap, which entered Phase II in 2022 with a focus on creating an ecosystem comprehensive sustainable finance. During the last two years, the Company has gradually made a number of adjustments in the internal organization, so that the internalization of the sustainable finance pillars in all business activities can run effectively.

The Company's brave initiative in realizing environmentally friendly and sustainable banking activities are further stated in the long- and short-term Sustainable Finance Action Plan (RAKB) prepared and submitted to the OJK. The Company's sustainability strategy to realize the sustainability targets set in the 2022 RAKB is actualized by implementing a number of strategic initiatives, such as electricity and water efficiency, strengthening internal capacity by providing relevant training activities on sustainable finance topics, and developing innovative loans products and aligned with sustainable finance principles. The Company believes that the abovementioned endeavors will help overcome the risks of climate change and support the realization of a green economy in the long term, which has been the government's focus in recent years.

Di samping itu, Perseroan juga terus berupaya mendistribusikan manfaat ekonomi yang dihasilkan kepada para pemangku kepentingan melalui Program Tanggung Jawab Sosial Lingkungan ("TJSL") yang telah diselaraskan dengan agenda Tujuan Pembangunan Berkelanjutan (TPB).

In addition, the Company also strives to distribute the economic benefits generated to stakeholders through the Environmental Social Responsibility Program ("TJSL") which has been aligned with the Sustainable Development Goals (TPB) agenda.

Semua inisiatif strategis dan program keberlanjutan yang telah diterapkan Perseroan secara konsisten sampai saat ini merupakan wujud nyata atas visi Perseroan, yaitu "Lebih dari Sekedar Bank", dimana kami mendefinisikan ulang cara bekerja perbankan dengan menciptakan sistem layanan yang didasarkan oleh kebutuhan dan keinginan pelanggan. Didukung oleh kemajuan teknologi yang cukup pesat, Perseroan berkomitmen untuk selalu memberikan pelayanan keuangan inklusif berbasis digital yang menguntungkan dan dapat dimiliki semua orang. Strategi ini juga dipercaya dapat menopang keberlanjutan usaha Perseroan pada jangka panjang.

All strategic initiatives and sustainability programs that have been consistently implemented by the Company to date are a concrete manifestation of the Company's vision, namely "More Than Just a Bank", where we redefine the way banking works by creating a service system based on customer needs and desires. Supported by rapid technological advances, the Company is committed to always providing digital-based inclusive financial services that are profitable and accessible to everyone. This strategy is also believed to be able to support the sustainability of the Company's business in the long term.

Dukungan Nyata Bank Neo Commerce Terhadap Agenda Pembangunan Berkelanjutan

Bank Neo Commerce Support to Sustainable Development Agenda

Dalam menjalankan kegiatan usaha sehari-hari, Perseroan telah memetakan target dan sasaran Tujuan Pembangunan Berkelanjutan yang hendak dicapai, antara lain:

In carrying out daily business activities, the Company has mapped out the targets and targets of the Sustainable Development Goals to be achieved, including:

Tujuan SDGs SDGs Goals	Target Targets	Program/Kegiatan Perusahaan dalam laporan ini Corporate Program/Activity in this Rpeort
	Mengakhiri kemiskinan di manapun dan dalam semua bentuk. End poverty everywehere and in all forms	• Penyediaan produk-produk perbankan yang solutif bagi nasabah; • Memberikan edukasi literasi keuangan kepada nasabah dan masyarakat; • Membuka akses terhadap layanan keuangan melalui produk dan jasa perbankan yang dipasarkan. • Provision of solutive banking products for customers; • Providing financial literacy education to customers and the public; • Opening access to financial services through marketed banking products and services.
	Memberikan hak atas kesehatan dan kehidupan yang sehat dan sejahtera. Ensure healthy lives and promote well-being for all at all ages.	• Memberikan fasilitas asuransi kesehatan bagi karyawan; • Menciptakan lingkungan kerja yang sehat dan aman. • Providing health insurance facilities for employees; • Creating a healthy and safe work environment.
	Mencapai kesetaraan gender dan memberdayakan semua perempuan dan anak perempuan. Achieve gender equality and empower all women and girls.	• Membuka lapangan kerja seluas-luasnya tanpa membeda-bedakan gender sepanjang kandidat yang bersangkutan mampu memenuhi kualifikasi yang dipersyaratkan; • Mendukung program pengembangan karier karyawan; • Menjamin pemenuhan hak-hak karyawan, termasuk hak bagi karyawan perempuan; • Kegiatan CSR bagi karyawan. • Opening job opportunities as wide as possible without discriminating against gender as long as the candidate concerned is able to meet the required qualifications; • Supporting employee career development programs; • Ensuring the fulfillment of employee rights, including the rights of female employees; • CSR activities for employees.

Tujuan SDGs SDGs Goals	Target Targets	Program/Kegiatan Perusahaan dalam laporan ini Corporate Program/Activity in this Rpeort
	Mendukung pertumbuhan ekonomi yang inklusif dan berkelanjutan, tenaga kerja penuh dan produktif dan pekerjaan yang layak bagi semua. Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all.	• Kinerja ekonomi yang positif dan berkelanjutan; • Penciptaan lapangan kerja; • Kegiatan CSR bagi masyarakat; • Mengentaskan kerja paksa; • Melindungi hak-hak karyawan. • Positive and sustainable economic performance; • Job creation; • CSR activities for the community; • Ending forced labour; • Protecting employee rights.
	Memperbesar pemanfaatan jasa keuangan bagi pekerja dan masyarakat. Strengthen the use of financial services for workers and the community.	• Kegiatan edukasi dan inklusi keuangan yang dilaksanakan oleh Perseroan; • Membuka akses pemanfaatan produk yang dimiliki Perseroan sesuai dengan kemampuan dan kebutuhan masyarakat. • Financial education and inclusion activities implemented by the Company; • Opening access to optimize products owned by the Company in accordance with the capabilities and needs of the community.
	Pencapaian usaha berkelanjutan dalam menjalankan praktek usaha. Achievement of sustainable business in running business practices.	• Mendukung pengelolaan sampah di lingkungan Perseroan; • Mengurangi penggunaan kertas dalam menjalankan operasional Perseroan secara internal maupun dengan konsumen; • Efisiensi pemanfaatan energi listrik dan air dalam menjalankan kegiatan usaha. • Supporting waste management within the Company; • Reducing the use of paper in carrying out the Company's operations internally and with consumers; • Efficient use of electricity and water in carrying out business activities.

Aktualisasi RAKB Tahun 2022

Realization of RAKB in 2022

Sesuai ketentuan POJK 51/2017, Perseroan telah mengaktualisasikan beberapa program atau aktivitas keberlanjutan yang tercantum dalam RAKB 2022, antara lain sebagai berikut:

In accordance with the provisions of POJK 51/2017, the Company has actualized several sustainability programs or activities listed in the 2022 RAKB, including the following:

Bulan Month	Uraian Aktivitas Actvity Description	Tujuan Aktivitas Activity Goal	Indikator Keberhasilan Achievement Indicator	Status Implementasi Implementation Status
Januari – Maret January – March	Pembahasan rapat untuk menetapkan unit kerja khusus yang akan mengambil alih tanggung jawab dalam melakukan riset terhadap Permintaan pasar terkait produk dan/atau jasa penyaluran kredit kepada UMKM yang sesuai dengan makna praktis prinsip-prinsip kegiatan usaha berkelanjutan.	Menetapkan unit kerja khusus yang bertugas melakukan riset terhadap Permintaan pasar terkait produk dan/atau jasa penyaluran kredit kepada UMKM yang sesuai dengan makna praktis prinsip-prinsip kegiatan usaha berkelanjutan.	Telah diselenggarakan rapat di Kantor Pusat paling kurang sebanyak 1 (satu) kali.	Telah dilaksanakan rapat membahas permintaan pasar terkait produk dan/atau jasa penyaluran kredit kepada UMKM, akan tetapi saat ini belum diperlukan unit kerja khusus untuk melakukan riset tersebut. Perseroan memutuskan untuk mengedepankan kolaborasi dengan mitra P2P *lending* pada saat awal untuk penyaluran pembiayaan sesuai prinsip kegiatan usaha berkelanjutan.

Bulan Month	Uraian Aktivitas Actvity Description	Tujuan Aktivitas Activity Goal	Indikator Keberhasilan Achievement Indicator	Status Implementasi Implementation Status
	Discussion of the meeting to determine a special work unit that will take over the responsibility in conducting research on market demand related to products and/or lending services to MSMEs in accordance with the practical meaning of the principles of sustainable business activities.	Establish a special work unit that is tasked with conducting a research on market demand related to products and/or lending services to MSMEs in accordance with the practical meaning of the principles of sustainable business activities.	Meetings have been held at the Head Office at least 1 (one) time.	Meetings have been held to discuss market demand related to products and/or lending services to MSMEs, but currently there is no need for a special work unit to conduct this research. The Company decided to prioritize collaboration with P2P lending partners at the outset for channeling financing according to the principles of sustainable business activities.
	Produk Konsep dan Proposisi dari Tabungan *NeoGreen*, serta mengeksplor *partner* untuk bekerja sama.	Mempersiapkan produk Tabungan baru yang memberikan kontribusi pada kelestarian lingkungan.	Finalisasi Konsep dan Pihak-pihak yang terlibat dalam menerbitkan produk Tabungan *NeoGreen*.	Eksplorasi kerja sama dengan *partner-partner* berpotensi dalam melaksanakan peluncuran Tabungan *NeoGreen*.
	Product Concepts and Propositions from NeoGreen Savings, as well as exploring partners to cooperate.	Preparing new Savings products that contribute to environmental sustainability.	Finalization of the Concept and the Parties involved in issuing the NeoGreen Savings product.	Exploring collaboration with potential partners in carrying out the launch of Neo Green Savings.
	Menerbitkan produk pembiayaan kepada UMKM dan mulai memperbesar porsi pembiayaan kredit produktif kepada UMKM yang menerapkan prinsip kegiatan usaha berkelanjutan. Fokus pembiayaan yaitu menyalurkan ke industri esensial dan kesehatan.	Mempersiapkan proses penerbitan produk pembiayaan.	*Launching* Produk Pembiayaan.	Perseroan memfokuskan penyaluran kepada sektor ekonomi dengan kategori pertanian.
	Issue loan products to MSMEs and starting to enlarge the portion of productive loans to MSMEs that apply the principles of sustainable business activities. The focus of loan is to distribute to essential and health industries.	Prepare the loan product issuance process.	Loan Products Launch.	The Company focuses on distribution to the economic sector with the agricultural category.
April – Juni April – June	Melakukan finalisasi dan mempersiapkan program *marketing* dan kampanye untuk produk Tabungan *NeoGreen*.	Mempersiapkan proses penerbitan produk Tabungan *NeoGreen*.	*Launching* Produk baru Simpanan, dimana dengan menabung nasabah dapat ikut serta dalam menjaga kelestarian lingkungan hidup: Tabungan *NeoGreen*.	*Review* Proposal kerja sama dengan *partner-partner* berpotensi dalam melaksanakan peluncuran Tabungan *NeoGreen* serta mempersiapkan Internal Memo untuk persetujuan dari manajemen.
	Finalize and prepare marketing programs and campaigns for NeoGreen Savings product.	Prepare the issuance process of the NeoGreen Savings products.	Launching of the new Savings products hat will encourage the customers to participate in preserving the environment: NeoGreen Savings.	Review Proposals for collaboration with potential partners in carrying out the launch of Neo Green Savings and prepare Internal Memos for approval from management.

Bulan Month	Uraian Aktivitas Actvity Description	Tujuan Aktivitas Activity Goal	Indikator Keberhasilan Achievement Indicator	Status Implementasi Implementation Status
	Menyusun pedoman dan kebijakan penerapan keuangan berkelanjutan/ *sustainable finance* atau disingkat SF.	Menetapkan kerangka pedoman dan kebijakan dalam penerapan keuangan berkelanjutan dalam organisasi Perseroan.	Penerbitan ketentuan produk pembiayaan dengan penerapan keuangan berkelanjutan.	Perseroan masih dalam penyusunan pedoman ketentuan penerapan keuangan berkelanjutan.
	Develop guidelines and policies to implement sustainable finance or SF for short.	Establish a framework of guidelines and policies in the implementation of sustainable finance within the Company organization.	Issuance of loan product provisions with the implementation of sustainable finance.	The Company is still in the process of preparing guidelines for implementing sustainable finance regulations.
	Melakukan sosialisasi dan kampanye produk Tabungan *NeoGreen* dengan memanfaatkan *platform* digital.	Meningkatkan *awareness* nasabah dan calon nasabah akan produk Tabungan *NeoGreen*.	• Semakin banyak nasabah yang mengetahui mengenai produk Tabungan *NeoGreen*. • Terdapat peningkatan status calon nasabah menjadi nasabah yang mengetahui mengenai produk Tabungan *NeoGreen*.	Perseroan sedang dalam proses *review* proposal Kerja sama dengan calon mitra berpotensi yang akan digandeng terkait Tabungan *NeoGreen*. Selain itu, Perseroan dalam tahap persetujuan ketentuan Tabungan *NeoGreen* kepada Manajemen. Setelah produk Tabungan *NeoGreen* disetujui dan diluncurkan, maka Perseroan akan melakukan sosialisasi dan kampanye dengan menggunakan *platform* digital.
	Carry out dissemination and campaigns for NeoGreen Savings products by taking advantage of digital platforms.	Increase customer and prospective customer awareness of NeoGreen Savings products.	• More customers know about the NeoGreen Savings product • Add knowledge to the prospective customers about the NeoGreen Savings product.	The Company is in the process of reviewing Cooperation proposals with potential partners that will be partnered with regarding Neogreen Savings. In addition, the Company is in the stage of approving the provisions for NeoGreen Savings to Management. After the Neogreen Savings product has been approved and launched, the Company will carry out dissemination and campaigns using a digital platform.
Juli – Agustus July – August	Terus Melakukan sosialisasi dan kampanye produk Tabungan *NeoGreen* dengan memanfaatkan *platform digital*; mengadakan kolaborasi dengan *Partner*, mengadakan *talkshow.*	Meningkatkan *awareness* nasabah dan/atau calon nasabah akan produk Tabungan *NeoGreen*.	Meningkatnya jumlah nasabah dan dana kelolaan yang memiliki produk Tabungan *NeoGreen*.	Perseroan sedang mengembangkan fitur pembukaan produk Tabungan *NeoGreen* pada aplikasi digital Perseroan (Neobank). Setelah produk Tabungan *NeoGreen* berhasil dikembangkan, maka Perseroan akan melakukan kolaborasi dengan *Partner* untuk meningkatkan *awareness* nasabah dan/atau calon nasabah akan produk Tabungan *NeoGreen*.
	Continue to carry out dissemination and campaign for NeoGreen Savings products by utilizing digital platforms; collaborating with Partners, organizing talk shows.	Increase customer and/or potential customer awareness of NeoGreen Savings products.	Number of customers and funds under management that have NeoGreen Savings products increase.	The Company is developing a feature for Company the Neo Green Savings product on the Company's digital application (Neobank). After the Neo Green Savings product has been successfully developed, the Company will collaborate with Partners to increase customer and/or prospective customers' awareness of the Neo Green Savings product.

Bulan Month	Uraian Aktivitas Actvity Description	Tujuan Aktivitas Activity Goal	Indikator Keberhasilan Achievement Indicator	Status Implementasi Implementation Status
Agustus – Desember August – December	Melakukan penyesuaian atas sistem analisis manajemen risiko, tata kelola, sistem pelaporan dan/atau standar prosedur operasional (*standart operating procedure*) yang sesuai dengan prinsip penerapan Keuangan Berkelanjutan.	• Penyesuaian model pengukuran penilaian kredit dengan menambahkan komponen sosial, lingkungan hidup sebagai tambahan pertimbangan dalam penilaian peringkat risiko debitur. • Penyesuaian sistem informasi untuk dapat mendukung terlaksananya pencatatan atas penyaluran produk keuangan berkelanjutan serta keperluan sosialisasi informasi yang dibutuhkan oleh internal dan eksternal bank. • Penyesuaian terhadap tata kelola sehingga mampu mendukung pencapaian tujuan Keuangan Berkelanjutan. • Penyesuaian atas SOP untuk unit kerja yang terkait dengan aktivitas keuangan berkelanjutan.	• Penyempurnaan ketentuan produk keuangan berkelanjutan yang telah dilakukan penyesuaian atas sistem analisis Manajemen Risiko. • Adanya kode tersendiri dalam sistem untuk pencatatan pinjaman yang menerapkan prinsip keuangan berkelanjutan. • Total baki debet portofolio atas debitur yang menerapkan prinsip kegiatan usaha berkelanjutan mencapai sebesar minimal Rp25 Milyar.	• Saat ini Perseroan masih dalam tahap evaluasi dan peremajaan *standard operating procedure* kredit secara keseluruhan dan akan menginkorporasi komponen penerapan keuangan berkelanjutan. • Total baki debet portofolio debitur yang menerapkan prinsip kegiatan usaha berkelanjutan mencapai Rp98 Milyar.
	Make adjustments to the risk management analysis system, governance, reporting system and/or standard operating procedures (standard operating procedures) in accordance with the principles of implementing Sustainable Finance.	• Adjustment of the loan assessment measurement model by adding social and environmental components as additional considerations in assessing debtor risk ratings. • Adjustment of the information system to support the sustainable financial products distribution recording as well as the need for information dissemination required by internal and external banks • Adjustments to governance so as to support the achievement of sustainable financial goals. • Adjustment of SOPs for work units related to sustainable finance activities.	• Refinement of provisions for sustainable financial products that have been made adjustments to the Risk Management analysis system. • There is a separate code in the system for recording loans that apply sustainable finance principles. • Total portfolio debit balances for debtors who apply the principles of sustainable business activities reach a minimum of IDR25 billion.	• The Company is still in the stage of evaluating and rejuvenating the loan standard operating procedure as a whole and will incorporate a component for implementing sustainable finance. • The total debit balance of the debtor portfolio that applies the principles of sustainable business activities reaches IDR98 billion.

Bulan Month	Uraian Aktivitas Actvity Description	Tujuan Aktivitas Activity Goal	Indikator Keberhasilan Achievement Indicator	Status Implementasi Implementation Status
	Melakukan kegiatan bersama dengan nasabah untuk dapat terlibat langsung dalam kegiatan yang berhubungan dengan kelestarian lingkungan.	• Mengajak nasabah untuk terlibat langsung dalam kegiatan/acara yang berkaitan dengan kelestarian lingkungan, sebagai bentuk kontribusi nyata dari dana yang ditempatkan di produk Tabungan *NeoGreen*.	Terlaksananya *event* yang melibatkan nasabah secara langsung dalam melakukan kegiatan/ acara bersama yang berkaitan dengan kelestarian lingkungan.	Perseroan sedang mengembangkan fitur pembukaan produk Tabungan *NeoGreen* pada aplikasi digital Perseroan (Neobank). Setelah produk Tabungan *NeoGreen* berhasil dikembangkan, maka Perseroan akan mengajak nasabah untuk terlibat langsung dalam kegiatan/acara yang berkaitan dengan kelestarian lingkungan.
	Conduct joint activities with customers to be directly involved in activities related to environmental sustainability.	• Invite customers to be directly involved in activities/events related to environmental sustainability, as a form of real contribution from funds placed in the NeoGreen Savings product.	Organize events that involve customers directly in conducting joint activities/events related to environmental sustainability.	The Company is developing a feature for opening the Neo Green Savings product on the Company's digital application (Neobank). After the Neo Green Savings product has been successfully developed, the Company will invite customers to be directly involved in activities/ events related to environmental sustainability.

Target dan Realisasi RAKB Tahun 2022

Target and Realization of RAKB in 2022

Sementara itu, Realisasi pencapaian atas pelaksanaan aksi keuangan berkelanjutan sepanjang tahun 2022 disampaikan dalam tabel berikut:

Meanwhile, the actual achievement of implementing sustainable financial actions throughout 2022 is presented in the following table:

Uraian/Tahun Description/Year	2022	
	Jumlah Total	Nominal (Rp juta) Nominal (IDR million)
Jumlah produk yang memenuhi kriteria kegiatan usaha berkelanjutan Number of products that meet the criteria for sustainable business activities		
a. Penghimpunan dana Fundrasing	Nihil	Nihil
b. Penyaluran dana Disbursement of Funds	69	98.926
Total aset produktif kegiatan usaha berkelanjutan Total Earning Assets of Sustainable Business Activities		
a. Total kredit kegiatan usaha berkelanjutan Total Loan/Financing of Sustainable Business Activities	69	98.926
b. Total non–kredit kegiatan usaha berkelanjutan Total Non-Loan/Financing Non-Sustainable Business Activities	7	0,238709
Persentase total kredit kegiatan usaha berkelanjutan terhadap total kredit Bank (%) Percentage of total loan/financing of sustainable business activities to total bank loan/financing (%)	0,0008%	0,97%
a. Energi terbarukan Renewable energy	-	-
b. Efisiensi energi Energy efficiency	-	-
c. Pencegahan dan pengendalian polusi Pollution prevention and control	-	-

Uraian/Tahun Description/Year	2022	
	Jumlah Total	Nominal (Rp juta) Nominal (IDR million)
d. Pengelolaan sumber daya alam hayati dan penggunaan lahan yang berkelanjutan Sustainable management of biological natural resources and land use	69	98.926
e. Konservasi keanekaragaman hayati darat dan air Conservation of terrestrial and aquatic biodiversity	-	-
f. Transportasi ramah lingkungan Eco-friendly transportation	-	-
g. Pengelolaan air dan air limbah yang berkelanjutan Sustainable Water and wastewater management	-	-
h. Adaptasi perubahan iklim Climate change adaptation	-	-
i. Produksi yang dapat mengurangi penggunaan sumber daya dan menghasilkan lebih sedikit polusi (*eco – efficient*) Production that can reduce the use of resources and produce less pollution (eco – efficient)	-	-
j. Bangunan berwawasan lingkungan yang memenuhi standar atau sertifikasi yang diakui secara nasional, regional atau internasional Environmentally friendly buildings that meet nationally, regionally or internationally recognized standards or certifications	-	-
k. Kegiatan usaha dan/atau kegiatan lain yang berwawasan lingkungan lainnya Business activities and/or other environmentally sound activities	-	-
l. Kegiatan UMKM MSME Activities	-	-



Ikhtisar Aspek Keberlanjutan
Sustainability Aspect Highlight

Aspek Ekonomi
Economic Aspect

Keterangan Descriptions	Satuan Unit	2022	2021	2020
Jenis produk yang memenuhi Kriteria Kegiatan Usaha Berkelanjutan (KKUB) Types of products that meet the criteria for sustainable business activities	Unit Produk Product Unit	• Kredit pengelolaan sumber daya alam hayati dan penggunaan lahan yang berkelanjutan • Bio natural resource management loan and sustainable land use	• Kredit untuk UMKM • Kredit pengelolaan sumber daya alam hayati dan penggunaan lahan yang berkelanjutan • Loans for MSMEs • Loans for management of living natural resources and sustainable land use	• Kredit untuk UMKM • Loans for MSME
Nominal produk dan/atau jasa yang memenuhi Kriteria Kegiatan Usaha Berkelanjutan (KKUB) Number of products and/or services that meet the criteria for sustainable business activities	Rp juta IDR million	98.926	8.000	578
Penyaluran kredit keseluruhan Overall loan distribution	Rp juta IDR million	10.242.837	4.275.500	3.665.339
Persentase total portofolio kegiatan usaha berkelanjutan terhadap total portofolio (%): Percentage of the total portfolio of sustainable business activities to the total portfolio (%):				
Penghimpunan Dana Fundraising	Persen Percent	-	-	-
Penyaluran Dana Disbursement of Funds	Persen Percent	0,97%	0,19%	0,019%
Perkembangan laku pandai: Development of Branchless Banking (Laku Pandai):				
Jumlah Agen Total Agent	Jumlah Total	-	-	-
Nominal produk dan/atau jasa yang disediakan oleh Agen Nominal products and/or services provided by the Agent	Rp juta IDR million	-	-	-

Perubahan Signifikan Pada Organisasi

Pada tahun 2022, terjadi penutupan kantor cabang di beberapa wilayah, sejalan dengan transformasi Perseroan sebagai bank digital yang akan mengedepankan platform digital dalam penyediaan aktivitas dan transaksi perbankan kepada nasabah.

Significant Changes in the Organization

In 2022, several branch offices have closed as part of the Company's transformation to a digital bank, which will prioritize digital platforms as a channel in providing banking activities and transactions to customers.

Aspek Sosial
Social Aspect

Keterangan Descriptions	Satuan Unit	2022	2021	2020
Jumlah Total Karyawan Total Number of Employees	Orang People	1.016	641	552
Jumlah karyawan tetap pria Total male employees	Orang People	294	260	203
Jumlah karyawan tetap wanita Total female employees	Orang People	227	204	170
Pengurus Perseroan dan kepala cabang berdasarkan jenis kelamin Company's Management and Branch Manager by gender	Pria (Orang) Male (People)	18	18	14
	Wanita (Orang) Female (People)	20	14	6
Jumlah karyawan berdasarkan wilayah Number of employees by region	Kantor Pusat Head Office	577	430	236
	Kantor di Daerah Regional Office	439	211	316
Biaya Pengembangan Kompetensi Karyawan Employee Competence Development Cost	Rp Juta IDR Million	3.937	1.736	1.140
Rata-rata jam pelatihan karyawan wanita Average training hours for female employees	Jam per Tahun Hour per Year	35,19	23,68	2,562
Rata-rata jam pelatihan karyawan pria Average training hours for male employees	Jam per Tahun Hour per Year	35,19	26,10	2,884
Jumlah Penyaluran Dana *Corporate Social Responsibility* (CSR) Total Disbursement of Corporate Social Responsibility (CSR) Funds	Rp Juta IDR Million	37,66	71	62
Jumlah kegiatan yang berkaitan dengan program edukasi literasi keuangan Number of activities related to financial literacy education programs	Jumlah Total	3 Kegiatan Literasi dan 1 Kegiatan Inklusi yang terlaksana. 3 Literacy Activities and 1 Inclusive Activities	1 Kegiatan Literasi yang terlaksana dan Kegiatan Inklusi adalah Nihil 1 Literacy Activities and no Inclusive Activities	81 Kegiatan Literasi dan 54 Kegiatan Inklusi yang terlaksana. 81 Literacy Activities and 54 Inclusive Activities

Aspek Lingkungan Hidup
Living Environment Aspect

Keterangan Descriptions	Satuan Unit	2022	2021	2020
Penggunaan BBM Fuel Consumption	Liter	22.015	18.882	15.067
	GigaJoules	753	646	515
Penggunaan listrik Electricity usage	Kwh	216.215	388.184	669.597
	GigaJoules	778	1.397	2.411
Penggunaan air Water usage	Meter kubik Meter cubic	N/A*	1.392	4.982
Biaya Lingkungan Environmental Cost	Rp Juta IDR Million	N/A*	N/A*	173

* data tidak tersedia karena termasuk dalam *service charge* sewa gedung
data is not available because it is included in the building rental service charge

Tata Kelola Keberlanjutan
Sustainability Governance

Penanggung Jawab Penerapan Keuangan Berkelanjutan
Responsible Party for the Implementation of Sustainable Finance

Penerapan keuangan berkelanjutan di Perseroan senantiasa melibatkan seluruh organ tata kelola utama maupun organ pendukung dan juga karyawan. Oleh karena itu, Direksi telah menunjuk dan menetapkan Tim *Task Force* yang bertanggung jawab secara langsung kepada Direksi terkait rencana penerapan aksi keuangan berkelanjutan di Perseroan. Penetapan Tim *Task Force* mengacu pada Surat Keputusan Direksi No. SKEP/088/SET/BNC/XI/2022 tertanggal 22 November 2022 tentang Pembaharuan Tim *Task Force* Penyusunan Rencana Aksi Keuangan Berkelanjutan (RAKB) PT Bank Neo Commerce Tbk.

The implementation of sustainable finance at the Company always involves all main governance organs, supporting organs as well as employees. Therefore, the Board of Directors has appointed and established a Task Force Team that is directly responsible to the Board of Directors regarding the plan to implement sustainable financial actions at the Company. The establishment of the Task Force Team refers to the Decree of the Board of Directors No. SKEP/088/SET/BNC/XI/2022 dated 22 November 2022 concerning Renewal of the Task Force Team for the Preparation of the Sustainable Finance Action Plan (RAKB) of PT Bank Neo Commerce Tbk.

Tim khusus ini bersifat *ad-hoc* dan beranggotakan 14 (empat belas) perwakilan Kepala Divisi. Berikut ini adalah pembagian peran dan tanggung jawab dari masing-masing Kepala Divisi dalam konteks implementasi tata kelola keberlanjutan di Perseroan, antara lain sebagai berikut:

This special team is ad-hoc in nature and consists of 14 (fourteen) representatives Heads of Division. The following table presents the roles and responsibilities of each Head of Division in the context of implementing sustainable governance at the Company:

Unit/Pejabat Unit/Executive	Peran dan Tanggung Jawab Role and Responsibility
Kepala Divisi Kepatuhan Head of Compliance Division	Ketua Chairperson
Kepala Divisi *Corporate Secretary* Head of Corporate Secretary Division	Anggota Member
Kepala Divisi *Credit Risk* Head of Credit Risk Division	Anggota Member
Kepala Divisi *Financial Control* Head of Financial Control Division	Anggota Member
Kepala Divisi *Corporate Planning* Head of Corporate Planning Division	Anggota Member
Kepala Divisi *Funding* Head of Funding Division	Anggota Member
Kepala Divisi *Strategic Business Development & Middle Office* Head of Strategic Business Development & Middle Office	Anggota Member

Unit/Pejabat Unit/Executive	Peran dan Tanggung Jawab Role and Responsibility
Kepala Divisi *Digital User Growth* Head of Digital User Growth Division	Anggota Member
Kepala Divisi *Strategy & Planning* Head of Strategy & Planning Division	Anggota Member
Kepala Divisi *Operation* Head of Operation Division	Anggota Member
Kepala Divisi *IT Development* Head of IT Development Division	Anggota Member
Kepala Divisi *IT Product Design* Head of IT Product Design Division	Anggota Member
Kepala Divisi *Human Resource* Head of Human Resource Division	Anggota Member
Kepala Divisi *Treasury* Head of Treasury Division	Anggota Member

Perseroan akan membubarkan Tim *Task Force* apabila sudah membentuk unit kerja khusus yang bertanggung jawab atas pelaksanaan penerapan aksi keuangan berkelanjutan dan pengelolaan risiko-risiko terkait Lingkungan, Sosial dan Tata Kelola (LST).

The Company will dismiss the Task Force Team when it has formed a special work unit that is responsible for implementing sustainable financial actions and managing risks related to Environment, Social and Governance (LST).

Pengembangan Kompetensi Terkait Keuangan Berkelanjutan Tahun 2022

Competency Development related to Sustainable Finance in 2022

Dalam rangka meningkatkan wawasan dan pengetahuan seluruh karyawan Perseroan khususnya Tim *Task Force* mengenai praktik keuangan berkelanjutan di sektor perbankan, maka selama periode pelaporan, Perseroan telah memfasilitasi pihak-pihak terkait untuk mengikuti kegiatan pelatihan yang relevan dengan topik keuangan berkelanjutan, yaitu berikut:

In order to enhance the insight and knowledge of all the Company employees, especially the Task Force Team regarding sustainable financial practices in the banking sector, during the reporting period, the Company has facilitated related parties to participate in training activities relevant to the topic of sustainable finance, namely the following:

Nama Pelatihan Training	Tanggal Date	Penyelenggara Organizer	Jumlah Peserta Total Participant
Training Sustainable Finance Awareness Batch 1	5 Juli 2022 July 5, 2022	LPPI	20
Training Sustainable Finance Awareness Batch 2	12 Juli 2022 July 12, 2022	LPPI	33

Manajemen Risiko yang Terintegrasi Dengan Aspek Lingkungan, Sosial, dan Tata Kelola (LST)

Risk Management Integrated with Environmental, Social and Governance (ESG) Aspects

Memasuki tahun kedua penerapan praktik perbankan yang berkelanjutan, Perseroan semakin menyadari bahwa profil risiko yang melekat dengan kegiatan operasional Perseroan tidak hanya berfokus pada risiko korporasi semata melainkan juga mencakup risiko Lingkungan, Sosial, dan Tata Kelola ("LST"). Oleh karena itulah, Perseroan secara bertahap melakukan penyesuaian terhadap pedoman kebijakan atau prosedur manajemen risiko agar pengelolaan risiko LST dapat dilakukan dengan lebih cermat dan terukur sehingga manajemen dapat menentukan langkah mitigasi yang tepat guna meminimalkan dampak negatif yang berpotensi timbul sewaktu-waktu.

In the second year of the implementation of sustainable banking practices, the Company is increasingly aware that the risk profile inherent in the Company's operational activities does not only focus on corporate risk alone but also includes Environmental, Social and Governance ("ESG") risks. Therefore, the Company is gradually making adjustments to the policy guidelines or risk management procedures, so that ESG risk management can be carried out in a more careful and measurable manner. That would help the management determine appropriate mitigation measures to minimize negative impacts that have the potential to arise at any time.

Penerapan manajemen risiko LST di internal Perseroan menjadi tanggung jawab Direktur Kepatuhan, walaupun begitu, pengelolaannya tetap melibatkan seluruh unit kerja yang bertindak sebagai *risk taker*. Perseroan memastikan penanggung jawab fungsi manajemen risiko di tiap level telah memiliki Sertifikasi Manajemen Risiko.

The implementation of ESG risk management within the Company is the responsibility of the Compliance Director. However, the management still involves all work units acting as risk takers. The Company ensures that the person in charge of the risk management function at each level has a Risk Management Certification.

Dalam rangka mencegah terjadinya potensi risiko yang dapat menghambat pelaksanaan strategi Perseroan, maka pengelolaan risiko di Perseroan terkait pelaksanaan aksi keuangan berkelanjutan dilakukan melalui 3 (tiga) tahapan:

1. Pengendalian risiko oleh unit kerja yang melaksanakan proses bisnis.
2. Pengendalian risiko oleh unit kerja yang memiliki fungsi manajemen risiko dan independen dari unit kerja yang melaksanakan proses bisnis.
3. Pengendalian risiko oleh unit kerja yang melaksanakan fungsi audit internal guna memastikan kegiatan pengendalian risiko dilaksanakan secara efektif.

In order to prevent the occurrence of potential risks that could hinder the implementation of the Company's strategy, risk management at the Company related to the implementation of sustainable finance actions is carried out through 3 (three) stages:

1. Risk control by work units that carry out business processes.
2. Risk control by work units that have a risk management function and are independent from work units that carry out business processes.
3. Risk control by the work unit that carries out the internal audit function to ensure that risk control activities are carried out effectively.

Pengawasan Aktif Direksi dan Dewan Komisaris

Active Supervision of the Board of Directors and Board of Commissioners

Sebagai organ utama dalam struktur tata kelola Perseroan, Dewan Komisaris dan Direksi bertanggung jawab penuh atas efektivitas penerapan manajemen risiko Perseroan. Hal ini dikarenakan Dewan Komisaris dan Direksi memiliki *awareness* dan pemahaman yang baik mengenai manajemen risiko, termasuk rencana aksi keuangan berkelanjutan.

As the main organ in the Company's governance structure, the Board of Commissioners and Board of Directors are fully responsible for the effectiveness of the Company's risk management implementation. Those two organs have good awareness and understanding of risk management, including sustainable financial action plans.

Pengawasan aktif Direksi untuk memastikan bahwa penerapan manajemen risiko Perseroan telah berlangsung efektif umumnya dilakukan melalui rapat-rapat, seperti rapat pembahasan kinerja usaha, rapat cabang/dan atau cabang pembantu, rapat operasional, rapat ALCO, rapat Direksi, rapat Kepala Divisi, rapat penyelesaian kredit bermasalah, rapat realisasi pengembangan produk dan atau aktivitas baru, dan rapat Komite Manajemen Risiko, rapat Komite Kredit, serta rapat-rapat lainnya.

The Board of Directors organizes regular meeting to supervise and ensure that the implementation of the Company's risk management has been carried out effectively. Those meetings include business performance discussion meetings, branch and/or sub-branch meetings, operational meetings, ALCO meetings, Board of Directors meetings, Heads of Division meetings, loan settlement meetings, meetings on realization of product development and/or new activities, and meetings of the Risk Management Committee, meetings of the Credit Committee, as well as other meetings.

Sementara itu pengawasan aktif Dewan Komisaris terhadap pengelolaan risiko Perseroan diwujudkan dengan melakukan pengawasan terhadap kebijakan strategis, pengendalian internal, menjamin kepatuhan terhadap ketentuan yang berlaku, kebijakan investasi dan divestasi, target kinerja, kebijakan SDM, pelaksanaan program anti-pencucian uang dan pencegahan pendanaan terorisme serta Undang-Undang Tindak Pidana Pencucian Uang (UU-TPPU), kebijakan manajemen risiko serta pelaksanaan prinsip GCG dalam setiap kebijakan usaha Perseroan.

Meanwhile, the Board of Commissioners implements an active supervision of the Company's risk management by supervising strategic policies, internal control, ensuring compliance with applicable regulations, investment and divestment policies, performance targets, HR policies, implementing anti-money laundering programs and preventing the financing of terrorism, as well as the Law on Money Laundering Crimes (UU-TPPU), risk management policies and the implementation of GCG principles in each of the Company's business policies.

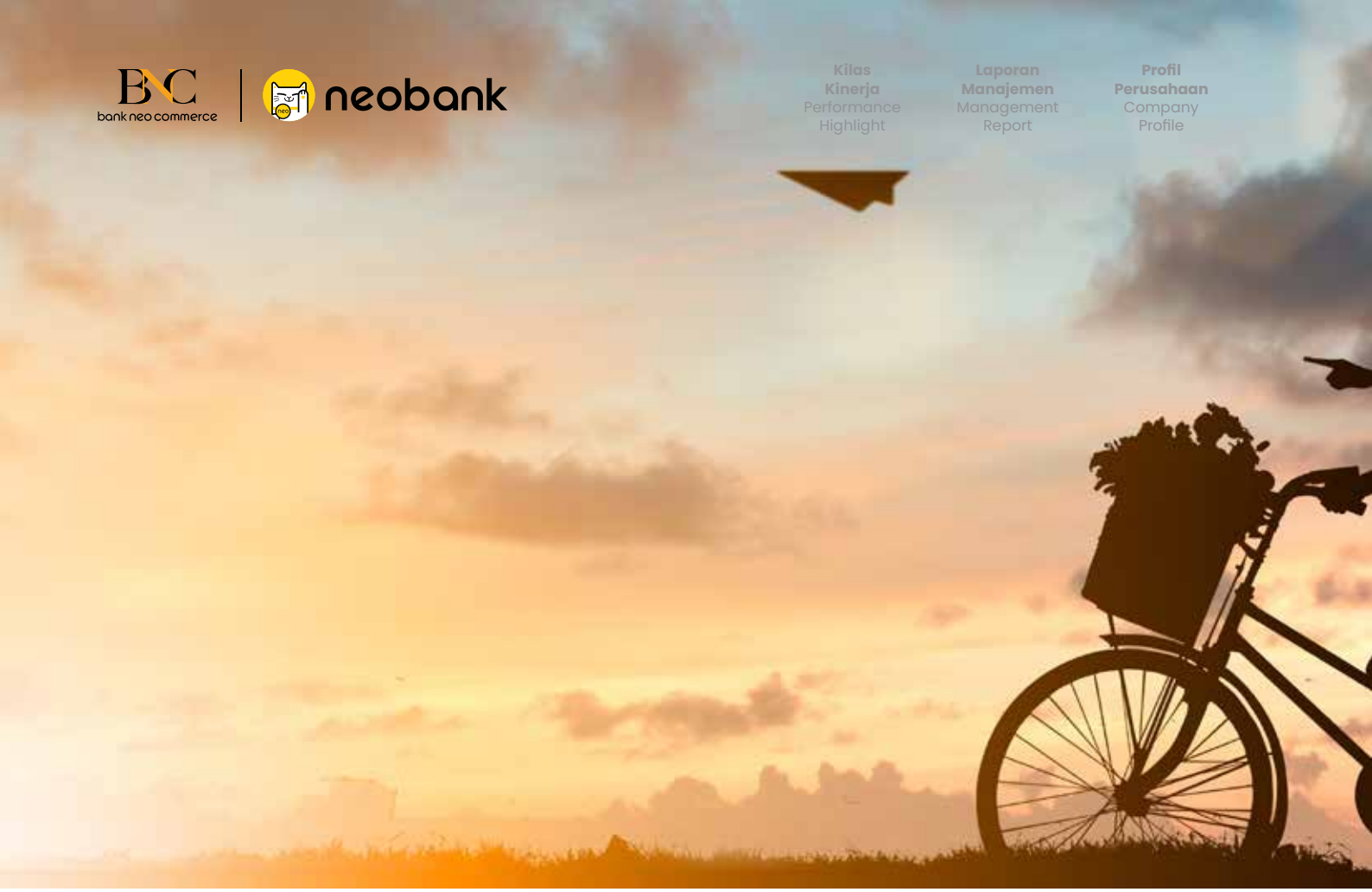
Pada tahun 2022, Perseroan telah mencoba menguraikan risiko-risiko yang berkaitan dengan aspek LST, antara lain sebagai berikut:

In 2022, the Company investigated the following risks related to ESG aspects:

Topik Topic	Risiko Risk	Mitigasi Mitigation
Lingkungan	• Risiko penyaluran kredit untuk kegiatan usaha yang berpotensi merusak keseimbangan ekosistem lingkungan hidup. • Pengelolaan limbah yang tidak sesuai standar. • Kegiatan operasional Perseroan sehari-hari membawa dampak negatif bagi lingkungan, misalnya dalam hal penggunaan energi yang berlebihan.	• Perseroan melakukan *due diligence* secara ketat terhadap profil risiko calon debitur sebelum menyetujui pemberian fasilitas kredit; • Perseroan mendukung penerapan keuangan berkelanjutan dengan memperkuat tanggung jawab sosial Perseroan serta pengembangan bisnis berkelanjutan, serta melakukan penilaian dan pengelolaan risiko lingkungan dan sosial atas pembiayaan suatu proyek.
Environmental	• Risk of extending loans for business activities that have the potential to damage the balance of the environmental ecosystem • Non-standard waste management • The Company's daily operational activities have a negative impact on the environment, for example in terms of excessive use of energy	• The Company carry out strict due diligence on the risk profile of prospective borrowers before agreeing to grant loan facilities; • The Company supports the implementation of sustainable finance by strengthening the Company's social responsibility and sustainable business development, as well as conducting environmental and social risk assessment and management on financing a project.
Sosial	• Ketidakmerataan Kompetensi dan Kemampuan SDM dalam hal penerapan keuangan berkelanjutan • Penyaluran bantuan atau pelaksanaan kegiatan CSR yang tidak tepat sasaran • Rusaknya citra dan reputasi Perseroan karena ada isu negatif yang berkembang	• Meningkatkan kegiatan sosialisasi internal bagi manajemen dan karyawan terkait penerapan keuangan berkelanjutan di Perseroan; • Mendorong keterlibatan aktif masyarakat dalam berbagai kegiatan Perseroan; • Mengadakan kegiatan literasi keuangan secara berkala; • Memiliki kebijakan *anti-fraud*.
Social	• Inequality of HR Competence and Capabilities in terms of implementing sustainable finance • Distribution of assistance or implementation of CSR activities that are not on target • Damage to the Company's image and reputation due to negative issues developing	• Improve internal disemination activities for management and employees regarding the implementation of sustainable finance at the Company; • Encourage the active involvement of the community in various Company activities; • Conduct financial literacy activities on a regular basis; • Enforce an anti-fraud policy.
Tata Kelola	Ketidakpatuhan Perseroan dalam merealisasikan target-target RAKB.	• Memantau penerapan keuangan berkelanjutan di Perseroan; • Melakukan evaluasi berkala (basis kuartalan) untuk mengukur pencapaian target-target keuangan berkelanjutan Perseroan.
Governance	The Company non-compliance in realizing RAKB targets.	• Monitor the implementation of sustainable finance at the Company; • Conduct periodic evaluations (quarterly basis) to measure the achievement of the Company's sustainable finance targets.

Informasi lebih rinci mengenai proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko dapat dilihat dalam Laporan Tahunan Perseroan pada bagian Penerapan Manajemen Risiko pada masing-masing risiko. Sistem informasi risiko yang memadai dapat dihasilkan oleh Perseroan secara akurat dan tepat waktu yang disajikan kepada Komisaris, Direksi, dan Komite.

More detailed information on the process of identifying, measuring, monitoring and controlling risks is presented in the Company's Annual Report, in Implementation of Risk Management chapter for each risk. The Company may produce an adequate risk information system in an accurate and timely manner, which is presented to the Commissioners, Directors and Committees.



Komitmen Terhadap Anti-Korupsi dan Anti-Penyuapan

Commitment to Anti-Corruption and Anti-Bribery

Komitmen Perseroan dalam menciptakan lingkungan kerja yang sehat dan terbebas dari praktik *fraud* atau *bad governance* diwujudnyatakan melalui eksistensi Prosedur Anti-Suap & Anti-Korupsi sesuai dengan syarat yang telah ditentukan. Prosedur ini tertuang dalam SK/035-2/SET/BNC/VI/2021 - Prosedur Anti Suap & Anti Korupsi yang telah ditandatangi oleh Direktur Utama pada tanggal 04 Juni 2021.

Prosedur Anti-Suap dan Anti-Korupsi berlaku setara bagi seluruh anggota Dewan Komisaris, Direksi, dan karyawan (baik karyawan tetap, kontrak, maupun tidak tetap), serta pihak eksternal termasuk namun tidak terbatas pada konsultan, advisor, *outsource*, vendor, atau pihak lain yang bekerja untuk atas nama Perseroan. Selaras dengan itu, setiap insan Perseroan wajib melaporkan apabila menerima gratifikasi yang telah diklasifikasikan pada ketentuan Prosedur Anti-Suap dan Anti-Korupsi.

The Company's commitment to creating a work environment that is sound and free from fraud or bad governance practices is actualized through the Anti-Bribery & Anti-Corruption Procedures in accordance with predetermined conditions. This procedure is contained in SK/035-2/SET/BNC/VI/2021 - Anti-Bribery & Anti-Corruption Procedures, which was signed by the President Director on 04 June 2021.

The Anti-Bribery and Anti-Corruption procedures apply equally to all members of the Board of Commissioners, Directors and employees (both permanent, contract and non-permanent employees), as well as external parties including but not limited to consultants, advisors, outsourcers, vendors or third parties, and others who work on behalf of the Company. Subsequently, every Company employee is required to report when receiving gratuities that have been classified under the provisions of the Anti-Bribery and Anti-Corruption Procedures.



Pelibatan Pemangku Kepentingan
Stakeholder Engagement

Perseroan percaya bahwa dukungan dari para pemangku kepentingan berperan besar dalam mendukung keberlanjutan usaha pada jangka panjang. Oleh karena itulah, Perseroan senantiasa berusaha menjalin hubungan yang harmonis dengan seluruh kelompok pemangku kepentingan dan berusaha melibatkan mereka dalam kegiatan TJSL Perseroan. Berikut ini adalah pemetaan kelompok pemangku kepentingan utama yang terdampak maupun yang memberikan dampak terhadap aktivitas operasional bisnis Perseroan, antara lain:

The Company believes that support from stakeholders plays a major role in supporting business sustainability in the long term. With that being said, the Company always tries to establish harmonious relationships with all groups of stakeholders and tries to involve them in the Company's CSR activities. The following is a mapping of the main stakeholder groups who are affected or have an impact on the operational activities of the Company's business:

Pemangku Kepentingan Stakeholders	**Metode Pelibatan** Engagement Method	**Isu dan Pertimbangan Terkait** Related Issues and Considerations
Nasabah	• Survei kepuasan nasabah. • Komunikasi melalui media sosial, layanan *call center*. • Komunikasi sehari-hari di kantor pusat atau cabang.	• Kenyamanan, keamanan, dan kelancaran bertransaksi. • Informasi produk dan layanan keuangan. • Keamanan data nasabah.
Customers	• Customer satisfaction survey • Communication through social media, call center services • Daily communication at head office or branches	• Convenience, security and smooth transaction • Information on financial products and services • Security of customer data

Pemangku Kepentingan Stakeholders	Metode Pelibatan Engagement Method	Isu dan Pertimbangan Terkait Related Issues and Considerations
Karyawan	• *Townhall meeting*. • *Induction* untuk karyawan baru. • Pelatihan atau pendidikan. • Kegiatan keagamaan.	• Hubungan industrial yang harmonis. • Keamanan dan keselamatan kerja. • Dukungan pengembangan kompetensi dan pengembangan karir. • Keberlangsungan usaha Perseroan.
Employees	• Townhall meetings. • Induction for new employees. • Training or education. • Religious activity.	• Harmonious industrial relations. • Occupational security and safety. • Support for competency development and career development. • Continuity of the Company's business.
Masyarakat	• Pelibatan tenaga kerja. • Kunjungan/komunikasi dengan masyarakat dan pelaksanaan. program CSR.	• Mendapatkan dampak nyata yang positif dari kegiatan Perseroan. • Mendapatkan informasi mengenai produk dan layanan keuangan yang akurat.
Community	• Workforce engagement. • Visits/communication with the community and implementation of CSR programs.	• Obtain a positive real impact from the Company's activities. • Obtain accurate information about financial products and services.
Regulator	• Sosialisasi peraturan. • Penyampaian laporan sesuai ketentuan regulator. • Pelaksanaan Pengawasan.	• Kepatuhan terhadap regulasi. • Pelaksanaan keuangan berkelanjutan. • Dukungan terhadap Program Literasi, Inklusi, dan Pembangunan Berkelanjutan. • Pelaporan berkala.
Regulator	• Dissemination of regulations. • Submission of reports according to regulatory provisions. • Supervision Implementation.	• Regulatory compliance. • Implementation of sustainable finance. • Support for Literacy, Inclusion and Sustainable Development Programs. • Periodic reporting.
Investor dan Pemegang Saham	• Rapat Umum Pemegang Saham. • Laporan Keuangan Triwulanan. • Laporan Keuangan Tahunan. • Laporan Keberlanjutan. • *Public Expose*.	• Kinerja ekonomi. • Keberlangsungan usaha. • Implementasi prinsip-prinsip GCG. • Citra dan reputasi Perseroan.
Investor and Shareholders	• General Meeting of Shareholders. • Quarterly Financial Report. • Annual finance report. • Sustainability Report. • Public Exposes.	• Economic performance. • Business continuity. • Implementation of GCG principles. • Image and reputation of the Company’s.
Mitra bisnis	• Kontrak dan perjanjian kerja. • Seleksi dan penilaian kinerja vendor atau mitra. • Pakta Integritas. • Prosedur anti-suap dan anti-korupsi. • Kebijakan anti-*fraud*.	• Transparansi proses seleksi dan evaluasi pemilihan vendor atau mitra dilakukan secara objektif. • Proses pengadaan barang dan jasa yang adil dan transparan. • Termin pembayaran yang tepat waktu sesuai perjanjian kerja sama.
Business Partner	• Work contracts and agreements. • Selection and performance appraisal of vendors or partners. • Integrity pact. • Anti-bribery and anti-corruption procedures. • Anti-fraud policy.	• Transparency in the selection process and evaluation of the selection of vendors or partners is carried out objectively. • Fair and transparent goods and services procurement process. • Timely payment terms according to the cooperation agreement.
Komunitas/asosiasi	• Pertemuan dan diskusi dengan komunitas/asosiasi.	• *Update* mengenai perkembangan terkini di industri. • Memperluas jaringan atau *network* dalam berbisnis.
Community/associate	• Meetings and discussions with communities/associations.	• Update on the latest developments in the industry. • Expand the network or network in business.

Permasalahan, Perkembangan dan Pengaruh Penerapan Keuangan Berkelanjutan Tahun 2022

Problem, Development and Impact of Implementing Sustainable Finance in 2022

Pada tahun pelaporan, Perseroan sudah berpartisipasi dalam penyaluran pinjaman dengan konsep Keuangan Berkelanjutan melalui kerja sama *channeling* dengan pihak eksternal, antara lain dengan penyedia jasa *peer to peer lending*. Namun demikian, karena penyaluran pinjaman tersebut bekerja sama dengan pihak ketiga, maka penyaluran pinjaman tersebut cukup bergantung dengan ketersediaan pinjaman yang sesuai dengan kriteria *risk acceptance* Perseroan dan perlu pembiayaan dari *partner channeling* Perseroan yang juga dapat dibiayai oleh pendana lainnya di luar Perseroan. Kondisi ini menjadi tantangan tersendiri bagi Perseroan untuk melakukan pembiayaan berkonsep Keuangan Berkelanjutan dalam skala yang lebih besar lagi.

In the reporting year, the Company has participated in loans using the Sustainable Finance concept through channeling partnerships with external parties, including peer-to-peer loan service providers. However, as we collaborate with a third party, the loan distribution is quite dependent on the availability of loans that comply with Company's risk acceptance criteria and requires financing from the Company's channeling partner, which can also be financed by other funders outside of Company. We are concerned that this has become a particular challenge for us to carry out financing using the Sustainable Finance concept on an even larger scale.

Selain itu, Perseroan berencana untuk mengembangkan produk Tabungan untuk nasabah perorangan dimana sebagian dari komposisi bunga Tabungan akan dialokasikan ke kegiatan yang mendukung pelestarian alam dan konservasi lingkungan. Produk ini dinamakan *NeoGreen* dimana Perseroan akan menggandeng *partner* untuk produk tersebut. Namun demikian, masih terbatasnya *partner* yang bergerak di bidang pelestarian lingkungan menjadi tantangan tersendiri bagi Perseroan untuk mengembangkan produk ini.

In addition, Company plans to develop Savings products for individual customers where a portion of the Savings interest composition will be allocated to activities that support nature conservation and environmental conservation. This product is called Neo Green, where Company will collaborate with partners to promote the product. However, the Company faces another challenge, namely the limited number of partners engaged in environmental preservation.

Membangun Budaya Keberlanjutan

Establishing Sustainability Culture

Perseroan memaknai keberlanjutan bisnis sebagai sebuah proses yang harus dilalui dengan memanfaatkan semua potensi yang dimiliki untuk memaksimalkan nilai ekonomi yang diperoleh, seraya tetap berfokus pada penciptaan ekosistem kerja yang sehat dan ramah lingkungan. Untuk mewujudnyatakan komitmen Perseroan akan hal ini, manajemen telah melakukan sosialisasi secara kontinu mengenai budaya keberlanjutan yang relevan dengan lingkup bisnis Perseroan baik kepada karyawan maupun kepada pemangku kepentingan lainnya.

The Company is of the view that the business sustainability is a process we must go through by optimizing all potential the has to maximize economic value, while focusing on creating sound and environmentally friendly work ecosystem. To actualize the Company's commitment, the management has continuously disseminated sustainable culture that is consistent with the Company's business scope, including employees and other stakeholders.

Inisiatif lainnya yang juga dilakukan Perseroan dalam upaya mempromosikan budaya keuangan berkelanjutan diwujudkan dengan menerapkan inisiatif penghematan energi listrik dan air, serta mengurangi penggunaan material kertas dan sampah plastik di lingkungan kantor.

The Company's also made other initiatives in promoting sustainable finance, which are actualized through the electricity and water efficiency and reducing the use of paper and plastic waste at the office area.

Pada tahun 2022, fokus penerapan pilar keuangan berkelanjutan di internal Perseroan masih bertumpu pada penguatan kapasitas internal agar setiap karyawan dapat lebih memahami pentingnya melandaskan pengelolaan bisnis yang memperhatikan dampaknya terhadap lingkungan dan masyarakat sekitar.

In 2022, the implementation of sustainable finance pillar in the Company's internal party was still dependent on the reinforcement of internal capacity. All employees are expected to comprehend the importance of how the business can impact the environment and surrounding community.

Perseroan menilai kegiatan internalisasi ini menjadi penting agar semua karyawan memiliki semangat dan visi yang sama terkait penerapan keuangan berkelanjutan sehingga target-target kinerja berkelanjutan yang sudah ditetapkan dalam RAKB 2022 dapat tercapai dengan baik.

The Company appraises that the internalization activities are important, allowing the employees to share the same spirit and vision of the implementation of sustainable finance. Therefore, the Company can achieve the sustainable performance targets stipulated in RAKB 2022.

Kinerja Ekonomi
Economic Performance



Kinerja ekonomi menjadi salah satu topik yang mendapatkan perhatian besar dari pemegang saham dan pemangku kepentingan lainnya. Hal ini menjadi penting karena pencapaian kinerja ekonomi yang maksimal dipercaya dapat mendukung keberlanjutan usaha pada jangka panjang. Pada tabel di bawah ini dapat dilihat realisasi perbandingan target dan kinerja portofolio, target pembiayaan, atau investasi pada instrumen keuangan atau proyek yang sejalan dengan penerapan Keuangan Berkelanjutan tahun 2022, yaitu:

Economic performance has been one of the most attention-grabbing topics for shareholders and stakeholders. Optimal economic performance is believed to support the business sustainability in the long-term. The following table presents information on realization of target comparison and portfolio performance, financing target, or investment in financial instruments or projects that are aligned with the Sustainable Finance in 2022, namely:

Perbandingan Target dan Kinerja Portofolio, Target Pembiayaan, atau Investasi pada Instrumen Keuangan atau Proyek yang Sejalan dengan Penerapan Keuangan Berkelanjutan

Comparison of Target and Portfolio Performance, Financing Targets, or Investments in Financial Instruments or Projects that are in line with the Implementation of Sustainable Finance

Tahun Year	Satuan Unit	2022		2021		2020	
		Target Target	Realisasi Realization	Target Target	Realisasi Realization	Target Target	Realisasi Realization
Jumlah produk yang memenuhi kriteria kegiatan usaha berkelanjutan Number of products that meet the criteria for sustainable business activities							
Penghimpunan Dana (Dana Pihak Ketiga) Fundraising (Third Party Fund)	Rp Juta IDR Million	-	-	-	-	-	-
	Jumlah Total	-	-	-	-	-	-
Penyaluran Dana (Total Kredit) Fund Disbursement (Total Loan)	Rp Juta IDR Million	80.000	98.927	22.000	8.000	-	-
Total Aset Produktif Kegiatan Usaha Berkelanjutan Total Earning Assets of Sustainable Business Activities							
Total Kredit/Pembiayaan Kegiatan Usaha Berkelanjutan Total Loans/Financing for Sustainable Business Activities	Rp Juta IDR Million	80.000	98.927	22.000	8.000	-	-
Total Non- Kredit/Pembiayaan Non-Kegiatan Usaha Berkelanjutan Total Non-Loans/Financing for Non-Sustainable Business Activities	Rp Juta IDR Million	200.000	238.709	-	188.805	-	-
Persentase total kredit untuk kegiatan usaha berkelanjutan terhadap total kredit Bank Percentage of total loans for sustainable business activities to total bank loans	%	0,83%	0,97%	0,51%	0,19%	-	-

Berikut ini adalah jenis penyaluran kredit yang sejalan dengan prinsip keuangan berkelanjutan yang diberikan Perseroan selama periode pelaporan adalah sebagai berikut:

The following are types of loans that are in line with the principles of sustainable finance provided by the Company during the reporting period:

Tabel Perbandingan Target dan Realisasi Pembiayaan/Investasi Ramah Lingkungan 2022

Table Comparison of Targets and Realization of Eco-Friendly Financing/Investment 2022

Tahun Year	Satuan Unit	2022		2021		2020	
		Target Target	Realisasi Realization	Target Target	Realisasi Realization	Target Target	Realisasi Realization
Pembiayaan Bangunan Ramah Lingkungan Eco-friendly Building Financing	Rp Juta IDR Million	-	-	-	-	-	-
Pembiayaan Energi Terbarukan (pembangkit listrik tenaga air, tenaga sampah, dan lain-lain) Renewable Energy Financing (hydropower, waste to- energy, etc.)	Rp Juta IDR Million	-	-	2000	-	-	-
Pengelolaan Sumber Daya Alam Hayati dan Penggunaan Lahan yang Berkelanjutan Management of Biological Resources and Sustainable Land Use	Rp Juta IDR Million	80.000	98.927	20.000	8.000	-	-

Uraian lengkap mengenai pencapaian target keuangan dan realisasi rencana kerja tahun 2022, serta analisa pembahasan yang lebih mendalam mengenai kinerja keuangan Perseroan dapat dilihat pada Bab Analisa dan Diskusi Manajemen di dalam Laporan Tahunan 2022, halaman 127, yang merupakan satu kesatuan dengan Laporan Keberlanjutan 2022.

A complete description of the achievement of financial targets and the realization of the 2022 work plan, as well as a more in-depth discussion analysis of the Company's financial performance are presented in the Management Analysis and Discussion Chapter in the 2022 Annual Report, page 127, which is an integral part of the 2022 Sustainability Report.

Kinerja Lingkungan Hidup
Environmental Performance



Biaya Lingkungan Hidup Tahun 2022
Environmental Cost in 2022

Perseroan tidak pernah menganggarkan dana khusus untuk melaksanakan kegiatan CSR di bidang lingkungan hidup baik untuk keperluan pengelolaan limbah ataupun kegiatan lainnya. Hal ini dikarenakan Perseroan masih menyewa area kantor pusat di Gedung Treasury sehingga seluruh biaya penanganan lingkungan hidup dikelola langsung oleh pihak manajemen Gedung Treasury. Biaya tersebut sudah termasuk di dalam biaya *service charge* yang dibayarkan Perseroan ataupun penyewa lainnya.

The Company has never allocated special funds to carry out CSR activities in the environmental sector, whether for waste management or other activities. This is because the Company still rents the head office area in Treasury Building, so that all costs for handling the environment are managed directly by the management of the building. This fee is included in the service charge fee paid by the Company or other tenants.

Penggunaan Material Ramah Lingkungan
The Use of Eco-Friendly Material

Walapun kegiatan usaha yang dijalankan Perseroan tidak beririsan langsung dengan kegiatan eksplorasi alam, akan tetapi posisi Perseroan sebagai bagian dari Lembaga Jasa Keuangan (LJK) di Indonesia sangat jelas dalam mendukung implementasi POJK 51/2017. Secara bertahap, kami telah melakukan sejumlah penyesuaian di internal organisasi untuk mendukung hadirnya aktivitas perbankan yang ramah lingkungan. Kami percaya setiap langkah kecil dapat memberikan perubahan yang berarti apabila dikerjakan secara konsisten.

Although the Company's business activities are not related to direct natural exploration activities, theCompany's, as a Financial Services Institution, is committed to complying with POJK 51/2017. We have made gradual adjustment to internal organization to support the environmentally friendly banking activities. We believe that every initial step can make a significant change if done consistently.

Untuk memperkuat kesadaran seluruh karyawan, Perseroan melakukan *campaign* yang disebut dengan *Susteneo Campaign* yang berisi ajakan untuk mempraktekkan perilaku ramah lingkungan dalam operasional keseharian Perseroan, diantaranya dengan menghimbau karyawan untuk membawa botol minum, tempat makan, dan kantong belanja masing-masing untuk mengurangi sampah plastik.

To enhance the employees' awareness, the Company carried out a campaign called Susteneo Campaign that encourages all parties to implement eco-friendly behavior in the Company's daily activities, namely by asking all employees to carry their own drinking bottle, lunch box, and shopping bag to reduce the plastic waste.

Menekan Konsumsi Kertas

Reducing Paper Consumption

Sebagai Perseroan yang digerakkan oleh tujuan dan dampak positif, Perseroan secara aktif menyuarakan berbagai isu sosial dan lingkungan. Hal ini dilakukan guna menjalankan bisnis yang berkelanjutan dan memberikan pelayanan perbankan yang efektif dan efisien sekaligus memberikan kontribusi positif terhadap lingkungan. Berangkat dari kesadaran penuh akan hal tersebut, maka Perseroan sebagai bank digital telah melakukan berbagai upaya untuk menjalankan bisnis yang lebih bersifat berkelanjutan misalnya dengan melakukan penghematan kertas.

Driven with positive objectives and impacts, the Company actively expresses its commitment towards social and environmental issues. This commitment is expected to run a sustainable business and provide effective and efficient banking services while making a positive contribution to the environment. Based on this awareness, the Company, as a digital bank, has made various efforts to run a more sustainable business, for example by saving paper.

Dalam kegiatan operasional perbankan sehari-hari, kami memantau penggunaan kertas secara cermat dan memastikan penggunaannya tidak melebihi alokasi yang telah dianggarkan serta mengubah proses yang sebelumnya harus menggunakan kertas menjadi digital (pengisian *form* nasabah, *e-statements*, materi *training*, sosialisasi internal, komunikasi melalui *email*, dsb). Selain itu, Perseroan juga memanfaatkan kemajuan teknologi informasi dalam pelayanan, antara lain *Call Center, Mobile Banking*, dan media sosial.

In daily banking operations, we carefully monitor the use of paper and ensure that it does not exceed the budgeted allocation and not change process from paper to digital (filling in customer forms, e-statements, training materials, internal dissemination, communication through e-mail, etc.). In addition, the Company also optimizes advanced information technology in services, including Call Centers, Mobile Banking, and social media.

Penerapan konsep *Reduce* dan *Reuse* juga menjadi salah satu metode pendekatan yang kami gunakan untuk mendukung terciptanya lingkungan kerja yang ramah lingkungan dan bebas dari sampah kertas.

The application Reduce and Reuse concept is also one of the approaches we use to create a work environment that is environmentally friendly and free of paper waste.



REDUCE

- **Mengecek dokumen secara teliti sebelum dicetak sehingga tidak perlu mencetak ulang akibat ada kesalahan dalam penulisan;**
- **Pencetakan kertas dibuat bolak-balik;**
- **Mengoptimalkan pengiriman dokumen secara digital.**
- Check documents carefully before printing so that there is no need to reprint them due to errors in writing;
- Paper printing is used back and forth;
- Optimize digital document delivery.

REUSE

Pencetakan *draft* dokumen/ naskah dilakukan di kertas bekas (*reuse*) di sisi kertas yang masih kosong.

Printing of document/script on used paper (reused) and on the blank side of the paper.

Sejalan dengan inisiatif penghematan kertas, maka terhitung hingga 31 Desember 2022, sebanyak kurang lebih 20,9 juta nasabah Perseroan dapat mengakses/ mengunduh fasilitas *e-statement* secara mandiri pada aplikasi NeoBank. Dengan beralih ke e-*statement* yang kini dapat dengan mudah diunduh pada aplikasi NeoBank, Perseroan berhasil menghemat sekitar 25.600 rim kertas per tahunnya.

In line with paper-saving initiatives, as of December 31, 2022, as many as 20.9 million the Company customers were able to access/download the e-statement facility independently on the NeoBank application. By switching to e-statements, which can now be easily downloaded on the NeoBank application, the Company has managed to save around 25,600 reams of paper per year.

Efisiensi Penggunaan Energi Listrik

Efficiency of Electrical Energy Usage

Dalam menjalankan kegiatan operasional Perseroan setiap harinya, Perseroan memerlukan energi listrik untuk peralatan sarana dan prasarana kerja berbasis elektronik, seperti komputer, laptop, mesin fotokopi, mesin pengatur suhu ruangan (AC), *lift*, dan sebagainya. Sampai saat ini, sumber energi listrik Perseroan baik di kantor pusat maupun cabang sepenuhnya dipasok oleh Perusahaan Listrik Negara (PLN) yang berbahan baku fosil atau sumber daya alam tidak terbarukan.

In carrying out its operational activities, the Company requires electrical energy for electronic-based work facilities and infrastructure, such as computers, laptops, copiers, room temperature control machines (AC), elevators, and so on. As of now, the source of the Company's electrical energy, both at the head office and branches, is fully supplied by the National Electricity Company (PLN). The energy sources come from fossil raw materials or non-renewable natural resources.

Tingginya kebutuhan pemakaian energi listrik untuk operasional sehari-hari mendorong kami untuk mulai menerapkan inisiatif kebijakan yang bertujuan untuk memitigasi risiko lingkungan hidup. Perseroan menyadari bahwa semakin tinggi konsumsi daya listrik

The high demand for electricity consumption for daily operations has encouraged us to start implementing policy initiatives aimed at mitigating environmental risks. The Company realizes that the higher the consumption of electric power will be directly

akan berbanding lurus dengan peningkatan emisi CO_2 yang dapat merusak atmosfer bumi sehingga berpotensi mempengaruhi pemanasan global yang parah.

Guna mengantisipasi dampak negatif dari risiko lingkungan hidup tersebut, Perseroan telah menerapkan sejumlah inisiatif penghematan energi listrik sebagai langkah konkret untuk melindungi bumi dari pemanasan global.

Per 31 Desember 2022, volume penggunaan listrik Kantor Pusat Perseroan tercatat sebesar 216.215 kWh atau setara 778 GigaJoule (GJ), turun dibandingkan tahun 2021 sebesar 388.184 kWh atau 1.397,46 GJ.

proportional to the increase in CO2 emissions, which can damage the earth's atmosphere, potentially causing severe global warming.

In order to anticipate the negative impact of these environmental risks, the Company has implemented a number of electrical energy saving initiatives as concrete steps to protect the earth from global warming.

As of December 31, 2022, electricity usage at the Company Head Office was recorded at 216,215 kWh or 778 GigaJoule (GJ), decreased compared to 2021 of 388,184 kWh or 1,397.46 GJ.

Inisiatif Penghematan Listrik
Electricity Saving Initiative



- **Memperbanyak panel kaca di gedung perkantoran sehingga memungkinkan untuk memanfaatkan sinar matahari sebagai sumber cahaya pada siang hari;**
- **Penggunaan lampu LED yang lebih hemat energi;**
- **Mematikan lampu dan AC saat jam pulang kantor atau ketika ruangan tidak digunakan;**
- **Mengoperasikan listrik dan AC hanya pada zona karyawan yang sedang bekerja di luar jam operasional kantor (*overtime*);**
- **Mencabut stop kontak atau barang elektronik apabila telah selesai digunakan seperti komputer, laptop, *handphone* dan peralatan *pantry*, dan mengatur suhu ruangan agar tidak boros energi.**

- Increase a number of glass panels in office buildings, making the sunlight as a source of light during the day;
- Use LED lamps that are more energy efficient;
- Turn off the lights and air conditioning during office hours or when the room is not in use;
- Operate electricity and AC in area where employees are working outside office operating hours (overtime);
- Unplug sockets or electronic items when not in use, such as computers, laptops, cellphones and pantry equipment, and adjust the room temperature to save more energy.

Keterangan Description	Satuan Unit	2022	2021	2020	Penghematan atau manfaat yang dihasilkan Energy saving or benefits
Penggunaan Energi Listrik Electrical Energy Usage	kWh	216.215	388.184	669.597	55,6%
	GigaJoule (GJ)	778	1.397,46	2.410,55	55,6%

Berdasarkan tabel di atas terlihat bahwa selama tahun 2022, Perseroan berhasil mencatatkan efisiensi penggunaan listrik sebesar 55,6% dari tahun sebelumnya. Penghematan energi listrik yang berhasil dicapai Perseroan di tahun 2022 menunjukkan bahwa langkah-langkah efisiensi listrik telah berjalan efektif secara *bankwide*.

Based on the table above, the Company managed to record an electricity usage efficiency of 55.6% in 2022 compared to the previous year. The Company's efforts to save electricity in 2022 show that electricity efficiency measures have been running effectively bankwide.

Penggunaan BBM
Fuel Usage

Selain membutuhkan energi listrik, Perseroan juga memerlukan Bahan Bakar Minyak (BBM) untuk kendaraan dinas dan mengoperasikan genset sebagai sumber energi cadangan apabila terjadi gangguan pasokan listrik. Sampai saat ini semua kendaraan operasional Perseroan masih menggunakan BBM berjenis solar dan belum ada kendaraan operasional yang memakai sumber energi terbarukan ataupun bertenaga listrik.

In addition to electricity, the Company also requires fuel (BBM) to operate official vehicles and generators as a backup energy source in the event of a power supply disruption. As of now, all of the Company's operational vehicles still use diesel fuel and there are no operational vehicles that use renewable energy sources or are powered by electricity.

Menyadari bahwa pemakaian BBM yang berlebihan dapat meninggalkan jejak karbon di udara maka Perseroan telah melakukan pemantauan dan pencatatan untuk memastikan penggunaan BBM yang efektif. Selain itu, Perseroan juga telah menerapkan sejumlah inisiatif yang bertujuan untuk memitigasi risiko pemanasan global yang timbul sebagai akibat dari pemakaian energi yang tidak terkendali.

The Company realizes that excessive use of fuel can leave carbon footprints in the air. Therefore, the Company has monitored and recorded the use of BBM to make it more effective. In addition, the Company has also implemented a number of initiatives aimed at mitigating the risks of global warming that arise as a result of uncontrolled energy use.

Inisiatif Penghematan BBM
Fuel Saving Initiatives



- **Melakukan perawatan berkala terhadap seluruh kendaraan operasional;**
- **Melakukan uji pengendalian emisi secara berkala;**
- **Memastikan setiap kendaraan menggunakan bahan bakar sesuai dengan standar dan spesifikasinya;**
- **Menekan mobilitas dan mengoptimalkan telekonferensi.**

- Carry out periodic maintenance of all operational vehicles;
- Conduct periodic emission control tests;
- Ensure that each vehicle uses fuel according to the standards and specifications;
- Suppress mobility and optimize teleconferencing.

Pada tahun 2022, penggunaan BBM solar dan bensin untuk operasional di Kantor Pusat selama tahun pelaporan tercatat sebanyak 22.015 liter atau setara dengan 753 GJ, naik dibandingkan tahun 2021, yang mencapai 18.882 liter atau setara dengan 645,76 GJ.

In 2022, the use of diesel and gasoline for operations at the Head Office during the reporting year was recorded at 22,015 liters or 753 GJ, an increase compared to 2021 at 18,882 liters or 645.76 GJ.

Parameter Parameter	Satuan Unit	2022	2021	2020	Penghematan atau manfaat yang dihasilkan Energy saving or benefits
Pemakaian BBM Use of Gasoline (Gasoline)	Liter	22.015	18.882	15.067	16,59%
	GigaJoule (GJ)	753	645,76	515,29	16,61%

Pada tabel di atas terlihat bahwa penggunaan BBM untuk tahun 2022 mengalami peningkatan dikarenakan operasional sudah berjalan normal dan lebih banyak karyawan yang bekerja di kantor dan jumlah kunjungan lebih banyak dibandingkan dengan tahun sebelumnya.

According to the table above, the use of fuel in 2022 increased because operations were running normally and more employees began working in offices and the number of visits was higher than the previous year.

Hemat Menggunakan Air Bersih

Saving Clean Water

Air merupakan salah satu sumber daya alam yang dibutuhkan untuk mendukung kegiatan operasional Perseroan sehari-hari terutama untuk kebutuhan domestik kantor seperti keperluan *pantry*, toilet, mushola, penyiraman tanaman dan lain-lain. Saat ini, sumber air yang digunakan Perseroan untuk menjalankan kegiatan perkantoran sehari-hari bersumber dari Perusahaan Daerah Air Minum (PDAM).

Water is one of the natural resources used to sustain the Company's daily operational activities, especially for domestic office needs, such as pantry, toilets, prayer rooms, watering plants and others. Currently, the Company uses water from the Regional Drinking Water Company (PDAM) to carry out daily office activities.

Di tengah tingginya kebutuhan aktivitas Perseroan terhadap air, Perseroan juga menyadari bahwa ketersediaan sumber air bersih di bumi yang terus menurun akibat pencemaran lingkungan dan kerusakan daerah tangkapan air. Kondisi ini semakin diperburuk dengan perubahan iklim yang mulai terasa dampaknya sehingga mengakibatkan banjir pada musim penghujan dan kekeringan pada musim kemarau.

Apart from the increasing need for Company activities for water, the Company is also aware that the availability of clean water sources on earth continues to decrease due to environmental pollution and damage to water catchment areas. This condition is exacerbated by climate change, leading to various impacts, such as floods during the rainy season and drought during the dry season.

Oleh karena itulah, kami mengajak semua insan Perseroan untuk berpartisipasi menjaga keseimbangan ekosistem air dengan tidak menggunakan air secara berlebihan di lingkungan kantor. Sementara itu langkah antisipatif untuk mengetahui adanya kebocoran atau tidak dilakukan oleh pihak pengelola gedung, seperti melakukan pengecekan instalasi air secara berkala dan mengambil tindakan perbaikan jika ditemukan adanya kebocoran atau kerusakan lainnya.

With this in mind, we invite all the Company employees to maintain the balance of the water ecosystem by conserving water use in the office environment. Meanwhile, the Company delegates responsibility to building managers to take anticipatory steps to detect leaks, check water installations regularly and take remedial action if leaks or other damage are found.

Selama tahun pelaporan 2022, volume penggunaan air di Kantor Cabang Utama (KCU) tercatat sebanyak 1.600 m3, naik dibandingkan tahun 2021 sebesar 1.392 m^3.

During the reporting year, the volume of water use at the Company Head Office was recorded at 1.600 m3, increased compared to 2021 of 1,392 m^3.

Keterangan Description	Satuan Unit	2022	2021	2020	Penghematan atau manfaat yang dihasilkan Energy saving or benefits
Volume Air dari PDAM	m^3	1.600	1.392	4.982	0%

Keterangan: Tabel volume air PDAM di atas menggunakan contoh di KCU, sedangkan pada kantor pusat penggunaan volume air tidak dapat dilakukan pencatatan secara khusus dikarenakan pengelolaan air dilakukan secara sentralisasi oleh Gedung Treasury.
Note: The PDAM water volume table above uses the sample at KCU, while the use of water volume at the head office cannot be specifically recorded because water management is carried out centrally by the Treasury Building.

Dengan melakukan inisiatif penghematan air, Perseroan tidak hanya membantu menyelamatkan Bumi dari krisis sumber air bersih, akan tetapi juga turut menekan biaya tagihan air sehingga Perseroan dapat melakukan penghematan anggaran.

By conserving water, the Company not only helps save the Earth from a crisis of clean water sources, but also reduces the cost of water bills, thus saving more budget.

Upaya Pengurangan Emisi Energi

Reducing Energy Emission

Sebagaimana sudah diulas pada bagian sebelumnya, Perseroan membutuhkan energi listrik dan BBM untuk mendukung aktivitas perbankan sehari-hari. Agar tingkat pemakaian energi di lingkungan kantor senantiasa terkendali setiap tahunnya, maka Perseroan telah melakukan perhitungan Intensitas Konsumsi Energi (IKE) listrik secara manual dengan menggunakan rumus sebagai berikut:

As reviewed in the previous section, the Company requires electricity and fuel to support daily banking activities. To control the level of energy consumption in the office every year, the Company has calculated the electricity consumption intensity (IKE) manually using the following formula:

$$\text{IKE} = \frac{\text{Pemakaian energi listrik (KWh)}}{\text{Luas bangunan ber-AC}}$$

$$\text{IKE} = \frac{\text{Electricity Consumption (KWh)}}{\text{Air-conditioned building area}}$$

Dalam laporan ini, data IKE merujuk pada Kantor Pusat Perseroan. Berdasarkan rumus tersebut diperoleh IKE tahun 2022 dan 2021 sebagai berikut:

In this report, IKE refers to the Company Head Office. Based on the formula, the result of IKE in 2022 and 2021 is as follows:

Tabel Intensitas Konsumsi Energi Kantor Pusat Perseroan

Table of Energy Consumption Intensity of the Company Head Office

Tahun Year	Penggunaan Listrik Electricity Usage (kWH)	Luas Ruangan Digunakan Area Covered	Rasio Intensitas Energi (kWh/m2/tahun) Energy Intensity Ratio (kWh/m2/year)	Kategori Category
2022	216.215	2.494 m^2	86,69 (Ber-AC/Air-conditioned)	Cukup Efisien Fairly Efficient
2021	388.184	2.494 m^2	155,64 (Ber-AC/Air-conditioned)	Efisien Efficient
2020	669.597	2.932 m^2	228,37 (Ber-AC/Air-conditioned)	Boros Wasteful

Kriteria penggunaan energi di gedung perkantoran berdasarkan konsumsi energi spesifik, yaitu sebagai berikut:

The following table presents criteria of energy usage in office buildings based on specific energy consumption:

Kriteria Criteria	Ber-AC Air-conditioned		Tanpa AC Without AC	
	kWh/m²/bulan kWh/m²/month	kWh/m²/tahun* kWh/m²/year*	kWh/m²/bulan kWh/m²/month	kWh/m²/tahun* kWh/m²/year*
Sangat Efisien Very Efficient	<8,5	<102	<3,4	<40,8
Efisien Efficient	8,5-14	102-168	3,4-5,6	40,8-67,2
Cukup Efisien Fairly Efficient	14-18,5	168-222	5,6-7,4	67,2-88,8
Boros Wasteful	>18,5	>222	>7,4	88,8

Diadopsi dari Peraturan Menteri Energi dan Sumber Daya Mineral Republik Indonesia Nomor: 13 Tahun 2012 Tentang Penghematan Pemakaian Tenaga Listrik
*konversi per tahun
Adopted from Regulation of the Minister of Energy and Mineral Resources of the Republic of Indonesia Number: 13 of 2012 concerning the Saving Electricity Usage
*conversion per year

Dengan merujuk pada tabel kriteria di atas, maka penggunaan energi listrik di Kantor Pusat Perseroan pada tahun 2022 termasuk kategori "Cukup Efisien", naik dibandingkan tahun sebelumnya dengan kategori "Efisien".

Based on the table above, the electrical energy usage at the Company in 2022 was classified as "Very Efficient," It is an improvement compared to the previous year with "Efficient" rating.

Pengelolaan Limbah dan Sampah

Waste and Garbage Management

Dalam menjalankan operasional perbankan setiap hari, Perseroan menghasilkan limbah padat berupa sampah yang dihasilkan dari aktivitas perkantoran dan limbah cair dari air buangan perkantoran.

In carrying out daily operational activities, the Company produces solid waste in the form of waste generated from office activities and liquid waste from office waste water.

Limbah padat yang dimaksud, antara lain berupa sampah alat elektronik bekas, lampu bekas, aki bekas, furnitur bekas dan sebagainya. Sedangkan limbah cair antara lain berupa oli bekas dari kendaraan operasional dan genset, air limbah dari toilet/*pantry*/ mushola, dan lain-lain.

The solid waste includes used electronic equipment, used lamps, used batteries, used furniture and so on. Meanwhile, liquid waste includes used oil from operational vehicles and generators, waste water from toilets/pantry/praying room, and others.

Pengelolaan semua limbah yang dihasilkan dari operasional Perseroan dilakukan oleh pihak pengelola Gedung Treasury.

The management of all waste generated from the Company operations is carried out by the management of the Treasury building.

Aspek Sosial
Social Aspect

Komitmen Perseroan untuk Memberikan Layanan yang Setara kepada Nasabah
The Company Commitment to Providing Equal Services to Customers

Sebagai bank swasta terbuka yang mengelola banyak akun nasabah, Perseroan menjaga komitmen tingginya untuk selalu memberikan pelayanan prima kepada seluruh nasabah tanpa terkecuali dan menindaklanjuti keluhan nasabah secara adil tanpa diskriminasi.

As a private limited bank that manages many customer accounts, the Company maintains a high commitment to always providing excellent service to all customers without exception and following up on customer complaints fairly without discrimination.

Dalam memberikan layanan kepada nasabah, Perseroan memiliki aturan dan standar pelayanan terbaik yang wajib dijalankan oleh semua karyawan Perseroan baik yang ditempatkan di kantor pusat maupun cabang-cabang agar tingkat kepercayaan dan kepuasan nasabah dapat terus meningkat.

In providing services to customers, the Company has the best service rules and standards that must be implemented by all Company employees both at the head office and branches. Therefore, the Company can maintain the level of customer trast and satisfaction.

Khusus bagi para *frontliners* yang menjadi representatif Perseroan di hadapan nasabah, kami memberikan pelatihan khusus mengenai produk dan/atau layanan yang dimiliki Perseroan, serta memfasilitasi pelatihan dengan topik *customer excellence*. Upaya ini dilakukan agar setiap karyawan memiliki kompetensi yang memadai untuk menjelaskan produk perbankan yang dimiliki Perseroan secara transparan untuk mencegah terjadinya asimetris informasi yang berpotensi dapat merugikan nasabah ataupun Perseroan di kemudian hari.

The Company provides special training on products and/or services and facilitates training on the customer excellence topic. Through the training, the Company hopes that each employee has sufficient competence to explain banking products owned by the Company in a transparent manner to prevent misinformation that has the potential to harm customers or the Company in the future.

Keberadaan nasabah loyal merupakan aset strategis yang harus dipertahankan karena mampu memberikan nilai tambah jangka panjang bagi Perseroan. Seiring dengan berjalannya transformasi digital di internal organisasi selama beberapa tahun terakhir, basis nasabah Perseroan pun turut menunjukkan tren yang terus meningkat setiap tahun.

The loyal customers are a strategic asset that must be maintained because they are able to provide long-term added value for the Company. Along with the ongoing digital transformation within the organization over the past few years, the Company's customer base has also shown an increasing trend every year.

Sebagai bank digital, tentunya kami juga mewujudkan pemberian layanan yang setara dengan terus berusaha meningkatkan kualitas produk dan layanan berbasis teknologi yang dapat menjangkau nasabah secara luas sehingga memungkinkan mereka untuk bertransaksi di manapun dengan lebih mudah, cepat, aman, dan menyenangkan, yaitu melalui *online platform* neobank yang dapat diunduh di *Playstore* maupun *Apple Store*.

As a digital bank, we also realize the provision of equal services by continuously improving the quality of technology-based products and services that can reach a wide range of customers, enabling them to transact anywhere more easily, quickly, safely and pleasantly through neobank online platform. The platform can be downloaded on Playstore and Apple Store.

Keberadaan nasabah loyal merupakan aset strategis bagi Perseroan yang harus dipertahankan karena dipercaya mampu memberikan nilai tambah jangka panjang.

As a strategic asset, the Company must maintain the loyal customers as they are believed to provide long-term added value.



Perseroan HADIR BAGI KARYAWAN
The Company FOR EMPLOYEE

Komitmen Terhadap Kesetaraan Gender dan Kesempatan Kerja
Commitment towards Gender and Work Opportunity Equality

Sesuai dengan pilar SDGs ke-5, Perseroan berkomitmen untuk mencapai kesetaraan gender dan memberdayakan kaum perempuan. Kami terus berupaya menciptakan lingkungan bekerja yang inklusif dan menghargai keberagaman dengan menjunjung tinggi prinsip kesetaraan dan keadilan bagi semua karyawan.

Komitmen Perseroan terhadap prinsip keberagaman sudah diterapkan sejak proses seleksi karyawan, dimana kebijakan penentuan penerimaan ataupun penolakan terhadap para kandidat dilakukan secara adil dan objektif berdasarkan hasil skor penilaian dari masing-masing kandidat dan bukan karena keberpihakan terhadap kelompok atau etnis tertentu.

Di internal, prinsip serupa juga kami terapkan kepada semua karyawan. Pada penerapannya, Perseroan membuka peluang yang sama kepada karyawan laki-laki maupun perempuan untuk terlibat dalam pengembangan proyek-proyek strategis Perseroan dan mendukung semua karyawan untuk berkompetisi sehat dalam mengisi posisi *vacant* di level manajemen puncak melalui program pengembangan karier yang terencana. Sebagai tambahan, Perseroan juga tidak pernah membedakan rasio gaji pokok dan remunerasi berdasarkan gender.

According to the 5th pillar of SDGs, the Company is committed to achieving gender equality and empowering women. We strive to create an inclusive work environment that respects diversity by upholding the principles of equality and fairness for all employees.

The Company's commitment to the principle of diversity has been implemented since the employee recruitment process. Throughout the process, the Company accepts and rejects the prospective candidates fairly and objectively based on the results of the assessment scores of each candidate. In selection process, the Company does not side to certain groups or ethnicities.

We also apply the same principle to all employees. In practice, the Company opens equal opportunities for male and female employees to be involved in the development of the Company's strategic projects and supports all employees to compete fairly in filling vacant positions at the top management level through planned career development programs. In addition, the Company has never differentiated the ratio of base salary and remuneration based on gender.

Per 31 Desember 2022, Perseroan mengelola sebanyak 1.016 (seribu enam belas) karyawan yang berasal dari berbagai latar belakang keberagaman mulai dari tingkat pendidikan, golongan, usia, pengalaman kerja, jenis kelamin, hingga ras, suku, dan agama.

As of December 31, 2022, the Company managed 1,016 employees who came from various backgrounds, including educational level, social group, age, work experience, gender, race, ethnicity and religion.

Kesadaran penuh seluruh insan karyawan dalam menjunjung tinggi prinsip inklusivitas di internal Perseroan tercermin dari nihilnya laporan pengaduan mengenai tindakan diskriminasi ataupun pelecehan yang dialami karyawan perempuan ataupun laki-laki di tahun 2022.

The awareness of all employees in upholding the principle of inclusiveness within the Company is reflected in the zero reports of complaints regarding acts of discrimination or harassment experienced by female or male employees in 2022.

Tidak Mempekerjakan Tenaga Kerja Anak dan Menentang Tenaga Kerja Paksa

Commitment to Eliminating Child and Forced Labor

Perseroan senantiasa menerapkan praktik terbaik dalam mengelola SDM-nya dengan berpedoman pada pasal 77 Undang-Undang No. 13 tahun 2003 tentang Ketenagakerjaan *juncto* Peraturan Pemerintah Pengganti Undang-Undang No. 2 Tahun 2022 tentang Cipta Kerja. Kepatuhan Perseroan terhadap regulasi tersebut dibuktikan dengan adanya kebijakan internal yang secara jelas yaitu Pada Peraturan Perusahaan Bab 5 Pasal 14 yang mengatur Hari dan Jam Kerja Karyawan dan Pada Kebijakan Rekrutmen dan Seleksi Karyawan Bab II Poin A No 3 tentang Syarat Umum Calon Karyawan.

The Company always implements best practices in managing its HR based on article 77 of Law no. 13 of 2003 concerning Manpower juncto Government Regulation in Lieu of Law No. 2 of 2022 concerning Job Creation. The Company's compliance with these regulations is evidenced by the existence of clear internal policies, namely Chapter 5 Article 14 of Company Regulations governing Employee Working Days and Hours and Employee Recruitment and Selection Policies Chapter II Point A No. 3 concerning the General Requirements for Prospective Employees.

Dalam menjalankan operasional perusahaan, Perseroan menetapkan batas usia karyawan adalah 18 (delapan belas) tahun dan waktu kerja yang disepakati adalah 8 (delapan) jam dalam sehari atau 40 (empat puluh) jam dalam seminggu untuk periode 5 (lima) hari kerja dalam 1 (satu) minggu. Namun, apabila pada praktiknya ditemukan adanya karyawan dengan level jabatan tertentu bekerja melebihi waktu kerja yang tercantum dalam Peraturan Perusahaan, maka yang bersangkutan akan mendapatkan kompensasi atau upah lembur yang adil dan sesuai.

In carrying out company operations, The Company regulates that all employees must be at least 18 years old to work at the Company and the agreed working time is 8 hours a day or 40 hours a week for a period of 5 working days in 1 week. However, the employees with certain positions who work beyond the working hours stated in the Company Regulations will receive fair and appropriate compensation or overtime pay.

Sesuai dengan komitmen Perseroan untuk menaati semua regulasi ketenagakerjaan, termasuk menghapus kerja paksa dan pekerja anak, maka pada tahun pelaporan, tidak terdapat insiden kerja paksa maupun pekerja anak di Perseroan.

In accordance with the Company's commitment to complying with all labor regulations, including eliminating forced labor and child labor, in the reporting year, there were no incidents of forced labor or child labor at the Company.

Pemberian Remunerasi yang Kompetitif, Adil, dan Setara

Competitive, Fair, and Equal Remuneration

Mengingat peran strategis karyawan dalam mendukung kelangsungan usaha Perseroan pada jangka panjang, maka Perseroan memberikan imbalan kerja atau remunerasi yang adil tanpa diskriminasi kepada semua karyawan dengan berpedoman pada regulasi yang berlaku, di antaranya Peraturan Pemerintah Pengganti Undang-Undang No. 2 Tahun 2022 tentang Cipta Kerja dan Peraturan Pemerintah No. 36 tahun 2021 tentang Kebijakan Pengupahan.

As employees have strategic roles in supporting the continuity of the Company's business in the long term, the Company provides fair compensation or remuneration without discrimination to all employees based on applicable regulations, including Government Regulation in Lieu of Law No. 2 of 2022 concerning the Omnibus Law and Government Regulation No. 36 of 2021 concerning Wages Policy.

Perseroan memberikan komponen remunerasi yang adil dan setara kepada karyawan sesuai dengan tingkat jabatan, lama bekerja, serta memperhatikan hasil penilaian kinerja dari masing-masing karyawan. Perseroan memastikan besaran remunerasi yang diterima karyawan *entry level* atau karyawan dengan jabatan terendah baik di kantor pusat maupun di cabang-cabang sudah memenuhi ketentuan Upah Minimum Regional (UMR) yang berlaku di wilayah operasi masing-masing.

The Company provides a fair and equal remuneration component to employees according to their level of position, length of service, and takes into account the performance appraisal results of each employee. The Company ensures that the amount of remuneration received by entry-level employees or employees at the lowest positions both at the head office and at branches, complies with the Regional Minimum Wage (UMR) provisions that apply in their respective operating areas.

Tidak hanya menjamin kesejahteraan karyawan tetap, Perseroan juga berkomitmen untuk melindungi hak karyawan kontrak sebagaimana tertuang dalam Peraturan Perusahaan. Komitmen Perseroan terhadap pemenuhan ketentuan UMR karyawan tetap dan kontrak dapat dilihat pada tabel di bawah ini:

Not only guaranteeing the welfare of permanent employees, the Company is also committed to protecting the rights of contract employees as stated in the Company Regulations. The Company's commitment to fulfilling the UMR provisions for permanent and contract employees is presented in the table below:

Perbandingan Gaji Karyawan dengan Golongan Terendah terhadap UMR

Comparison of Salaries of Employees with the Lowest Group against UMR

Wilayah Operasional Operational Area	UMR/UMK2022	Karyawan Golongan Terendah Lowest Employee
		Karyawan Employee
Kantor Pusat dan Kantor Cabang - DKI Jakarta Head Office and Branch Office – DKI Jakarta	Rp4.641.854	100%
Cabang Bandung Bandung Branch Office	Rp3.774.861	109%
Cabang Makassar Makassar Branch Office	Rp3.294.962	109%
Cabang Malang Malang Branch Office	Rp2.994.143	108%
Cabang Medan Medan Branch Office	Rp3.370.645	109%
Cabang Palembang Palembang Branch Office	Rp3.270.930	176%
Cabang Semarang Semarang Branch Office	Rp2.835.021	137%
Cabang Surabaya Surabaya Branch Office	Rp4.375.479	106%

Mewujudkan Lingkungan Kerja yang Aman dan Nyaman

Actualizing Safe and Comfortable Work Environment

Perseroan menempatkan seluruh karyawan sebagai aset berharga yang memiliki nilai tinggi dalam mendukung kemajuan Perseroan. Oleh karena itu sebagai bentuk tanggung jawab kepada karyawan, Perseroan berupaya semaksimal mungkin untuk menghadirkan lingkungan kerja yang aman dan sehat bagi semua karyawan agar target kecelakaan kerja nihil (*zero accident*) dapat tercapai dan mencegah terjadinya Penyakit Akibat Kerja (PAK).

The Company appreciates all employees as valuable assets to support the progress of the Company. Therefore, as a form of responsibility to employees, the Company makes every effort to provide a safe and healthy work environment for all employees so that the zero accident target can be achieved and prevent Occupational Diseases (PAK).

Komitmen Perseroan untuk memberikan jaminan perlindungan kepada karyawan dalam bekerja tertera dalam Kebijakan Kesehatan dan Keselamatan Kerja (K3) Perseroan yang penyusunannya telah mengindahkan ketentuan Peraturan Menteri Kesehatan Republik Indonesia Nomor 48 Tahun 2016 tentang Standar Keselamatan dan Kesehatan Kerja Perkantoran.

Company commitment to providing guaranteed protection for employees at work is stated in the Company Occupational Health and Safety Policy (OHS), which complies with the Regulation of the Minister of Health of the Republic of Indonesia Number 48 of 2016 concerning the Office Occupational Safety and Health Standards.

Kami percaya dengan terwujudnya lingkungan kerja yang aman dan sehat akan mendorong karyawan untuk bekerja lebih produktif, efisien, dan efektif tanpa ada rasa khawatir terjadi bahaya yang dapat memengaruhi keselamatan dan kesehatannya.

We believe that creating a safe and healthy work environment will encourage employees to work more productively, efficiently and effectively without worrying about hazards that could affect their safety and health.

Implementasi K3 Tahun 2022

Agar penerapan K3 berjalan efektif, Perseroan juga telah menyediakan berbagai sarana dan prasarana pendukung K3 yang lengkap, seperti Alat Pemadam Kebakaran Ringan (APAR), detektor asap, pompa diesel, kotak Pertolongan Pertama pada Kecelakaan (P3K), tangga darurat dan *safety tools* lainnya. Penyediaan perangkat tersebut berpedoman pada standar yang ditetapkan oleh pemerintah melalui Peraturan Menteri Pekerjaan Umum No. 26/PRT/M/2008 tentang Persyaratan Teknis Sistem Proteksi Kebakaran pada Bangunan Gedung dan Lingkungan.

Implementation of OHS in 2022

To implement the OHS principles effectively, the Company has also provided various complete OHS supporting facilities and infrastructure, such as Light Fire Extinguishers (APAR), smoke detectors, diesel pumps, First Aid kits for Accidents (P3K), emergency ladders and other safety tools. The provision of these devices based on the standards set by the government through Minister of Public Works Regulation No. 26/PRT/M/2008 concerning the Technical Requirements for Fire Protection Systems in Buildings and the Environment.

Selain menyediakan berbagai fasilitas tersebut, Perseroan juga secara berkala melakukan pengecekan fungsinya dan melakukan sosialisasi tentang K3 kepada segenap insan Perseroan. Dalam rangka meningkatkan kesadaran K3 di internal organisasi, Perseroan secara konsisten mempromosikan budaya K3 kepada karyawan dan juga para mitra agar semua pihak turut berperan aktif dalam menjaga keamanan dan keselamatan bersama di lingkungan kerja.

In addition to providing these various facilities, the Company also periodically checks its functions and conducts dissemination on OSH to all the Company personnel. To increase OHS awareness within the internal organization, the Company consistently promotes OHS culture to employees and partners, so that all parties take an active role in maintaining security and safety in the work environment.

Saat ini, beberapa karyawan yang menjadi perwakilan Perseroan tergabung dalam Tim *Emergency Response* bekerja sama dengan pengelola gedung. Dalam gugus tugas tersebut, terdapat perwakilan yang bertugas sebagai *floor warden* dan *first aider*.

Currently, several the Company's employees participate in the Emergency Response Team that collaborates with the building manager. In the team, some of employees share different responsibilities as floor warden and first aider.

Pada tahun 2022, Perseroan telah mengadakan sosialisasi K3 sebanyak 3 (tiga) kali kepada karyawan. Di samping itu, kami juga ikut serta dalam simulasi tanggap darurat K3 gedung yang diselenggarakan pada tanggal 31 Maret 2022 dan 22 Desember 2022.

In 2022, the Company held 3 (three) OHS dissemination to employees. In addition, we also took part in a building safety emergency response simulation that was held on March 31, 2022 and December 22, 2022.

Kebijakan dan Program Terkait Kesehatan

Selain memberikan imbal jasa berupa remunerasi uang tunai, Perseroan juga menaruh perhatian besar terhadap kesehatan fisik seluruh karyawan dengan memberikan berbagai fasilitas yang bertujuan untuk mendukung kualitas hidup dan kesehatan para karyawan, di antaranya:

1. Asuransi Kesehatan adalah jenis pertanggungan asuransi yang diberikan oleh Perseroan untuk membayar biaya medis, bedah, ataupun terkait biaya perawatan kesehatan kepada karyawan.
2. BPJS Ketenagakerjaan terdiri dari Jaminan Kecelakaan Kerja, Jaminan Kematian, Jaminan Hari Tua, dan Jaminan Pensiun.

Upaya dan kesungguhan seluruh insan Perseroan untuk mewujudkan lingkungan kerja yang sehat dan aman membawa hasil dengan tidak adanya kecelakaan kerja dan penyakit akibat kerja selama tahun 2022. Pencapaian ini sekaligus mempertegas kesuksesan Perseroan dalam melanjutkan keberhasilan tahun-tahun sebelumnya.

Health Policy and Program

In addition to providing compensation in the form of cash remuneration, the Company also pays great attention to the physical health of all employees by providing various facilities aimed at supporting the quality of life and health of employees, including:

1. Health Insurance is a type of insurance coverage provided by the Company to cover medical, surgical or medical expenses of employees.
2. BPJS Ketenagakerjaan consists of Work Accident Security, Death Security, Old Age Security, Pension Security.

The hard work and dedication of all Company personnel to create a healthy and safe work environment has resulted in zero work accidents and occupational diseases during 2022. At the same occassion, this achievement confirms the Company's success in continuing the successes of previous years.

Meningkatkan Kualitas Karyawan Melalui Program Pelatihan dan Pengembangan Kompetensi Yang Berkesinambungan

Improving Employee Quality through Sustainable Competence Training and Development Program

Pada tahun 2022, Perseroan telah menyelenggarakan 560 (lima ratus enam puluh) kali kegiatan pengembangan kompetensi yang diikuti oleh 12.433 (dua belas ribu empat ratus tiga puluh tiga) orang peserta dengan total jam pelatihan mencapai 37.030 (tiga puluh tujuh ribu tiga puluh) jam dalam setahun. Adapun rerata jam pelatihan setiap pekerja adalah 36,44 jam/karyawan pada 2022, naik 68,5% dibandingkan dengan rerata pelatihan tahun 2021 yang sebanyak 24,97 jam/karyawan.

In 2022, the Company held 560 (five hundred and sixty) competency development activities attended by 12,433 participants with a total of 37,030 hours of training in a year. The average training hours for each worker was 36.44 hours/employee in 2022, an increase of 68.5% compared to the average training hours in 2021 of 24.97 hours/employee.

Berikut ini adalah uraian lengkap rerata jam pelatihan karyawan per jenis kelamin dan kategori jabatan, yaitu sebagai berikut:

The following is a more detailed description of the average employee training hours based on gender and position category:

Uraian Description	Jumlah Peserta Pelatihan Total Training Participant			Total Jam Pelatihan Total Training Hours			Rata-rata Jam Pelatihan Setiap Pekerja Average Training Hours for Each Worker		
	2022	2021	2020	2022	2021	2020	2022	2021	2020
Keseluruhan Overall	1.016	641	552	37.030	16.006	1.504	36,44	24,97	2,72
Berdasarkan Jenis Kelamin Based on Gender									
Laki-Laki Male	514	341	284	19.360	8.901	818	37,66	26,10	2,88
Perempuan Female	502	300	268	17.670	7.105	686	35,19	23,68	2,56
Berdasarkan Level Jabatan Based on Position									
Manajemen Management	4	4	2	236,5	266	10	59,12	66,50	5,00
General Manager	38	32	32	2.962,5	984	79	77,96	30,75	2,46
Manager	53	72	76	4.916,5	2.281	116	92,76	30,01	1,52
Supervisor	81	99	135	3.402,5	5.632	321	42,00	41,71	2,37
Staff	840	433	307	2.5512	6.843	978	30,37	22,28	3,18

Komitmen Perseroan dalam meningkatkan kualitas dan kapablitas seluruh karyawannya tercermin dari meningkatnya realisasi anggaran pelaksanaan program pengembangan kompetensi SDM tahun 2022 yang mencapai Rp3.937.542.174 (tiga miliar sembilan ratus tiga puluh tujuh juta lima ratus empat puluh dua ribu seratus tujuh puluh empat rupiah), mengalami peningkatan Rp2.201.522.123 (dua miliar dua ratus satu juta lima ratus dua puluh dua ribu seratus dua puluh tiga rupiah) jika dibandingkan dengan tahun sebelumnya yang sebesar Rp1.736.020.051 (satu miliar tujuh ratus tiga puluh enam juta dua puluh ribu lima puluh satu rupiah) Peningkatan ini lebih disebabkan oleh jumlah kegiatan pelatihan yang dilakukan pada tahun 2022 lebih banyak dibandingkan tahun 2021. Jumlah kegiatan pelatihan pada tahun 2022 ada 560 (lima ratus enam puluh) kegiatan *training*.

The Company's commitment to improving the quality and capabilities of all its employees is reflected in the increase in HR competency development program budget in 2022 at IDR3,937,542,174, an increase of IDR2,201,522,123 compared to the previous year, which amounted to IDR1,736,020,051. This increase was mainly due to the increase in number of training activities conducted in 2022 compared to 2021. In 2022, the Company carried out 560 (five hundred and sixty) training activities.

Informasi mengenai kegiatan pelatihan dan pengembangan kompetensi karyawan selama tahun 2022 sudah diungkapkan Bab Sumber Daya Manusia, halaman 97.

Information on employee competency training and development activities in 2022 has been disclosed in the Human Resources Chapter on page 97.

Mengelola *Turnover* Karyawan
Employee Turnover Management

Perseroan sangat menyadari bahwa pengelolaan *turnover* karyawan kerap menjadi tantangan terbesar dalam konteks pengelolaan SDM karena apabila tidak dimitigasi dengan baik tentu akan mengganggu kegiatan operasional Perseroan dan menghambat aktualisasi rencana pengembangan usaha Perseroan pada jangka panjang. Berangkat dari kesadaran penuh akan hal ini, Perseroan telah menerapkan strategi retensi karyawan guna meminimalisir tingkat *turnover* dan meningkatkan rasa nyaman karyawan selama bekerja di perusahaan.

The Company is very aware that employee turnover may be one of the biggest challenges in HR management. If not properly mitigated, it will certainly disrupt Company operational activities and hinder the actualization of the Company's business development plans in the long term. Henceforth, the Company has implemented an employee retention strategy to minimize turnover rates and increase employee comfort while working at the company.

Upaya Perseroan dalam menjaga talenta-talenta terbaik yang dimiliki diwujudkan melalui penerapan sejumlah inisiatif strategis pengelolaan SDM yang sudah disesuaikan dengan kebutuhan karyawan agar mereka memiliki loyalitas tinggi terhadap Perseroan sehingga diharapkan tingkat *turnover* karyawan setiap tahunnya tetap terkendali di level yang wajar.

The Company has made various attempts to maintain the best talents through the implementation of several strategic HR management initiatives that have been adapted to the needs of employees. With that being said, the Company can maintain employees' loyalty, and it is expected that the annual employee turnover rate will remain under control at a reasonable level.

Per 31 Desember 2022, tingkat perputaran karyawan Perseroan tercatat sebesar 30,51%, mengalami penurunan jika dibandingkan dengan tahun 2021 yang mencapai 43,06%. Dimana adanya karyawan yang masuk dan keluar/meninggalkan Perseroan dengan berbagai alasan sangat memengaruhi tingkat pergantian karyawan. Adapun rumus untuk menghitung tingkat *turnover* adalah sebagai berikut:

As of December 31, 2022, the Company employee turnover rate was recorded at 30.51%, a decrease compared to 2021 at 43.06%. The turnover rate is greatly affected by how many employees get out/get in to the Company. The following is the formula to calculate the turnover rate:



Tingkat *Turnover* Karyawan
Employee Turnover Rate =

$$\frac{\text{Jumlah Karyawan Keluar (Number of Employees Exiting)}}{\{(\text{Jumlah Karyawan Awal Tahun} + \text{Jumlah Karyawan Akhir Tahun}) \times 1/2\}}$$

{(Number of Employees at Beginning of Year + Number of Employees at End of Year) x 1/2}

Perseroan mengartikan *turnover* karyawan sebagai kecenderungan atau intensi individu untuk meninggalkan organisasi dengan berbagai alasan, di antaranya keinginan untuk mendapatkan pekerjaan yang lebih baik. Dengan demikian, karyawan yang keluar karena pensiun atau meninggal tidak dihitung sebagai faktor tinggi atau rendahnya tingkat *turnover*.

The Company defines employee turnover as an individual's tendency or intention to leave the organization for various reasons, including the desire to get a better job. Thus, employees who leave due to retirement or death are not counted as a factor of high or low turnover rates.

Sesuai dengan rumus di atas, tingkat *turnover* karyawan Perseroan selama tahun 2022 dan 2021 adalah sebagai berikut:

In accordance with the formula above, the Company's employee turnover rate during 2022 and 2021 is as follows:

Penyebab Reason/Causes	2022	2021
Pensiun Retired	5	6
Meninggal Passed Away	0	2
Mengundurkan diri Resign	172	128
Diberhentikan Terminated	133	140
Jumlah Karyawan yang keluar Total Employee Leaving	310	276
Jumlah Karyawan awal tahun Total Employee in the beginning of year	650	552
Jumlah Karyawan akhir tahun Total Employee in the end of year	1.016	641
(Jumlah karyawan awal tahun + akhir tahun) x ½ Total of Employee in the Beginning of Year + Total of Employee in the End of Year x ó	833	597
Tingkat *turnover* Turnover rate	0,37	0,46

Penilaian Kinerja Karyawan

Employee Performance Appraisal

Setiap tahun, Perseroan melakukan penilaian terhadap kinerja karyawan sebanyak 2 (dua) kali, yaitu penilaian kinerja tengah tahun dan akhir tahun. Kebijakan ini diatur dalam Surat Edaran Direksi No. SK/102A-2/SET/BNC/XII/2021 tentang Prosedur Penilaian Kinerja Karyawan.

Dalam menyusun indikator penilaian, Perseroan tidak membedakan karyawan berdasarkan jenis kelamin ataupun aspek lainnya yang tidak relevan, melainkan secara objektif mengevaluasi kompetensi dan potensi tiap-tiap karyawan. Hasil penilaian kinerja tersebut nantinya akan digunakan sebagai salah satu pertimbangan bagi manajemen untuk menentukan program pelatihan dan pengembangan kompetensi yang diperlukan oleh karyawan. Di sisi lain, penilaian kinerja karyawan juga bertujuan untuk menciptakan suplai suksesi yang kuat dan mempromosikan karyawan secara internal.

Secara garis besar, kebijakan *review* karyawan di Perseroan bertujuan untuk:

1. Memberikan kesempatan dan tantangan bagi karyawan untuk mengembangkan diri sehingga memiliki pengetahuan, keterampilan, kompetensi, dan pengalaman yang memenuhi persyaratan pengisian jalur karier.

The Company evaluates employee performance 2 (two) times a year through the mid-year and year-end performance appraisals. This policy is regulated in the Board of Directors Circular No. SK/102A-2/SET/BNC/XII/2021 concerning the Employee Performance Evaluation Procedures.

In compiling the assessment indicators, the Company does not differentiate employees based on gender or other irrelevant aspects, but objectively evaluates the competence and potential of each employee. The results of the performance appraisal will be used as one of the considerations for management to determine the training programs and competency development required by employees. On the other hand, employee performance appraisal also aims to create succession and promote the employees to the prospective positions internally.

Broadly speaking, the employee review policy at the Company aims to:

1. Provide opportunities and challenges for employees to develop themselves, so that they have the knowledge, skills, competencies and experience that meet the requirements for filling out a career path.

2. Mengevaluasi dan menilai kompetensi karyawan agar dapat digunakan sebagai salah satu acuan dalam proses suksesi kepemimpinan.
3. Mengurangi risiko penurunan produktivitas akibat kejenuhan dalam pelaksanaan tugas, sehingga karyawan tetap mampu bekerja dengan kualitas dan kuantitas yang optimal.
4. Memenuhi kebutuhan Perseroan dalam mengembangkan pengetahuan, pengalaman dan keterampilan serta pembinaan Sumber Daya Manusia dengan menjalani karir di Perseroan.

Pada tahun 2022, Perseroan telah mempromosikan 66 (enam puluh enam) karyawan, turun 72% dibanding tahun 2021 sebanyak 114 (seratus empat belas) orang. Sementara itu, sebanyak 444 (empat ratus empat puluh empat) karyawan dimutasi, naik 405% dari tahun sebelumnya sebanyak 88 (delapan puluh delapan) orang. Adapun karyawan yang mengalami demosi tercatat sebanyak 0 (nol) orang, turun 100% dibanding tahun 2021 sebanyak 4 (empat) orang.

2. Evaluate and assess employee competence, so that it can be used as a reference in the leadership succession process.
3. Reduce the risk of decreased productivity due to boredom in carrying out tasks, so that employees are still able to work with optimal quality and quantity.
4. Meet the needs of the Company in developing knowledge, experience and skills as well as fostering Human Resources by pursuing a career in the Company.

In 2022, the company promoted 66 (sixty six) employees, a decrease of 72% compared to 2021 of 114 people. Meanwhile, the Company transferred 444 (four hundred forty four) employees, up 405% from the previous year of 88 (eighty eight) employees. There was no employee who experienced demotions, a 100% decrease compared to 2021 of 4 (four) employees.

Informasi Kegiatan atau Wilayah Operasional yang Menghasilkan Dampak Positif dan Dampak Negatif Terhadap Masyarakat

Information on Activities or Operational Areas that Produce Positive and Negative Impacts on Society

Perseroan meyakini kegiatan usaha yang dijalankan serta seluruh produk dan/atau jasa keuangan yang dipasarkan telah memberikan manfaat dan dampak positif bagi nasabah dan masyarakat, baik secara langsung maupun tidak langsung. Sebagai bank digital yang inovatif, kehadiran Perseroan di tengah masyarakat dapat memberikan solusi terhadap berbagai permasalahan perbankan dan finansial yang dialami oleh berbagai kalangan masyarakat dalam kehidupan sehari-hari.

Pada tahun 2022, Perseroan meluncurkan kampanye #BuatSemua sebagai bentuk langkah konkret untuk meningkatkan kesadaran publik akan kesenjangan

The Company believes that our business activities, as well as all financial products and/or services have provided positive benefits and impacts for customers and community, both directly and indirectly. As an innovative digital bank, the Company hopes that its existence among the community can provide solutions to various banking and financial problems experienced by various groups of people in their daily lives.

In 2022, the Company launched #BuatSemua campaign to increase public awareness of the financial literacy gap, which is still quite large in society and is still the

literasi finansial yang masih cukup besar di tengah masyarakat dan masih menjadi akar masalah dari besarnya angka *underbanked* (47 juta orang) dan *unbanked* (92 juta orang) di Indonesia. Melalui kampanye #BuatSemua, Perseroan menunjukkan upayanya dalam meningkatkan angka literasi keuangan nasional dengan mengedukasi masyarakat bahwa Perseroan memiliki layanan aplikasi neobank yang inovatif dan *user friendly* serta dapat digunakan oleh semua kalangan masyarakat tanpa batasan geografis untuk menjawab berbagai kebutuhan masyarakat.

root cause of the large number of underbanked (47 million people) and unbanked (92 million people) in Indonesia. Through the #BuatSemua campaign, the Company demonstrates its efforts to increase the national financial literacy rate by educating the public that the Company has an innovative and user-friendly neobank application service that can be used by all groups of people without geographical restrictions to meet various community needs.

Pada skala yang lebih besar, nilai ekonomi yang diperoleh Perseroan dari kegiatan usaha sehari-hari juga turut berkontribusi dalam menjaga stabilitas dan mendorong perkembangan pasar perbankan digital di Indonesia. Ke depan, Perseroan akan terus berinovasi dan memperkuat fungsi intermediasinya dalam menghimpun dana nasabah dan menyediakan sumber pendanaan untuk mendukung kehidupan dan kegiatan usaha para nasabah melalui beragam produk dan layanan yang menarik dan inovatif.

On a larger scale, the economic value obtained by the Company from daily business activities also contributes to maintaining stability and encouraging the development of the digital banking market in Indonesia. Going forward, the Company will continue to innovate and strengthen its intermediary function in collecting customer funds and providing funding sources to support the lives and business activities of customers through a variety of attractive and innovative products and services.

Kontribusi Perseroan Dalam Mendorong Literasi Keuangan

The Company Contribution to Encourage Financial Literacy

Berdasarkan rilis OJK yang diterbitkan pada bulan Oktober 2022, dilaporkan bahwa hasil survei Nasional Literasi dan Inklusi Keuangan (SNLIK) tahun 2022 menunjukkan adanya peningkatan indeks literasi dan inklusi keuangan masyarakat. Hasil SNLIK tahun 2022 menunjukkan bahwa indeks literasi keuangan masyarakat Indonesia sebesar 49,68% dan inklusi keuangan sebesar 85,10%. Nilai tersebut meningkat dibandingkan hasil SNLIK 2019 dimana indeks literasi keuangan tercatat sebesar 38,03% dan inklusi keuangan 76,19%. Berkat sinergi dan kerja sama yang terjalin di antara Lembaga Jasa Keuangan serta dukungan dari pihak regulator, maka kualitas literasi dan inklusi keuangan nasional berhasil menunjukkan tren yang terus meningkat.

Based on the OJK release published in October 2022, it was reported that the results of the 2022 National Financial Literacy and Inclusion Survey (SNLIK) showed there was an increase in the community's financial literacy and inclusion index. The results of the 2022 SNLIK show that the Indonesian people's financial literacy index is 49.68% and financial inclusion is 85.10%, an increase compared to the previous year with financial literacy index at 38.03% and financial inclusion at 76.19%. Thanks to the synergy and cooperation between Financial Services Institutions and support from regulators, the quality of national financial literacy and inclusion has been successful in showing an increasing trend.

Sebagai bagian dari Industri Jasa Keuangan, Perseroan berkomitmen untuk terus meningkatkan kontribusinya dalam menyukseskan program literasi keuangan yang dicanangkan OJK sebagaimana ditetapkan melalui regulasi POJK No. 76/POJK.07/2017 ("POJK 76/2017") tentang Peningkatan Literasi dan Inklusi Keuangan di Sektor Jasa Keuangan bagi Konsumen dan/atau masyarakat.

As part of the Financial Services Industry, the Company is committed to continuously contributing to the success of the financial literacy program launched by OJK as stipulated through POJK regulation no. 76/POJK.07/2017 ("POJK 76/2017") concerning the Increasing Financial Literacy and Inclusion in the Financial Services Sector for Consumers and/or the public.

Oleh karena itu, Perseroan secara aktif berperan serta dalam mempromosikan literasi keuangan kepada para nasabah ataupun masyarakat luas. Semua kegiatan tersebut dilakukan secara konsisten agar nasabah dan masyarakat dapat lebih memahami instrumen atau produk dan/atau layanan investasi yang tepat sesuai dengan kebutuhan mereka.

Therefore, the Company actively participates in promoting financial literacy to customers or the wider community. All of these activities are carried out consistently, so customers and the community can better understand the right investment instruments or products and/or services that meet their needs.

Pada tahun 2022, Perseroan kembali memperingati Bulan Inklusi Keuangan (BIK) dengan mengadakan serangkaian kegiatan literasi yang dilakukan secara *offline* melalui di berbagai lokasi dan dihadiri oleh sekitar 23.038 (dua puluh tiga ribu tiga puluh delapan) peserta.

In 2022, the Company once again commemorated the Financial Inclusion Month (BIK) by holding a series of literacy activities, which are carried out offline at various locations and attended by around 23,038 participants.

Kumpulan Kegiatan Literasi Keuangan Selama 2022
Financial Literacy Activity in 2022

29 Mei – 5 Juni 2023
May 29 – June 5, 2023

Jumlah Peserta: 150 (seratus lima puluh) orang (total 3 kota)
Total Participant: 150 people (total 3 cities)



Neo Keliling (Palembang, Surabaya, Yogyakarta)

13-14 Juli 2022
July 13-14, 2022

Jumlah Peserta: 300 (tiga ratus) orang
Total Participant: 300 people



Festival Ekonomi dan Keuangan Digital Indonesia (FEKDI) 2022

8 Agustus 2022
August 8, 2022

Jumlah Peserta: 327 (tiga ratus dua puluh tujuh) orang
Total Participant: 327 people



Literasi Keuangan Digital Bersama Akulaku *Group* – Series Medan

23 September 2022
September 23, 2022

Jumlah Peserta: 150 (seratus lima puluh) orang
Total Participant: 150 people



Seminar Nasional – Bali *Pharmacy* Festival 2022

28 Oktober 2022
October 28, 2022

Jumlah Peserta: 50 (lima puluh) orang
Total Participant: 50 people



NeoTalks at FinExpo (Bulan Inklusi Keuangan)

5 November 2022
November 5, 2022

Jumlah Peserta: 450 (empat ratus lima puluh) orang (*online & offline*)
Total Participant: 450 people (online & offline)



Seminar Nasional *Hybrid* (EDC 2022 UNESA)

20 November 2022
November 20, 2022

Jumlah Peserta: 65 (enam puluh lima) orang
Total Participant: 65 people



Seminar Nasional – Innovare UI 2022



Kegiatan Tanggung Jawab Sosial Lingkungan Tahun 2022

Environmental Social Responsibility Activities in 2022

Dengan semangat keberlanjutan, Perseroan terus berupaya menciptakan pertumbuhan kinerja yang positif namun tetap diimbangi dengan pemberian manfaat yang maksimal bagi para pemangku kepentingan melalui program Tanggung Jawab Sosial dan Lingkungan Hidup (TJSL) yang dipastikan membawa manfaat besar bagi masyarakat sekitar. Pada tahun 2022, fokus kegiatan TJSL Perseroan masih tertuju pada peningkatan kegiatan literasi keuangan yang menyasar kelompok generasi muda mengingat peran Perseroan sebagai bank digital. Dengan melakukan kampanye dan edukasi literasi keuangan secara konsisten setiap tahunnya, kami berharap dapat turut berkontribusi dalam meningkatkan kemampuan masyarakat ataupun generasi muda dalam memilih dan memanfaatkan produk dan layanan keuangan secara tepat sesuai dengan kebutuhan masing-masing.

Armed with the spirit of sustainability, the Company continues to obtain positive performance growth, while considering the provision of maximum benefits for stakeholders though the Social and Environmental Responsibility (TJSL) program that will bring great benefits to the surrounding community. In 2022, the Company's TJSL activities were focused on increasing financial literacy activities targeting the younger generation group, given the Company's role as a digital bank. By conducting financial literacy campaigns and education consistently every year, we hope that we can contribute to improve the community's ability and understanding to favor and take advantage of financial products and services appropriately according to their individual needs.

Mekanisme Pengaduan Masyarakat

Mekanisme Pengaduan Masyarakat

Perseroan telah menyediakan kanal pengaduan resmi yang dapat dimanfaatkan oleh masyarakat luas untuk menyampaikan aduan atau keluhan mereka mengenai produk dan/atau layanan Perseroan, yaitu melalui:

The Company has provided official complaint channels that can be used by the public to submit their complaints or complaints regarding the Company's products and/or services, namely through:

1. Kantor Cabang
2. *Email Customer Care*
3. Sosial Media (*Facebook, Instagram, Twitter*)
4. *Live Chat* pada aplikasi Neobank
5. *Call Center* 1500 190

Perseroan berkomitmen akan menindaklanjuti semua laporan pengaduan yang masuk sesegera mungkin sesuai dengan ketentuan *Service Level Agreement* (SLA) yang berlaku di internal Perseroan .

1. Branch Office
2. Customer Care Emails
3. Social Media (Facebook, Instagram, Twitter)
4. Live Chat on the Neobank application
5. Call Center 1500 190

The Company is committed to responding all incoming complaint reports as soon as possible in accordance with the applicable Service Level Agreement (SLA) provisions.

Produk dan/atau Jasa Keuangan Berkelanjutan

Sustainable Financial Products And/Or Services

Inovasi dan Pengembangan Produk dan/atau Layanan Investasi Berkelanjutan

Innovation and Development of Sustainable Investment Products and/or Services

Perseroan terus berupaya memperkuat posisinya sebagai bank digital yang menjalankan kegiatan usaha perbankan ramah lingkungan melalui beragam inovasi produk dan layanan dengan memperhatikan perkembangan teknologi terkini. Dalam melakukan inovasi, Perseroan senantiasa mengedepankan prinsip kehati-hatian sesuai dengan kebijakan perusahaan.

Sepanjang tahun 2022, Perseroan telah melakukan inovasi dan pengembangan produk/jasa antara lain Tabungan *NeoGreen*.

The Company continues to strengthen its position as a digital bank that carries out environmentally friendly banking business activities through a variety of product and service innovations by taking into account the latest technological developments. In making innovations, the Company always prioritizes the prudence principles in accordance with company policies.

Throughout 2022, the Company made innovation and development of products/services, including NeoGreen.

Evaluasi Keamanan Produk dan/atau Jasa

Safety Evaluation of Products and/or Services

Semua produk dan jasa yang dipasarkan Perseroan telah memenuhi semua persyaratan dan mendapatkan persetujuan dari Otoritas Jasa Keuangan sehingga telah teruji keamanannya bagi nasabah. Untuk menekan risiko kerugian seminimal mungkin atas produk dan jasa tersebut, Perseroan selalu menyampaikan informasi yang berimbang mengenai manfaat dan profil risiko yang melekat pada setiap produk yang dipasarkan. Penyampaian informasi dilakukan

All products and services of the Company have met all requirements and received approval from the Financial Services Authority. Therefore, we ensure that oir product safety has been tested before used by customers. In order to minimize the risk of loss for these products and services, the Company always provides balanced information regarding the benefits and risk profile of each marketed product. Various information required is submitted through various

melalui berbagai saluran dan program, antara lain, *website*, media sosial, dan secara langsung di kantor operasional oleh para *officer* kami.

channels and programs, including websites, social media, and the operational office by our officers.

Di samping itu, Perseroan juga telah melakukan analisa untuk setiap produk dan aktivitas baru dengan cara melakukan identifikasi risiko, mitigasi risiko, evaluasi serta monitoring untuk setiap produk dan aktivitas baru tersebut. Terkait pelaksanaan analisa untuk produk dan aktivitas baru tersebut sudah diatur juga di dalam kebijakan internal yaitu kebijakan penyelenggaraan produk bank umum, yang mana kebijakan tersebut selalu dilakukan pengkinian yang disesuaikan dengan kondisi bisnis Perseroan.

In addition, the Company has also conducted an analysis for each new product and activity by identifying risks, mitigating risks, evaluating and monitoring each of these new products and activities. The implementation of the analysis for these new products and activities has also been regulated in internal policies, namely the policies for implementing commercial bank products, in which these policies are always updated according to the Company's business conditions.

Di sisi lain, sesuai regulasi yang ada, Perseroan juga melakukan kegiatan literasi keuangan dan inklusi keuangan secara berkala sehingga calon nasabah atau nasabah mendapatkan pemahaman yang benar tentang produk/jasa keuangan yang ditawarkan Perseroan. Dengan demikian, mereka dapat menentukan pilihan investasi yang tepat sesuai kebutuhan masing-masing dengan mempertimbangkan profil risiko yang melekat pada setiap produk/jasa tersebut.

On the other hand, according to existing regulations, the Company also conducts financial literacy and financial inclusion activities on a regular basis. It is expected that prospective customers or existing customers get an accurate understanding of the financial products/services offered by the Company. Thus, they can determine the right investment choice according to their individual needs by considering the risk profile inherent in each of these products/services.

Dampak Produk dan/atau Jasa

Impact of Products and/or Services

Perseroan belum melakukan penilaian terkait produk dan/atau jasa yang dimiliki dengan mengacu pada Kriteria Kegiatan Usaha Berkelanjutan (KKUB) dalam POJK Keuangan Berkelanjutan. Sebab produk Perseroan masih fokus terhadap segmen bisnis yang sederhana (Kredit Konsumer). Ke depan, Perseroan akan membuat kebijakan atau prosedur untuk membuat kriteria penilaian dan informasi mengenai dampak positif dan dampak *negative* yang ditimbulkan dari produk dan/atau jasa keuangan berkelanjutan.

The Company has not adjusted its products and/or services to the Criteria for Sustainable Business Activities (KKUB) in the POJK of Sustainable Finance, as the products are still focused on the simple business segment (Consumer Loans). Going forward, the Company will make policies or procedures of criteria for assessment and information of the positive and negative impacts produced by the sustainable finance products and/or services.

Jumlah Produk Yang Ditarik Kembali

Total Products Recalled

Pada tahun 2022, tidak ada produk/jasa Perseroan yang ditarik kembali dari pasar dengan alasan apapun.

In 2022, the Company did not withdraw its products/services from the market for any reason.

Saluran Pengaduan Pelanggan

Customer Complaints Channel

Perseroan membuka diri dan menjaga komitmennya untuk selalu mendengarkan keluhan dan pengaduan yang disampaikan oleh para nasabah terkait kualitas produk dan layanan perusahaan dan berkomitmen untuk memberikan solusi atas pengaduan tersebut sesuai dengan standar operasional prosedur yang berlaku.

The Company maintains its commitment to always listen to complaints submitted by customers regarding the quality of the company's products and services and is committed to providing solutions to these complaints in accordance with applicable standard operating procedures.

Untuk memenuhi hak nasabah dan masyarakat terkait produk dan layanan yang diberikan perusahaan, Perseroan menyediakan media pengaduan yang bisa dimanfaatkan oleh nasabah/konsumen maupun masyarakat untuk menyampaikan pengaduan dan/atau pertanyaan mengenai produk dan layanan.

To fulfill the rights of customers and the public regarding the products and services provided by the company, the Company provides a complaint media that can be utilized by customers/consumers as well as the public to submit complaints and/or questions regarding products and services.

Call center: (021) 1500 190

Call center: (021) 1500 190

email: customercare@bankneo.co.id

Email: customercare@bankneo.co.id

Media sosial resmi

Official social media

Facebook
https://www.facebook.com/bankneocommerce

Facebook
https://www.facebook.com/bankneocommerce

Instagram
https://www.instagram.com/bankneocommerce

Instagram
https://www.instagram.com/bankneocommerce/

Twitter
https://twitter.com/bankneocommerce

Twitter
https://twitter.com/bankneocommerce

Live Chat pada aplikasi Neobank

Live Chat on Neobank application

Selain melalui saluran pengaduan yang ada, nasabah/masyarakat yang hendak menyampaikan pengaduan secara tatap muka bisa mendatangi *branch*/kantor cabang Perseroan. Semua pengaduan yang masuk akan ditindaklanjuti oleh tim terkait dengan melakukan verifikasi atas keluhan yang diterima.

Apart from going through the existing complaint channels, customers/community who wish to submit complaints face-to-face can visit the Company's branches/offices. All incoming complaints will be followed up by the relevant team by verifying the complaints received.

Sesuai dengan regulasi yang ada, Pelaku Usaha Jasa Keuangan (PUJK) wajib segera menindaklanjuti dan menyelesaikan pengaduan paling lambat 20 (dua puluh) hari kerja sejak dokumen yang berkaitan telah diterima secara lengkap. Dalam hal terdapat kondisi tertentu, PUJK dapat memperpanjang jangka waktu sampai dengan paling lama 20 (dua puluh) hari kerja berikutnya.

According to the existing regulations, the Financial Services Business Actors (PUJK) are required to immediately follow up and resolve complaints no later than 20 (twenty) working days after the relevant documents have been received in full. In certain conditions, PUJK may extend the period up to a maximum of the next 20 (twenty) working days.

Rekapitulasi pengaduan yang diterima Perseroan selama 3 (tiga) tahun terakhir dan penyelesaiannya adalah sebagai berikut:

The summary of complaints received by the Company for the last 3 (three) years and their settlement are as follows:

Uraian Description	Jumlah Keluhan Diterima Total Complaints Received		Status Status
	Sudah diselesaikan Has been settled	Dalam proses penyelesaian In progress	
2022	36.639	698	Selesai 98% 98% completed
2021	10.131	388	Selesai 96% 96% completed
2020	154	42	Selesai 79% 79% completed

Survei Kepuasan Nasabah

Customer Satisfaction Survey

Perseroan berkomitmen untuk memberikan layanan terbaik bagi seluruh nasabah. Untuk mengetahui tingkat kepuasan nasabah terhadap kualitas produk dan layanan yang telah diberikan, sekaligus menjaring masukan dari nasabah, Perseroan secara berkala melakukan survei kepuasan nasabah.

Survei kepuasan nasabah pada tahun 2022 menunjukkan tingkat kepuasan nasabah sebesar 91%, naik 5% dibanding hasil survei tahun sebelumnya.

Berikut ini adalah hasil survei kepuasan nasabah tahun 2022, yaitu sebagai berikut:

The Company is committed to providing the best service for all customers. To identify the level of customer satisfaction with the quality of products and services that have been provided, as well as solicit input from customers, the Company regularly conducts customer satisfaction surveys.

Through the customer survey, the customer satisfaction in 2022 was 91%, an increase by 5% compared to the previous year's survey results.

The following table presents the results of the 2022 customer satisfaction survey:

	Koresponden Correspondent	Puas Satisfied	Netral Neutral	Tidak Puas Not satisfied	Persentase Kepuasan Satisfaction Percentage
Survei Mesin Antrian Queue Machine Survey	1.901	1.802	13	86	95%
Online Survei *Branch* Online Survey Branch	205	185	7	13	90%
Online Survei *Customer Care* Online Survei Customer Care	48.543	42.762	0	5.781	88%
Total	**50.649**	**44.749**	**20**	**5.880**	**91%**

Lembar Umpan Balik
Feedback Sheet

Laporan Keberlanjutan 2022 PT Bank Neo Commerce Tbk disajikan sebagai satu kesatuan dengan Laporan Tahunan 2022. Daftar pengungkapan sesuai Peraturan OJK Nomor 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik dapat dilihat pada halaman 465.

Dalam rangka meningkatkan kualitas pelaporan yang lebih baik pada tahun mendatang, kami akan sangat berterima kasih jika para pemangku kepentingan dapat memberikan kritik dan saran setelah membaca Laporan ini dengan cara mengisi Lembar Umpan Balik berikut ini.

PT Bank Neo Commerce Tbk's 2022 Sustainability Report is presented as an integral part of the 2022 Annual Report. A list of disclosures in accordance with OJK Regulation Number 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers and Public Companies is presneted on page 465.

To improve the quality of reporting in the coming year, we would be very grateful if stakeholders could provide criticism and suggestions after reading this report by filling out the following Feedback Sheet.

Nama
Name .....

Institusi/Perusahaan
Institution/Company .....

E-mail .....

Telp/HP
Phone/HP .....

Klasifikasi Pemangku Kepentingan
Stakeholder Classification .....

Pilih satu dan beri tanda sesuai jawaban
Please choose one and mark according to the answer

- ☐ Pemegang Saham/Shareholder
- ☐ Mitra Kerja/Business Partner
- ☐ Regulator/Regulator
- ☐ Nasabah/Client
- ☐ Masyarakat/Community
- ☐ Karyawan/Employee

Lain-lain/Others

Pernyataan/Statement **(Pilih satu dan beri tanda v sesuai jawaban/**Please choose one and mark according to the answer**)**	**Ya** Yes	**Tidak** No
Laporan ini telah memberikan informasi mengenai PT Bank Neo Commerce Tbk yang bermanfaat bagi Anda. This report has provided information about PT Bank Neo Commerce Tbk that is useful for you.		
Laporan ini sudah cukup lengkap dan jelas dalam menggambarkan kinerja Perseroan terkait pembangunan berkelanjutan. This report is quite complete and clear in describing the Company's performance related to sustainable development.		
Bentuk, tampilan dan penyajian laporan mudah dipahami. The form, display and presentation of the report are easy to understand.		

Mohon berikan saran Anda atas Laporan ini:
Please provide your suggestion on this report:

Umpan Balik dapat dikirimkan kembali kepada kami melalui *E-mail* atau Pos ke alamat:

Sekretaris Perusahaan
PT Bank Neo Commerce Tbk
Treasury Tower Lantai 60, Kawasan District 8 LOT. 28, Jl. Jend Sudirman Kav. 52-53 Senayan, Kebayoran Baru, Jakarta Selatan 12190
- Tel.: (62 21) 2709 4950, 2709 4951
- *Email*: corsec@bankneo.co.id
- *Website*: www.bankneocommerce.co.id

Submit the Feedback Sheet to us through E-mail or by Post to the following address:

Corporate Secretary
PT Bank Neo Commerce Tbk
Treasury Tower Lantai 60, 8 LOT District Area. 28, Jl. Jend Sudirman Kav. 52-53 Senayan, Kebayoran Baru, South Jakarta12190
- Phone: (62 21) 2709 4950, 2709 4951
- Email: corsec@bankneo.co.id
- Website: www.bankneocommerce.co.id

Daftar Pengungkapan Sesuai POJK 51/POJK.03/2017

List of Disclosures According to Regulation of Financial Services Authority No. 51/ POJK.03/2017 [OJK G.4]

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Responsibility Statement of Board of Commissioners and Board of Directors for 2022 Annual Report and Sustainability Report of PT Bank Neo Commerce Tbk

Kami yang bertanda tangan di bawah ini menyatakan bahwa semua informasi dalam Laporan Tahunan dan Laporan Keberlanjutan PT Bank Neo Commerce Tbk tahun 2022 telah dimuat secara lengkap dan bertanggung jawab penuh atas kebenaran isi Laporan Tahunan dan Laporan Keberlanjutan Perusahaan. Demikian pernyataan ini dibuat dengan sebenarnya.

We, the undersigned, hereby declare that all information in 2022 Annual Report and Sustainability Report of PT Bank Neo Commerce Tbk has been fully disclosed and we are solely responsible upon the accuracy of all contents of the Annual Report and Sustainability Report. This statement has been made truthfully.

Jakarta, April 2023
Jakarta, April 2023

Dewan Komisaris
Board of Commissioners

Suprihadi
Komisaris Utama/Independen
President/Independent Commissioner

Tjandra Mindharta Gozali
Komisaris
Commissioner

Pamitra Wineka
Komisaris Independen
Independent Commissioner

Pramoda Dei Sudarmo
Komisaris Independen
Independent Commissioner

Direksi
Board of Directors

Tjandra Gunawan
Direktur Utama
President Director

Aditya Wahyu Windarwo
Direktur Bisnis
Business Director

Ricko Irwanto
Direktur Kepatuhan
Compliance Director

Chen Jun
Direktur Teknologi Sistem Informasi
Information System Technology Director

10

Laporan Keuangan

Financial Statements



PT Bank Neo Commerce Tbk

Laporan keuangan tanggal 31 Desember 2022
dan 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 auditor's report

The original financial statements included herein are in the Indonesian language.

PT BANK NEO COMMERCE Tbk
LAPORAN KEUANGAN
TANGGAL 31 DESEMBER 2022
DAN UNTUK TAHUN YANG BERAKHIR PADA TANGGAL TERSEBUT
BESERTA LAPORAN AUDITOR INDEPENDEN

PT BANK NEO COMMERCE Tbk
FINANCIAL STATEMENTS
AS OF DECEMBER 31, 2022
AND FOR THE YEAR THEN ENDED
WITH INDEPENDENT AUDITOR'S REPORT

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bank neo commerce

SURAT PERNYATAAN DEWAN DIREKSI TENTANG TANGGUNG JAWAB ATAS LAPORAN KEUANGAN TANGGAL 31 DESEMBER 2022 DAN UNTUK TAHUN YANG BERAKHIR PADA TANGGAL TERSEBUT PT BANK NEO COMMERCE TBK

BOARD OF DIRECTORS' STATEMENT REGARDING THE RESPONSIBILITY FOR THE FINANCIAL STATEMENTS AS OF DECEMBER 31, 2022 AND FOR THE YEAR THEN ENDED PT BANK NEO COMMERCE TBK

Saya, yang bertanda tangan di bawah ini:

I, the undersigned below:

Nama	Tjandra Gunawan	*Name*
Alamat kantor	Treasury Tower Lt. 60 Jl. Jendral Sudirman Kav. 52-53, Senayan Kebayoran Baru, Jakarta Selatan	*Office address*
Alamat domisili atau sesuai KTP	Villa Kebon Jeruk No. E 11 Rt.013/Rw.003 Kel. Kebon Jeruk, Kec. Kebon Jeruk, Jakarta Barat	*Domicile address or address according to ID*
Nomor telepon	(021) 27094950	*Telephone number*
Jabatan	Direktur Utama/*President Director*	*Title*

menyatakan bahwa:

declare that:

1. Saya bertanggung jawab atas penyusunan dan penyajian laporan keuangan PT Bank Neo Commerce Tbk;
2. Laporan keuangan PT Bank Neo Commerce Tbk telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia;
3. a. Semua informasi dalam laporan keuangan PT Bank Neo Commerce Tbk telah dimuat secara lengkap dan benar; dan

   b. Laporan keuangan PT Bank Neo Commerce Tbk tidak mengandung informasi atau fakta material yang tidak benar, dan tidak menghilangkan informasi atau fakta material;
4. Saya bertanggung jawab atas sistem pengendalian internal dalam PT Bank Neo Commerce Tbk.

1. *I am responsible for the preparation and presentation of the financial statements of PT Bank Neo Commerce Tbk;*
2. *The financial statements of PT Bank Neo Commerce Tbk have been prepared and presented in accordance with Indonesian Financial Accounting Standards;*
3. a. *All information in the financial statements of PT Bank Neo Commerce Tbk have been fully disclosed in a complete and truthful manner; and*

   b. *The financial statements of PT Bank Neo Commerce Tbk do not contain any incorrect information or material fact, nor do they omit any information or material fact;*
4. *I am responsible for the internal control system of PT Bank Neo Commerce Tbk.*

Demikian pernyataan ini dibuat dengan sebenarnya.

This statement is made truthfully.

Jakarta, 29 Maret/*March 29*, 2023



Tjandra Gunawan
Direktur Utama / *President Director*

EY
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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. 00448/2.1032/AU.1/07/0242-2/1/III/2023

Pemegang Saham, Dewan Komisaris, dan Direksi
PT Bank Neo Commerce Tbk

Laporan Audit atas Laporan Keuangan

Opini

Kami telah mengaudit laporan keuangan PT Bank Neo Commerce 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 kasnya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

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.

Independent Auditor's Report

Report No. 00448/2.1032/AU.1/07/0242-2/1/III/2023

The Shareholders and the Boards of Commissioners and Directors
PT Bank Neo Commerce Tbk

Report on the Audit of the Financial Statements

Opinion

We have audited the accompanying financial statements of PT Bank Neo Commerce 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.

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.

Purwantono, Sungkoro & Surja
Registered Public Accountants KMK No. 603/KM.1/2015
A member firm of Ernst & Young Global Limited

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Laporan Auditor Independen (lanjutan)

Laporan No. 00448/2.1032/AU.1/07/0242-2/1/III/2023 (lanjutan)

Hal audit utama

Hal audit utama adalah hal-hal yang, menurut pertimbangan profesional kami, merupakan hal yang paling signifikan dalam audit kami atas laporan keuangan periode kini. Hal audit utama tersebut disampaikan dalam konteks audit kami atas laporan keuangan secara keseluruhan, dan dalam merumuskan opini kami atas laporan keuangan terkait, dan kami tidak menyatakan suatu opini terpisah atas hal audit utama tersebut. Untuk hal audit utama di bawah ini, penjelasan kami tentang bagaimana audit kami merespons hal tersebut disampaikan dalam konteks tersebut.

Kami telah memenuhi tanggung jawab yang diuraikan dalam paragraf Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan pada laporan kami, termasuk sehubungan dengan hal audit utama yang dikomunikasikan di bawah ini. Oleh karena itu, audit kami mencakup pelaksanaan prosedur yang didesain untuk merespons penilaian kami atas risiko kesalahan penyajian material dalam laporan keuangan terlampir. Hasil prosedur audit kami, termasuk prosedur yang dilakukan untuk merespons hal audit utama di bawah ini, menyediakan basis bagi opini kami atas laporan keuangan terlampir.

Cadangan kerugian penurunan nilai atas kredit

Penjelasan atas hal audit utama:

Pada tanggal 31 Desember 2022, saldo kredit yang diberikan sebesar Rp10.244.251 juta dan cadangan kerugian penurunan nilai atas kredit yang diberikan adalah sebesar Rp210.523 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 pada Catatan 3, penggunaan pertimbangan, estimasi dan asumsi akuntansi yang signifikan pada Catatan 4 dan pengungkapan kredit yang diberikan dengan cadangan kerugian penurunan nilai serta manajemen risiko kredit pada Catatan 11 dan 38 pada laporan keuangan.

Independent Auditor's Report (continued)

Report No. 00448/2.1032/AU.1/07/0242-2/1/III/2023 (continued)

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 opinion thereon, and we do not provide a separate opinion on such key audit matters. For the key audit matter below, our description of how our audit addressed such matter is provided in such context.

We have fulfilled the responsibilities described in the Auditor's Responsibilities for the Audit of the Financial Statements paragraph of our report, including in relation to the key audit matter communicated below. Accordingly, our audit included the performance of procedures designed to respond to our assessment of the risks of material misstatement of the accompanying financial statements. The results of our audit procedures, including the procedures performed to address the key audit matter below, provide the basis for our opinion on the accompanying financial statements.

Allowance for impairment lossess of loan

Description of the key audit matter:

As of December 31, 2022, the balance of loans amounted to Rp10,244,251 million and allowance for impairment losses amounted to Rp210,523 million. We focused on this area because 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 3, use of significant accounting judgements, estimates and assumptions in Note 4 and the disclosure of loans with allowance for impairment lossess and credit risk management in Notes 11 and 38 to the financial statements.

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Laporan Auditor Independen (lanjutan)

Laporan No. 00448/2.1032/AU.1/07/0242-2/1/III/2023 (lanjutan)

Hal audit Utama (lanjutan)

Cadangan kerugian penurunan nilai atas kredit (lanjutan)

Respons audit:

Prosedur audit yang kami lakukan termasuk pengujian pengendalian utama atas pemberian kredit, segmentasi, penilaian kualitas kredit internal secara reguler, pencatatan dan pengawasan kredit yang diberikan. Kami juga memeroleh 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 juga melakukan pengujian terhadap tiga tahapan kualitas kredit portofolio sesuai dengan kriteria tingkatan (*staging*) dan yang disusun oleh Bank, menguji 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.

Untuk kriteria tingkatan *(staging)* dan identifikasi eksposur kredit dengan penurunan kualitas yang signifikan, kami melakukan penilaian dan pengujian terhadap kewajaran dari tiga tahapan kualitas kredit portofolio sesuai dengan kriteria tingkatan (*staging*) yang disusun oleh Bank. Untuk pengukuran cadangan penurunan nilai dengan pengujian kembali, kami melakukan penilaian dan menguji kembali model cadangan kerugian penurunan nilai termasuk data masukan, model design, dan model kinerja untuk seluruh portfolio kredit. Kami juga menguji apakah pengalaman historis mewakili keadaan saat ini serta kerugian terkini yang terjadi dalam portfolio dan mengevaluasi kewajaran atas penyesuaian asumsi masa depan, analisis faktor ekonomi makro, dan beberapa skenario probabilitas tertimbang. Kami mengevaluasi pendekatan model, parameter dan asumsi yang dibutuhkan.

Independent Auditor's Report (continued)

Report No. 00448/2.1032/AU.1/07/0242-2/1/III/2023 (continued)

Key audit matters (continued)

Allowance for impairment lossess of loan (continued)

Audit response:

Our audit procedures included the assessment of key controls over the loan origination, segmentation regular internal credit quality assessments, recording and monitoring of the loans. We also obtained understanding on the impairment measurement methodologies, maintenance and validation of allowance for impairment loss models, input, basis and assumptions used by the Bank in calculating the allowance for impairment losses.

We also tested the classification of three stage credit quality of loan portofolios in accordance with staging criteria developed by the Bank, assessed impairment measurement methodologies, maintenance and validation of allowance for impairment losses models, input, basis and assumptions used by the Bank in calculating the allowance for impairment losses.

For staging and identification of credit exposures with significant deterioration in credit quality, we assessed and tested reasonableness of the transfer criteria applied by the Bank. For the measurement of the impairment, through reperformance testing, we assessed and tested the Bank's impairment models, including model inputs, model design and model performance for all loan portfolios. We also challenged whether historic experience is representative of current circumstances and of the recent losses incurred in the portfolios and assessed the reasonableness of forward-looking adjustments, macroeconomic factor analysis and probability-weighted multiple scenarios. We evaluated if changes in modelling approaches, parameters and assumptions are needed.

Laporan Auditor Independen (lanjutan)

Laporan No. 00448/2.1032/AU.1/07/0242-2/1/III/2023 (lanjutan)

Hal audit Utama (lanjutan)

Cadangan kerugian penurunan nilai atas kredit (lanjutan)

Respons audit: (lanjutan)

Sehubungan dengan cadangan penurunan nilai yang dinilai secara individual terutama aset yang mengalami penurunan nilai, kami menguji sampel kredit yang diberikan untuk mengevaluasi apakah identifikasi dilakukan secara tepat waktu oleh Bank terhadap eksposur dengan penurunan kualitas kredit yang signifikan atau yang telah mengalami penurunan nilai.

Untuk kasus-kasus di mana 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 *independent*, sebagai pakar manajemen, memeriksa keakuratan perhitungan nilai cadangan kerugian penurunan nilai, dengan menghitung kembali cadangan kerugian penurunan nilai yang dinilai secara kolektif untuk seluruh portofolio dan menghitung ulang cadangan kerugian penurunan nilai yang dinilai secara individual secara sampel, menilai apakah pengungkapan di laporan keuangan Bank cukup dan memadai mencerminkan eksposur Bank terhadap risiko kredit dan melibatkan pakar internal kami untuk membantu kami dalam melakukan prosedur-prosedur di atas ketika keahlian spesifik mereka diperlukan.

Independent Auditor's Report (continued)

Report No. 00448/2.1032/AU.1/07/0242-2/1/III/2023 (continued)

Key audit matters (continued)

Allowance for impairment lossess of loan (continued)

Audit response: (continued)

With respect to individually assessed ECL which are mainly in relation to the impaired assets, we tested a sample of loans 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's assumptions on the expected futures cash flows, including the value of realizable collateral based on available market information or valuation prepared by independent valuer, as management expert, checked the accuracy of the calculation of allowance for impairment losses amount by recalculating the collective allowance for impairment losses assessment for the entire portfolio and recalculated the individual impairment assessment for a sample of loans, assessed whether the financial statements disclosures are adequately and appropriately reflecting the Bank exposure to credit risk and involved our internal experts in the performance of the above procedures where their specific expertise was required.

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The original report included herein is in the Indonesian language.

Laporan Auditor Independen (lanjutan)

Laporan No. 00448/2.1032/AU.1/07/0242-2/1/III/2023 (lanjutan)

Informasi lain

Manajemen bertanggung jawab atas informasi lain. Informasi lain terdiri dari informasi yang tercantum dalam laporan tahunan PT Bank Neo Commerce Tbk ("Laporan Tahunan") selain laporan keuangan terlampir dan laporan auditor independen kami. 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 melaksanaannya, 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.

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.

Independent Auditor's Report (continued)

Report No. 00448/2.1032/AU.1/07/0242-2/1/III/2023 (continued)

Other information

Management is responsible for the other information. Other information comprises the information included in the annual report of PT Bank Neo Commerce Tbk ("The Annual Report") other than the accompanying financial statements and our independent auditor's report thereon. 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 [interim] [consolidated] 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.

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.

Laporan Auditor Independen (lanjutan)

Laporan No. 00448/2.1032/AU.1/07/0242-2/1/III/2023 (lanjutan)

Tanggung jawab manajemen dan pihak yang bertanggung jawab atas tata kelola terhadap laporan keuangan (lanjutan)

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.

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.

Independent Auditor's Report (continued)

Report No. 00448/2.1032/AU.1/07/0242-2/1/III/2023 (continued)

Responsibilities of management and those charged with governance for the financial statements (continued)

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.

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.

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The original report included herein is in the Indonesian language.

Laporan Auditor Independen (lanjutan)

Laporan No. 00448/2.1032/AU.1/07/0242-2/1/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:

- 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.

- 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.

Independent Auditor's Report (continued)

Report No. 00448/2.1032/AU.1/07/0242-2/1/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:

- *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.*

- *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.*

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The original report included herein is in the Indonesian language.

Laporan Auditor Independen (lanjutan)

Laporan No. 00448/2.1032/AU.1/07/0242-2/1/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)

- 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.

- 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.

Independent Auditor's Report (continued)

Report No. 00448/2.1032/AU.1/07/0242-2/1/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)

- *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.*

- *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.

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The original report included herein is in the Indonesian language.

Laporan Auditor Independen (lanjutan)

Laporan No. 00448/2.1032/AU.1/07/0242-2/1/III/2023 (lanjutan)

Tanggung jawab auditor terhadap audit atas laporan keuangan (lanjutan)

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.

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. 00448/2.1032/AU.1/07/0242-2/1/III/2023 (continued)

Auditor's responsibilities for the audit of the financial statements (continued)

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.

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

Yovita
Registrasi Akuntan Publik No. AP.0242/*Public Accountant Registration No. AP.0242*

29 Maret 2023/*March 29, 2023*

00448

PT BANK NEO COMMERCE Tbk
LAPORAN POSISI KEUANGAN
Tanggal 31 Desember 2022
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK NEO COMMERCE Tbk
STATEMENT OF FINANCIAL POSITION
As of December 31, 2022
(Expressed in millions of Rupiah, unless otherwise stated)

	31 Desember 2022/ ***December 31, 2022***	**Catatan/** ***Notes***	**31 Desember 2021/** ***December 31, 2021***	
ASET				***ASSETS***
Kas	16.681	3e,5,37,38	21.270	*Cash*
Giro pada Bank Indonesia	1.360.172	3e,3f,6, 37,38	561.427	*Current accounts with Bank Indonesia*
Giro pada bank lain	177.384	3e,3f,7, 37,38	83.696	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	3.035.624	3e,3g,8, 37,38	1.731.279	*Placements with Bank Indonesia and other banks*
Efek-efek	3.485.876	3e,3h,9, 37,38	1.172.572	*Marketable securities*
Dikurangi: Cadangan kerugian penurunan nilai	-	3e,9	(1.573)	*Less: Allowance for impairment losses*
Jumlah efek-efek - bersih	3.485.876		1.170.999	*Total marketable securities - net*
Efek-efek yang dibeli dengan janji dijual kembali	-	3e,3i,10a, 37,38	2.191.836	*Securities purchased under agreements to resell*
Kredit yang diberikan		3c,3e,3j, 11,37,38		*Loans*
Pihak berelasi	78.022	35	94.911	*Related parties*
Pihak ketiga	10.166.229		4.180.589	*Third parties*
	10.244.251		4.275.500	
Dikurangi: Cadangan kerugian penurunan nilai	(210.523)	3e,11	(100.656)	*Less: Allowance for impairment losses*
Jumlah kredit yang diberikan - bersih	10.033.728		4.174.844	*Total loans - net*
Aset tetap	270.749	3l,12	158.762	*Fixed assets*
Dikurangi: Akumulasi penyusutan	(49.637)		(38.544)	*Less: Accumulated depreciation*
Jumlah aset tetap - bersih	221.112		120.218	*Total fixed assets - net*
Aset hak guna	116.842	3u,12	164.157	*Right of use assets*
Dikurangi: Akumulasi penyusutan	(45.539)		(90.254)	*Less: Accumulated depreciation*
Jumlah aset hak guna - bersih	71.303		73.903	*Total right of use assets - net*
Aset tak berwujud - bersih	127.349	3n,13	97.614	*Intangible assets - net*
Pajak dibayar dimuka	2.155	3v,19a	2.155	*Prepaid taxes*
Aset pajak tangguhan	14.567	3v,19e	1.148	*Deferred tax assets*
Aset lain-lain - bersih	1.148.329	3c,3e,3m 14,35,37,38	1.107.420	*Other assets - net*
JUMLAH ASET	**19.694.280**		**11.337.809**	***TOTAL ASSETS***

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 NEO COMMERCE Tbk
LAPORAN POSISI KEUANGAN (lanjutan)
Tanggal 31 Desember 2022
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK NEO COMMERCE Tbk
STATEMENT OF FINANCIAL POSITION (continued)
As of December 31, 2022
(Expressed in millions of Rupiah, unless otherwise stated)

	31 Desember 2022/ *December 31, 2022*	**Catatan/ *Notes***	**31 Desember 2021/ *December 31, 2021***	
LIABILITAS DAN EKUITAS				***LIABILITIES AND EQUITY***
Liabilitas segera	252.931	3e,3p,15, 37,38	167.691	*Liabilities due immediately*
Simpanan nasabah		3e,3q,3c, 16,37,38		*Deposits from customers*
Pihak berelasi	505.251	35	347.594	*Related parties*
Pihak ketiga	13.945.251		7.783.987	*Third parties*
	14.450.502		8.131.581	
Dikurangi: Diskonto yang belum diamortisasi	(4)		(7.164)	*Less: Unamortised discounts*
Jumlah simpanan nasabah - bersih	14.450.498		8.124.417	*Total deposits from customers - net*
Simpanan dari bank lain		3e,3r,3c, 17,37,38		*Deposits from other banks*
Pihak berelasi	-	35	4	*Related parties*
Pihak ketiga	287.665		40.026	*Third parties*
Jumlah simpanan dari bank lain	287.665		40.030	*Total deposits from other banks*
Efek-efek yang dijual dengan janji dibeli kembali	585.367	3e,3i,10b, ,37,38	-	*Securities sold under repurchase agreements*
Liabilitas sewa	50.534	3e,3u,18, 37,38	57.928	*Lease liabilities*
Utang pajak	21.710	3v,19b	9.707	*Taxes payable*
Liabilitas imbalan kerja karyawan	9.707	3w,20	6.370	*Employee benefit liabilities*
Liabilitas lain-lain	291.278	3e,3c,21, 35,37,38	41.839	*Other liabilities*
JUMLAH LIABILITAS	**15.949.690**		**8.447.982**	***TOTAL LIABILITIES***
EKUITAS				***EQUITY***
Modal saham - nilai nominal Rp100 (nilai penuh) per saham				*Share capital - par value Rp100 (full amount) per share*
Modal dasar 30.000.000.000 lembar saham pada 31 Desember 2022 dan 2021				*Authorized capital 30,000,000,000 shares as of December 31, 2022 and 2021*
Modal ditempatkan dan disetor penuh 9.421.681.836 lembar saham pada 31 Desember 2022 dan 2021	942.168	22	942.168	*Issued and fully paid capital 9,421,681,836 shares as of December 31, 2022 and 2021*
Tambahan modal disetor	2.825.444	23,3ad	2.827.225	*Additional paid-in capital*
Dana setoran modal	1.701.137	24	-	*Capital deposit fund*
Saldo laba (defisit):				*Retained earning (deficits):*
Telah ditentukan penggunaannya	21.087	25	21.087	*Appropriated*
Belum ditentukan penggunaannya	(1.745.466)		(953.746)	*Unappropriated*
Komponen ekuitas lainnya:				*Other equity components:*
(Kerugian)/keuntungan yang belum direalisasi atas perubahan nilai wajar efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain, setelah pajak	(46.489)	3e	6.067	*Unrealized (loss)/gain on changes in fair value of marketable securities measured at fair value through other comprehensive income, net of tax*
Surplus revaluasi	46.709	3l,12	47.026	*Revaluation surplus*
JUMLAH EKUITAS	**3.744.590**		**2.889.827**	***TOTAL EQUITY***
JUMLAH LIABILITAS DAN EKUITAS	**19.694.280**		**11.337.809**	***TOTAL LIABILITIES AND EQUITY***

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 NEO COMMERCE 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 NEO COMMERCE Tbk
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
For the Year Ended December 31, 2022
(Expressed in millions of Rupiah, unless otherwise stated)

	2022	Catatan/ *Notes*	2021	
PENDAPATAN DAN BEBAN BUNGA				***INTEREST INCOME AND EXPENSES***
Pendapatan bunga	2.161.809	3s,3z, 3aa,26,35	665.651	*Interest income*
Beban bunga	(713.152)	3z,3aa,27	(350.561)	*Interest expense*
Pendapatan bunga bersih	1.448.657		315.090	*Net interest income*
PENDAPATAN OPERASIONAL LAINNYA				***OTHER OPERATING INCOME***
Pendapatan *fee* ATM	248.036	3ab	100.868	*ATM fee income*
Penerimaan kembali aset yang telah dihapusbukukan	131.238	3ab	1.505	*Recovery of assets previously written off*
Provisi dan komisi lainnya	33.952	3ab	21.896	*Other provision and commissions*
Lainnya	42.011	3ab	4.633	*Others*
Jumlah pendapatan operasional lainnya	455.237		128.902	*Total other operating income*
BEBAN OPERASIONAL				***OPERATING EXPENSES***
Kerugian penurunan nilai aset keuangan dan non keuangan	(1.072.924)	3e,3o,28	(194.912)	*Impairment losses on financial and non financial assets*
Beban umum dan administrasi	(943.328)	3ab,29	(526.104)	*General and administrative expenses*
Beban pemasaran	(284.208)	3ab,30	(535.973)	*Marketing expenses*
Beban tenaga kerja	(242.496)	3ab,31,35	(172.289)	*Personnel expenses*
Beban provisi dan komisi lainnya	(145.940)	3ab,35	-	*Other provision and commission expenses*
Jumlah beban operasional	(2.688.896)		(1.429.278)	*Total operating expenses*
RUGI OPERASIONAL	**(785.002)**		**(985.286)**	***LOSS FROM OPERATIONS***
PENDAPATAN/(BEBAN) NON-OPERASIONAL				***NON-OPERATING INCOME/ (EXPENSES)***
Pendapatan non-operasional	436	32	353	*Non-operating income*
Beban non-operasional	(1.376)	33	(5.487)	*Non-operating expenses*
Jumlah beban non-operasional, bersih	(940)		(5.134)	*Total non-operating expenses, net*
RUGI SEBELUM PAJAK PENGHASILAN	**(785.942)**		**(990.420)**	***LOSS BEFORE INCOME TAX***
(BEBAN)/MANFAAT PAJAK PENGHASILAN				***INCOME TAX (EXPENSE)/ BENEFIT***
(Beban)/manfaat pajak tangguhan	(3.117)	3v,19c	4.131	*Deferred tax (expense)/benefit*
RUGI BERSIH TAHUN BERJALAN	**(789.059)**		**(986.289)**	***NET LOSS FOR THE CURRENT YEAR***

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 NEO COMMERCE 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 NEO COMMERCE Tbk
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME (continued)
For the Year Ended December 31, 2022
(Expressed in millions of Rupiah, unless otherwise stated)

	2022	Catatan/ *Notes*	2021	
PENGHASILAN KOMPREHENSIF LAIN				***OTHER COMPREHENSIVE INCOME***
Pos-pos yang akan direklasifikasikan ke laba rugi:				*Items that will be reclassified to profit or loss:*
Kerugian yang belum direalisasi atas perubahan nilai wajar efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain	(68.252)	3e,9	(1.661)	*Unrealized loss on changes in fair value of marketable securities measured at fair value through other comprehensive income*
Beban pajak terkait	15.696	3v,19e	(244)	*Related income tax*
	(52.556)		(1.905)	
Pos-pos yang tidak akan direklasifikasi ke laba rugi:				*Items that will not be reclassified to profit and loss:*
Pengukuran kembali liabilitas imbalan kerja karyawan	(3.818)	20	465	*Remeasurement of employee benefit liabilities*
Beban pajak terkait	840	3v,19e	(103)	*Related income tax*
	(2.978)		362	
Surplus revaluasi aset tetap	-	3l,12	5.860	*Revaluation surplus of fixed assets*
Amortisasi surplus revaluasi aset tetap	(317)		(268)	*Amortization of revaluation surplus of fixed assets*
	(317)		5.592	
(RUGI)/PENGHASILAN KOMPREHENSIF LAIN, BERSIH SETELAH PAJAK	**(55.851)**		**4.049**	***OTHER COMPREHENSIVE (LOSS)/INCOME, NET AFTER TAX***
JUMLAH RUGI KOMPREHENSIF TAHUN BERJALAN	**(844.910)**		**(982.240)**	***TOTAL COMPREHENSIVE LOSS FOR THE CURRENT YEAR***
RUGI PER SAHAM				***LOSS PER SHARE***
Dasar (nilai penuh)	(83,75)	3x,41	(114,07)	*Basic (full amount)*
Dilusian (nilai penuh)	(83,75)	3x,41	(114,07)	*Diluted (full amount)*

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 NEO COMMERCE Tbk
LAPORAN PERUBAHAN EKUITAS
Untuk Tahun yang Berakhir
pada Tanggal 31 Desember 2022
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK NEO COMMERCE Tbk
STATEMENT OF CHANGES IN EQUITY
For the Year Ended
December 31, 2022
(Expressed in millions of Rupiah, unless otherwise stated)

	Catatan/ *Notes*	Modal saham/ *Share capital*	Tambahan modal disetor/ *Additional paid-in capital*	Saldo laba (defisit)/ *retained earning (deficit)*		Keuntungan/ (kerugian) yang belum direalisasi atas nilai wajar efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain - setelah pajak/ *Unrealized gain/ (loss) on changes in fair value of marketable securities measured at fair value through other comprehensive income - net of tax*	Surplus revaluasi/ *Revaluation surplus*	Total ekuitas/ *Total equity*	
				Ditentukan penggunaannya/ *Appropriated*	Belum ditentukan penggunaannya*)/ *Unappropriated*)				
Saldo per 1 Januari 2021		**666.180**	**350.502**	**20.611**	**33.921**	**7.972**	**41.434**	**1.120.620**	***Balance as of January 1, 2021***
Penawaran umum terbatas IV	22,23	83.272	166.545	-	-	-	-	249.817	*Limited public offering IV*
Penawaran umum terbatas V	22,23	192.716	2.310.178	-	-	-	-	2.502.894	*Limited public offering V*
Rugi bersih tahun berjalan		-	-	-	(986.289)	-	-	(986.289)	*Net loss for the current year*
Dividen	22	-	-	-	(1.532)	-	-	(1.532)	*Dividend*
Penyisihan dana cadangan	25	-	-	476	(476)	-	-	-	*Provision for reserve funds*
Surplus revaluasi aset tetap	3l,12	-	-	-	-	-	5.860	5.860	*Revaluation surplus of fixed asset*
Amortisasi surplus revaluasi aset tetap	3l,12	-	-	-	268	-	(268)	-	*Amortization of revaluation surplus of fixed asset*
Pengukuran kembali imbalan kerja karyawan, setelah pajak	3w	-	-	-	362	-	-	362	*Remeasurement of employee benefit liabilities - net of tax*
Kerugian yang belum terealisasi atas efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain, setelah pajak	3e	-	-	-	-	(1.905)	-	(1.905)	*Unrealized loss on changes in fair value of marketable securities measured at fair value through other comprehensive income - net of tax*
Saldo per 31 Desember 2021		**942.168**	**2.827.225**	**21.087**	**(953.746)**	**6.067**	**47.026**	**2.889.827**	***Balance as of December 31, 2021***

*) Termasuk pengukuran kembali liabilitas imbalan kerja karyawan

Include remeasurement of employee benefit liabilities)*

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 NEO COMMERCE Tbk
LAPORAN PERUBAHAN EKUITAS (lanjutan)
Untuk Tahun yang Berakhir
pada Tanggal 31 Desember 2022
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK NEO COMMERCE Tbk
STATEMENT OF CHANGES IN EQUITY (continued)
For the Year Ended
December 31, 2022
(Expressed in millions of Rupiah, unless otherwise stated)

	Catatan/ *Notes*	Modal saham/ *Share capital*	Tambahan modal disetor/ *Additional paid-in capital*	Dana setoran modal/ *Capital deposit fund*	Saldo laba (defisit)/ *Retained earning (deficit)*		Keuntungan/ (kerugian) yang belum direalisasi atas nilai wajar efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain - setelah pajak/ *Unrealized gain/ (loss) on changes in fair value of marketable securities measured at fair value through other comprehensive income - net of tax*	Surplus revaluasi/ *Revaluation surplus*	Total ekuitas/ *Total equity*	
					Ditentukan penggunaannya/ *Appropriated*	Belum ditentukan penggunaannya*)/ *Unappropriated*)				
Saldo per 1 Januari 2022		**942.168**	**2.827.225**	**-**	**21.087**	**(953.746)**	**6.067**	**47.026**	**2.889.827**	***Balance as of January 1, 2022***
Penawaran umum terbatas IV	22,23	-	(1.781)	-	-	-	-	-	(1.781)	*Limited public offering IV*
Dana setoran modal	24	-	-	1.701.137	-	-	-	-	1.701.137	*Capital deposit fund*
Rugi bersih tahun berjalan		-	-	-	-	(789.059)	-	-	(789.059)	*Net loss for the current year*
Amortisasi surplus revaluasi aset tetap	3l,12	-	-	-	-	317	-	(317)	-	*Amortization of revaluation surplus of fixed asset*
Pengukuran kembali imbalan kerja karyawan, setelah pajak	3w	-	-	-	-	(2.978)	-	-	(2.978)	*Remeasurement of employee benefit liabilities - net of tax*
Kerugian yang belum terealisasi atas efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain, setelah pajak	3e,9a	-	-	-	-	-	(52.556)	-	(52.556)	*Unrealized loss on changes in fair value of marketable securities measured at fair value through other comprehensive income - net of tax*
Saldo per 31 Desember 2022		**942.168**	**2.825.444**	**1.701.137**	**21.087**	**(1.745.466)**	**(46.489)**	**46.709**	**3.744.590**	***Balance as of December 31, 2022***

*) Termasuk pengukuran kembali liabilitas imbalan kerja karyawan

Include remeasurement of employee benefit liabilities)*

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 NEO COMMERCE Tbk
LAPORAN ARUS KAS
Untuk Tahun yang Berakhir pada Tanggal 31 Desember 2022
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK NEO COMMERCE Tbk
STATEMENT OF CASH FLOWS
For the Year Ended December 31, 2022
(Expressed in millions of Rupiah, unless otherwise stated)

	2022	Catatan/ *Notes*	2021	
ARUS KAS DARI AKTIVITAS OPERASI				***CASH FLOWS FROM OPERATING ACTIVITIES***
Penerimaan pendapatan bunga, provisi dan komisi	2.161.809		788.415	*Receipt from interest income, provision and commissions*
Pembayaran beban bunga, provisi dan komisi	(705.992)		(357.725)	*Payment of interest expense, provision and commissions*
Pembayaran beban tenaga kerja	(242.976)		(166.705)	*Payment of personel expenses*
Pembayaran beban umum dan administrasi	(1.138.415)		(569.852)	*Payment of general and administrative expenses*
Penerimaan dari pendapatan operasional lainnya	455.673		6.490	*Receipt from other operating income*
Pembayaran beban operasional lainnya	(1.376)		(5.487)	*Payment of other operating expenses*
Pembayaran beban pemasaran	(284.208)		(535.973)	*Payment of marketing expenses*
Arus kas dari aktivitas operasi sebelum perubahan dalam aset dan liabilitas operasi	244.515		(840.837)	*Cash flows from operating activities before changes in operating assets and liabilities*
(Kenaikan)/penurunan aset operasi:				*(Increase)/decrease in operating assets:*
Efek-efek	(52.556)		(1.905)	*Marketable securities*
Efek yang dibeli dengan janji dijual kembali	2.191.836	10	(1.583.853)	*Securities purchased under agreements to resell*
Kredit yang diberikan	(6.822.134)	11	(760.752)	*Loans*
Aset lain-lain	(1.848)		(616.123)	*Other assets*
	(4.684.702)		(2.962.633)	
Kenaikan/(penurunan) liabilitas operasi:				*Increase/(decrease) in operating liabilities:*
Simpanan dari nasabah	6.318.920	16	4.188.110	*Deposits from customers*
Simpanan dari bank lain	247.635	17	(280.704)	*Deposits from other banks*
Efek-efek yang dijual dengan janji dibeli kembali	585.367		-	*Securities sold under repurchase agreement*
Liabilitas segera	85.239	15	152.014	*Liabilities due immediately*
Utang pajak	12.003		4.619	*Taxes payable*
Liabilitas lain-lain	275.945		108.751	*Other liabilities*
	7.525.109		4.172.790	
Arus kas bersih yang diperoleh dari aktivitas operasi	**3.084.922**		**369.320**	***Net cash flows provided by operating activities***
ARUS KAS DARI AKTIVITAS INVESTASI				***CASH FLOWS FROM INVESTING ACTIVITIES***
Hasil penjualan efek-efek	896.547	9	45.228	*Proceeds from sale of marketable securities*
Efek-efek yang telah jatuh tempo	60.000	9	-	*Matured marketable securities*
Pembelian efek-efek diukur pada nilai wajar melalui penghasilan komprehensif lain	(3.269.852)	9	(964.570)	*Purchase of marketable securities measured at fair value through other comprehensive income*
Hasil penjualan aset tetap	1.877	12	347	*Proceeds from sale of fixed assets*
Perolehan aset tetap	(120.282)	12	(34.142)	*Acquisition of fixed assets*
Perolehan aset tak berwujud	(126.481)	13	(97.936)	*Acquisition of intangible assets*
Arus kas bersih yang digunakan untuk aktivitas investasi	**(2.558.191)**		**(1.051.073)**	***Net cash flows used in investing activities***

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 NEO COMMERCE Tbk
LAPORAN ARUS KAS (lanjutan)
Untuk Tahun yang Berakhir
pada Tanggal 31 Desember 2022
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT BANK NEO COMMERCE Tbk
STATEMENT OF CASH FLOWS (continued)
For the Year Ended
December 31, 2022
(Expressed in millions of Rupiah,
unless otherwise stated)

	2022	Catatan/ *Notes*	2021	
ARUS KAS DARI AKTIVITAS PENDANAAN				***CASH FLOWS FROM FINANCING ACTIVITIES***
Penambahan modal disetor	-	22,23	2.752.712	*Addition of paid in capital*
Dana setoran modal	1.701.137	24	-	*Capital deposit fund*
Realisasi atas biaya emisi saham	(1.781)	23	-	*Realization of share issuance cost*
Pembayaran dividen	-	22	(1.532)	*Payment of dividends*
Pembayaran liabilitas sewa	(33.898)	18,42	(20.832)	*Payment of lease liabilities*
Arus kas bersih yang diperoleh dari aktivitas pendanaan	**1.665.458**		**2.730.348**	***Net cash flows provided by financing activities***
Kenaikan bersih kas dan setara kas	2.192.189		2.048.595	*Net increase in cash and cash equivalents*
KAS DAN SETARA KAS AWAL TAHUN	**2.397.672**		**349.077**	***CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR***
KAS DAN SETARA KAS AKHIR TAHUN	**4.589.861**		**2.397.672**	***CASH AND CASH EQUIVALENTS AT END OF YEAR***
Kas dan setara kas terdiri dari:				*Cash and cash equivalents consist of:*
Kas	16.681	5	21.270	*Cash*
Giro pada Bank Indonesia	1.360.172	6	561.427	*Current accounts with Bank Indonesia*
Giro pada bank lain	177.384	7	83.696	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	3.035.624	8	1.731.279	*Placements with Bank Indonesia and other banks*
Jumlah kas dan setara kas	**4.589.861**		**2.397.672**	***Total cash and cash equivalents***

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.

1. UMUM

a. Pendirian Bank dan informasi umum

PT Bank Neo Commerce Tbk, dahulu PT Bank Yudha Bhakti Tbk (selanjutnya disebut "Bank") berkedudukan di Jakarta, didirikan berdasarkan Akta No. 68 tanggal 19 September 1989, kemudian diubah dengan Akta No. 13 tanggal 2 November 1989 keduanya dibuat di hadapan Amrul Partomuan, Sarjana Hukum, Magister Hukum, Notaris di Jakarta. Akta Pendirian tersebut telah mendapat Pengesahan dari Menteri Kehakiman Republik Indonesia melalui Surat Keputusan No. C2-10215. HT.01.01.TH'89 tanggal 7 November 1989 dan telah diumumkan dalam Lembaran Berita Negara Republik Indonesia No. 99 tanggal 12 Desember 1989 Tambahan No. 3470/1989.

Sesuai dengan perubahan Anggaran Dasar pada Akta No. 23 tanggal 30 Juli 2020 dari Dr. Agung Iriantoro, S.H., M.H. Notaris di Jakarta, "PT Bank Yudha Bhakti Tbk" telah berubah nama menjadi "PT Bank Neo Commerce Tbk". Perubahan Anggaran Dasar ini telah disetujui oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan Surat No. AHU-0053297.AH.01.02 Tahun 2020 tanggal 4 Agustus 2020. Perubahan nama tersebut telah disetujui oleh Otoritas Jasa Keuangan ("OJK") melalui Surat OJK No. S-315/PB.12.2020 tanggal 7 September 2020 dan Salinan Keputusan OJK No. KEP-121/PB.1/2020 tanggal 2 September 2020.

Akta Pendirian Bank telah mengalami beberapa kali perubahan dan penambahan yang kemudian diubah seluruhnya serta disesuaikan dengan Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas berdasarkan Akta No. 02 tanggal 3 November 2008 yang dibuat dihadapan Pudji Redjeki Irawato Sarjana Hukum, Notaris di Jakarta, yang telah mendapat persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia melalui Surat Keputusan No. AHU-06842.AH.01.02.2009 tanggal 11 Maret 2009, dan Akta Perubahan No. 01 tanggal 6 Juli 2021 dibuat dihadapan Agung Iriantoro, SH., MH, Notaris di Jakarta.

1. GENERAL

a. Establishment of the Bank and general information

PT Bank Neo Commerce Tbk, formerly PT Bank Yudha Bhakti Tbk (hereinafter referred to as "the Bank") domiciled in Jakarta, was established based on Deed No. 68 dated September 19, 1989, then amended by Deed No. 13 dated November 2, 1989 both of which were drawn up before Amrul Partomuan, Bachelor of Law, Master of Laws, Notary in Jakarta. The Deed of Establishment was approved by the Minister of Justice of the Republic of Indonesia through Decree No. C2-10215.HT.01.01.TH'89 dated November 7, 1989 and has been published in the State Gazette of the Republic of Indonesia No. 99 dated December 12, 1989 Supplement No. 3470/1989.

Based on the Bank's Articles of Association's amendment by Deed No. 23 dated July 30, 2020 of Dr. Agung Iriantoro, S.H., M.H. Notary in Jakarta, "PT Bank Yudha Bhakti Tbk" has changed its name to "PT Bank Neo Commerce Tbk". These amendments were approved by Minister of Law and Human Rights of the Republic of Indonesia in his Decision Letter No. AHU-0053297.AH.01.02 Year 2020 dated August 4, 2020. The change in the Bank's name had been approved by the Financial Services Authority ("OJK") through the OJK Letter No. S-315/PB.12.2020 dated September 7, 2020 and a copy of decisions of OJK No. KEP-121/PB.1/2020 dated September 2, 2020.

The Bank's deed of establishment has been amended and added several times, on which it was fully converted and adjusted to Law No. 40 of Year 2007 regarding Limited Liability Company based on notarial deed No. 02 dated November 3, 2008 drawn up before Pudji Redjeki Irawato Bachelor of Law, Notary in Jakarta, which has obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia through Decree No. AHU-06842.AH.01.02.2009 dated March 11, 2009, and Deed of Amendment No. 01 dated July 6 2021 drawn up before Agung Iriantoro, SH., MH, Notary in Jakarta.

1. UMUM (lanjutan)

a. Pendirian Bank dan informasi umum (lanjutan)

Perubahan Akta Pendirian Bank terakhir berdasarkan Akta No. 103 tanggal 15 Desember 2022 yang dibuat dihadapan Jose Dima Satria, S.H., M.Kn., Notaris di Jakarta, yang telah disetujui oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia melalui Surat Keputusan No. AHU-AH.01.03-0327338 tanggal 16 Desember 2022 dan telah terdaftar dalam Daftar Perseroan No. AHU 0253710.AH.01.11.TAHUN 2022 tanggal 16 Desember 2022.

Izin usaha sebagai Bank Umum diberikan oleh Menteri Keuangan Republik Indonesia dengan Surat Keputusan No. 1344/KMK.013/1989 tanggal 9 Desember 1989. Bank mulai beroperasi secara komersial pada tanggal 9 Januari 1990.

Entitas induk langsung dan terakhir dari Bank pada tanggal 31 Desember 2022 dan 2021 adalah PT Akulaku Silvrr Indonesia.

Kantor Pusat Bank berlokasi di Treasury Tower Lantai 60 Jl. Jendral Sudirman Kav. 52-53, Senayan, Kebayoran Baru, Jakarta Selatan.

Pada tanggal 31 Desember 2022 dan 2021, Bank berkantor pusat di Jakarta dan memiliki kantor cabang utama, kantor cabang dan kantor cabang pembantu, dengan rincian sebagai berikut:

1. GENERAL (continued)

a. Establishment of the Bank and general information (continued)

The last Bank's deed of establishment has been amended based on Deed No. 103 dated December 15, 2022 drawn up before Jose Dima Satria, S.H., M.Kn., Notary in Jakarta, which has obtained approval from the Minister of Law and Human Rights of the Republic of Indonesia through Decree No. AHU-AH.01.03-0327338 dated December 16, 2022 and has been registered in the Company Register No. AHU 0253710.AH.01.11.TAHUN 2022 dated December 16, 2022.

The business license as a Commercial Bank was given by the Minister of Finance of the Republic of Indonesia with Decree No. 1344/KMK.013/1989 dated December 9, 1989. The Bank commenced its commercial operations on January 9, 1990.

The Bank's immediate and ultimate parent entity as of December 31, 2022 and 2021 is PT Akulaku Silvrr Indonesia.

The Bank's head office is located at the Treasury Tower, 60th Floor Jl. Jendral Sudirman Kav. 52-53, Senayan, Kebayoran Baru, South Jakarta.

As of December 31, 2022 and 2021, the Bank's headquarter is in Jakarta and has main branch office, branch offices and sub-branch offices, with the following details:

	31 Desember 2022/ ***December 31, 2022***	**31 Desember 2021/** ***December 31, 2021***	
Kantor Cabang Utama	KCU Jakarta	KCU Jakarta	*Main Branch Office*
Kantor Cabang	Surabaya	Surabaya	*Branch Offices*
	Bandung	Bandung	
	Semarang	Semarang	
	Medan	Medan	
	Makassar	Makassar	
	Malang	Malang	
		Palembang	
		Pekanbaru	
		Jember	
		Tasikmalaya	
		Pontianak	
Kantor Cabang Pembantu	Ashta Mall	Ashta Mall	*Sub-Branch Offices*
	Pantai Indah Kapuk	Asabri	
		Duta Mas	
		Kelapa Gading	
		Kebon Jeruk	

1. UMUM (lanjutan)

a. Pendirian Bank dan informasi umum (lanjutan)

Berdasarkan keputusan OJK No. S-143/PB.31/2020 pada tanggal 18 September 2020, Bank resmi menyandang status sebagai BUKU (Bank Umum Kegiatan Usaha) II. Sejak 2021, sesuai dengan POJK No. 12/POJK.03/2021 Bank menjadi Kelompok Berdasarkan Modal Inti (KBMI) 1.

b. Penawaran umum efek perusahaan

Pada tanggal 6 November 2014, Bank menerima surat dari Bursa Efek Indonesia ("BEI") No. S-05288/BEI.PG1/11-2014 mengenai Persetujuan Permohonan Perjanjian Pendahuluan Pencatatan. Kemudian tanggal 31 Desember 2014 Bank menerima surat dari OJK No. S-584/D.04.2014 perihal Pemberitahuan Efektif Pernyataan Pendaftaran, yaitu dalam rangka penawaran umum perdana saham Bank. Selanjutnya, tanggal 13 Januari 2015, saham Bank telah dicatatkan di Bursa Efek Indonesia sebanyak 300.000.000 lembar saham biasa atas nama yang merupakan saham baru yang berasal dari portepel atau sebesar 11,93% dari modal ditempatkan dan disetor penuh setelah penawaran umum perdana saham dengan nilai nominal sebesar Rp100 (nilai penuh) setiap saham yang ditawarkan kepada masyarakat dengan harga penawaran Rp115 (nilai penuh) setiap saham.

c. Penawaran umum terbatas I

Sesuai Hasil Rapat Umum Pemegang Saham Luar Biasa ("RUPSLB") per tanggal 10 Maret 2016 disepakati bahwa Bank akan menawarkan saham baru sebanyak-banyaknya sebesar 2.500.000.000 saham dan penerbitan waran sebanyak-banyaknya 880.000.000 lembar dengan Hak Memesan Efek Terlebih Dahulu ("HMETD"). Keputusan ini dituangkan dalam Akta Pernyataan Keputusan Rapat No. 18 tanggal 10 Maret 2016 yang dibuat oleh Notaris Agung Iriantoro SH, MH.

1. GENERAL (continued)

a. Establishment of the Bank and general information (continued)

Based on OJK decision No. S-143/PB.31/2020 on September 18, 2020, the Bank officially holds the status as Bank BUKU II. Since 2021, based on POJK. No. 12/POJK.03/2021, the Bank became classified in the category with core capital (KBMI) of 1.

b. Public offering of shares

On November 6, 2014, the Bank received a letter from the Indonesia Stock Exchange ("IDX") with details of S-05288/BEI.PG1/11-2014 regarding the Preliminary Agreement of Registration Application Approval. On December 31, 2014, the Bank received a letter from OJK No. S-584/D.04.2014 Notification concerning Effective Registration Statement, namely in the framework of the initial public offering of shares of the Bank. Furthermore, on January 13, 2015, the Bank's shares have been listed in the Indonesian Stock Exchange consisting of 300,000,000 ordinary shares which are derived from the new shares of the Bank's portfolio amounting to 11.93% of the issued and fully paid after the initial public offering of shares with nominal value of Rp100 (full amount) per share and offering price to the public of Rp115 (full amount) per share.

c. Limited public offering I

Based on the results of the Extraordinary General Meeting of Shareholders ("EGMS") dated March 10, 2016, it was agreed that the Bank will offer new shares at maximum of 2,500,000,000 shares and warrants at maximum of 880,000,000 of warrants with Pre-Emptive Rights. The decision was in accordance with Deed No. 18 dated March 10, 2016 by Notary Agung Iriantoro SH, MH.

1. UMUM (lanjutan)

c. Penawaran umum terbatas I (lanjutan)

Pada tanggal 23 Maret 2016, Bank mengajukan pernyataan pendaftaran dalam rangka Penawaran Umum Terbatas ("PUT") I melalui surat No. 017/SET/DIR/BYBTBK/III/2016 kepada OJK-Pasar Modal dan kemudian tanggal 2 Mei 2016 Bank menerima surat pemberitahuan efektifnya pernyataan pendaftaran dari OJK-Pasar Modal melalui surat No. S-215/D.04/2016.

Dalam pelaksanaan PUT I, sebanyak 1.509.096.000 saham baru dengan harga pelaksanaan Rp125 (nilai penuh) per lembar sahamnya berhasil diserap, sehingga dana yang berhasil dihimpun dari proses PUT I tersebut sebesar Rp188.637.000.000 (nilai penuh).

Penerbitan waran yang dilaksanaan sampai dengan 18 Mei 2018, dari 880.000.000 waran, berhasil diserap sebesar 746.967.673 waran dengan harga pelaksanaan Rp135 (nilai penuh) per waran, sehingga dana yang berhasil diserap adalah sebesar Rp100.840.635.855 (nilai penuh).

d. Penawaran umum terbatas II

Pada RUPSLB tanggal 27 Juni 2018, Para Pemegang Saham menyetujui untuk melakukan Penawaran Umum Terbatas ("PUT") II dengan Hak Memesan Efek Terlebih Dahulu kepada Para Pemegang Saham dalam rangka penerbitan saham baru sebanyak-banyaknya 3.000.000.000 saham dan penerbitan Waran Seri II sebanyak banyaknya sebesar 1.700.000.000 lembar.

Pada tanggal 28 Mei 2019, Bank mendapatkan pernyataan efektif dari OJK melalui surat No. S-64/D.04/2019. Dalam pelaksanaan PUT II, Bank mengeluarkan 499.603.954 lembar saham baru dengan harga perlaksanaan Rp338 (nilai penuh) per lembar saham. Pada PUT II, terdapat pembeli siaga yaitu PT Akulaku Silvrr Indonesia, sehingga seluruh saham yang ditawarkan diserap habis dan jumlah dana yang diterima Bank adalah sebesar Rp168.866.136.452 (nilai penuh).

1. GENERAL (continued)

c. Limited public offering I (continued)

On March 23, 2016, the Bank filed a registration statement for Limited Public Offering ("LPO") I through letter No. 017/SET/DIR/BYB-TBK/III/2016 to OJK-Capital Market and then on May 2, 2016, the Bank received a letter on effective registration notification from OJK-Capital Market through letter No.S-215/D.04/2016.

In LPO I, 1,509,096,000 new shares with an exercise price of Rp125 (full amount) per share were successfully absorbed, as such the funds gathered from the LPO I amounted to Rp188,637,000,000 (full amount).

Meanwhile, for the issuance of warrants which are exercised up to May 18, 2018, from 880,000,000 warrants, 746,967,673 warrants were successfully absorbed with an exercise price of Rp135 (full amount) per warrant, as such the funds gathered amounted to Rp100,840,635,855 (full amount).

d. Limited public offering II

On the EGMS dated June 27, 2018, the Shareholders agreed to conduct a Limited Public Offering ("LPO") II with Pre-emptive Rights to the Shareholders for the issuance of new shares of maximum 3,000,000,000 new shares and the issuance of Series II Warrants of maximum in the amount of 1,700,000,000 warrants.

On May 28, 2019, the Bank received an effective statement from OJK through letter No. S-64/D.04/2019. In the implementation of LPO II, the Bank issued 499,603,954 new shares with an exercise price of Rp338 (full amount) per share. In LPO II, there was a standby buyer, PT Akulaku Silvrr Indonesia, therefore all the shares offered were absorbed and the total funds received by the Bank amounted to Rp168,866,136,452 (full amount).

1. UMUM (lanjutan)

e. Penambahan Modal Tanpa Hak Memesan Efek Terlebih Dahulu

Pada RUPSLB tanggal 27 Juni 2018, para Pemegang Saham juga menyetujui untuk melakukan Penambahan Modal Tanpa Hak Memesan Efek Terlebih dahulu ("PMTHMETD") kepada investor strategis dengan jumlah sebanyak-banyaknya 469.591.963 saham baru.

Pada tanggal 22 Maret 2019, Bank telah melaksanakan PMTHMETD dengan menerbitkan sebanyak 469.591.963 saham baru dengan nominal Rp100 (nilai penuh) per lembar saham dan harga pelaksanaan Rp338 (nilai penuh) per lembar saham. Penambahan saham tersebut merupakan hasil dari penambahan modal oleh PT Akulaku Silvrr Indonesia. Dana yang diterima dari PMTHMETD ini adalah sebesar Rp158.722.083.494 (nilai penuh).

f. Penawaran umum terbatas III

Berdasarkan hasil RUPSLB pada tanggal 28 Juni 2019, Pemegang Saham Bank menyetujui untuk melaksanakan Penawaran Umum Terbatas ("PUT") III dengan Hak Memesan Efek Terlebih Dahulu kepada para pemegang saham dengan sebanyak-banyaknya saham yang akan dikeluarkan sebesar 5.000.000.000 lembar saham.

Pada tanggal 18 Juni 2020, Bank mendapatkan pernyataan efektif dari OJK melalui surat No. S-66/D.04/2020. Dalam pelaksanaan PUT III, ditawarkan sebanyak-banyaknya 1.320.381.878 saham baru atas nama dengan nilai nominal Rp100 (nilai penuh), dengan harga pelaksanaan Rp300 (nilai penuh) per lembar saham baru. Pada PUT III ini, sebanyak 500.013.138 lembar saham berhasil diserap, sehingga dana yang berhasil didapatkan adalah sebesar Rp150.003.941.400 (nilai penuh).

g. Penawaran umum terbatas IV

Pada tanggal 30 September 2020, telah dilaksanakan RUPSLB dan telah disepakati bahwa Bank akan melaksanakan Penawaran Umum Terbatas ("PUT") IV dengan Hak Memesan Efek Terlebih Dahulu kepada para pemegang saham dalam rangka penerbitan saham baru sebanyak-banyaknya 5.000.000.000 lembar saham baru.

1. GENERAL (continued)

e. Capital Increase Without Pre-Emptive Rights

On the EGMS dated June 27, 2018, the Bank's Shareholders have also agreed to conduct Capital Increase Without Pre-Emptive Rights ("PMTHMETD") for strategic investors with maximum amount of 469,591,963 new shares.

On March 22, 2019, the Bank has conducted PMTHMETD by issuing 469,591,963 new shares with a nominal value of Rp100 (full amount) per share and an exercise price of Rp338 (full amount) per share. The addition of shares is the result of additional capital by PT Akulaku Silvrr Indonesia. The funds received from this PMTHMETD amounted to Rp158,722,083,494 (full amount).

f. Limited public offering III

Based on the results of the EGMS dated June 28, 2019, the Bank's Shareholders agreed to conduct Limited Public Offering ("LPO") III with Pre-emptive Rights to shareholders to issue a maximum of 5,000,000,000 shares.

On June 18, 2020, the Bank received an effective statement from OJK through letter No. S-66/D.04/2020. During the LPO III, a maximum of 1,320,381,878 new shares were offered with a nominal value of Rp100 (full amount) with an exercise price of Rp300 (full amount) per new share. In this LPO III, amounting to 500,013,138 shares were successfully absorbed, as such the funds gathered amounted to Rp150,003,941,400 (full amount).

g. Limited public offering IV

On September 30, 2020, an EGMS was held and it was agreed that the Bank would conduct a Limited Public Offering ("LPO") IV with Pre-Emptive Rights to shareholders for the the issuance of new shares at maximum of 5,000,000,000 new shares.

1. UMUM (lanjutan)

g. Penawaran umum terbatas IV (lanjutan)

Pada tanggal 31 Mei 2021, OJK mengeluarkan Surat Pernyataan Efektif atas Pelaksanaan PUT IV Bank melalui surat No. S-76/D.04/2021.

Dalam pelaksanaan PUT IV, Bank mengeluarkan sebanyak-banyaknya 832.724.404 lembar saham dengan nominal Rp100 (nilai penuh) dan harga pelaksanaan Rp300 (nilai penuh) per lembar saham. Seluruh penerbitan saham baru Bank pada PUT IV ini terserap habis dengan total dana yang diterima sebesar Rp249.817.321.200 (nilai penuh).

h. Penawaran umum terbatas V

Pada tanggal 28 Mei 2021, telah dilaksanakan RUPSLB dan telah disepakati bahwa Bank akan melaksanakan Penawaran Umum Terbatas ("PUT") V dengan Hak Memesan Efek Terlebih Dahulu kepada para pemegang saham dalam rangka penerbitan saham baru sebanyak-banyaknya 5.000.000.000 lembar saham baru.

Pada tanggal 18 November 2021, OJK mengeluarkan Surat Pernyataan Efektif atas Pelaksanaan PUT V, melalui surat No. S-208/D.04/2021.

Pada pelaksaaan PUT V, Bank menerbitkan 1.927.162.194 lembar saham baru dengan nominal Rp100 (nilai penuh) per lembar saham, dan harga pelaksanaan Rp1,300 (nilai penuh) per lembar saham. Seluruh penerbitan saham baru Bank pada PUT V ini terserap habis dengan total dana yang diterima oleh Bank sebanyak Rp2.505.310.852.200 (nilai penuh).

1. GENERAL (continued)

g. Limited public offering IV (continued)

On May 31, 2021, OJK issued effective letter for LPO IV through letter No. S-76/D.04/2021.

In the LPO IV, the Bank issued a maximum of 832,724,404 shares with nominal value of Rp100 (full amount) per share and exercise price of Rp300 (full amount) per share. All new shares issued by the Bank in this LPO IV were absorbed with total funds received amounting to Rp249,817,321,200 (full amount).

h. Limited public offering V

On May 28, 2021, an EGMS was held and it was agreed that the Bank would conduct a Limited Public Offering ("LPO") V with Pre-Emptive Rights to shareholders for the issuance of maximum of 5,000,000,000 new shares.

On November 18, 2021, OJK issued effective letter No. S-208/D.04/2021 for the implementation of LPO V.

In the implementation of LPO V, the Bank issued 1,927,162,194 shares with nominal value of Rp100 (full amount) per share and exercise price of Rp1,300 (full amount) per share. All new shares issued by the Bank in this LPO V were absorbed with total funds received amounting to Rp2,505,310,852,200 (full amount).

1. UMUM (lanjutan)

i. Penawaran umum terbatas VI

Pada tanggal 21 Juli 2022, telah dilaksanakan RUPSLB dan telah disepakati bahwa Bank akan melaksanakan Penawaran Umum Terbatas kepada para pemegang saham untuk Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu ("PMHMETD") VI dalam rangka penerbitan saham baru sebanyak-banyaknya 5.000.000.000 lembar saham baru.

Pada tanggal 10 November 2022, OJK mengeluarkan Surat Pernyataan Efektif atas Pelaksanaan PMHMETD VI, melalui surat No. S-235/D.04/2022.

Pada pelaksaaan PMHMETD VI, Bank menerbitkan 2.617.133.834 lembar saham baru dengan nominal Rp100 (nilai penuh) per lembar saham, dan harga pelaksanaan Rp650 (nilai penuh) per lembar saham. Seluruh penerbitan saham baru Bank pada PMHEMTD VI ini terserap habis dengan total dana yang diterima oleh Bank sebanyak Rp1.701.136.997.950 (nilai penuh).

j. Dewan Komisaris dan Direksi

Susunan pengurus Bank untuk periode 31 Desember 2022 dan 2021 adalah sebagai berikut:

1. GENERAL (continued)

i. Limited public offering VI

On July 21, 2022, an EGMS was held and it was agreed that the Bank would conduct a Limited Public Offering to shareholders with Pre-Emptive Rights ("PMHMETD") VI for the issuance of maximum of 5,000,000,000 new shares.

On November 10, 2022, OJK issued effective letter No. S-235/D.04/2022 for the implementation of PMHMETD VI.

In the implementation of PMHMETD VI, the Bank issued 2,617,133,834 shares with nominal value of Rp100 (full amount) per share and exercise price of Rp650 (full amount) per share. All new shares issued by the Bank in this PMHMETD VI were absorbed with total funds received amounting to Rp1,701,136,997,950 (full amount).

j. Boards of Commissioners and Directors

The composition of the Bank's Boards of Commissioners and Directors as of December 31, 2022 and 2021 are as follows:

	31 Desember 2022/ *December 31, 2022*	**31 Desember 2021/ *December 31, 2021***	
Dewan Komisaris			***Board of Commissioners***
Komisaris Utama/ Independen	Suprihadi	Suprihadi	*President/ Independent Commissioner*
Komisaris	Tjandra Mindharta Gozali	Tjandra Mindharta Gozali	*Commissioner*
Komisaris Independen	Pamitra Wineka	Pamitra Wineka	*Independent Commissioner*
Komisaris Independen	Pramoda Dei Sudarmo	Pramoda Dei Sudarmo*)	*Independent Commissioner*
Dewan Direksi			***Board of Directors***
Direktur Utama	Tjandra Gunawan	Tjandra Gunawan	*President Director*
Direktur TSI	Chen Jun	Chen Jun*)	*IT Director*
Direktur	Aditya Wahyu Windarwo	Aditya Wahyu Windarwo	*Director*
Direktur Kepatuhan	Ricko Irwanto	Ricko Irwanto*)	*Compliance Director*

*) Efektif setelah mendapatkan persetujuan dari Otoritas Jasa Keuangan (OJK).

*) *Effective after getting approval from the Financial Services Authority (FSA).*

1. UMUM (lanjutan)

k. Komite Audit

Susunan Komite Audit Bank pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut:

1. GENERAL (continued)

k. Audit Committee

The Bank's Audit Committee as of December 31, 2022 and 2021 is as follows:

	31 Desember 2022/ *December 31, 2022*	**31 Desember 2021/ *December 31, 2021***	
Komite Audit			***Audit Committee***
Ketua	Pamitra Wineka	Pamitra Wineka	*Chairperson*
Anggota	R. Rivai M. Noer	R. Rivai M. Noer	*Member*
Anggota	Adi Priyono	Adi Priyono	*Member*

l. Kepala Divisi Audit Intern

Sesuai dengan Surat Keputusan Direksi No. SKEP/0853/SDM/BYB/VI/2020 tanggal 15 Juni 2020, Dewan Direksi telah menunjuk Sdr. Windu Tri Andaruno sebagai Kepala Divisi Audit Intern.

l. Head of Internal Audit Division

In accordance with the resolution of the Board as stated in Letter No. SKEP/0853/SDM/BYB/VI/2020 dated June 15, 2020, the Board of Directors has appointed Mr. Windu Tri Andaruno as the Head of Internal Audit Division.

m. Sekretaris Perusahaan

Sesuai dengan Peraturan Pasar Modal-LK No. IX.I.4 dan berdasarkan Surat Keputusan Direksi No. SKEP/184/SET/DIR/BYB/VIII/2020 tanggal 4 Agustus 2020, Bank telah menunjuk Sdri. Agnes Fibri Triliana Dewi untuk melaksanakan fungsi Sekretaris Perusahaan.

m. Corporate Secretary

In accordance with the Capital Market Regulation-LK No. IX.I.4 and based on the Board of Directors' Decree No. SKEP/184/SET/DIR/BYB/VIII/2020 dated August 4, 2020, the Bank has appointed Ms. Agnes Fibri Triliana Dewi to carry out the Corporate Secretary functions.

n. Total karyawan

Pada tanggal 31 Desember 2022 dan 2021, Bank memiliki karyawan masing-masing sebanyak 1.017 dan 641 (tidak di audit).

Personil manajemen kunci adalah orang-orang yang mempunyai kewenangan dan tanggung jawab untuk merencanakan, memimpin dan mengendalikan aktivitas Bank, secara langsung atau tidak langsung, termasuk Direktur, Komisaris dan pejabat eksekutif dari Bank sesuai dengan peraturan BI.

n. Number of employees

As of December 31, 2022 and 2021, the Bank has 1,017 and 641 employees, respectively (unaudited).

Key management personnel are those people who have the authority and responsibility to plan, lead and control the activities of the Bank, directly or indirectly. Key management personnel are the Directors, Commissioners and executive employees of the Bank according to BI regulation.

Manajemen Bank bertanggung jawab atas penyusunan dan penyajian wajar laporan keuangan ini sesuai dengan Standar Akuntansi Keuangan di Indonesia, yang telah diselesaikan dan diotorisasi untuk diterbitkan oleh Dewan Direksi Bank pada tanggal 29 Maret 2023.

The Bank's management is responsible for the preparation and fair presentation of these financial statements in accordance with Indonesian Financial Accounting Standards, which were completed and authorized for issuance by the Board of Directors of the Bank on March 29, 2023.

2. PERUBAHAN KEBIJAKAN AKUNTANSI

Bank menerapkan pertama kali seluruh standar baru dan/atau yang direvisi yang berlaku efektif untuk periode yang dimulai pada atau setelah 1 Januari 2022, termasuk standar yang direvisi berikut ini yang mempengaruhi laporan keuangan:

- Amendemen PSAK 22, "Kombinasi Bisnis Rujukan ke Kerangka Konseptual". Amendemen ini mengklarifikasi interaksi antara PSAK 22, PSAK 57, ISAK 30 dan Kerangka Konseptual Pelaporan Keuangan.

- Amendemen PSAK 57, "Provisi, Liabilitas Kontinjensi, dan Aset Kontinjensi tentang Kontrak Memberatkan - Biaya Memenuhi Kontrak". Amendemen ini mengklarifikasi biaya untuk memenuhi suatu kontrak dalam kaitannya dalam menentukan apakah suatu kontrak merupakan kontrak memberatkan.

- Penyesuaian Tahunan 2020 - PSAK 71, "Instrumen Keuangan - Imbalan dalam pengujian "10 persen" untuk penghentian pengakuan liabilitas keuangan". Amandemen tersebut mengklarifikasi biaya yang termasuk dalam entitas ketika menilai apakah persyaratan liabilitas keuangan baru atau yang dimodifikasi secara substansial berbeda dari persyaratan liabilitas keuangan asli.

  Implementasi dari standar-standar tersebut tidak menghasilkan perubahan substansial terhadap kebijakan akuntansi Bank dan tidak memiliki dampak yang material terhadap laporan keuangan di tahun berjalan atau tahun sebelumnya.

- Siaran Pers Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia (DSAK IAI) mengenai "Pengatribusian Imbalan pada Periode Jasa"

  Pada bulan April 2022, DSAK IAI (Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia) menerbitkan materi penjelasan melalui siaran pers atas persyaratan pengatribusian imbalan pada periode jasa sesuai PSAK 24: *Imbalan Kerja* yang diadopsi dari IAS 19 *Employee Benefits*. Materi penjelasan 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).*

2. CHANGES IN ACCOUNTING PRINCIPLE

The Bank made first time adoption of all the new and/or revised standards effective for the periods beginning on or after January 1, 2022, including the following revised standards that have affected the financial statements is:

- *Amendments to SFAS 22, "Business Combinations on Reference to Conceptual Frameworks". This amendments clarifiy the interactions between SFAS 22, SFAS 57, IFAS 30 and the Conceptual Framework of Financial Reporting.*

- *Amendments to SFAS 57, "Provisions, Contingent Liabilities, and Contingent Assets concerning Onerous Contracts - Cost of Fulfilling the Contracts". This amendment clarifies the cost of fulfilling a contract in relation to determining whether a contract is an onerous contract.*

- *2020 Annual Adjustment - SFAS 71, "Financial Instruments - Fee under "10 percent" test for derecognition of financial liabilities". The amendments clarify 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.*

  The implementation of the above standards did not result in substantial changes to the Bank's accounting policies and had no material impact to the financial statements for current or prior financial years.

- *Financial Accounting Standards Board of the Institute of Indonesia Chartered Accountants (DSAK IAI) Press Release regarding "Attributing Benefits to Periods of Service"*

  In April 2022, DSAK IAI (Institute of Indonesia Chartered Accountants' Accounting Standard Board) issued an explanatory material through a press release regarding attribution of benefits to periods of service in accordance with PSAK 24: Imbalan Kerja which was adopted from IAS 19 Employee Benefits. The explanatory material 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 Intepretation Committee (IFRIC) Agenda Decision on Attributing Benefit to Periods of Service (IAS 19).

2. PERUBAHAN KEBIJAKAN AKUNTANSI (lanjutan)

Bank menerapkan pertama kali seluruh standar baru dan/atau yang direvisi yang berlaku efektif untuk periode yang dimulai pada atau setelah 1 Januari 2022, termasuk standar yang direvisi berikut ini yang mempengaruhi laporan keuangan: (lanjutan)

- Siaran Pers Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia (DSAK IAI) mengenai "Pengatribusian Imbalan pada Periode Jasa" (lanjutan)

  Bank telah menerapkan materi penjelasan tersebut dan dengan demikian merubah kebijakan akuntansi menyangkut atribusi imbalan kerja pada periode jasa dari yang kebijakan yang diterapkan sebelumnya. Dampak perubahan kebijakan akuntansi tersebut adalah tidak material sehingga seluruhnya dibukukan pada laporan keuangan Bank pada tanggal 31 Desember 2022 dan untuk tahun yang berakhir pada tanggal tersebut.

2. CHANGES IN ACCOUNTING PRINCIPLE (continued)

The Bank made first time adoption of all the new and/or revised standards effective for the periods beginning on or after January 1, 2022, including the following revised standards that have affected the financial statements is: (continued)

- *Financial Accounting Standards Board of the Institute of Indonesia Chartered Accountants (DSAK IAI) Press Release regarding "Attributing Benefits to Periods of Service" (continued)*

  The Bank has adopted the said explanatory material and accordingly changed its accounting policy regarding attribution of benefits to periods of service previously applied. Impact of the changes in the accounting policy is not material, therefore it is booked in the financial statements of the Bank as of December 31, 2022 and for the year then ended.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN

Kebijakan akuntansi signifikan yang diterapkan secara konsisten dalam penyusunan laporan keuangan adalah sebagai berikut:

a. Pernyataan kepatuhan terhadap Standar Akuntansi Keuangan (SAK)

Laporan keuangan telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia yang dikeluarkan oleh Ikatan Akuntan Indonesia dan Peraturan No. VIII.G.7 tentang "Penyajian dan Pengungkapan Laporan Keuangan Emiten atau Perusahaan Publik".

b. Dasar penyajian laporan keuangan

Laporan keuangan Bank disusun dan disajikan berdasarkan Standar Akuntansi Keuangan di Indonesia, yang mencakup Pernyataan dan Interpretasi yang dikeluarkan oleh Dewan Standar Akuntasi Keuangan Ikatan Akuntan Indonesia (DSAK IAI) dan peraturan-peraturan serta pedoman penyajian dan pengungkapan laporan keuangan yang diterbitkan oleh Otoritas Jasa Keuangan (OJK).

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The significant accounting policies that are consistently applied in the preparation of the financial statements are as follows:

a. Statement of compliance with Financial Accounting Standards (FAS)

The financial statements have been prepared and presented in accordance with Indonesian Financial Accounting Standards issued by the Indonesian Institute of Accountants and Regulation No. VIII.G.7 related to "Presentation and Disclosure of Financial Statements of Listed Companies or Public Companies".

b. Basis of presentation of financial statements

The Bank's financial statements have been prepared and presented in accordance with Indonesian Financial Accounting Standards, including Standards and Interpretations issued by the Financial Accounting Standards Board of the Indonesian Institute of Accountants (Dewan Standar Akuntansi Indonesia or DSAK IAI) and the regulations and guidelines on financial statement presentation and disclosures issued by Financial Services Authority (Otoritas Jasa Keuangan or OJK).

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

Kebijakan akuntansi signifikan yang diterapkan secara konsisten dalam penyusunan laporan keuangan adalah sebagai berikut: (lanjutan)

b. Dasar penyajian laporan keuangan (lanjutan)

Laporan keuangan disusun berdasarkan konsep akrual kecuali laporan arus kas, dengan menggunakan konsep biaya historis, kecuali seperti disebutkan dalam catatan atas laporan keuangan yang relevan.

Laporan arus kas yang disajikan menggunakan metode langsung, menyajikan penerimaan dan pengeluaran kas dan setara kas yang diklasifikasi ke dalam aktivitas operasi, investasi dan pendanaan. Untuk tujuan laporan arus kas, kas dan setara kas mencakup kas, giro pada Bank Indonesia, 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.

Kebijakan akuntasi yang diterapkan adalah selaras bagi tahun yang dicakup oleh laporan keuangan, kecuali untuk standar akuntansi baru dan revisi seperti diungkapkan pada Catatan 2.

Laporan keuangan disajikan dalam mata uang Rupiah ("Rp"), yang merupakan mata uang fungsional dan penyajian Bank. Seluruh angka dalam laporan keuangan ini disajikan dalam jutaan Rupiah, kecuali dinyatakan lain.

c. Transaksi dengan pihak berelasi

Bank melakukan transaksi dengan pihak-pihak berelasi. Dalam laporan keuangan ini, istilah pihak berelasi sesuai dengan PSAK 7 (Revisi 2015) tentang "Pengungkapan Pihak-pihak Berelasi".

Pihak berelasi adalah orang atau entitas yang terkait dengan Bank:

1) Orang atau anggota keluarga terdekat mempunyai relasi dengan Bank jika orang tersebut:

   i) memiliki pengendalian atau pengendalian bersama atas Bank;

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

The significant accounting policies that are consistently applied in the preparation of the financial statements are as follows: (continued)

b. Basis of presentation of financial statements (continued)

The financial statements have been prepared on the accrual basis, except for the statement of cash flows, using the historical cost concept of accounting, except as disclosed in the relevant notes to the financial statement herein.

The statements of cash flows which have been prepared using direct method, present receipts and disbursement of cash and cash equivalents classified into operating, investing and financing activities. For the purpose of statements of cash flows, cash and cash equivalents include cash, current accounts in Bank Indonesia, current accounts in other banks and placements in Bank Indonesia and other banks that mature within 3 (three) months from acquisition date, and not being pledged as collateral for borrowings nor restricted.

The accounting policies adopted are consistently applied for the years covered by the financial statements, except for new and revised accounting standards as disclosed in the Note 2.

The financial statements are presented in Rupiah ("Rp"), which is the functional and presentation currency of the Bank. Figures in these financial statements are presented in millions of Indonesian Rupiah, unless otherwise stated.

c. Transactions with related parties

The Bank enters into transactions with related parties. In these financial statements, the term related parties are defined in accordance with SFAS 7 (Revised 2015) on "Related Party Disclosures".

Related parties are persons or entities related to the Bank:

1) A person or family member is closely related to the Bank if the person:

   i) has joint control or control over the Bank;

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

Kebijakan akuntansi signifikan yang diterapkan secara konsisten dalam penyusunan laporan keuangan adalah sebagai berikut: (lanjutan)

c. Transaksi dengan pihak berelasi (lanjutan)

Pihak berelasi adalah orang atau entitas yang terkait dengan Bank: (lanjutan)

1) Orang atau anggota keluarga terdekat mempunyai relasi dengan Bank jika orang tersebut: (lanjutan)

   ii) memiliki pengaruh signifikan atas Bank; atau

   iii) personel manajemen kunci Bank atau entitas induk Bank.

2) Suatu entitas berelasi dengan Bank jika memenuhi salah satu hal berikut:

   (i) Entitas dan Bank adalah anggota dari kelompok usaha yang sama.

   (ii) Suatu entitas adalah entitas asosiasi atau ventura bersama dari entitas lain (atau entitas asosiasi atau ventura bersama yang merupakan anggota suatu kelompok usaha, yang mana entitas lain tersebut adalah anggotanya).

   (iii) Kedua entitas tersebut adalah ventura bersama dari pihak ketiga yang sama.

   (iv) Suatu entitas adalah ventura bersama dari entitas ketiga dan entitas yang lain adalah entitas asosiasi dari entitas ketiga.

   (v) Entitas tersebut adalah suatu program imbalan pasca kerja untuk imbalan kerja dari Bank atau entitas yang terkait dengan Bank. Jika Bank adalah entitas yang menyelenggarakan program tersebut, maka entitas sponsor juga berelasi dengan Bank.

   (vi) Entitas yang dikendalikan atau dikendalikan bersama oleh orang yang diidentifikasi dalam huruf (1).

   (vii) Orang yang diidentifikasi dalam butir (1) (i) memiliki pengaruh signifikan atas entitas atau merupakan personel manajemen kunci entitas (atau entitas induk dari entitas).

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

The significant accounting policies that are consistently applied in the preparation of the financial statements are as follows: (continued)

c. Transactions with related parties (continued)

Related parties are persons or entities related to the Bank: (continued)

1) A person or family member is closely related to the Bank if the person: (continued)

   ii) has significant influence over the Bank; or

   iii) is the key management personnel of the Bank or the Bank's parent.

2) A related entity with the Bank if it meets one of the following:

   (i) Entities and the Bank are members of the same business group.

   (ii) An entity is an associate or joint venture of another entity (or an associate or joint venture entity that is a member of a business group, of which the other entity is a member).

   (iii) Both entities are joint ventures of the same third party.

   (iv) An entity is a joint venture of a third entity and the other entity is an associate entity of the third entity.

   (v) Such an entity is a post-employment benefit plan for the employee benefits of the Bank or entities related to the Bank. If the Bank is the entity that organizes the program, then the sponsoring entity also relates to the Bank.

   (vi) Entities controlled or jointly controlled by persons identified in letters (1).

   (vii) Persons identified in (1) (i) have significant influence over the entity or are the key management personnel of the entity (or a parent of the entity).

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

Kebijakan akuntansi signifikan yang diterapkan secara konsisten dalam penyusunan laporan keuangan adalah sebagai berikut: (lanjutan)

c. Transaksi dengan pihak berelasi (lanjutan)

Pihak berelasi adalah orang atau entitas yang terkait dengan Bank: (lanjutan)

2) Suatu entitas berelasi dengan Bank jika memenuhi salah satu hal berikut: (lanjutan)

(viii) Entitas, atau anggota dari kelompok di mana entitas merupakan bagian dari kelompok tersebut, menyediakan jasa personel manajemen kunci kepada entitas pelapor atau kepada entitas induk dari entitas pelapor.

Seluruh transaksi signifikan dengan pihak berelasi diungkapkan dalam laporan keuangan (Catatan 35).

d. Pelaporan segmen

Bank melaporkan informasi segmen yang memungkinkan pengguna laporan keuangan untuk mengevaluasi sifat dan dampak keuangan dari aktivitas bisnis yang melibatkan Bank dan lingkungan ekonomi dimana Bank beroperasi.

Sebuah segmen operasi adalah sebuah komponen dari entitas yang:

- terlibat dalam aktivitas bisnis yang mana memperoleh pendapatan dan menimbulkan beban (termasuk pendapatan dan beban terkait dengan transaksi dengan komponen lain dari bank yang sama);
- hasil operasinya dikaji ulang secara reguler oleh pengambil keputusan operasional untuk membuat keputusan tentang sumber daya yang dialokasikan pada segmen tersebut dan menilai kinerjanya; dan
- tersedia informasi keuangan yang dapat dipisahkan.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

The significant accounting policies that are consistently applied in the preparation of the financial statements are as follows: (continued)

c. Transactions with related parties (continued)

Related parties are persons or entities related to the Bank: (continued)

2) A related entity with the Bank if it meets one of the following: (continued)

(viii) An entity, or any member of a group of which it is a part, that provides key management personnel services to the reporting entity or its parent.

All significant transactions with related parties are disclosed in the financial statements (Note 35).

d. Segment reporting

The Bank discloses segment information that will enable users of financial statements to evaluate the nature and financial effects of the business activities in which the Bank engages with and the economic environment in which the Bank operates.

An operating segment is a component of an entity:

- *that engages in business activities in which it may earn revenue and incur expenses (including revenues and expenses relating to the transaction with other components of the same bank);*
- *whose operating results are reviewed regularly by the entity's chief operating decision maker to make decision about resources to be allocated to the segments and assess its performance; and*
- *for which discrete financial information is available.*

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

d. Pelaporan segmen (lanjutan)

Bank melakukan segmentasi pelaporan berdasarkan informasi keuangan yang digunakan oleh pengambil keputusan operasional dalam mengevaluasi kinerja segmen dan menentukan alokasi sumber daya yang dimilikinya. Segmentasi juga dilakukan berdasarkan aktivitas dari setiap kegiatan operasi Bank. Pelaporan segmen telah diungkapkan pada Catatan 36.

e. Aset dan liabilitas keuangan

1. Klasifikasi

Bank mengklasifikasikan aset keuangannya berdasarkan kategori sebagai berikut pada saat pengakuan awal:

a. aset keuangan yang diukur pada nilai wajar melalui laba rugi;
b. aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain;
c. aset keuangan yang diukur pada biaya perolehan diamortisasi.

Aset keuangan diklasifikasikan menjadi kategori tersebut di atas berdasarkan model bisnis dimana aset keuangan tersebut dimiliki dan karakteristik arus kas kontraktualnya. Model bisnis merefleksikan bagaimana kelompok aset keuangan dikelola untuk mencapai tujuan bisnis tertentu.

Aset keuangan diukur pada biaya perolehan diamortisasi jika memenuhi kondisi sebagai berikut:

a. aset keuangan dikelola dalam model bisnis yang bertujuan untuk memiliki aset keuangan dalam rangka mendapatkan arus kas kontraktual; dan
b. persyaratan kontraktual dari aset keuangan tersebut memberikan hak pada tanggal tertentu atas arus kas yang diperoleh semata dari pembayaran pokok dan bunga ("SPPI") dari jumlah pokok terutang.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

d. Segment reporting (continued)

Segment reporting made by the Bank is based on the financial information used by operating decision makers in evaluating operating segment performance and determining the allocation of its resources. Segmentation is also based on the activity of each operating activities in the Bank. Segment reporting has been disclosed in Note 36.

e. Financial assets and liabilities

1. Classification

The Bank classifies its financial assets according to the following categories at initial recognition:

a. financial assets measured at fair value through profit or loss;
b. financial assets measured at fair value through other comprehensive income;
c. financial assets measured at amortised cost.

Financial assets are classified into these categories based on the business model within which they are held and their contractual cash flow characteristics. The business model reflects how groups of financial assets are managed to achieve particular business objective.

Financial assets are measured at amortised cost if they meet the following conditions:

a. financial assets are managed in a business model that aims to have financial assets in order to obtain contractual cash flows; and
b. the contractual terms of the financial asset provide rights on a certain date for cash flows obtained solely from payment of principal and interest ("SPPI") on the principal amount owed.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

e. Aset dan liabilitas keuangan (lanjutan)

1. Klasifikasi (lanjutan)

Aset keuangan diukur pada nilai wajar melalui penghasilan komprehensif lain jika memenuhi kondisi sebagai berikut:

a. aset keuangan dikelola dalam model bisnis yang bertujuan untuk mendapatkan arus kas kontraktual dan menjual aset keuangan; dan
b. persyaratan kontraktual dari aset keuangan tersebut memenuhi kriteria SPPI.

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.

Aset keuangan lainnya yang tidak memenuhi persyaratan untuk diklasifikasikan sebagai aset keuangan 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 atau pada nilai wajar melalui laba rugi, apabila penetapan tersebut mengeliminasi atau secara signifikan mengurangi inkonsistensi pengukuran atau pengakuan (kadang disebut sebagai "*accounting mismatch*").

Penilaian bisnis model

Model bisnis ditentukan pada level yang mencerminkan bagaimana kelompok aset keuangan dikelola bersama-sama untuk mencapai tujuan bisnis tertentu.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

e. Financial assets and liabilities (continued)

1. Classification (continued)

Financial assets are measured at fair value through other comprehensive income if they meet the following conditions:

a. financial assets are managed in a business model that aims to collect contractual cash flows and selling the financial assets; and
b. the contractual requirements of the financial assets meet the SPPI criteria.

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.

Other financial assets that do not meet the requirements to be classified as financial assets measured at amortised cost or fair value through other comprehensive income, are classified as measured at fair value through profit or loss.

At initial recognition, the Bank can make an irrevocable determination to measure assets that meet the requirements to be measured at amortised cost or fair value through other comprehensive income or at fair value through profit or loss, if the determination eliminates or significantly reduces the measurement or recognition inconsistencies (sometimes referred to as "accounting mismatch").

Evaluation of business model

The business model is determined at a level that reflects how groups of financial assets are managed together to achieve certain business objectives.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

e. Aset dan liabilitas keuangan (lanjutan)

1. Klasifikasi (lanjutan)

Penilaian bisnis model (lanjutan)

Penilaian model bisnis dilakukan dengan mempertimbangkan, tetapi tidak terbatas pada, hal-hal berikut:

a. Bagaimana kinerja dari model bisnis dan aset keuangan yang dimiliki dalam model bisnis dievaluasi dan dilaporkan kepada personel manajemen kunci Bank;
b. Apakah risiko yang mempengaruhi kinerja dari model bisnis (termasuk aset keuangan yang dimiliki dalam model bisnis) dan khususnya bagaimana cara aset keuangan tersebut dikelola; dan
c. 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 atau dikelola dan penilaian kinerjanya berdasarkan nilai wajar diukur pada nilai wajar melalui laba rugi.

Derivatif juga dikategorikan dalam kelompok ini, kecuali derivatif yang ditetapkan sebagai instrumen lindung nilai efektif.

Penilaian mengenai arus kas kontraktual yang diperoleh semata dari pembayaran pokok dan bunga ("SPPI")

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 margin laba.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

e. Financial assets and liabilities (continued)

1. Classification (continued)

Evaluation of business model (continued)

The evaluation of the business model is carried out by considering, but not limited to, the following:

a. How the performance of the business model and financial assets held in the business model are evaluated and reported to the Bank's key management personnel;
b. What risks affect the performance of the business model (including financial assets held in the business model) and specifically how the financial assets are managed; and
c. How to evaluate the performance of managers of financial assets (for example, whether performance appraisals are based on the fair value of the assets being managed or the contractual cash flows obtained).

Financial assets held for trading or managed and which performance appraisals based on fair value are measured at fair value through profit or loss.

Derivatives are also categorized under this classification unless they are designated as effective hedging instruments.

Evaluation of contractual cash flows obtained solely from payment of principal and interest ("SPPI")

For the purpose of this evaluation, principal is defined as the fair value of financial assets at initial recognition. Interest is defined as compensation for the time value of money and credit risk in relation to the principal amount owed over a certain period of time and also the risk and standard borrowing costs, as well as profit margins.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

e. Aset dan liabilitas keuangan (lanjutan)

1. 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 mengubah waktu atau jumlah arus kas kontraktual. Dalam melakukan penilaian, Bank mempertimbangkan:

a. Peristiwa kontinjensi yang akan mengubah waktu atau jumlah arus kas kontraktual;
b. Fitur *leverage*;
c. Persyaratan pembayaran dimuka dan perpanjangan kontraktual;
d. Persyaratan mengenai klaim yang terbatas atas arus kas yang berasal dari aset spesifik; dan
e. Fitur yang dapat mengubah nilai waktu dari elemen uang.

Dibawah ini merupakan klasifikasi instrumen keuangan yang dimiliki Bank:

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

e. Financial assets and liabilities (continued)

1. Classification (continued)

An assessment of contractual cash flows obtained solely from principal and interest payments is made by considering contractual terms, including whether financial assets contain contractual terms that can change the timing or amount of contractual cash flows. In assessing, the Bank considers:

a. Contingency events that will change the timing or amount of contractual cash flow;
b. Leverage feature;
c. Terms of advance payment and contractual extension;
d. Requirements regarding limited claims for cash flows from specific assets; and
e. Features that can change the time value of the money element.

Sets out below the classification of the Bank's financial instruments:

Instrumen keuangan/ ***Financial instrument***	**Kategori yang didefinisikan oleh PSAK 71/** ***Category as defined by SFAS 71***	**Golongan/** ***Class***	**Subgolongan/** ***Subclasses***
Aset keuangan/ *Financial assets*	Biaya perolehan diamortisasi/ *Amortised cost*	Kas/*Cash*	
		Giro pada Bank Indonesia dan giro pada bank lain/ *Current accounts with Bank Indonesia and current accounts with other banks*	
		Penempatan pada Bank Indonesia dan bank lain/ *Placements with Bank Indonesia and other banks*	
		Kredit yang diberikan/*Loans*	
		Efek-efek yang dibeli dengan janji dijual kembali/ *Securities purchased under agreements to resell*	
		Aset lain-lain/*Other assets*	Tagihan terkait pembayaran kredit *channeling* dan *direct*/*Receivables related to channeling and direct loans repayment*
			Tagihan gerbang pembayaran, Tagihan ATM Bersama, ALTO, dan Prima/ *Receivables from payment gateway, receivables from ATM Bersama, ALTO dan Prima*
			Piutang asuransi/ *Insurance receivables*
			Piutang bunga/ *Interest receivables*
			Setoran jaminan/ *Guarantee deposit*
			Tagihan lain dari debitur/ *Other receivables from debtor*
			Tagihan lain/ *Other receivables*
	Nilai wajar melalui penghasilan komprehensif lain/ *Fair value through other comprehensive income*	Efek-efek/*Marketable securities*	

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

e. Aset dan liabilitas keuangan (lanjutan)

1. Klasifikasi (lanjutan)

Dibawah ini merupakan klasifikasi instrumen keuangan yang dimiliki Bank: (lanjutan)

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

e. Financial assets and liabilities (continued)

1. Classification (continued)

Sets out below the classification of the Bank's financial instruments: (continued)

Instrumen keuangan/ ***Financial instrument***	**Kategori yang didefinisikan oleh PSAK 71/** ***Category as defined by SFAS 71***	**Golongan/** ***Class***	**Subgolongan/** ***Subclasses***
Liabilitas keuangan/ *Financial liabilities*	Biaya perolehan diamortisasi/ *Amortised cost*	Liabilitas segera/*Liabilities due immediately*	
		Simpanan nasabah dan simpanan dari bank lain/ *Deposits from customers and deposits from other banks*	
		Efek-efek yang dijual dengan janji dibeli kembali/ *Securities sold under repurchase agreement*	
		Liabilitas sewa/*Lease liabilities*	
		Liabilitas lain-lain/*Other liabilities*	Titipan nasabah/ *Deposits from customers*
			Beban yang masih harus dibayar/ *Accrued expenses*
			Bonus/ *Bonus*
			Cadangan biaya umum/*General accrued expense*
			Kewajiban *payment point online banking/Payment point online banking liabilities*
			Pendapatan diterima dimuka/*Advances payable*
			Lainnya/*Others*
Komitmen dan kontinjensi instrumen keuangan/ *Commitment and contingency financial instruments*	Komitmen dan kontinjensi instrumen keuangan/ *Commitment and contingency financial instruments*	*Performance bonds/Performance bonds*	
		Fasilitas kredit yang diberikan yang belum digunakan/ *Unused loan facilities*	

2. Pengakuan awal

Bank pada awalnya mengakui transaksi keuangan pada tanggal dimana Bank menjadi suatu pihak dalam perjanjian kontraktual instrumen tersebut. Pembelian dan penjualan aset keuangan yang lazim (*regular*) diakui pada tanggal penyelesaian.

Pada saat pengakuan awal, aset keuangan atau liabilitas keuangan diukur pada nilai wajar ditambah (untuk *item* yang tidak diukur pada nilai wajar melalui laba rugi setelah pengakuan awal) biaya transaksi yang dapat diatribusikan secara langsung atas perolehan aset keuangan atau penerbitan liabilitas keuangan. Pengukuran aset keuangan dan liabilitas keuangan setelah pengakuan awal tergantung pada klasifikasi aset keuangan dan liabilitas keuangan tersebut.

2. Initial recognition

The Bank initially recognises financial instrument transactions on the date at which the Bank becomes a party to the contractual agreement of the instrument. Regular purchases and sales of financial assets are recognised on the settlement date.

A financial asset or financial liability is initially measured at fair value plus (for an item not subsequently measured at fair value through profit or loss) transaction costs that are directly attributable to financial assets acquisition or financial liabilities issuance. The subsequent measurement of financial assets and financial liabilities depends on their classification.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

e. Aset dan liabilitas keuangan (lanjutan)

2. Pengakuan awal (lanjutan)

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.

Aset keuangan yang diukur pada nilai wajar melalui laporan laba rugi pada awalnya dicatat sebesar nilai wajar dan biaya transaksinya dibebankan pada laporan laba rugi. Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain dan aset keuangan yang diukur pada nilai wajar melalui laporan laba rugi selanjutnya dicatat sebagai nilai wajar. Aset keuangan yang diklasifikasikan sebagai biaya perolehan diamortiasi dicatat sebesar biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif.

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 beban bunga.

3. Penghentian pengakuan

Aset dan liabilitas keuangan dihentikan pengakuannya ketika hak kontraktual atas arus kas yang berasal dari aset keuangan tersebut berakhir.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

e. Financial assets and liabilities (continued)

2. Initial recognition (continued)

Transaction costs include only those 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 financial instruments had not been acquired or issued.

Financial assets measured at fair value through profit or loss are initially recognised at fair value, and transaction costs are expensed in the profit or loss. Financial assets measured at fair value through other comprehensive and financial assets measured at fair value through profit or loss are subsequently measured at fair value. Financial assets classified as amortised cost are measured at amortised cost using the effective interest rate method.

For financial liabilities, transaction costs are deducted from the amount of debt initially recognised. Such transactions costs are amortised over the terms of the instruments based on the effective interest rate method and are recorded as part of interest expense.

3. Derecognition

Financial assets and liabilities are derecognized when the contractual rights to receive cash flows from the financial assets have expired.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

e. Aset dan liabilitas keuangan (lanjutan)

3. Penghentian pengakuan (lanjutan)

a. Aset keuangan dihentikan pengakuannya ketika:

(1) Hak kontraktual atas arus kas yang berasal dari aset keuangan tersebut berakhir; atau
(2) Bank telah mentransfer haknya untuk menerima arus kas yang berasal dari aset tersebut atau menanggung liabilitas untuk membayarkan arus kas yang diterima tersebut secara penuh tanpa penundaan berarti kepada pihak ketiga dibawah kesepakatan pelepasan, 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.

Ketika Bank telah mentransfer hak untuk menerima arus kas dari aset atau telah memasuki kesepakatan pelepasan dan tidak mentransfer serta tidak mempertahankan secara substansial seluruh risiko dan manfaat atas aset atau tidak mentransfer kendali atas aset, aset diakui sebesar keterlibatan Bank yang berkelanjutan atas aset tersebut.

Kredit yang diberikan dihapusbukukan ketika tidak terdapat prospek yang realistis mengenai pengembalian pinjaman atau hubungan normal antara Bank dan debitur telah berakhir. Pinjaman yang tidak dapat dilunasi tersebut dihapusbukukan dengan mendebit penyisihan kerugian penurunan nilai.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

e. Financial assets and liabilities (continued)

3. Derecognition (continued)

a. Financial assets are derecognised when:

(1) The contractual rights to receive cash flows from the financial assets have expired; or
(2) The Bank has transferred its rights to receive cash flows from the asset 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 transferred substantially all the risks and rewards of the asset, or (b) the Bank has neither transferred nor retained substantially all the risks and rewards of the asset, but has transferred control of the asset.

When the Bank has transferred its rights to receive cash flows from an asset or has entered into a passthrough 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 recognised to the extent of the Bank's continuing involvement in the asset.

Loans are written-off when there is no realistic prospect of collection in the near future or the normal relationship between the Bank and the borrowers has ceased to exist. When a loan is deemed uncollectible, it is written-off against the related allowance for impairment losses.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

e. Aset dan liabilitas keuangan (lanjutan)

3. Penghentian pengakuan (lanjutan)

Penerimaan kembali atas aset keuangan yang telah dihapusbukukan dicatat sebagai pendapatan operasional lainnya pada laporan laba rugi.

b. Liabilitas keuangan dihentikan pengakuannya jika liabilitas yang ditetapkan dalam kontrak dilepaskan, dibatalkan, atau kadaluarsa.

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.

4. Pengakuan pendapatan dan beban

a. Pendapatan dan beban bunga, untuk aset 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.

Jumlah tercatat bruto aset keuangan adalah biaya perolehan diamortisasi aset keuangan sebelum disesuaikan dengan cadangan penurunan nilai.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

e. Financial assets and liabilities (continued)

3. Derecognition (continued)

Subsequent recoveries from financial assets which were written-off are recorded as other operating income in the statements of profit or loss.

b. Financial liabilities are derecognised when the obligation under the liability is discharged, cancelled, or has expired.

Where an existing financial liability is replaced by another from the same lender 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 recognised in the profit or loss and other comprehensive income.

4. Income and expense recognition

a. For fair value through other comprehensive income securities and financial assets and liabilities held at amortised cost, interest income and interest expense is recognized in the statements of profit or loss and other comprehensive income using the effective interest rate method.

The gross carrying amount of a financial asset is the amortised cost of a financial asset before adjusting for allowance for impairment.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

e. Aset dan liabilitas keuangan (lanjutan)

4. Pengakuan pendapatan dan beban (lanjutan)

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.

b. 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.

c. Keuntungan dan kerugian yang timbul dari perubahan nilai wajar atas aset keuangan yang dikasifikasikan dalam kelompok nilai wajar melalui penghasilan komprehensif lain diakui secara langsung dalam laporan laba rugi komprehensif (merupakan bagian dari ekuitas) sampai aset keuangan tersebut dihentikan pengakuannya atau adanya penurunan nilai, kecuali keuntungan atau kerugian akibat perubahan nilai tukar untuk instrumen utang.

Pada saat aset keuangan dihentikan pengakuannya atau dilakukan penurunan nilai, keuntungan atau kerugian kumulatif yang sebelumnya diakui dalam ekuitas harus diakui pada laporan laba rugi.

5. Reklasifikasi aset keuangan

Bank mereklasifikasi aset keuangan jika dan hanya jika, model bisnis untuk pengelolaan aset keuangan berubah.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

e. Financial assets and liabilities (continued)

4. Income and expense recognition (continued)

In calculating interest income and expenses, the effective interest rate is applied to the gross carrying amount of an asset (when the asset is not a deteriorated financial asset) or to the amortised cost of a liability.

b. For financial assets that deteriorated after initial recognition, interest income is calculated by applying an effective interest rate to the amortised cost of the financial assets. If the asset no longer deteriorates, the calculation of interest income will be calculated by applying an effective interest rate to the gross carrying amount of the financial asset.

c. Gains and losses arising from changes in the fair value of fair value through other comprehensive income financial assets are recognised directly in other comprehensive income (as part of equity), until the financial asset is derecognised or impaired, except gain or loss arising from changes in exchanges rate for debt instrument.

When a financial asset is derecognised or impaired, the cumulative gains or losses previously recognised in equity are recognised in profit or loss.

5. Reclassification of financial assets

The Bank reclassifies financial assets if and only if, the business model for managing financial assets changes.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

e. Aset dan liabilitas keuangan (lanjutan)

5. Reklasifikasi aset keuangan (lanjutan)

Perubahan model bisnis sifatnya harus berdampak secara signifikan terhadap kegiatan operasional Bank seperti memperoleh, melepaskan, atau mengakhiri suatu lini bisnis. Selain itu, Bank perlu membuktikan adanya perubahan tersebut kepada pihak eksternal.

Bank akan mereklasifikasi seluruh aset keuangan yang terkena dampak dari perubahan model bisnis. Perubahan tujuan model bisnis Bank harus berdampak sebelum tanggal reklasifikasi.

Yang bukan merupakan perubahan model bisnis adalah:

a. perubahan intensi berkaitan dengan aset keuangan tertentu (bahkan dalam situasi perubahan signifikan dalam kondisi pasar).
b. hilangnya sementara pasar tertentu untuk aset keuangan.
c. pengalihan aset keuangan antara bagian dari Bank dengan model bisnis berbeda.

6. Saling hapus

Aset dan liabilitas keuangan dapat saling hapus dan nilai bersihnya 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 berniat untuk menyelesaikan secara neto atau untuk merealisasikan aset dan menyelesaikan liabilitasnya secara bersamaan.

Hak saling hapus tidak kontinjen atas peristiwa di masa depan dan dapat dipaksakan secara hukum dalam situasi bisnis yang normal dan dalam peristiwa gagal bayar, atau peristiwa kepailitan atau kebangkrutan Bank atau pihak lawan.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

e. Financial assets and liabilities (continued)

5. Reclassification of financial assets (continued)

The characteristic of business model changes must significantly impact to the Bank's operational activities such as collecting, disposing or terminating a business line. In addition, the Bank has to prove the changes to external parties.

The Bank will reclassify all financial assets impacted by business model changes. Changes of the objective of the Bank's business model must be impacted before reclassification date.

The following lists are not changes in business model:

a. changes in intention in relation with certain financial asset (even in situations of significant changes in market conditions).
b. temporary loss of certain markets for financial assets.
c. transfer of financial asset between Banks with different business models.

6. Offsetting

Financial assets and liabilities are offset and the net amount is presented in the statements of financial position when, and only when, the Bank has a legal right to off-set 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 Bank or the counterparty.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

e. Aset dan liabilitas keuangan (lanjutan)

6. Saling hapus (lanjutan)

Pendapatan dan beban disajikan dalam jumlah bersih hanya jika diperkenankan oleh standar akuntansi.

7. Pengukuran biaya perolehan diamortiasi

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, ditambah atau dikurangi dengan amortisasi kumulatif menggunakan metode suku bunga efektif yang dihitung dari selisih antara nilai awal dan nilai jatuh temponya, dan untuk aset keuangan, disesuaikan dengan cadangan kerugian penurunan nilai.

8. 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 diantara pelaku pasar pada tanggal pengukuran di pasar utama atau, jika tidak terdapat pasar utama, di pasar yang paling menguntungkan dimana Bank memiliki akses pada tanggal tersebut. Nilai wajar liabilitas mencerminkan risiko wanprestasinya.

Jika tersedia, Bank mengukur nilai wajar dari suatu instrumen dengan menggunakan harga kuotasi di pasar aktif untuk instrumen terkait. Suatu pasar dianggap aktif bila harga yang dikuotasikan tersedia sewaktu-waktu dari bursa, pedagang efek (*dealer*), perantara efek (*broker*), kelompok industri, badan pengawas (*pricing service or regulatory agency*), dan merupakan transaksi pasar aktual dan teratur terjadi yang dilakukan secara wajar.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

e. Financial assets and liabilities (continued)

6. Offsetting (continued)

Income and expenses are presented on a net basis only when permitted by the accounting standards.

7. Amortised cost measurement

The amortised 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 amortisation using the effective interest method of any difference between the initial amount and the maturity amount, and for financial assets, adjusted for any allowance for impairment losses.

8. 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 in the principal market or, in its absence, the most advantageous market to which the Bank has access at that date. The fair value of a liability reflects its non-performance risk.

When available, the Bank measures the fair value of an instrument using quoted prices in an active market for that instrument. A market is regarded as active if quoted prices are readily and regularly available from an exchange, dealer, broker, industry group, pricing service or regulatory agency and those prices represent actual and regularly occurring market transactions on an arm's length basis.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

e. Aset dan liabilitas keuangan (lanjutan)

8. Pengukuran nilai wajar (lanjutan)

Jika pasar untuk instrumen keuangan tidak aktif, Bank menetapkan nilai wajar dengan menggunakan teknik penilaian.

Teknik penilaian mencakup penggunaan transaksi pasar terkini yang dilakukan secara wajar oleh pihak-pihak yang memahami, berkeinginan, dan jika tersedia, referensi atas nilai wajar terkini dari instrumen lain yang secara substansial sama, penggunaan analisa arus kas yang didiskonto, dan penggunaan model penetapan harga opsi (*option pricing model)*. Teknik penilaian yang dipilih memaksimalkan penggunaan input yang dapat diobservasi yang relevan dan meminimalkan penggunaan input yang tidak dapat diobservasi, memasukkan semua faktor yang akan dipertimbangkan oleh para pelaku pasar dalam menetapkan suatu harga dan konsisten dengan metodologi ekonomi yang diterima dalam penetapan harga instrumen keuangan.

Input yang digunakan dalam teknik penilaian secara memadai mencerminkan ekspektasi pasar dan ukuran atas faktor risiko dan pengembalian (*risk-return*) yang melekat pada instrumen keuangan. Bank mengkalibrasi teknik penilaian dan menguji validitasnya dengan menggunakan harga-harga dari transaksi pasar terkini yang dapat diobservasi untuk instrumen yang sama atau atas dasar data pasar lainnya yang tersedia yang dapat diobservasi.

Bukti terbaik atas nilai wajar instrumen keuangan pada saat pengakuan awal adalah harga transaksi, yaitu nilai wajar dari pembayaran yang diberikan atau diterima. Jika Bank menetapkan bahwa nilai wajar pada pengakuan awal berbeda dengan harga transaksi dan nilai wajar tidak dapat dibuktikan dengan harga kuotasian di pasar aktif untuk aset atau liabilitas yang identik atau berdasarkan teknik penilaian yang hanya menggunakan data dari pasar yang dapat diobservasi, maka nilai wajar instrumen keuangan pada

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

e. Financial assets and liabilities (continued)

8. Fair value measurement (continued)

If a market for a financial instrument is not active, the Bank establishes fair value using a valuation technique.

Valuation techniques include using recent arm's length transactions between knowledgeable, willing parties and if available, reference to the current fair value of other instruments that are substantially the same, discounted cash flows analysis, and option pricing models. The chosen valuation technique maximizes the use of relevant observable inputs and minimize the use of unobservable inputs, incorporates all factors that market participants would consider in setting a price, and is consistent with accepted economic methodologies for pricing financial instruments.

Inputs to valuation techniques reasonably represent market expectations and measures of the risk-return factors inherent in the financial instrument. The Bank calibrates valuation techniques and tests them for validity using prices from observable current market transactions in the same instrument or based on other available observable market data.

The best evidence of the fair value of a financial instrument at initial recognition is normally the transaction price, i.e., the fair value of the consideration given or received. If the Bank determines that the fair value at initial recognition differs from the transaction price and the fair value is evidenced neither by a quoted price in an active market for an identical asset or liability nor based on a valuation technique that uses only data from observable markets, then the financial instrument is initially measured at fair value, adjusted to

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

e. Aset dan liabilitas keuangan (lanjutan)

8. Pengukuran nilai wajar (lanjutan)

saat pengakuan awal disesuaikan untuk menangguhkan perbedaan antara nilai wajar pada saat pengakuan awal dan harga transaksi.

Setelah pengakuan awal, perbedaan tersebut diakui dalam laba rugi berdasarkan umur dari instrumen tersebut namun tidak lebih lambat dari saat penilaian tersebut didukung sepenuhnya oleh data pasar yang dapat diobservasi atau saat transaksi ditutup.

Jika aset atau liabilitas yang diukur pada nilai wajar memiliki harga penawaran dan harga permintaan, maka Bank mengukur aset dan posisi *long* berdasarkan harga penawaran dan mengukur liabilitas dan posisi *short* berdasarkan harga permintaan.

Nilai wajar mencerminkan risiko kredit atas instrumen keuangan dan termasuk penyesuaian yang dilakukan untuk memasukkan risiko kredit Bank dan pihak lawan, mana yang lebih sesuai.

Bank mengklasifikasikan pengukuran nilai wajar dengan menggunakan hirarki nilai wajar yang mencerminkan signifikansi input yang digunakan dalam melakukan pengukuran. Hirarki nilai wajar memiliki tingkat sebagai berikut:

a. Tingkat 1: Harga kuotasian (tanpa penyesuaian) dipasar aktif untuk aset atau liabilitas yang identik;

b. Tingkat 2: Input selain harga kuotasian yang termasuk dalam level 1 yang dapat diobservasi untuk aset dan liabilitas, baik secara langsung (misalnya harga) maupun tidak langsung (misalnya derivasi harga); dan

c. Tingkat 3: Input untuk aset atau liabilitas yang bukan berdasarkan data pasar yang dapat diobservasi (input yang tidak dapat diobservasi).

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

e. Financial assets and liabilities (continued)

8. Fair value measurement (continued)

defer the difference between the fair value at initial recognition and the transaction price.

Subsequently, that difference is recognised in profit or loss on an appropriate basis over the life of the instrument but no later than when the valuation is wholly supported by observable market data or the transaction is closed out.

If an asset or a liability measured at fair value has a bid price and an ask price, then the Bank measures assets and long positions at a bid price and liabilities and short positions at an ask price.

Fair values reflect the credit risk of the instrument and include adjustments to take into account the credit risk of the Bank and counterparty where appropriate.

The Bank classifies fair value measurements using a fair value hierarchy that reflects the significance of the inputs used in making the measurements. The fair value hierarchy shall have the following levels:

a. Level 1: Quoted prices (unadjusted) in active markets for identical assets or liabilities;

b. Level 2: Inputs other than quoted prices included within Level 1 that are observable for the assets or liabilities, either directly (that is, as prices) or indirectly (that is, derived from prices); and

c. Level 3: Inputs for the assets or liabilities that are not based on observable market data (unobservable inputs).

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

e. Aset dan liabilitas keuangan (lanjutan)

9. Cadangan kerugian penurunan nilai aset keuangan

Bank menilai dengan dasar perkiraan masa yang akan datang kerugian kredit ekspektasian (*Expected Credit Loss*/"ECL") terkait dengan instrumen aset keuangan yang dicatat pada biaya perolehan diamortisasi dan nilai wajar melalui penghasilan komprehensif lain. Metodologi penurunan nilai yang ditampilkan tergantung kepada apakah tidak terjadi peningkatan risiko kredit yang signifikan untuk aset keuangan yang diukur pada biaya perolehan diamortisasi dan diukur pada nilai wajar melalui penghasilan komprehensif lain (FVOCI). Jika pada tanggal pelaporan, risiko kredit atas aset keuangan tidak meningkat secara signifikan sejak pengakuan awal, maka Bank akan mengukur penyisihan kerugian untuk aset keuangan tersebut sejumlah ECL 12 bulan. Jika risiko kredit atas aset keuangan telah meningkat secara signifikan dari pengakuan awal, maka Bank akan menyajikan penyisihan kerugian sejumlah ECL lifetime.

Kriteria yang digunakan oleh Bank untuk menentukan dari penurunan nilai adalah sebagai berikut:

a. Kesulitan keuangan signifikan yang dialami penerbit atau pihak peminjam;
b. Pelanggaran kontrak, seperti terjadinya wanprestasi atau tunggakan pembayaran pokok atau bunga;
c. Pihak pemberi kredit, dengan alasan ekonomi atau hukum sehubungan dengan kesulitan keuangan yang dialami pihak peminjam, memberikan keringanan (konsesi) pada pihak peminjam yang tidak mungkin diberikan jika pihak peminjam tidak mengalami kesulitan tersebut;
d. Terdapat kemungkinan bahwa pihak peminjam akan dinyatakan pailit atau melakukan reorganisasi keuangan lainnya;
e. Hilangnya pasar aktif dari aset keuangan akibat kesulitan keuangan; atau

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

e. Financial assets and liabilities (continued)

9. Allowance for impairment losses on financial assets

The Bank assesses on a forward-looking basis the expected credit loss associated with its financial asset instruments carried at amortised cost and fair value through other comprehensive income. The impairment methodology applied depends on whether there has been a significant increase in credit risk to financial assets measured at amortised cost and at fair value through other comprehensive income (FVOCI). If at the reporting date, the credit risk on financial asset has not increased significantly since initial recognition, the Bank shall measure the allowance for losses for that financial asset at the amount of 12 (twelve) months expected losses. If the credit risk on that financial asset has increased significantly since initial recognition, the Bank shall measure the allowance for losses at the amount of expected credit losses over its lifetime.

The criteria used by the Bank to determine the impairment are as follows:

a. Significant financial difficulty of the issuer or obligor;
b. A breach of contract, such as a default or delinquency in interest or principal payments;
c. The lender, for economic or legal reasons relating to the borrower's financial difficulty, grants the borrower a concession that the lender would not otherwise consider;
d. It becomes probable that the borrower will enter into bankruptcy or other financial reorganization;
e. The disappearance of an active market for that financial asset because of financial difficulties; or

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

e. Aset dan liabilitas keuangan (lanjutan)

9. Cadangan kerugian penurunan nilai aset keuangan (lanjutan)

Kriteria yang digunakan oleh Bank untuk menentukan bukti obyektif dari penurunan nilai adalah sebagai berikut: (lanjutan)

f. Data yang dapat diobservasi mengindikasikan adanya penurunan yang dapat diukur atas estimasi arus kas masa datang dari kelompok aset keuangan sejak pengakuan awal aset dimaksud, meskipun penurunannya belum dapat diidentifikasi terhadap aset keuangan secara individual dalam kelompok aset tersebut, termasuk:
   (a) Memburuknya status pembayaran pihak peminjam dalam kelompok tersebut; dan
   (b) Kondisi ekonomi nasional atau lokal yang berkorelasi dengan wanprestasi atas aset dalam kelompok tersebut.

a. Aset keuangan yang dicatat berdasarkan biaya perolehan diamortisasi

Bank telah mencatat cadangan untuk kerugian kredit ekspektasian yang ditaksir atas seluruh pinjaman yang diberikan dan aset keuangan yang tidak dimiliki pada nilai wajar melalu laba rugi, bersama dengan komitmen atas pinjaman yang diberikan dan kontrak garansi keuangan, dalam hal ini dirujuk sebagai instrumen keuangan.

Cadangan atas kerugian kredit ekspektasian adalah berdasarkan atas kerugian ekspektasian sepanjang umur aset (*the lifetime expected credit loss*), kecuali tidak terdapat kenaikan yang signifikan dalam risiko kredit sejak awal, di mana dalam hal ini, cadangan adalah berdasarkan kerugian kredit ekspektasian dalam jangka waktu 12 bulan.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

e. Financial assets and liabilities (continued)

9. Allowance for impairment losses on financial assets (continued)

The criteria used by the Bank to determine the objective evidence of impairment are as follows: (continued)

f. Observable data indicating that there is a measurable decrease in the estimated future cash flows from a portfolio of financial assets since the initial recognition of those assets, although the decrease has not yet been identified individually in the portfolio, including:
   (a) Adverse changes in the payment status of borrowers in the portfolio; and
   (b) National or local economic conditions that correlate with defaults on the assets in the portfolio.

a. Financial assets carried at amortised cost

The Bank has been recording the allowance for expected credit losses for all loans and other debt financial assets not held at fair value through profit or loss, together with loan commitments and financial guarantee contracts, which in this section are all referred to as financial instruments.

The expected credit loss allowance is based on the credit losses expected to arise over the life of the asset (the lifetime expected credit loss), unless there has been no significant increase in credit risk since origination, in which case, the allowance is based on the 12-month expected credit loss.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

e. Aset dan liabilitas keuangan (lanjutan)

9. Cadangan kerugian penurunan nilai aset keuangan (lanjutan)

a. Aset keuangan yang dicatat berdasarkan biaya perolehan diamortisasi (lanjutan)

Kerugian yang diharapkan sepanjang umur aset dan kerugian kredit ekspektasian dalam jangka waktu 12 bulan dihitung baik secara individual maupun kolektif, tergantung kepada sifat portofolio instrumen keuangan yang mendasarinya.

Bank menghitung kerugian kredit ekspektasian berdasarkan dua skenario yang tertimbang menurut kemungkinan terjadinya untuk mengukur kekurangan kas yang diharapkan, didiskontokan pada suatu estimasi terhadap suku bunga efektif. Kekurangan kas adalah selisih antara arus kas yang harus dibayar kepada suatu entitas berdasarkan kontrak dan arus kas dari entitas bersangkutan yang diharapkan untuk diperoleh.

Bank telah menyusun suatu kebijakan untuk melakukan suatu penilaian, pada akhir setiap periode pelaporan, mengenai apakah risiko kredit suatu aset keuangan telah meningkat secara signifikan sejak pengakuan, dengan mempertimbangkan perubahan risiko kegagalan yang muncul pada sisa umur instrumen keuangan tersebut.

Bank mengakui cadangan kerugian untuk ECL pada instrumen keuangan yang tidak diukur pada FVTPL. Untuk perhitungan penurunan nilai secara kolektif, Bank menggunakan model yang kompleks yang menggunakan matriks *probability of default* (“PD”), *loss given default* (“LGD”) dan *exposure at default* (“EAD”), yang didiskontokan menggunakan suku bunga efektif.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

e. Financial assets and liabilities (continued)

9. Allowance for impairment losses on financial assets (continued)

a. Financial assets carried at amortised cost (continued)

Both the lifetime expected credit loss and 12-month expected credit loss are calculated on either an individual basis or a collective basis, depending on the nature of the underlying portfolio of financial instruments.

The Bank calculates expected credit loss based on two probability-weighted scenarios to measure the expected cash shortfalls, discounted at an approximation to the effective interest rate. A cash shortfall is the difference between the cash flows that are due to an entity in accordance with the contract and the cash flows that the entity expects to receive.

The Bank has established a policy to perform an assessment, at the end of each reporting period, whether a financial instrument’s credit risk has increased significantly since initial recognition, by considering the change in the risk of default occurring over the remaining life of the financial instrument.

The Bank recognises loss allowances for ECL on the financial instruments that are not measured at FVTPL. For the collective impairment calculation, the Bank primarily uses sophisticated models that utilise the probability of default (“PD”), loss given default (“LGD”) and exposure at default (“EAD”) metrics, discounted using the effective interest rate.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

e. Aset dan liabilitas keuangan (lanjutan)

9. Cadangan kerugian penurunan nilai aset keuangan (lanjutan)

a. Aset keuangan yang dicatat berdasarkan biaya perolehan diamortisasi (lanjutan)

- ***Probability of Default* ("PD")**

  Probabilitas yang timbul di suatu waktu dimana debitur mengalami gagal bayar, dikalibrasikan sampai dengan periode 12 bulan dari tanggal laporan (*Stage* 1) atau sepanjang umur (*Stage* 2 dan 3) dan digabungkan dengan dampak asumsi ekonomi masa depan yang memiliki pengaruh terhadap risiko kredit. PD diestimasikan pada *point in time* yang artinya PD akan berfluktuasi sejalan dengan siklus ekonomi.

- ***Loss Given Default ("LGD")***

  Kerugian yang diperkirakan akan timbul dari debitur yang mengalami gagal bayar dengan memperhitungkan dampak dari asumsi ekonomi masa depan yang relevan (jika ada) yaitu perbedaan antara arus kas kontraktual yang akan jatuh tempo dengan arus kas yang diharapkan untuk diterima.

  Bank mengestimasikan LGD berdasarkan data historis dari tingkat pemulihan dan memperhitungkan pemulihan yang berasal dari jaminan yang merupakan bagian integral dari aset keuangan dengan mempertimbangkan asumsi ekonomi di masa depan jika relevan.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

e. Financial assets and liabilities (continued)

9. Allowance for impairment losses on financial assets (continued)

a. Financial assets carried at amortised cost (continued)

- ***Probability of Default ("PD")***

  The probability at a point in time that a counterparty will default, calibrated over up to 12 months from the reporting date (Stage 1) or over the lifetime of the product (Stage 2 and 3) and incorporating the impact of forward-looking economic assumptions that have an effect on credit risk. PD is estimated at a point in time, that means, it will fluctuate in line with the economic cycle.

- ***Loss Given Default ("LGD")***

  The loss that is expected to arise on default, incorporating the impact of relevant forward-looking economic assumptions (if any), which represents the difference between the contractual cash flows due and those that the Bank expects to receive.

  The Bank estimates LGD based on the historical recovery rates and considers the recovery of any collateral that is integral to the financial assets, taking into account forward looking economic assumptions, if relevant.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

e. Aset dan liabilitas keuangan (lanjutan)

9. Cadangan kerugian penurunan nilai aset keuangan (lanjutan)

a. Aset keuangan yang dicatat berdasarkan biaya perolehan diamortisasi (lanjutan)

- ***Exposure at Default ("EAD")***

  Perkiraan nilai eksposur pada saat gagal bayar dengan mempertimbangkan bahwa perubahan ekspektasi yang diharapkan selama masa eksposur. Hal ini menggabungkan dampak penarikan fasilitas yang *committed* pembayaran pokok dan bunga, amortisasi dan pembayaran dipercepat, bersama dengan dampak asumsi ekonomi masa depan jika relevan.

Kerugian kredit ekspektasian 12 bulan (*Stage* 1)

ECL diakui pada saat pengakuan awal instrumen keuangan dan merepresentasikan kekurangan kas sepanjang umur aset yang timbul dari kemungkinan gagal bayar di masa yang akan datang dalam kurun waktu 12 (dua belas) bulan sejak tanggal pelaporan. ECL terus ditentukan oleh dasar ini sampai timbul peningkatan risiko kredit yang signifikan pada instrumen tersebut atau instrumen tersebut telah mengalami penurunan nilai kredit. Jika suatu instrumen tidak lagi dianggap menunjukkan peningkatan risiko kredit yang signifikan, maka ECL dihitung kembali berdasarkan basis 12 (dua belas) bulan.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

e. Financial assets and liabilities (continued)

9. Allowance for impairment losses on financial assets (continued)

a. Financial assets carried at amortised cost (continued)

- ***Exposure at Default ("EAD")***

  The expected exposure at the time of default, taking into account that expected change in exposure over the lifetime of the exposure. This incorporates the impact of drawdowns of committed facilities, repayments of principal and interest, amortisation and prepayments, together with the impact of forward looking economic assumptions where relevant.

12-month expected credit losses (Stage 1)

ECL's are recognised at the time of initial recognition of a financial instrument and represent the lifetime cash shortfalls arising from possible default events up to 12 (twelve) months into the future from the reporting date. ECL's continue to be determined on this basis until there is either a significant increase in the credit risk of an instrument or the instrument becomes credit impaired. If an instrument is no longer considered to exhibit a significant increase in credit risk, ECL's will revert to being determined on a 12 (twelve)-month basis.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

e. Aset dan liabilitas keuangan (lanjutan)

9. Cadangan kerugian penurunan nilai aset keuangan (lanjutan)

a. Aset keuangan yang dicatat berdasarkan biaya perolehan diamortisasi (lanjutan)

Peningkatan risiko kredit yang signifikan (*Stage 2*)

Jika aset keuangan mengalami peningkatan risiko kredit yang signifikan ("SICR") sejak pengakuan awal, kerugian kredit ekspektasian diakui atas kejadian gagal bayar yang mungkin terjadi sepanjang umur aset.

Peningkatan signifikan dalam risiko kredit dinilai dengan membandingkan risiko gagal bayar atas eksposur pada tanggal pelaporan dengan risiko gagal bayar saat pengakuan awal (setelah memperhitungkan perjalanan waktu dari akun tersebut).

Signifikan tidak berarti signifikan secara statistik, juga tidak dinilai dalam konteks perubahan dalam ECL. Perubahan atas risiko gagal bayar dinilai signifikan atau tidak, menggunakan sejumlah faktor kuantitatif dan kualitatif, yang bobotnya bergantung pada tipe produk dan pihak lawan. Aset keuangan dengan tunggakan 30 hari atau lebih dan tidak mengalami penurunan nilai akan selalu dianggap telah mengalami peningkatan risiko kredit yang signifikan.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

e. Financial assets and liabilities (continued)

9. Allowance for impairment losses on financial assets (continued)

a. Financial assets carried at amortised cost (continued)

Significant increase in credit risk (Stage 2)

If a financial asset experiences a significant increase in credit risk ("SICR") since initial recognition, an expected credit loss provision is recognised for default events that may occur over the lifetime of the asset.

Significant increase in credit risk is assessed by comparing the risk of default of an exposure at the reporting date to the risk of default at origination (after taking into account the passage of time).

Significant does not mean statistically significant nor is it assessed in the context of changes in ECL. Whether a change in the risk of default is significant or not is assessed using a number of quantitative and qualitative factors, the weight of which depends on the type of product and counterparty. Financial assets that are 30 or more days past due and not credit-impaired will always be considered to have experienced a significant increase in credit risk.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

e. Aset dan liabilitas keuangan (lanjutan)

9. Cadangan kerugian penurunan nilai aset keuangan (lanjutan)

a. Aset keuangan yang dicatat berdasarkan biaya perolehan diamortisasi (lanjutan)

Eksposur yang mengalami penurunan nilai kredit atau gagal bayar (*Stage 3*)

Aset keuangan yang mengalami penurunan nilai (atau gagal bayar) merupakan aset yang setidaknya telah memiliki tunggakan lebih dari 90 hari atas pokok dan/atau bunga. Aset keuangan juga dianggap mengalami penurunan nilai kredit dimana debitur kemungkinan besar tidak akan membayar dengan terjadinya satu atau lebih kejadian yang teramati yang memiliki dampak menurunkan jumlah estimasi arus kas masa depan dari aset keuangan tersebut. Cadangan kerugian penurunan nilai terhadap aset keuangan yang mengalami penurunan nilai ditentukan berdasarkan penilaian terhadap arus kas yang dapat dipulihkan berdasarkan sejumlah skenario, termasuk realisasi jaminan yang dimiliki jika memungkinkan.

ECL akan mencerminkan rata-rata tertimbang dari skenario berdasarkan probabilitas dari skenario yang relevan untuk terjadi. Cadangan kerugian penurunan nilai merupakan selisih antara nilai sekarang dari arus kas yang diperkirakan akan dipulihkan, didiskontokan pada suku bunga efektif awal, dan nilai tercatat bruto instrumen sebelum penurunan nilai kredit.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

e. Financial assets and liabilities (continued)

9. Allowance for impairment losses on financial assets (continued)

a. Financial assets carried at amortised cost (continued)

Credit impaired or defaulted exposures (Stage 3)

Financial assets that are credit impaired (or in default) represent those that are at least 90 days past due in respect of principal and/or interest. Financial assets are also considered to be credit impaired where the debtors are unlikely to pay on the occurrence of one or more observable events that have a detrimental impact on the estimated future cash flows of the financial asset. Loss provisions against credit impaired financial assets are determined based on an assessment of the recoverable cash flows under a range of scenarios, including the realisation of any collateral held where appropriate.

The ECL will reflect weighted average of the scenarios based on the probability of the relevant scenario to occur. The loss provisions held represent the difference between the present value of the cash flows expected to be recovered, discounted at the instrument's original effective interest rate, and the gross carrying value of the instrument prior to any credit impairment.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

e. Aset dan liabilitas keuangan (lanjutan)

9. Cadangan kerugian penurunan nilai aset keuangan (lanjutan)

a. Aset keuangan yang dicatat berdasarkan biaya perolehan diamortisasi (lanjutan)

Eksposur yang mengalami penurunan nilai kredit atau gagal bayar (*Stage* 3) (lanjutan)

Periode yang diperhitungkan ketika mengukur kerugian kredit ekspektasian adalah periode yang lebih pendek antara umur ekspektasian dan periode kontrak aset keuangan. Umur ekspektasian dapat dipengaruhi oleh pembayaran dimuka dan periode kontrak maksimum melalui opsi perpanjangan kontrak. Untuk portofolio *revolving* tertentu, umur ekspektasian dinilai sepanjang periode dimana Bank terekspos dengan risiko kredit (berdasarkan durasi waktu yang dibutuhkan untuk fasilitas kredit ditarik), bukan sepanjang periode kontrak.

Untuk aset keuangan yang bisnis modelnya merupakan untuk mendapatkan arus kas kontraktual, seperti kredit yang diberikan, aset keuangan tersebut dicatat pada biaya perolehan diamortisasi. Bank pertama kali menentukan apakah terdapat bukti objektif penurunan nilai secara individual atas aset keuangan yang signifikan secara individual atau secara kolektif untuk aset keuangan yang tidak signifikan secara individual.

Penilaian secara individual dilakukan atas aset keuangan yang signifikan yang memiliki bukti objektif penurunan nilai. Aset keuangan yang tidak signifikan dimasukkan dalam kelompok aset keuangan yang memiliki karakteristik risiko kredit yang sejenis dan dilakukan penilaian secara kolektif.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

e. Financial assets and liabilities (continued)

9. Allowance for impairment losses on financial assets (continued)

a. Financial assets carried at amortised cost (continued)

Credit impaired or defaulted exposures (Stage 3) (continued)

The period considered when measuring expected credit loss is the shorter of the expected life and the contractual term of the financial asset. The expected life may be impacted by prepayments and the maximum contractual term by extension options. For certain revolving portfolios, the expected life is assessed over the period that the Bank is exposed to credit risk (which is based on the length of time it takes for credit facilities to be withdrawn) rather than the contractual term.

For financial assets under business model of Hold to Collect, such as loans, carried at amortised cost, the Bank first determines whether there is objective evidence of impairment individually on financial assets that are individually significant or collectively, for non-individually significant financial assets.

Individual valuations are made on significant financial assets that have objective evidence of impairment. Insignificant financial assets are included in a group of financial assets that have similar credit risk characteristics and are assessed collectively.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

e. Aset dan liabilitas keuangan (lanjutan)

9. Cadangan kerugian penurunan nilai aset keuangan (lanjutan)

a. Aset keuangan yang dicatat berdasarkan biaya perolehan diamortisasi (lanjutan)

Eksposur yang mengalami penurunan nilai kredit atau gagal bayar (*Stage* 3) (lanjutan)

Bank menganggap sekuritas investasi pemerintah dalam mata uang Rupiah dan dana yang ditempatkan pada Bank Indonesia memiliki risiko kredit yang rendah, karena pokok dan bunga investasi pemerintah tersebut dijamin oleh pemerintah dan tidak ada pengalaman kerugian yang pernah terjadi. Bank tidak menerapkan pengecualian risiko kredit yang rendah untuk instrumen keuangan lainnya.

Cadangan kerugian untuk ECL disajikan dalam laporan posisi keuangan sebagai berikut ini:
- Aset keuangan diukur pada biaya perolehan diamortisasi: sebagai pengurang dari nilai tercatat bruto aset;
- Komitmen pinjaman dan kontrak jaminan keuangan: umumnya, sebagai provisi yang dicatat pada liabilitas lainnya.

Bank pertama kali menentukan apakah terdapat bukti obyektif penurunan nilai secara individual atas aset keuangan yang signifikan secara individual atau kolektif untuk aset keuangan yang tidak signifikan secara individual.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

e. Financial assets and liabilities (continued)

9. Allowance for impairment losses on financial assets (continued)

a. Financial assets carried at amortised cost (continued)

Credit impaired or defaulted exposures (Stage 3) (continued)

The Bank considers a Rupiah denominated government investment securities and funds placed with Bank Indonesia as having low credit risk, since the principal and interest of government bond are guaranteed by the government and there is no historical loss experience. The Bank does not apply the low credit risk exemption to any other financial instruments.

Loss allowances for ECL are presented in the statement of financial position as follows:
- *Financial assets measured at amortised cost: as a deduction from the gross carrying amount of the assets;*
- *Loan commitments and financial guarantee contracts: generally, as a provision which is presented in other liabilities.*

The Bank first assesses whether objective evidence of impairment exists individually for financial assets that are individually significant, or collectively for financial assets that are not individually significant.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

e. Aset dan liabilitas keuangan (lanjutan)

9. Cadangan kerugian penurunan nilai aset keuangan (lanjutan)

a. Aset keuangan yang dicatat berdasarkan biaya perolehan diamortisasi (lanjutan)

Eksposur yang mengalami penurunan nilai kredit atau gagal bayar (*Stage* 3) (lanjutan)

Jika Bank menentukan tidak terdapat bukti obyektif mengenai penurunan nilai atas aset keuangan yang dinilai secara individual, terlepas aset keuangan tersebut signifikan atau tidak, maka Bank memasukkan aset tersebut ke dalam kelompok aset keuangan yang memiliki karakteristik risiko kredit yang serupa dan menilai penurunan nilai kelompok tersebut secara kolektif.

Aset keuangan yang penurunan nilainya dilakukan secara individual dan untuk itu kerugian penurunan nilai telah diakui atau tetap diakui, tidak termasuk dalam penilaian penurunan nilai secara kolektif.

Bank menetapkan kredit yang harus dievaluasi penurunan nilainya secara individual, jika memenuhi salah satu kriteria di bawah ini:

1. Kredit yang secara individual memiliki nilai signifikan dan memiliki bukti objektif penurunan nilai;
2. Kredit yang direstrukturisasi yang secara individual memiliki nilai signifikan.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

e. Financial assets and liabilities (continued)

9. Allowance for impairment losses on financial assets (continued)

a. Financial assets carried at amortised cost (continued)

Credit impaired or defaulted exposures (Stage 3) (continued)

If the Bank determines that no objective evidence of impairment exists for an individually assessed financial asset, whether the financial assets is significant or not, they include the asset in a group of financial assets with similar credit risk characteristics and collectively assesses them for impairment.

Financial assets on which impairment is assessed individually and therefore the impairment is recognized or still recognized, is not included in the collective impairment.

The Bank determines that loans should be evaluated for impairment individually if one of the following criteria is met:

1. *Loans which individually have significant value and objective evidence of impairment;*
2. *Restructured loans which individually have significant value.*

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

e. Aset dan liabilitas keuangan (lanjutan)

9. Cadangan kerugian penurunan nilai aset keuangan (lanjutan)

a. Aset keuangan yang dicatat berdasarkan biaya perolehan diamortisasi (lanjutan)

Eksposur yang mengalami penurunan nilai kredit atau gagal bayar (*Stage* 3) (lanjutan)

Berdasarkan kriteria di atas, Bank melakukan penilaian secara individual untuk: (a) Kredit dengan kolektibilitas kurang lancar, diragukan dan macet dengan plafond di atas Rp10.000.000.000 (nilai penuh); atau (b) Kredit yang direstrukturisasi.

Bank menetapkan kredit yang harus dievaluasi penurunan nilainya secara kolektif, jika memenuhi salah satu kriteria di bawah ini:

1. Kredit yang secara individual memiliki nilai signifikan namun tidak memiliki bukti objektif penurunan nilai;
2. Kredit yang secara individual memiliki nilai tidak signifikan;
3. Kredit yang direstrukturisasi yang secara individual memiliki nilai tidak signifikan.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

e. Financial assets and liabilities (continued)

9. Allowance for impairment losses on financial assets (continued)

a. Financial assets carried at amortised cost (continued)

Credit impaired or defaulted exposures (Stage 3) (continued)

Based on the above criteria, the Bank performs individual assessment for: (a) Loans with collectibility classification as substandard, doubtful, and loss with plafond above Rp10,000,000,000 (full amount); or (b) Restructured loans.

The Bank determines loans to be evaluated for impairment through collective evaluation if one of the following criteria is met:

1. *Loans which individually have significant value but there is no objective evidence of impairment;*
2. *Loans which individually have insignificant value;*
3. *Restructured loans which individually have insignificant value.*

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

e. Aset dan liabilitas keuangan (lanjutan)

9. Cadangan kerugian penurunan nilai aset keuangan (lanjutan)

a. Aset keuangan yang dicatat berdasarkan biaya perolehan diamortisasi (lanjutan)

Berdasarkan kriteria di atas, penilaian secara kolektif dilakukan untuk: (a) Kredit dalam segmen pasar korporasi dan usaha menengah dengan kolektibilitas lancar dan dalam perhatian khusus serta tidak pernah direstrukturisasi; atau (b) Kredit dengan segmen pasar usaha kecil dan konsumen.

Perhitungan cadangan kerugian penurunan nilai atas aset keuangan yang dinilai secara kolektif dikelompokkan berdasarkan karakteristik risiko kredit yang sama dengan mempertimbangkan segmentasi kredit berdasarkan pengalaman kerugian masa lalu dan kemungkinan terjadinya kegagalan (*probability of default*).

Bank menggunakan data historis 5 (lima) tahun dalam menghitung *Probability of Default* (PD) dan *Loss Given Default* (LGD).

Bank menggunakan nilai wajar agunan sebagai dasar arus kas masa datang apabila memenuhi salah satu kondisi berikut:

1. Kredit bersifat *collateral dependent,* yaitu jika pelunasan kredit hanya bersumber dari agunan;
2. Pengambilalihan agunan kemungkinan besar terjadi dan didukung dengan perjanjian legal pengikatan agunan.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

e. Financial assets and liabilities (continued)

9. Allowance for impairment losses on financial assets (continued)

a. Financial assets carried at amortised cost (continued)

Based on the above criteria, collective assessment is performed for: (a) Corporate and middle loans with collectibility classification as current and special mention, and have never been restructured; or (b) Retail and consumer loans.

Calculation of allowance for impairment losses on financial assets is assessed collectively and grouped based on similar credit risk characteristics and taking into account the loan segmentation based on historical loss experience and the probability of default.

The Bank uses 5 (five) years of historical data to compute for the Probability of Default (PD) and Loss Given Default (LGD).

The Bank uses the fair value of collateral as the basis for the future cash flows if one of the following conditions is met:

1. Loans are collateral dependent, i.e, if the source of loan repayment is only from collateral;

2. Foreclosure of collateral is most likely to occur and supported by legally binding collateral agreement.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

e. Aset dan liabilitas keuangan (lanjutan)

9. Cadangan kerugian penurunan nilai aset keuangan (lanjutan)

a. Aset keuangan yang dicatat berdasarkan biaya perolehan diamortisasi (lanjutan)

Kerugian penurunan nilai atas aset keuangan yang dicatat pada biaya perolehan diamortisasi diukur sebesar selisih antara nilai tercatat aset keuangan dengan nilai kini estimasi arus kas masa datang yang didiskonto menggunakan suku bunga efektif awal dari aset keuangan tersebut. Jika kredit yang diberikan atau surat-surat berharga diukur pada biaya perolehan diamortisasi memiliki suku bunga variabel, maka tingkat diskonto yang digunakan untuk mengukur setiap kerugian penurunan nilai adalah suku bunga efektif terkini.

Sebagai panduan praktis, Bank dapat mengukur penurunan nilai berdasarkan nilai wajar instrumen dengan menggunakan harga pasar yang dapat diobservasi, di mana perhitungan nilai kini dari estimasi arus kas masa datang atas aset keuangan dengan agunan (*collateralized financial asset*) mencerminkan arus kas yang dapat dihasilkan dari pengambilalihan agunan dikurangi biaya-biaya untuk memperoleh dan menjual agunan, terlepas apakah pengambilalihan tersebut berpeluang terjadi atau tidak.

Kerugian penurunan nilai yang terjadi diakui pada laporan laba rugi dan penghasilan komprehensif lain dan dicatat pada akun "Cadangan kerugian penurunan nilai" sebagai pengurang terhadap aset keuangan yang dicatat pada biaya perolehan diamortisasi.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

e. Financial assets and liabilities (continued)

9. Allowance for impairment losses on financial assets (continued)

a. Financial assets carried at amortised cost (continued)

Impairment losses on financial assets carried at amortised cost are measured as the difference between the carrying amount of the financial assets and present value of estimated future cash flows discounted at the financial assets original effective interest rate. If loans or marketable securities measured at amortised cost have variable interest rate, the discount rate used to measure loss on impairment is the current effective interest rate.

As a practical guidance, the Bank can measure the impairment based on the instruments fair value by using observable market price, where the calculation of present value of estimated future cash flows on collateralized financial assets reflects the generated cash flows from the foreclosure of collateral net of costs to acquire and sell the collateral, regardless whether such acquisition occurs or not.

Impairment losses are recognized in the statement of profit and loss and other comprehensive income and reflected in an "Allowance for impairment losses" account as a deduction from financial assets carried at amortised cost.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

e. Aset dan liabilitas keuangan (lanjutan)

9. Cadangan kerugian penurunan nilai aset keuangan (lanjutan)

a. Aset keuangan yang dicatat berdasarkan biaya perolehan diamortisasi (lanjutan)

Pendapatan bunga atas aset keuangan yang mengalami penurunan nilai tetap diakui atas dasar suku bunga yang digunakan untuk mendiskonto arus kas masa datang dalam pengukuran kerugian penurunan nilai.

Ketika peristiwa yang terjadi setelah tanggal laporan posisi keuangan menyebabkan jumlah kerugian penurunan nilai berkurang, kerugian penurunan nilai yang sebelumnya diakui harus dipulihkan dan pemulihan tersebut diakui dalam laba rugi pada laporan laba rugi dan penghasilan komprehensif lain.

b. Aset keuangan yang diukur pada pendapatan komprehensif lain

Untuk aset keuangan dengan nilai wajar yang diukur pada penghasilan komprehensif lainnya, saldo di neraca mencerminkan nilai wajar dari instrumen. Cadangan kerugian kedit ekspektasian diakui sebagai bagian dari pendapatan komprehensif lainnya di laporan posisi keuangan.

Untuk menentukan kerugian kredit ekspektasian komponen-komponen ini akan diperhitungkan secara bersama-sama dan didiskontokan ke tanggal laporan keuangan menggunakan diskonto berdasarkan suku bunga efektif.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

e. Financial assets and liabilities (continued)

9. Allowance for impairment losses on financial assets (continued)

a. Financial assets carried at amortised cost (continued)

Interest income on the impaired financial assets continues to be recognized using the rate of interest used to discount the future cash flows for the purpose of measuring the impairment loss.

When subsequent event causes the amount of impairment loss to decrease, the impairment loss is reversed through profit or loss in the statements of profit and loss and other comprehensive income.

b. Financial assets classified as fair value through other comprehensive income

For financial assets classified as fair value though other comprehensive income, the balance sheet amount reflects the fair value of the asset. Expected credit losses are recognised as an addition of other comprehensive income in the statement of financial position.

To determine the expected credit loss, these components are multiplied together and discounted to the balance sheet date using the effective interest rate as the discount rate.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

e. Aset dan liabilitas keuangan (lanjutan)

9. Cadangan kerugian penurunan nilai aset keuangan (lanjutan)

b. Aset keuangan yang diukur pada pendapatan komprehensif lain (lanjutan)

PSAK 71 mensyaratkan penyertaan informasi tentang kejadian masa lalu, kondisi saat ini dan perkiraan kondisi ekonomi masa depan. Perkiraan perubahan dalam kerugian pinjaman yang diharapkan harus mencerminkan, dan secara langsung konsisten dengan, perubahan dalam data terkait yang diobservasi dari periode ke periode. Perhitungan ECL ini membutuhkan estimasi forward-looking dari *Probability of Default* (PD), *Loss Given Default* (LGD) dan *Exposure At Default* (EAD).

Jika pada periode berikutnya, nilai wajar instrumen utang yang diklasifikasikan dalam aset keuangan dengan nilai wajar yang diukur pada penghasilan komprehensif lainnya meningkat dan peningkatan tersebut dapat secara obyektif dihubungkan dengan peristiwa yang terjadi setelah pengakuan kerugian nilai pada laporan laba rugi dan penghasilan komprehensif lain, maka kerugian penurunan nilai tersebut harus dipulihkan dan diakui pada periode terjadinya.

Tidak ada penyisihan kerugian kredit ekskpektasian pada investasi instrumen ekuitas.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

e. Financial assets and liabilities (continued)

9. Allowance for impairment losses on financial assets (continued)

b. Financial assets classified as fair value through other comprehensive income (continued)

SFAS 71 requires supportable information about past events, current condition and forecasts of future economic conditions. Estimated movement on expected credit losses have to be reflected and directly consistent with changes in observed related data over the period. This ECL calculation needs forward-looking estimation from Probability of Default (PD), Loss Given Default (LGD) and Exposure At Default (EAD).

If in a subsequent period, the fair value of debt instruments classified as fair value through other comprehensive income securities increases and the increase can be objectively related to an event occurring after the impairment loss was recognized in profit or loss and other comprehensive income, the impairment loss is reversed and recognized in the period it occurred.

There is no allowance for expected credit losses on investment in equity instruments.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

e. Aset dan liabilitas keuangan (lanjutan)

9. Cadangan kerugian penurunan nilai aset keuangan (lanjutan)

c. Pemulihan aset keuangan yang dihapuskan

Ketika kredit yang diberikan tidak tertagih, kredit yang diberikan tersebut dihapusbuku dengan menjurnal balik cadangan kerugian penurunan nilai. Kredit yang diberikan tersebut dapat dihapusbuku setelah semua prosedur yang diperlukan telah dilakukan dan jumlah kerugian telah ditentukan serta tidak memiliki prospek usaha.

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 sebelumnya dicatat sebagai pendapatan operasional selain pendapatan bunga.

Jika persyaratan kredit yang diberikan, piutang atau surat-surat berharga yang dimiliki hingga jatuh tempo dinegosiasi ulang atau dimodifikasi karena debitur atau penerbit mengalami kesulitan keuangan, maka penurunan nilai diukur dengan suku bunga efektif awal yang digunakan sebelum persyaratan diubah.

Jika pada suatu periode berikutnya, jumlah kerugian penurunan nilai berkurang dan pengurangan tersebut dapat dikaitkan secara obyektif 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 tahun berjalan.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

e. Financial assets and liabilities (continued)

9. Allowance for impairment losses on financial assets (continued)

c. Recoveries of written-off financial assets

When a loan is uncollectible, it is written off against the related allowance for impairment loss. Such loans are written off after all the necessary procedures have been completed and the amount of the loss has been determined and has no business prospects.

The recoveries of written-off financial assets in the current year are credited by adjusting the allowance for impairment losses accounts. Recoveries of written-off financial assets from previous years are recorded as operational income other than interest income.

If the term on loans receivable or amortised cost of marketable securities are renegotiated or modified since the debtor or issuer has financial difficulties, the impairment is measured with the original effective interest rate used before the modification of terms.

If in the next period, the amount of allowance for impairment losses is decreased and the decrease can be objectively related to an event that occurred after the recognition of the impairment losses (i.e. upgrade of debtor's or issuer's collectibility credit rating), the impairment loss that was previously recognized has to be reversed, by adjusting the allowance account. The reversal amount of financial assets is recognized in the current year statement of profit and loss and other comprehensive income.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

e. Aset dan liabilitas keuangan (lanjutan)

9. Cadangan kerugian penurunan nilai aset keuangan (lanjutan)

Penerimaan kembali atas aset keuangan yang telah dihapusbukukan dicatat sebagai pendapatan operasional lainnya.

Berdasarkan POJK No.40/POJK.03/2019 tentang Penilaian Kualitas Aset Bank Umum, Bank wajib membentuk cadangan kerugian penurunan nilai sesuai SAK. Selain itu, Bank perlu menghitung Penyisihan Penilaian Kualitas Aset (PPKA) untuk perhitungan Kewajiban Penyediaan Modal Minimum (KPMM), sesuai dengan kriteria sebagai berikut:

a. 1% dari aktiva produktif yang digolongkan Lancar, di luar penempatan pada Bank Indonesia, Obligasi Pemerintah, instrumen hutang lain yang diterbitkan oleh Pemerintah Republik Indonesia dan aktiva produktif yang dijamin dengan agunan tunai dan tagihan kredit yang belum ditarik yang merupakan bagian dari transaksi rekening administrasi;
b. 5% dari aktiva produktif yang digolongkan Dalam Perhatian Khusus setelah dikurangi agunan;
c. 15% dari aktiva produktif yang digolongkan Kurang Lancar setelah dikurangi agunan;
d. 50% dari aktiva produktif yang digolongkan Diragukan setelah dikurangi agunan; dan
e. 100% dari aktiva produktif yang digolongkan Macet setelah dikurangi agunan.

Kriteria penilaian nilai agunan yang dapat dikurangkan dalam pembentukan cadangan kerugian penurunan nilai sesuai dengan Peraturan Bank Indonesia (PBI).

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

e. Financial assets and liabilities (continued)

9. Allowance for impairment losses on financial assets (continued)

The recoveries of written-off financial assets are recorded as other operating income.

Based on POJK No.40/POJK.03/2019 regarding the Assessment of Asset Quality for Conventional Banks, the Bank is required to establish the allowance for impairment losses in accordance with FAS. In addition, the Bank is also required to calculate the allowance for assets based on certain percentage of the assets quality (PPKA) for the purpose of Capital Adequency Ratio (CAR) calculation, with the following criteria:

a. 1% of earning assets classified as Current, excluding placements with Bank Indonesia, Government Bonds, other debt instruments issued by the Government of the Republic of Indonesia and earning assets secured by cash collateral and undisbursed credit claims that are part of administrative account transactions;
b. 5% of earning assets classified as Special Mention, net of deductible collateral;
c. 15% of earning assets classified as Sub-standard, net of deductible collateral;
d. 50% of earning assets classified as Doubtful, net of deductible collateral; and
e. 100% of earning assets classified as Loss, net of deductible collateral.

The criteria for assessment of the value of collateral that can be deducted in the calculation of allowance for impairment losses are based on Bank Indonesia Regulations (PBI).

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

e. Aset dan liabilitas keuangan (lanjutan)

9. Cadangan kerugian penurunan nilai aset keuangan (lanjutan)

Aset keuangan yang direstrukturisasi

Aset dan liabilitas keuangan modifikasian adalah instrumen dimana kontraktual awal telah mengalami perubahan. Modifikasi ini termasuk antara lain perubahan atas jangka waktu, arus kas dan atau tingkat bunga.

Saat aset keuangan telah dimodifikasi, ketentuan yang dimodifikasi dinilai atas basis kualitatif dan kuantitatif untuk menentukan apakah perubahan fundamental atas sifat dari instrumen telah terjadi, dan apakah penghentian pengakuan atas instrumen yang ada dan pengakuan instrumen baru tepat dilakukan.

Saat penghentian pengakuan aset keuangan tepat dilakukan, nilai sisa aset yang baru akan dinilai untuk menentukan apakah aset tersebut harus diklasifikasikan sebagai aset keuangan yang dibeli atau yang berasal dari aset keuangan memburuk atau *purchased or originated credit-impaired assets* (POCI). Jika penghentian pengakuan tidak tepat dilakukan, nilai bruto nilai tercatat instrumen yang terkait dihitung ulang sebagai nilai kini dari hasil renegosiasi atau modifikasi atas arus kas kontraktual yang didiskonto pada tingkat suku bunga efektif awal (atau tingkat suku bunga efektif yang disesuaikan untuk aset keuangan POCI).

Perbedaan antara hasil perhitungan ulang dan sebelum modifikasi atas nilai tercatat bruto dari instrumen dicatat sebagai keuntungan atau kerugian modifikasian pada laba rugi. Keuntungan dan kerugian dari modifikasian karena alasan kredit dicatat sebagai bagian dari kerugian penurunan nilai. Keuntungan dan kerugian dari modifikasian yang tidak karena alasan kredit diakui antara sebagai bagian dari kerugian penurunan nilai atau pendapatan bergantung pada apakah terdapat perubahan risiko kredit atas aset keuangan setelah modifikasian.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

e. Financial assets and liabilities (continued)

9. Allowance for impairment losses on financial assets (continued)

Restructured financial assets

Modified financial assets and financial liabilities are whose original contractual terms have been modified. Modifications may include changes to the tenor, cash flows and or interest rates among other factors.

Where financial assets have been modified, the modified terms are assessed on a qualitative and quantitative basis to determine whether a fundamental change in the nature of the instrument has occurred, such as whether the derecognition of the pre-existing instrument and the recognition of a new instrument is appropriate.

Where derecognition of financial assets is appropriate, the newly recognised residual assets are assessed to determine whether the assets should be classified as purchased or originated credit-impaired assets (POCI). Where derecognition is not appropriate, the gross carrying amount of the applicable instruments is recalculated as the present value of the renegotiated or modified contractual cash flows discounted at the original effective interest rate (or credit adjusted effective interest rate for POCI financial assets).

The difference between the recalculated values and the pre-modified gross carrying values of the instruments are recorded as a modification gain or loss in the profit or loss. Gains and losses arising from modifications for credit reasons are recorded as part of 'credit impairment'. Modification gains and losses arising for non-credit reasons are recognised either as part of "credit impairment" or within income depending on whether there has been a change in the credit risk on the financial asset subsequent to the modification.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

e. Aset dan liabilitas keuangan (lanjutan)

9. Cadangan kerugian penurunan nilai aset keuangan (lanjutan)

Aset keuangan yang direstrukturisasi (lanjutan)

Keuntungan dan kerugian dari modifikasian liabilitas keuangan dicatat sebagai pendapatan.

Cadangan kerugian penurunan nilai aset keuangan atas komitmen kredit yang diberikan dan kontrak jaminan keuangan

Kerugian kredit ekspektasian atas komitmen kredit yang diberikan dan jaminan keuangan diakui pada liabilitas lain-lain. Jika instrumen keuangan mencakup komponen aset keuangan dan komitmen yang belum ditarik dan tidak dapat dipisahkan atas kerugian kredit ekspektasian pada komponen ini, jumlah kerugian kredit atas komitmen tersebut diakui bersamaan dengan kerugian kredit atas aset keuangan.

Dalam kondisi jumlah kerugian kredit ekspektasian gabungan melebihi jumlah tercatat bruto dari aset keuangan, maka kerugian kredit ekspektasian diakui sebagai liabilitas lain-lain.

Lifetime

Kerugian kredit ekspektasian diestimasikan berdasarkan periode dimana Bank terpapar pada risiko kredit. Bank memiliki proses review dari setiap model bisnis/produknya. Baik kredit *revolving* maupun *non-revolving*, untuk menghitung kerugian kredit ekspektasian menggunakan jangka waktu kontraktual sesuai dengan jangka waktu kontraknya. Penetapan periode tersebut khususnya untuk kredit *revolving* dilakukan dengan mempertimbangkan kondisi dimana proses perpanjangan kredit *revolving* yang diberikan oleh Bank dilakukan melalui kajian yang *robust* yaitu melalui evaluasi yang substantif dibandingkan administratif.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

e. Financial assets and liabilities (continued)

9. Allowance for impairment losses on financial assets (continued)

Restructured financial assets (continued)

Modification gains and losses arising on financial liabilities are recognised as income.

Allowance for possible losses on loan commitments and guarantee contracts

Expected credit loss on loan commitments and financial guarantees is recognised as other liabilities. Where a financial instrument includes both financial asset and an undrawn commitment and it is not possible to separately identify the expected credit loss on these components, expected credit loss amounts on the loan commitment are recognised together with expected credit loss amounts on the financial asset.

To the extent the combined expected credit loss exceeds the gross carrying amount of the financial asset, the expected credit loss is recognised as other liabilities.

Lifetime

Expected credit loss is estimated based on the period over which the Bank is exposed to credit risk. The Bank has a review process for each of its business models/products. For both revolving and non-revolving loans, the Bank is using the contractual term in accordance with the contract period to calculate expected credit losses. Determination of this period, especially for revolving credit, is carried out by taking into account the conditions in which the Bank carries out the process of extending revolving credit through a robust study, namely through a substantive compared to administrative evaluation.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

e. Aset dan liabilitas keuangan (lanjutan)

9. Cadangan kerugian penurunan nilai aset keuangan (lanjutan)

Cadangan kerugian penurunan nilai aset keuangan atas komitmen kredit yang diberikan dan kontrak jaminan keuangan (lanjutan)

Variabel Makro Ekonomi ("MEV")

Lingkungan ekonomi yang berkembang adalah penentu utama dari kemampuan nasabah Bank untuk memenuhi kewajiban mereka saat jatuh tempo. Ini adalah prinsip dasar PSAK 71 bahwa potensi kerugian kredit di masa depan harus bergantung tidak hanya pada kesehatan ekonomi saat ini, tetapi juga harus memperhitungkan kemungkinan perubahan pada lingkungan ekonomi. Misalnya, jika Bank mengantisipasi perlambatan tajam dalam ekonomi dunia, Bank harus membentuk lebih banyak cadangan hari ini untuk menyerap kerugian kredit yang kemungkinan akan terjadi dalam waktu dekat.

Untuk menangkap efek perubahan pada lingkungan ekonomi, model PD digunakan untuk menghitung kerugian kredit ekspektasian, dengan memasukkan informasi *forward-looking* dalam bentuk perkiraan nilai-nilai variabel ekonomi yang kemungkinan akan berdampak pada kemampuan pembayaran kembali nasabah Bank.

Berbagai MEV digunakan untuk setiap model PD, tergantung pada hasil analisis statistik kesesuaian MEV dengan PD serta konsensus dari pakar kredit. Diantaranya adalah Indeks barang konsumtif, Inflasi, dan GDP Nasional.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

e. Financial assets and liabilities (continued)

9. Allowance for impairment losses on financial assets (continued)

Allowance for possible losses on loan commitments and guarantee contracts (continued)

Macro Economic Variable ("MEV")

The developing economic environment is the key determinant of the ability of the Bank's customer to meet their obligations as they fall due. It is a fundamental principle of SFAS 71 that the potential future credit losses should depend not just on the health of the economy today, but should also take into account potential changes to the economic environment. For example, if the Bank was to anticipate a sharp slowdown in the world economy, the Bank should make more provisions today to absorb the credit losses likely to occur in the near future.

To capture the effect of changes to the economic environment, PD model is used to calculate expected credit loss, by incorporating forward-looking information in the form of forecasts of the values of economic variables that are likely to have an effect on the repayment ability of the Bank's customer.

Various of MEVs are used for each PD model, depending on the statistical analysis result of appropriateness of the MEV with PD as well as consensus from credit expert. Amongst others are Consumer Goods Index, Inflation and National GDP.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

f. 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 penyisihan kerugian penurunan nilai. Giro pada Bank Indonesia dan bank lain diklasifikasikan sebagai biaya perolehan yang diamortisasi.

Lihat Catatan 3e untuk kebijakan akuntansi atas aset keuangan.

Giro Wajib Minimum

Sesuai dengan peraturan Bank Indonesia mengenai Giro Wajib Minimum Bank Umum pada Bank Indonesia dalam Rupiah dan Valuta Asing, Bank diwajibkan untuk menempatkan sejumlah persentase tertentu atas simpanan nasabah pada Bank Indonesia.

g. Penempatan pada Bank Indonesia dan bank lain

Penempatan pada Bank Indonesia dan bank lain merupakan penempatan dalam bentuk fasilitas simpanan Bank Indonesia, *call money*, deposito berjangka dan tabungan.

Penempatan pada Bank Indonesia dan bank lain diklasifikasikan sebagai aset keuangan dalam kategori biaya perolehan diamortisasi dan disajikan sebesar biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif dikurangi penyisihan kerugian penurunan nilai.

Lihat Catatan 3e untuk kebijakan akuntansi atas aset keuangan.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

f. Current accounts with Bank Indonesia and other banks

Current accounts with Bank Indonesia and other banks are stated at amortised cost using the effective interest rate method less allowance for impairment losses. The current accounts with Bank Indonesia and other banks are classified as amortised cost.

Refer to Note 3e for the accounting policies of financial assets.

Statutory Reserves Requirement

In accordance with prevailing Bank Indonesia regulation concerning Statutory Reserve in Rupiah and Foreign Currency for Commercial Banks, the Bank is required to place certain percentage of deposits from customers with Bank Indonesia.

g. Placements with Bank Indonesia and other banks

Placements with Bank Indonesia and other banks represent placements in Bank Indonesia deposit facility, call money, time deposit and saving.

Placements with Bank Indonesia and other banks are measured at amortised cost and are stated at amortised cost using the effective interest rate method less allowance for impairment losses.

Refer to Note 3e for the accounting policies of financial assets.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

h. Efek-efek

Efek-efek yang dimiliki oleh Bank berupa Surat Utang Negara (SUN) dan Obligasi Korporasi.

Efek-efek yang diklasifikasikan ke dalam kelompok *held to collect and sell* disajikan sebesar nilai wajarnya. Keuntungan atau kerugian yang belum direalisasi dari efek-efek tersebut setelah dikurangi pajak yang tercatat dalam ekuitas diakui sebagai penghasilan atau beban pada periode dimana surat berharga tersebut dijual.

Efek-efek yang diklasifikasikan ke dalam kelompok *held to collect*, disajikan sebesar biaya perolehan yang disesuaikan dengan premi dan/atau diskonto yang belum diamortisasi. Premi atau diskonto diamortisasi dengan menggunakan metode suku bunga efektif.

Bila terjadi penurunan nilai wajar dibawah biaya perolehan (termasuk amortisasi premi dan/atau diskonto) yang bersifat permanen, maka biaya perolehan efek-efek yang bersangkutan diturunkan sebesar nilai wajarnya. Jumlah penurunan nilai tersebut diakui pada laporan laba rugi tahun berjalan.

Pendapatan bunga diakui dalam laporan laba rugi dengan menggunakan metode suku bunga efektif.

Nilai wajar ditentukan berdasarkan harga kuotasi pasar yang berlaku. Manajemen akan menentukan nilai wajar efek-efek berdasarkan model yang dikembangkan secara internal dan estimasi terbaik, jika harga pasar yang dapat diandalkan tidak tersedia.

Lihat Catatan 3e untuk kebijakan akuntansi atas aset keuangan.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

h. Marketable securities

Securities held by the Bank in the form of Goverment Bond (SUN) and Corporate Bonds.

Marketable securities classified as held to collect and sell are presented at fair value. The unrealised gains or losses, net of tax, on the marketable securities recorded in equity are recognised as income or expense of the period when realised.

Marketable securities classified as held to collect are presented at cost adjusted for unamortised premium and/or discount. Premium or discount is amortised using effective interest method.

If there is a decrease in fair value below its cost (including amortisation of premium and/or discount) of such marketable securities will not be fully recovered, a permanent decline in value is considered to have occurred and the individual security is impaired to its fair value. The impairment is recognised as loss in the current year's profit or loss.

Interest income is recognized in the statements of profit or loss using the effective interest rate method.

Fair value is determined based on the prevailing market price quotation. Management will determine the fair value of securities based on internally developed models and best estimates, if reliable market prices are not available.

Refer to Note 3e for the accounting policies of financial assets.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

i. Efek-efek yang dibeli dengan janji dijual kembali dan efek-efek yang dijual dengan janji dibeli kembali

Efek-efek yang dibeli dengan janji dijual kembali

Efek-efek yang dibeli dengan janji dijual kembali *(reverse repo)* disajikan sebagai tagihan sebesar harga jual kembali yang disepakati dikurangi dengan selisih antara harga beli dan harga jual kembali yang disepakati (pendapatan bunga yang ditangguhkan) dan penyisihan kerugian penurunan nilai. Selisih antara harga beli dan harga jual kembali yang disepakati tersebut diamortisasi dengan menggunakan suku bunga efektif sebagai pendapatan bunga selama jangka waktu sejak efek-efek itu dibeli hingga saat dijual kembali.

Efek-efek yang dibeli dengan janji dijual kembali *(reverse repo)* diklasifikasikan sebagai aset keuangan yang diukur dengan biaya perolehan yang diamortisasi.

Lihat Catatan 3e untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

Efek-efek yang dijual dengan janji dibeli kembali

Efek-efek yang dijual dengan janji dibeli kembali disajikan sebagai liabilitas dalam laporan posisi keuangan sebesar harga pembelian kembali yang disepakati dikurangi dengan bunga dibayar dimuka yang belum diamortisasi. Selisih antara harga jual dan harga beli kembali yang disepakati diperlakukan sebagai beban bunga dibayar dimuka dan diakui sebagai beban bunga selama jangka waktu sejak efek-efek tersebut dijual hingga dibeli kembali dengan menggunakan metode suka bunga efektif.

Lihat Catatan 3e untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

j. Kredit yang diberikan

Kredit yang diberikan diukur pada biaya perolehan diamortisasi menggunakan metode suku bunga efektif, dikurangi dengan penyisihan kerugian penurunan nilai. Biaya perolehan diamortisasi dihitung dengan memperhitungkan diskonto atau premi pada saat akuisisi dan biaya transaksi yang merupakan bagian tidak terpisahkan dari suku bunga efektif. Amortisasi diakui dalam laporan laba rugi dan penghasilan komprehensif lain. Penyisihan kerugian penurunan nilai dibentuk jika terdapat bukti obyektif penurunan nilai.

Lihat Catatan 3e untuk kebijakan akuntansi atas aset keuangan.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

i. Securities purchased under agreements to resell and securities sold under repurchase agreement

Securities purchased under agreements to resell

Securities purchased under agreements to resell (reverse repo) are presented as receivables at the agreed resale price net of the difference between the purchase price and agreed resale price (unearned interest income) and allowance for impairment losses. The difference between the purchase price and the agreed resale price are amortised using effective interest rate as interest income over the period, commencing from the acquisition date to the resale date.

Securities purchased under agreements to resell (reverse repo) are classified as financial assets measured at amortised cost.

Refer to Note 3e for the accounting policies of financial assets and liabilities.

Securities sold under repurchase agreement

Securities sold under repurchase agreements are presented as liabilities in the statement of financial position at the agreed repurchase price net of the unamortized interest. The difference between the selling price and the agreed repurchase price is treated as unamortized interest and recognized as interest expense over the period, commencing from the selling date to the repurchase date using effective interest rate method.

Refer to Note 3e for the accounting policies of financial assets and liabilities.

j. Loans

Loans are measured at amortised cost using the effective interest rate method, less allowance for impairment losses. Amortised cost is calculated by taking into account any discount or premium on acquisition and transaction costs that are an integral part of effective interest rate. The amortisation is recognised in profit and loss and other comprehensive income. Allowance for impairment losses is provided if there is an objective evidence of impairment.

Refer to Note 3e for the accounting policies of financial assets.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

j. Kredit yang diberikan (lanjutan)

Modifikasi kredit yang diberikan

Skema modifikasi kredit yang diberikan dapat berupa penyesuaian pada suku bunga, pokok bunga dan tunggakan bunga, perpanjangan jangka waktu jatuh tempo, penjadwalan kembali pembayaran angsuran serta modifikasi persyaratan kredit lainnya.

Setelah syarat dan ketentuan telah dinegosiasi ulang, penurunan nilai yang ada sebelumnya akan diukur dengan menggunakan suku bunga efektif awal sebelum ketentuan kredit dimodifikasi dan kredit tersebut tidak lagi dalam kategori "*past due*". Manajemen akan melakukan kaji ulang kredit yang direstrukturisasi secara berkelanjutan untuk memastikan bahwa seluruh syarat terpenuhi dan pembayaran dimasa datang akan terjadi. Kredit tersebut akan dimasukkan dalam perhitungan penurunan nilai secara individual atau kolektif, yang dihitung dengan menggunakan suku bunga efektif awal dan mengikuti perlakuan atas perhitungan penurunan nilai kreditnya.

Jika persyaratan perjanjian suatu kredit dimodifikasi, maka Bank mengevaluasi apakah arus kas kontraktual dari kredit yang termodifikasi berbeda secara signifikan.

Jika arus kas berbeda secara signifikan, maka hak kontraktual atas arus kas dari aset keuangan yang original sebenarnya telah kadaluarsa. Dalam hal ini, aset keuangan yang original dihentikan pengakuannya dan aset keuangan yang baru diakui pada nilai wajar ditambah biaya transaksi yang memenuhi syarat. Imbalan yang diterima sebagai bagian dari modifikasi diperhitungkan sebagai berikut:

- Imbalan yang dipertimbangkan sewaktu menentukan nilai wajar dari aset baru dan imbalan yang merupakan pembayaran kembali (*reimbursement*) dari biaya transaksi yang memenuhi syarat akan dimasukkan sebagai pengakuan awal aset; dan

- Imbalan lainnya dimasukkan ke dalam laba rugi sebagai bagian dari keuntungan atau kerugian dari penghentian pengakuan.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

j. Loans (continued)

Loan modification

Modification schemes for loans can be in the form of adjustment on interest rate, loan principal and past due interest, extension of repayment period, rescheduling of installments and other modification of the terms of the loans.

Once the terms have been renegotiated, any previous impairment is measured using the original EIR as calculated before the modification of the terms and the loan is no longer considered "past due". Management continuously reviews renegotiated loans to ensure that all criteria are met and that the future payments are likely to occur. The loans continue to be subject to an individual or collective impairment assesment, which is calculated using the loan's original EIR and follow the impairment assessment of loans.

If the terms of a loan are modified, then the Bank evaluates whether the contractual cash flows of the modified asset are substantially different.

If the cash flows are substantially different, then the contractual rights to cash flows from the original financial asset are deemed to have expired. In this case the original financial asset is derecognised and a new financial asset is recognised at fair value plus any eligible transaction costs. Any fees received as part of the modification are accounted for as follows:

- *Fees that are considered in determining that fair value of the new asset and fees represent reimbursement of eligible transaction costs are included in the initial measurement of the asset; and*

- *Other fees are included in profit or loss as part of the gain or loss on derecognition.*

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

j. Kredit yang diberikan (lanjutan)

Modifikasi kredit yang diberikan (lanjutan)

Jika modifikasi aset keuangan yang diukur pada biaya perolehan diamortisasi tidak mengakibatkan penghentian pengakuan aset keuangan, maka Bank terlebih dahulu menghitung kembali nilai tercatat bruto aset keuangan menggunakan suku bunga efektif awal aset tersebut dan mengakui selisih penyesuaian sebagai keuntungan atau kerugian modifikasi di dalam laba rugi. Biaya atau imbalan yang terjadi dan imbalan modifikasi yang diterima disesuaikan ke nilai tercatat bruto dan diamortisasi selama sisa jangka waktu aset keuangan yang dimodifikasi.

Jika modifikasi dilakukan karena alasan risiko kredit, maka keuntungan atau kerugian disajikan sebagai kerugian penurunan nilai. Selain karena alasan ini, keuntungan atau kerugian disajikan sebagai pendapatan bunga yang dihitung dengan menggunakan metode suku bunga efektif.

Dalam keadaan yang tidak biasa, setelah perubahan atau modifikasi yang mengakibatkan penghentian pengakuan aset keuangan awal, mungkin terdapat bukti bahwa aset modifikasian memburuk pada pengakuan awal. Dengan demikian, aset keuangan tersebut diakui sebagai aset keuangan yang memburuk pada pengakuan awal.

Perubahan atau modifikasi yang dilakukan karena risiko kredit, dapat dipertimbangkan sebagai indikasi aset keuangan yang berasal dari aset keuangan yang memburuk pada pengakuan awal. Sedangkan perubahan atau modifikasi yang dilakukan dengan dasar pertimbangan bisnis, mungkin tidak diakui sebagai aset keuangan yang memburuk pada pengakuan awal. Namun, penilaian ini perlu dilakukan secara menyeluruh untuk menentukan apakah pengakuan awal aset keuangan telah memburuk pada saat pengakuan awal.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

j. Loans (continued)

Loan modification (continued)

If the modification of a financial asset measured at amortised cost does not result in derecognition of the financial asset, then the Bank first recalculates the gross carrying amount of the financial asset using the original effective interest rate of the asset and recognises the resulting adjustment as modification gain or loss in profit or loss. Any costs or fees incurred and modification fees received are adjusted to the gross carrying amount of the modified financial asset and are amortised over the remaining term of the modified financial asset.

If a modification is carried out because of credit-risk reason, then the gain or loss is presented together as impairment losses. In other cases, it is presented as interest income calculated using the effective interest rate method.

In some unusual circumstances, after changes or modifications that result in derecognition of the original financial asset, there may be evidence that the modified asset is credit impaired at initial recognition. Accordingly, the financial asset should be recognised as an originated credit impaired financial asset.

Changes or modifications that were made on the basis of credit risk reason can be considered as an indication of originated credit-impaired financial assets. Meanwhile changes or modifications that were made on the basis of business' considerations, may not be recognised as originated credit-impaired financial assets. However, comprehensive evaluation should be performed to determine whether initial recognition of financial assets has deteriorated at initial recognition.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

j. Kredit yang diberikan (lanjutan)

Modifikasi kredit yang diberikan (lanjutan)

Beberapa kebijakan internal mengenai restrukturisasi kredit sebagai berikut:

- Restrukturisasi diberikan kepada debitur yang mengalami kesulitan pembayaran pinjaman baik pokok ataupun bunga pinjaman dan masih memiliki prospek usaha.
- Debitur wajib mengajukan permohonan restrukturisasi kepada Bank.
- Wajib dilakukan analisa ulang atas kemampuan pembayaran kewajiban dan *appraisal* ulang agunan.
- Keputusan restrukturisasi dilakukan oleh pejabat yang berbeda dari pemutus kredit awal.
- Wajib disempurnakan legalitas dan pengikatan agunan.
- Penetapan kualitas kredit setelah restrukturisasi mengacu kepada ketentuan Bank Indonesia terkini mengenai kualitas aktiva produktif.

Kredit yang diberikan dihapusbukukan, ketika kredit sudah masuk dalam kategori macet (kolektibilitas 5) dan tidak terdapat prospek yang realistis mengenai pengembalian dimasa datang dan semua jaminan telah diupayakan untuk direalisasi atau sudah diambil alih. Kredit yang tidak dapat dilunasi dihapubukukan dengan mendebit cadangan kerugian penurunan nilai.

Penerimaan kembali atas kredit yang telah dihapus bukukan, disajikan sebagai pendapatan operasional lainnya.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

j. Loans (continued)

Loan modification (continued)

Some internal policies regarding loan restructuring are as follows:

- *Restructuring granted to debtors who have difficulty of loan payment for both loan principal or interest of loan and they still have business prospects.*
- *The debtors must submit an application of loan restructuring to the Bank.*
- *Mandatory conduct of a re-analysis of the ability of repayment obligations and re-appraisal of collateral.*
- *Decision of the restructuring carried out by different officials from the initial loans authorized.*
- *Mandatory enhanced legal and binding of collateral.*
- *Determination of loans collectibility after restructuring refers to the latest Bank Indonesia regulations concerning the quality of earning assets.*

Loans are written-off, when loans have been included in loss category (collectibility 5) and there is no realistic prospect of collection in the near future and all collaterials that have been sought to be realized or taken over. When a loan is deemed uncollectible, it is written-off against the related allowance for impairment losses.

The recoveries of loans written-off are presented as other operational income.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

k. Biaya dibayar dimuka

Biaya dibayar dimuka adalah biaya yang telah dikeluarkan tetapi belum diakui sebagai beban pada periode terjadinya.

Biaya dibayar dimuka akan diakui sebagai beban pada laporan laba rugi dan penghasilan komprehensif lain pada saat diamortisasi sesuai dengan masa manfaatnya menggunakan metode garis lurus (*straight-line method*).

l. Aset tetap

Bank menerapkan PSAK 16, "Aset Tetap". Aset tetap, kecuali tanah, dinyatakan sebesar biaya perolehan dikurangi akumulasi penyusutan dan rugi penurunan nilai (jika ada).

Aset tetap selain tanah dan bangunan disajikan sebesar harga perolehan dikurangi dengan akumulasi penyusutan dan penurunan nilai, jika ada.

Biaya perolehan awal aset tetap meliputi biaya konstruksi atau harga pembelian dan setiap biaya diatribusikan secara langsung untuk membawa aset ke kondisi kerjanya dan lokasi untuk digunakan. Tanah dinyatakan sebesar harga perolehan dan tidak disusutkan.

Biaya legal awal untuk mendapatkan hak legal diakui sebagai bagian biaya akuisisi tanah, biaya-biaya tersebut tidak di depresiasikan. Biaya terkait dengan pembaharuan hak atas tanah diakui sebagai aset tak berwujud dan diamortisasi sepanjang umur hukum hak.

Semua biaya pemeliharaan dan perbaikan yang tidak memenuhi kriteria untuk dikapitalisasi diakui dalam laporan laba rugi pada saat terjadinya. Pada setiap akhir tahun buku, nilai residu, umur manfaat, dan metode penyusutan ditelaah kembali dan disesuaikan secara prospektif, sesuai dengan keadaannya.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

k. Prepaid expenses

Prepaid expenses are expenses which have been incurred but have not been recognized as expenses in the related period.

Prepaid expenses are recognized as expenses in the statements of profit or loss and other comprehensive income during amortization in accordance with the expected beneficial period using the straight-line method.

l. Fixed assets

The Bank implemented SFAS 16, "Fixed Assets". Fixed assets, except land, are stated at cost less accumulated depreciation and impairment losses (if any).

Fixed assets other than land and buildings are stated at historical cost less accumulated depreciation and impairment loss, if any.

The initial cost of the fixed assets consists of its construction cost or purchase price and any directly attributable costs of bringing the asset to its working condition and location for its intended use. Land is stated at historical cost and is not depreciated.

Initial legal costs to obtain legal rights is recognized as part of land acquisition costs, these costs are not depreciated. Costs related to the renewal of land rights are recognized as intangible assets and amortised over the legal term.

All maintenance and repair costs which do not fulfill the capitalization criteria, are recognized in profit or loss upon occurrence. At each financial year end, the assets' residual values, useful lives and methods of depreciation are reviewed and adjusted prospectively, as appropriate.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

I. Aset tetap (lanjutan)

Aset dalam penyelesaian dinyatakan sebesar biaya perolehan dan disajikan sebagai bagian dari "Aset tetap". Akumulasi biaya perolehan meliputi biaya konstruksi dan biaya langsung lainnya. Aset dalam pembangunan tidak disusutkan dan hanya akan direklasifikasi ke masing-masing aset tetap yang bersangkutan pada saat aset tersebut selesai dikerjakan dan siap digunakan sesuai dengan tujuannya.

Semua aset tetap kecuali tanah, disusutkan berdasarkan metode garis lurus selama estimasi masa manfaat aset tersebut sebagai berikut:

	Tarif penyusutan/ *Depreciation rate*	**Tahun/*Years***	
Bangunan	5%	20	*Buildings*
Inventaris kantor dan peralatan kantor	12,5 - 25%	4 - 8	*Office furnitures and fixtures*
Kendaraan	12,5 - 25%	4 - 8	*Vehicles*
Komputer	6,7-25%	4 - 15	*Computer*
Instalasi	25%	4	*Installation*

Pada setiap tanggal neraca, Bank melakukan penelaahan untuk menetapkan sisa masa manfaat, mengindentifikasi apakah terjadi perubahan di dalam nilai residu dan metode akuntansi, serta untuk memutuskan apakah terdapat indikasi penurunan nilai.

Apabila aset tetap tidak digunakan lagi atau dijual, maka nilai tercatat dan akumulasi penyusutannya dikeluarkan dari laporan posisi keuangan, dan keuntungan atau kerugian yang terjadi diakui dalam laporan laba rugi tahun berjalan.

Beban renovasi dan penambahan yang jumlahnya signifikan dicatat sebagai bagian dari nilai tercatat aset yang bersangkutan apabila kemungkinan besar Bank akan mendapatkan manfaat ekonomi masa depan dari aset tersebut yang melebihi standar kinerja yang diperkirakan sebelumnya.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

I. Fixed assets (continued)

Assets under construction are stated at cost and are presented as part of "Fixed assets". The accumulated costs include cost of construction and other direct costs. Assets under construction are not depreciated and they will only be reclassified to the appropriate fixed asset account when the construction is completed and the constructed asset is ready for its intended use.

All fixed assets, except land, are depreciated using the straight-line method over their expected useful lives as follows:

At each reporting date, the Bank conducts an evaluation to define the remaining useful lives, identify whether there is a change in residual values and methods of accounting, as well as to decide whether there is any indication of impairment.

When assets are retired or otherwise disposed of, their carrying values and accumulated depreciation are eliminated from the statements of financial position and any gain or loss is recognized in profit or loss for the year.

Renovations and additions are recorded as part of the carrying amount of the related asset when the Bank will likely generate future economic benefits from those assets that exceed the performance standards expected.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

I. Aset tetap (lanjutan)

Apabila nilai tercatat aset lebih besar dari nilai yang dapat diperoleh kembali, nilai tercatat aset diturunkan menjadi sebesar nilai yang dapat diperoleh kembali, yang ditentukan sebagai nilai tertinggi antara nilai wajar dikurangi harga jual dan nilai yang dipakai.

Biaya bunga dan biaya pinjaman lainnya, seperti biaya diskonto pinjaman baik yang secara langsung atau tidak langsung digunakan untuk pendanaan konstruksi aset kualifikasian, dikapitalisasi hingga aset tersebut selesai dikonstruksi. Untuk biaya pinjaman yang dapat diatribusikan secara langsung pada aset kualifikasian, jumlah yang dikapitalisasi ditentukan dari biaya pinjaman aktual yang terjadi selama periode berjalan, dikurangi penghasilan yang diperoleh dari investasi sementara atas dana hasil pinjaman tersebut. Untuk pinjaman yang tidak dapat diatribusikan secara langsung pada suatu aset kualifikasian, jumlah yang dikapitalisasi ditentukan dengan mengalikan tingkat kapitalisasi terhadap jumlah yang dikeluarkan untuk memperoleh aset kualifikasian. Tingkat kapitalisasi dihitung berdasarkan rata-rata tertimbang biaya pinjaman yang dibagi dengan jumlah pinjaman yang tersedia selama periode, selain pinjaman yang secara spesifik diambil untuk tujuan memperoleh suatu aset kualifikasian.

Jumlah tercatat aset tetap dihentikan pengakuannya pada saat dilepaskan atau saat tidak ada manfaat ekonomis masa depan yang diharapkan dari penggunaan atau pelepasannya.

Laba atau rugi yang timbul dari penghentian pengakuan aset (dihitung dari selisih antara jumlah neto hasil pelepasan dan jumlah tercatat dari aset) diakui dalam laporan laba rugi pada tahun yang sama ketika aset tersebut dihentikan pengakuannya.

Bank menerapkan kebijakan akuntansi model revaluasi untuk aset tetap berupa tanah dan bangunan. Untuk aset tetap selain tanah dan bangunan menggunakan model biaya.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

I. Fixed assets (continued)

If the asset's carrying amount is greater than its recoverable value, the carrying value of assets is lowered to the amount of the recoverable amount, determined as the higher of fair value less cost of disposal and value in use.

Interest expense and other borrowing costs, such as loan discount fees either directly or indirectly used to finance the construction of qualifying assets are capitalized until the assets are completely constructed. For borrowing costs that are directly attributable to qualifying assets, the capitalized amount is determined from the actual borrowing costs incurred during the period, net of income derived from investments while on the loan proceeds. For loans that are not directly attributable to a qualifying asset, the amount capitalized is determined by applying a capitalization rate to the amount spent to acquire qualifying assets. The capitalization rate is calculated based on the weighted average borrowing costs divided by the number of loans available over the period, in addition to loans specifically taken for the purpose of obtaining a qualifying asset.

An item of fixed assets is derecognised 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 (calculated as the difference between the net disposal proceeds and the carrying amount of the asset) is recognised in profit or loss in the year the asset is derecognised.

The Bank applies revaluation model as accounting policy for land and buildings. For fixed assets other than land and buildings, it applies cost model.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

I. Aset tetap (lanjutan)

Tanah dan bangunan disajikan sebesar nilai wajar, dikurangi akumulasi penyusutan untuk bangunan. Penilaian terhadap tanah dan bangunan dilakukan oleh penilai independen eksternal yang telah memiliki sertifikasi. Penilaian atas aset tersebut dilakukan secara berkala untuk memastikan bahwa nilai wajar aset yang direvaluasi tidak berbeda secara material dengan nilai tercatatnya. Akumulasi penyusutan pada tanggal revaluasi dieliminasi terhadap nilai tercatat bruto aset, dan nilai netonya disajikan kembali sebesar nilai revaluasian aset tetap.

Jika nilai wajar dari aset yang direvaluasi mengalami perubahan yang signifikan dan fluktuatif, maka perlu direvaluasi secara tahunan, sedangkan jika nilai wajar dari aset yang direvaluasi tidak mengalami perubahan yang signifikan dan fluktuatif, maka perlu dilakukan revaluasi paling kurang tiga tahun sekali.

Kenaikan nilai tercatat yang timbul dari revaluasi tanah dan bangunan dicatat sebagai "Surplus Revaluasi" dan disajikan sebagai "Pendapatan Komprehensif Lain". Penurunan nilai tercatat yang timbul dari revaluasi dicatat sebagai beban pada tahun berjalan. Apabila aset tersebut memilki saldo "Surplus Revaluasi" yang disajikan sebagai "Pendapatan Komprehensif Lain", maka selisih penurunan nilai tercatat tersebut dibebankan terhadap "Surplus Revaluasi" dan sisanya diakui sebagai beban tahun berjalan.

Surplus revaluasi aset tetap yang termasuk dalam ekuitas dapat dipindahkan langsung ke saldo laba ketika aset tersebut dihentikan pengakuannya. Hal ini meliputi pemindahan sekaligus surplus revaluasi ketika penghentian atau pelepasan aset tersebut. Namun, sebagian surplus revaluasi tersebut dapat dipindahkan sejalan dengan penggunaan aset oleh Bank. Dalam hal ini, surplus revaluasi yang dipindahkan ke saldo laba adalah sebesar perbedaan antara jumlah penyusutan berdasarkan nilai revauasian aset dan jumlah penyusutan berdasarkan biaya perolehan awalnya. Pemindahan surplus revaluasi ke saldo laba tidak dilakukan melalui laba rugi.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

I. Fixed assets (continued)

Land and buildings are shown at fair value less subsequent depreciation for buildings. Valuation of land and buildings are performed by external independent appraisers with certain qualification. Valuations are performed with sufficient regularity to ensure the fair value of a revalued asset does not differ materially from its carrying amount. Any accumulated depreciation at the date of revaluation is eliminated against the gross carrying amount of the asset, and the net amount is restated to the revalued amount of the asset.

If the fair value of the revalued asset changes significantly, it is necessary to revalue on an annual basis, where as if the fair value of the revalued asset does not change significantly, it is necessary to revalue at a minimum every three years.

Increases in the carrying amount arising on revaluation of land and bulidings is recorded in "Revaluation Surplus" and presented in "Other Comprehensive Income". Decrease in the carrying amount as result of revaluation is recorded as expense in the current year. If the asset has a balance on its "Revaluation Surplus", loss from revaluation of fixed asset is first charged to "Revaluation Surplus" which is presented as "Other Comprehensive Income" and the rest of the amount is charged to current year's profit or loss.

The revaluation surplus of fixed assets in equity can be transferred directly to the retained earnings when the asset is derecognised. This includes the transfer of revaluation surplus when derecognised or upon disposal of fixed asset. However, some of the revaluation surplus can be reclassed in line with the Bank's use of fixed asset. In this case, the revaluation surplus transferred to the retained earnings is the amount of difference between depreciation based on the asset revaluation and the amount of depreciation based on the cost of its initial acquisition. The transfer of revaluation surplus to the retained earnings is not through profit and loss.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

m. Agunan yang diambil alih (AYDA)

Agunan yang diambil alih (AYDA) adalah aset yang diperoleh Bank, baik melalui pelelangan maupun diluar pelelangan berdasarkan penyerahan secara sukarela oleh pemilik agunan atau berdasarkan kuasa untuk menjual diluar lelang dari pemilik agunan dalam hal debitur tidak memenuhi kewajibannya kepada Bank. AYDA merupakan jaminan kredit yang diberikan yang telah diambil alih sebagai bagian dari penyelesaian kredit yang diberikan dan disajikan pada “Aset Lain-lain”.

Agunan yang diambil alih diakui sebesar nilai neto yang dapat direalisasi (*net realizable value*) atau sebesar nilai outstanding kredit yang diberikan, mana yang lebih rendah. Nilai neto yang dapat direalisasi adalah nilai wajar agunan yang diambil alih dikurangi dengan estimasi biaya untuk menjual agunan tersebut. Selisih lebih saldo kredit di atas nilai neto yang dapat direalisasi dari agunan yang diambilalih dibebankan ke dalam akun cadangan kerugian penurunan nilai aset. Selisih antara nilai agunan yang diambil alih dengan hasil penjualan diakui sebagai keuntungan atau kerugian pada saat penjualan.

Beban-beban yang berkaitan dengan pemeliharaan dan perbaikan AYDA dan properti dibebankan ke laporan laba rugi tahun berjalan pada saat terjadinya. Bila terjadi penurunan nilai yang bersifat permanen, maka nilai tercatatnya dikurangi untuk mengakui penurunan tersebut dan kerugiannya dibebankan pada laporan laba rugi tahun berjalan.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

m. Foreclosed collaterals

Foreclosed collaterals are the Bank's acquired assets, either through auctions or outside the auction based on voluntary submission by the owner of the collateral or by the power to sell outside of the auction of the owner of the collateral in the event that the debtor does not meet its obligations to the Bank. Foreclosed collaterals are collateral loans that were taken over as part of the settlement of loans and are presented in "Other Assets".

Foreclosed collaterals are stated at net realizable value or stated at loan outstanding amount, whichever is lower. Net realizable value is the fair value of the foreclosed collaterals less the estimated costs to sell the assets. The excess of loan receivable over the net realizable value of the foreclosed colaterals is charged to allowance for impairment losses. The difference between the recorded amount of the foreclosed collaterals and the proceeds from the sale of such collateral is recorded as a gain or loss at the time of sale.

Expenses for maintaining and repair of foreclosed collaterals and properties are charged to the current year's profit or loss as incurred. In the event of permanent impairment, the carrying amount is reduced to recognize the decline and the loss is charged to the statements of profit or loss.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

n. Aset tak berwujud

Aset tak berwujud diakui jika, dan hanya jika, biaya perolehan aset tersebut dapat diukur secara andal dan kemungkinan besar Bank akan memperoleh manfaat ekonomis masa depan dari aset tersebut.

Bank mengklasifikasikan aset tak berwujud dalam aset lain-lain, berupa perangkat lunak dan lisensi. Aset tak berwujud dicatat sebesar biaya perolehan dikurangi akumulasi amortisasi dan akumulasi rugi penurunan nilai, jika ada.

Biaya perolehan perangkat lunak terdiri dari seluruh pengeluaran yang dapat dikaitkan langsung dalam persiapan perangkat lunak tersebut sehingga siap digunakan sesuai dengan tujuannya.

Pengeluaran setelah perolehan perangkat lunak dapat ditambahkan pada biaya perolehan perangkat lunak atau dikapitalisasi sebagai perangkat lunak hanya jika pengeluaran tersebut menambah manfaat ekonomis masa depan dari perangkat lunak yang bersangkutan sehingga menjadi lebih besar dari standar kinerja yang diperkirakan semula. Pengeluaran yang tidak menambah manfaat ekonomis masa depan dari perangkat lunak diakui sebagai beban pada saat terjadinya.

Masa manfaat ekonomis, nilai residu dan metode amortisasi ditelaah setiap akhir tahun.

Perangkat lunak diamortisasi dengan menggunakan metode garis lurus selama estimasi umur manfaatnya, berdasarkan umur manfaat aset tak berwujud yang diestimasi sebagai berikut:

Amortisasi diakui dalam laporan laba rugi dan penghasilan komprehensif lain dengan menggunakan metode garis lurus, sejak tanggal perangkat lunak tersebut tersedia untuk dipakai sampai berakhirnya masa manfaat dari perangkat lunak tersebut.

Estimasi masa manfaat ekonomis perangkat lunak adalah selama 3-15 tahun atau dengan tarif penyusutan sebesar 6,7% - 33,3%. Sedangkan estimasi masa manfaat ekonomis untuk lisensi dan merk dagang adalah sesuai dengan hak kontraktual masing-masing lisensi dan merek dagang tersebut, paling lama untuk 10 tahun atau dengan tarif penyusutan sebesar 10%.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

n. Intangible assets

Intangible assets are recognised only 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.

The Bank classifies intangible assets in other assets, such as software and license. Intangible assets are stated at cost less accumulated amortization and accumulated impairment loss, if any.

Cost of software consists of all expenses directly attributable to the preparation of such software cost, until ready to be used for their intended purpose.

Subsequent expenditure on software is capitalized only when it increases the future economic benefits of the software, so that it becomes larger than originally expected performance standards. Expenditure with no addition of future economic benefits from the software is directly recognised as expenses when incurred.

The estimated useful lives, residual values and amortization method are reviewed at each financial year end.

Software is amortised by using straight-line method over the estimated useful life of software, based on the estimated useful lives of the fixed assets as follows:

Amortization is recognized in statements of profit or loss and comprehensive income using the straight line method, from the date that is available for use until the economic benefits of software is ended.

Estimated economic useful life of software is for 3-15 years or with depreciation rate of 6.7% - 33.3%. Meanwhile, estimated economic useful life of license and trademark is in accordance with the contractual rights of each license and trademark, with the longest time of 10 years or with depreciation rate of 10%.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

n. Aset tak berwujud (lanjutan)

Aset tak berwujud dihentikan pengakuannya jika:

a. Dilepas; atau

b. Tidak terdapat lagi manfaat ekonomi masa depan yang diharapkan dari penggunaan atau pelepasannya.

o. Penurunan nilai aset non-keuangan

Nilai tercatat aset non-keuangan ditelaah untuk penurunan nilai apabila terdapat kejadian atau perubahan keadaan yang mengindikasikan bahwa nilai tercatat suatu aset tidak dapat dipulihkan. Jika ada indikasi seperti itu dan nilai tercatat suatu aset melebihi taksiran jumlah terpulihkan, aset atau unit penghasil kas diturunkan nilainya ke jumlah terpulihkan. Taksiran jumlah terpulihkan aset adalah yang lebih tinggi dari nilai wajar aset dan nilai pakai.

Nilai wajar adalah nilai yang diperoleh dari penjualan aset dalam transaksi yang wajar dikurangi biaya penjualan sedangkan nilai pakai adalah nilai kini dari estimasi arus kas masa mendatang yang diharapkan muncul dari penggunaan aset secara terus menerus dan dari penjualannya pada akhir masa pakainya.

Untuk aset yang tidak menghasilkan arus kas masuk independen yang besar, jumlah terpulihkan ditentukan untuk unit penghasil kas terkait aset tersebut. Rugi penurunan nilai diakui dalam laporan laba rugi dan penghasilan komprehensif lain. Dalam membuat taksiran nilai pakai, estimasi arus kas masa mendatang didiskontokan ke nilai sekarang dengan menggunakan tingkat diskonto sebelum pajak yang mencerminkan penilaian pasar saat ini dari nilai waktu dari uang dan risiko spesifik untuk aset.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

n. Intangible assets (continued)

Intangible asset is derecognized if it is:

a. Disposed; or

b. There is no expectation of future economic benefits when used or released.

o. Impairment of non-financial assets

The carrying values of non-financial assets are reviewed for impairment whenever events or changes in circumstances indicate that the carrying amount of an asset may not be recoverable. If such indication exists and where the carrying amount of an asset exceeds the estimated recoverable amount, the assets or cash-generating units are written down to their recoverable amount. The estimated recoverable amount of an asset is the higher of an asset's fair value less cost to sell and value-in-use.

The fair value is the amount obtainable from the sale of an asset in an arm's length transaction less costs of disposal while value-in-use is the present value of estimated future cash flows expected to arise from the continuing use of an asset and from its disposal at the end of its useful life.

For an asset that does not generate largely independent cash inflows, the recoverable amount is determined for the cash-generating unit to which the asset belongs. Impairment losses are recognised in profit or loss and other comprehensive income. In assessing value-in-use, the estimated 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.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

o. Penurunan nilai aset non-keuangan (lanjutan)

Untuk aset non-keuangan tidak termasuk aset tak berwujud dengan masa manfaat tidak terbatas, penilaian dilakukan pada setiap tanggal pelaporan, apakah ada indikasi bahwa kerugian penurunan nilai yang sebelumnya diakui mungkin tidak lagi ada atau mungkin telah menurun. Jika indikasi tersebut terjadi, jumlah terpulihkan diperkirakan. Rugi penurunan nilai yang diakui sebelumnya dibalik hanya jika telah terjadi perubahan dalam estimasi yang digunakan untuk menentukan jumlah terpulihkan aset sejak rugi penurunan nilai terakhir diakui. Jika ini kasusnya, jumlah tercatat aset meningkat menjadi jumlah terpulihkan tersebut. Jumlah peningkatan tersebut tidak dapat melebihi nilai tercatat yang telah ditentukan, setelah dikurangi penyusutan atau amortisasi, sehingga seolah-olah kerugian penurunan nilai yang diakui untuk aset tahun-tahun sebelumnya tidak pernah terjadi.

Pembalikan tersebut diakui dalam laporan laba rugi kecuali aset dicatat pada nilai revaluasi, yang mana pembalikan diperlakukan sebagai peningkatan revaluasi. Setelah pembalikan itu, beban penyusutan atau amortisasi disesuaikan dalam tahun-tahun mendatang untuk mengalokasikan jumlah revisi nilai tercatat aset, dikurangi nilai sisa, secara sistematis atas sisa manfaatnya.

Aset tak berwujud dengan masa manfaat tidak terbatas diuji untuk penurunan nilai setiap tahun baik secara individu maupun di tingkat unit penghasil kas mana yang sesuai dan ketika keadaan mengindikasikan bahwa nilai tercatat mungkin mengalami penurunan nilai.

p. Liabilitas segera

Liabilitas segera merupakan liabilitas Bank yang harus segera dibayarkan kepada pihak lain berdasarkan kontrak atau perintah dari pihak yang mempunyai kewenangan untuk itu. Liabilitas segera diukur sebesar biaya perolehan diamortisasi.

Lihat Catatan 3e untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

o. Impairment of non-financial assets (continued)

For non-financial assets excluding intangible assets with indefinite useful life, an assessment is made at each reporting date as to whether there is any indication that previously recognised impairment losses may no longer exist or may have decreased. If such indication exists, the recoverable amount is estimated. A previously recognised impairment loss is reversed only if there has been a change in the estimates used to determine the asset's recoverable amount since the last impairment loss was recognised. If that is the case, the carrying amount of the asset is increased to its recoverable amount. That increased amount cannot exceed the carrying amount that would have been determined, net of depreciation or amortisation, had no impairment loss been recognised for the asset in prior years.

Such reversal is recognised in profit or loss unless the asset is carried at revalued amount, in which case the reversal is treated as a revaluation increase. After such a reversal, the depreciation or amortisation expense is adjusted in future years to allocate the asset's revised carrying amount, less any residual value, on a systematic basis over its remaining useful life.

Intangible assets with indefinite useful lives are tested for impairment annually either individually or at the cash-generating unit level as appropriate and when circumstances indicate that the carrying value may be impaired.

p. Liabilities due immediately

Obligations due immediately represent obligations to third parties based on contract or order by those having authority that have to be settled immediately. Obligations due immediately are measured at their amortised cost.

Refer to Note 3e for the accounting policies of financial assets and liabilities.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

q. Simpanan nasabah

Simpanan nasabah terdiri dari giro, tabungan dan deposito berjangka

Giro merupakan dana nasabah yang dapat digunakan sebagai alat pembayaran dan penarikannya dapat dilakukan setiap saat melalui cek, atau dengan cara pemindahbukuan dengan bilyet giro atau sarana perintah pembayaran lainnya.

Tabungan merupakan dana nasabah yang bisa ditarik setiap saat berdasarkan persyaratan tertentu yang disepakati bersama.

Deposito berjangka merupakan simpanan nasabah yang dapat ditarik dalam jangka waktu tertentu berdasarkan kesepakatan antara nasabah dengan Bank.

Simpanan dari nasabah diklasifikasikan sebagai liabilitas keuangan yang diukur pada biaya perolehan diamortisasi. Lihat Catatan 3e untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

r. Simpanan dari bank lain

Simpanan dari bank lain terdiri dari kewajiban terhadap bank lain, dalam bentuk giro, deposito berjangka, tabungan dan *interbank call money*.

Simpanan dari bank lain diklasifikasikan sebagai liabilitas keuangan pada biaya perolehan diamortisasi. Lihat Catatan 3e untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

s. Pendapatan provisi dan komisi

Pendapatan provisi dan komisi yang berkaitan langsung dengan kegiatan 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.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

q. Deposits from customers

Deposits from customers represent current accounts, savings and time deposits.

Demand deposits represent deposits from customers that can be used as instruments of payment and can be withdrawn at any time through cheques or transfer of funds with clearing account or other forms.

Savings accounts represent deposits from customers that can be withdrawn at anytime based on certain conditions agreed by both parties.

Time deposits represent deposits from customers that can be withdrawn after a certain time in accordance with the agreement between the customers and the Bank.

Deposits from customers are classified as financial liabilities at amortised cost. Refer to Note 3e for the accounting policies of financial assets and liabilities.

r. Deposits from other banks

Deposits from other banks represent liabilities to other banks in the form of demand deposits, time deposits, saving and interbank call money.

Deposits from other banks are classified as financial liabilities at amortised cost. Refer to Note 3e for the accounting policies of financial assets and liabilities.

s. Provision and commission income

Provision and commissions directly related to lending activities, or provision and commission income which relates to a specific period, is amortised over the term of contract using the effective interest rate method and classified as part of interest income in profit or loss.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

s. Pendapatan provisi dan komisi (lanjutan)

Pendapatan provisi dan komisi yang tidak berkaitan dengan kegiatan pemberian kredit atau suatu jangka waktu atau yang nilainya tidak material berdasarkan kebijakan Bank diakui sebagai pendapatan pada saat terjadinya transaksi sebagai pendapatan operasional lainnya.

t. Pendapatan dan biaya lain-lain

Provisi yang dapat diatribusikan secara langsung terhadap aset keuangan diakui sebagai penyesuaian atas suku bunga efektif aset keuangan tersebut.

Seluruh penghasilan dan beban lain-lain yang terjadi dibebankan pada laporan laba rugi dan penghasilan komprehensif lain pada saat terjadinya.

u. Sewa

Pada tanggal permulaan kontrak, Bank menilai apakah kontrak merupakan atau mengandung sewa. Suatu kontrak merupakan atau mengandung sewa jika kontrak tersebut memberikan hak untuk mengendalikan penggunaan aset identifikasian selama suatu jangka waktu untuk dipertukarkan dengan imbalan.

Bank dapat memilih untuk tidak mengakui aset hak-guna dan liabilitas sewa untuk:
- Sewa jangka-pendek; dan
- Sewa yang aset pendasarnya bernilai rendah.

Untuk menilai apakah kontrak memberikan hak untuk mengendalikan penggunaan aset identifikasian, Bank harus menilai apakah:
- Bank memiliki hak untuk mendapatkan secara substansial seluruh manfaat ekonomi dari penggunaan aset identifikasian; dan

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

s. Provision and commission income (continued)

Provision and commissions income which are not related to lending activities or a specific period or immaterial in amount based on the Bank's policy are recognized as revenues on the transaction date as other operating income.

t. Other income and expenses

Fees that are directly attributable to the financial asset are recognized as adjustments to the effective interest rate on such asset.

All of these other income and expenses are recorded in the statement of profit or loss and comprehensive income when incurred.

u. Lease

At the inception of a contract, the Bank assesses whether the contract is or contains a lease. A contract is or contains a lease if the contract conveys the right to control the use of an identified assets for a period of time in exchange for consideration.

The Bank can choose not to recognise the right-of-use asset and lease liabilities for:
- *Short term lease; and*
- *Low value assets.*

To assess whether a contract conveys the right to control the use of an identified asset, the Bank shall assess whether:
- *The Bank has the right to obtain substantially all the economic benefits from use of the asset throughout the period of use; and*

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

u. Sewa (lanjutan)

Untuk menilai apakah kontrak memberikan hak untuk mengendalikan penggunaan aset identifikasian, Bank harus menilai apakah: (lanjutan)

- Bank memiliki hak untuk mengarahkan penggunaan aset Bank memiliki hak ini ketika Bank memiliki hak untuk pengambilan keputusan yang relevan tentang bagaimana dan untuk tujuan apa aset akan digunakan selama periode penggunaan.

Pada tanggal permulaan sewa, Bank mengakui aset hak-guna dan liabilitas sewa. Aset hak-guna diukur pada biaya perolehan, dimana meliputi jumlah pengukuran awal liabilitas sewa yang disesuaikan dengan pembayaran sewa yang dilakukan pada atau sebelum tanggal permulaan, ditambah dengan biaya langsung awal yang dikeluarkan. Aset hak-guna diamortisasi dengan menggunakan metode garis lurus sepanjang jangka umur sewa.

Liabilitas sewa diukur pada nilai kini pembayaran sewa yang belum dibayar pada tanggal permulaan, didiskontokan dengan menggunakan suku bunga implisit dalam sewa atau jika suku bunga tersebut tidak dapat ditentukan, maka menggunakan suku bunga pinjaman *incremental*. Pada umumnya, Bank menggunakan suku bunga pinjaman *incremental* sebagai tingkat bunga diskonto.

Pembayaran sewa dialokasikan menjadi bagian pokok dan biaya keuangan. Biaya keuangan dibebankan pada laba rugi selama periode sewa sehingga menghasilkan tingkat suku bunga periodik yang konstan atas saldo liabilitas untuk setiap periode.

Jika sewa mengalihkan kepemilikan aset pendasar kepada Bank pada akhir masa sewa atau jika biaya perolehan aset hak-guna merefleksikan Bank akan mengeksekusi opsi beli, maka Bank menyusutkan aset hak-guna dari tanggal permulaan hingga akhir umur manfaat aset pendasar. Jika tidak, maka Bank menyusutkan aset hak-guna dari tanggal permulaan hingga tanggal yang lebih awal antara akhir umur manfaat aset hak-guna atau akhir umur sewa.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

u. Lease (continued)

To assess whether a contract conveys the right to control the use of an identified asset, the Bank shall assess whether: (continued)

- *The Bank has the right to direct the use of the asset. The Bank has the right when it has the most relevant decision-making rights on how and for what purpose the asset is used during the period.*

The Bank recognises right-of-use asset and lease liability at the lease commencement date. The right-of-use is initially measured at cost, which comprises the initial amount of the lease liability adjusted for any lease payment made at or before the commencement date, plus any initial direct cost incurred. The right-of-use asset is amortised over the straight-line method throughout the useful life.

The lease liability is initially measured at the present value of the lease payments that are not paid at the commencement date, discounted using the interest rate implicit in the lease or if that right cannot be readily determined, using the incremental borrowing rate. Generally, the Bank uses its incremental borrowing rate as a discount rate.

Each lease payment is allocated between the liability and finance cost. The finance cost is charged to profit or loss over the lease period so as to produce a constant periodic rate of interest on the remaining balance of the liability for each period.

If the lease transfers ownership of the underlying asset to the Bank by the end of the lease term or if the cost of the right-of-use asset reflects that the Bank will exercise a purchase option, the Bank depreciates the right-of-use asset from the commencement date to the end of the useful life of the underlying asset. Otherwise, the Bank depreciates the right-of-use asset from the commencement date to the earlier of the end of the useful life of the right-of-use asset or the end of the useful life.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

u. Sewa (lanjutan)

Modifikasi sewa

Bank mencatat modifikasi sewa sebagai sewa terpisah jika:

- modifikasi meningkatkan ruang lingkup sewa dengan menambahkan hak untuk menggunakan satu aset pendasar atau lebih;

- imbalan sewa meningkat sebesar jumlah yang setara dengan harga tersendiri untuk peningkatan dalam ruang lingkup dan penyesuaian yang tepat pada harga tersendiri tersebut untuk merefleksikan kondisi kontrak tertentu.

v. Perpajakan

Perlakuan akuntansi atas pajak penghasilan sesuai dengan PSAK 46 (Revisi 2014), "Pajak Penghasilan".

Beban pajak terdiri dari pajak kini dan pajak tangguhan. Pajak diakui dalam laporan laba rugi, kecuali jika pajak tersebut terkait dengan transaksi atau kejadian yang diakui di penghasilan komprehensif lain atau langsung diakui ke ekuitas. Dalam hal ini, pajak tersebut masing-masing diakui dalam penghasilan komprehensif lain atau ekuitas.

Beban pajak kini dihitung berdasarkan peraturan perpajakan yang berlaku atau yang secara substantif berlaku pada akhir periode pelaporan. Manajemen secara periodik mengevaluasi posisi yang dilaporkan di Surat Pemberitahuan Tahunan ("SPT") sehubungan dengan situasi di mana aturan pajak yang berlaku membutuhkan interpretasi. Jika perlu, manajemen menentukan provisi berdasarkan jumlah yang diharapkan akan dibayar kepada otoritas pajak.

Pajak penghasilan tangguhan diakui sepenuhnya, dengan menggunakan metode liabilitas untuk semua perbedaan temporer yang berasal dari selisih antara dasar pengenaan pajak aset dan liabilitas dengan nilai tercatatnya pada laporan keuangan.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

u. Lease (continued)

Leases modification

The Bank accounts for a lease modification as a separate lease if:

- *the modification increases the scope of the leases by adding the right to use one or more underlying assets;*

- *the consideration for the leases increases by an amount commensurate with the standalone price for the increase in scope and any appropriate adjustments to that standalone price to reflect the circumstances of the particular contract.*

v. Taxation

Accounting treatment for income tax is in accordance with SFAS 46 (Revised 2014), "Income Tax".

Tax expense consists of current tax and deferred tax. Taxes are recognised in profit or loss, unless the tax is related to transactions or events that are recognised in other comprehensive income or recognised directly in equity. In this case, the tax is recognised in other comprehensive income or equity, respectively.

Current tax expense is calculated based on the tax laws that have been enacted or substantively enacted at the end of the reporting period. Management periodically evaluates positions reported in Annual Tax Returns ("SPT") with respect to situations where applicable in which tax regulations require interpretation. If necessary, Management determines provisions based on the amounts expected to be paid to the tax authorities.

Deferred income tax is recognised in full, using the liability method, for all temporary differences that arise from the difference between the tax bases of assets and liabilities and their carrying values in the financial statements.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

v. Perpajakan (lanjutan)

Namun, liabilitas pajak penghasilan tangguhan tidak diakui jika berasal dari pengakuan awal *goodwill.* Pajak penghasilan tangguhan juga tidak diperhitungkan jika pajak penghasilan tangguhan tersebut timbul dari pengakuan awal aset atau pengakuan awal liabilitas dalam transaksi yang bukan kombinasi bisnis yang pada saat transaksi tidak mempengaruhi laba akuntansi maupun laba kena pajak/rugi pajak.

Pajak penghasilan tangguhan diukur dengan menggunakan tarif pajak yang sudah diberlakukan atau secara substantif berlaku pada akhir periode pelaporan dan diekspektasi akan digunakan ketika aset pajak tangguhan yang berhubungan direalisasi atau liabilitas pajak tangguhan diselesaikan.

Aset pajak tangguhan diakui hanya jika kemungkinan jumlah penghasilan kena pajak di masa depan akan memadai untuk dikompensasi dengan perbedaan temporer yang masih dapat dimanfaatkan.

Liabilitas pajak tangguhan tidak diakui untuk perbedaan temporer antara nilai tercatat dan dasar pengenaan pajak dari investasi pada operasi asing ketika Bank bisa mengontrol periode pengembalian dari perbedaan temporer dan ada kemungkinan bahwa perbedaan itu tidak akan dibalik di masa depan yang dapat diperkirakan.

Aset dan liabilitas pajak penghasilan tangguhan dapat saling hapus apabila terdapat hak yang berkekuatan hukum untuk melakukan saling hapus antara aset pajak kini dengan liabilitas pajak kini dan apabila aset dan pajak penghasilan tangguhan dikenakan oleh otoritas perpajakan yang sama dan adanya niat untuk melakukan penyelesaian saldo secara neto. Aset pajak kini dan liabilitas pajak kini akan saling hapus ketika Bank memiliki hak yang berkekuatan hukum untuk melakukan saling hapus dan adanya niat untuk melakukan penyelesaian saldo-saldo tersebut secara neto atau untuk merealisasikan dan menyelesaikan liabilitas secara bersamaan.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

v. Taxation (continued)

However, deferred income tax liability is not recognised when it originates from the initial recognition of goodwill. Deferred income tax is also not taken into account if the deferred income tax arises from the initial recognition of an asset or a liability in a transaction that is not a business combination, which at the time of the transaction does not affect accounting profit or taxable profit/loss.

Deferred income tax is measured at the tax rates that have been enacted or substantively enacted at the end of the reporting period and are expected to be applied when the related deferred tax assets are realised or the deferred tax liability is settled.

Deferred tax assets are recognised only to the extent that it is probable that the amount of future taxable income will be adequate to compensate for the temporary differences that can still be utilized.

Deferred tax liabilities are not recognised for temporary differences between the carrying amount and the tax base of investments in foreign operations when the Bank can control the payback period of the temporary differences and it is possible that the differences will not be reversed in the foreseeable future.

Deferred income tax assets and liabilities are offset when there is a legally enforceable right to offset current tax assets against current tax liabilities and when deferred income taxes assets and liabilities relate to income taxes levied by the same taxation authority where tax is an intention to settle the balance on a net basis. Current tax assets and current tax liabilities are offset when the Bank has a legally enforceable right to set-off and there is an intention to settle these balances on a net basis or to realise the asset and settle the liability simultaneously.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

v. Perpajakan (lanjutan)

Manajemen mengevaluasi secara periodik posisi yang diambil dalam surat pemberitahuan tahunan terkait dengan situasi dimana peraturan perpajakan yang berlaku memerlukan interpretasi lebih lanjut. Cadangan akan dibentuk, jika dianggap perlu, berdasarkan jumlah yang diharapkan harus dibayarkan ke kantor pajak.

w. Imbalan kerja karyawan

Imbalan pasca kerja jangka pendek

Imbalan pasca kerja jangka pendek diakui pada saat terutang kepada karyawan.

Imbalan pensiun

Bank menyelenggarakan program iuran pasti untuk seluruh karyawan tetapnya. Program pensiun dikelola oleh Dana Pensiun Lembaga Keuangan (DPLK) Manulife Indonesia. Kontribusi Bank dan karyawan masing-masing sebesar 13% dan 4% dihitung dari gaji dasar perbulan karyawan dan seluruhnya ditanggung oleh Bank. Kedua beban kontribusi dibukukan sebagai laba rugi.

Liabilitas iuran pasti yang diakui dalam laporan posisi keuangan adalah nilai kini liabilitas iuran pasti pada tanggal laporan posisi keuangan disesuaikan dengan keuntungan atau kerugian aktuarial.

Sehubungan dengan program imbalan pasti, liabilitas diakui pada laporan posisi keuangan sebesar nilai kini kewajiban imbalan pasti pada akhir periode pelaporan dikurangi nilai wajar aset program. Kewajiban imbalan pasti dihitung setiap tahun oleh aktuaris yang independen dengan menggunakan metode *projected unit credit*.

Keuntungan dan kerugian dari *curtailment* atau penyelesaian program manfaat pasti diakui ketika kurtailmen atau penyelesaian tersebut terjadi.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

v. Taxation (continued)

Management periodically evaluates positions taken in annual tax returns with respect to situations in which applicable tax regulations are subject to interpretation. Provisions are established, where appropriate, on the basis of amount expected to be paid to the tax authorities.

w. Employee benefit

Short-term post-employee benefits

Short-term post-employee benefits are recognized when they accrued to the employees.

Pension benefits

The Bank established defined contribution plans covering all their permanent employees. The pension plans are managed by Financial Institution Pension Fund (DPLK) Manulife Indonesia. The pension plans are funded by contributions from the Bank's employees at 13% and 4% of employee's basic salaries per month, respectively and all borne by the Bank. Both contributions are charged to profit or loss.

The liability recognized in the statement of financial position in respect of a defined contribution plan is the present value of the defined contribution obligation at the statement of financial position date adjusted for actuarial gains or losses.

The liability recognized in the statement of financial position in respect of defined benefit pension plans is the present value of the defined benefit obligation at the end of the reporting period less the fair value of plan assets. The defined benefit obligation is calculated annually by independent actuaries using the projected unit credit method.

Gains and losses on the curtailment or settlement of a defined benefit plan are recognized when the curtailment or settlement occurs.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

w. Imbalan kerja karyawan (lanjutan)

Imbalan pensiun (lanjutan)

Pengukuran kembali dapat timbul dari perubahan pada asumsi-asumsi aktuarial yang dibebankan atau dikreditkan ke ekuitas di penghasilan komprehensif lain dan disajikan bagian dari penghasilan komprehensif lain di ekuitas.

Biaya jasa lalu diakui segera di laporan laba rugi.

Bank menerapkan PSAK 24 (Revisi 2016) "Imbalan Pasca Kerja". Bank menghitung dan mencatat imbalan pasca kerja atas uang pesangon per 31 Desember 2022 dan 2021 sesuai dengan Undang-undang Cipta Kerja No. 11/2020. Imbalan pasca-kerja merupakan manfaat pasti yang dibentuk tanpa pendanaan khusus dan didasarkan pada masa kerja dan jumlah penghasilan karyawan pada saat pensiun. Metode penilaian aktuarial yang digunakan untuk menentukan nilai kini cadangan imbalan pasti, beban jasa kini yang terkait dan beban jasa lalu adalah metode *Projected Unit Credit*. Beban jasa kini, beban bunga, beban jasa lalu yang telah menjadi hak karyawan dan dampak kurtailmen atau penyelesaian (jika ada) diakui segera pada laporan laba rugi dan penghasilan komprehensif lain periode berjalan. Beban jasa lalu yang belum menjadi hak karyawan diamortisasi selama jangka waktu rata-rata sisa masa kerja karyawan.

Bank mengakui keuntungan atau kerugian aktuaria dari liabilitas imbalan pasca kerja diakui secara langsung di dalam penghasilan komprehensif lain.

Bank mengakui laba atau rugi dari *curtailment* pada saat *curtailment* terjadi. Keuntungan atau kerugian *curtailment* terdiri dari perubahan yang terjadi dalam nilai kewajiban manfaat pasti dan keuntungan atau kerugian aktuaria dan biaya jasa lalu yang diakui sebelumnya.

x. Laba/(rugi) per saham (LPS)

Laba/(rugi) per saham dasar dihitung dengan membagi laba/(rugi) tahun berjalan yang tersedia bagi pemegang saham biasa (laba/(rugi) residual) dengan jumlah rata-rata tertimbang lembar saham biasa yang beredar selama tahun berjalan.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

w. Employee benefit (continued)

Pension benefits (continued)

Remeasurement arising from experience adjustments and changes in actuarial assumptions are charged or credited to equity in other comprehensive income and presented as part of other comprehensive income in equity.

Past service costs are recognized immediately in the statements of profit or loss.

The Bank has adopted SFAS 24 (Revised 2016) "Post-Employee Benefits". The Bank calculates and recognizes post-employment benefit obligation for severance pay as of December 31, 2022 and 2021 in accordance with Omnibus Law No. 11//2020. Post-employment benefits are unfunded in which amounts are determined based on years of service and salaries of the employees at the time of pension. The actuarial valuation method used to determine the present value of defined-benefit obligation, related current service costs and past service costs is the Projected Unit Credit. Current service costs, interest costs, past service costs which are already vested, and effects of curtailments and settlements (if any) are charged directly to statement of profit or loss and other comprehensive income. Past service costs which are not yet vested for working (active) employees are amortised during the employees' average remaining years of service, until the benefits become vested.

The Bank has recognized actuarial gain or loss from post-employee benefit liability shall be recognized directly in other comprehensive income.

The Bank has recognized gain or loss from curtailment when it occurred. Curtailment's gain or loss consist of the changes that have occurred in value of defined benefit obligation and actuarial gain or loss and past service costs that has been recognized.

x. Earnings/(loss) per share (EPS)

Basic earnings/(loss) per share is computed by dividing income/(loss) for the year available to shareholders of ordinary shares (residual income/(loss)) by the weighted average number of ordinary shares outstanding during the current year.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

x. Laba/(rugi) per saham (LPS) (lanjutan)

Laba/(rugi) per saham dilusian didasarkan pada asumsi bahwa saham biasa tambahan yang dikeluarkan sebagai hasil dari konversi saham konversi dan pelaksanaan waran saham sehingga meningkatkan jumlah saham biasa dan akibatnya menciptakan dilusi atas laba/(rugi) per saham dasar.

y. Informasi segmen

Bank menerapkan PSAK 5, "Segmen Operasi". PSAK revisi ini mengatur pengungkapan yang memungkinkan pengguna laporan keuangan untuk mengevaluasi sifat dan dampak keuangan dari aktivitas bisnis yang mana Bank terlibat dan lingkungan ekonomi dimana Bank beroperasi. Tidak terdapat dampak signifikan atas penerapan standar akuntansi yang direvisi tersebut terhadap laporan keuangan.

Segmen adalah bagian khusus dari Bank yang terlibat baik dalam menyediakan produk dan jasa (segmen usaha), maupun dalam menyediakan produk dan jasa untuk lingkungan ekonomi tertentu (segmen geografis), yang memiliki risiko dan imbalan yang berbeda dari segmen lainnya.

Jumlah setiap unsur segmen dilaporkan merupakan ukuran yang dilaporkan kepada manajemen untuk tujuan mengalokasikan sumber daya dalam satu segmen dan menilai kinerjanya.

Pendapatan, beban, laba rugi bersih, aset dan liabilitas segmen termasuk item-item yang dapat diatribusikan langsung kepada suatu segmen serta hal-hal yang dapat dialokasikan dengan dasar yang sesuai kepada segmen tersebut. Segmen ditentukan sebelum saldo transaksi antar kelompok usaha dieliminasi.

z. Pendapatan dan beban provisi dan komisi

Pendapatan dan beban provisi dan komisi yang merupakan bagian dari suku bunga efektif instrumen keuangan, dimasukkan dalam perhitungan suku bunga efektif. Pendapatan dan beban ini diamortisasi sepanjang umur aset atau liabilitas keuangan, atau selama periode risiko.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

x. Earnings/(loss) per share (EPS) (continued)

Diluted earnings/(loss) per share is based on the assumption that additional ordinary shares are issued as a result of conversion of convertible securities and exercise of share warrants thereby increasing the number of ordinary shares and consequently creating a dilution in the basic earnings/(loss) per share.

y. Segment information

The Bank applied SFAS 5, "Operating Segments". The revised SFAS requires disclosures that will enable users of financial statements to evaluate the nature and financial effects of the business activities in which the Bank engages and the economic environments in which it operates. There is no significant impact on the adoption of the revised accounting standard on the financial statements.

A segment is a distinguishable component of the Bank that is engaged either in providing certain products and services (business segment), or in providing products and services within a particular economic environment (geographical segment), which is subject to risks and rewards that are different from those of other segments.

The amount of each segment item reported shall be the measure reported to the management for the purposes of allocating resources to the segment and assessing its performance.

Segment revenue, expenses, net income, 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. Segments are determined before intra-group transaction balances are eliminated.

z. Provision and commission income and expense

Provision and commissions income and expense that are integral to the effective interest rate on a financial instrument are being taken into account in calculation of the effective interest rate. These income and expense are amortised over the life of financial assets or liabilities or during the period of the risk.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

z. Pendapatan dan beban provisi dan komisi (lanjutan)

Provisi dan komisi yang tidak berkaitan dengan kegiatan utama Bank diakui sebagai pendapatan atau beban pada saat terjadinya transaksi dan diklasifikasikan sebagai pendapatan operasional lainnya atau beban operasional lainnya.

aa. Pengakuan pendapatan dan beban bunga

Pendapatan dan beban bunga untuk semua instrumen keuangan dengan *interest bearing* dicatat dalam pendapatan bunga dan beban bunga di dalam laporan laba rugi menggunakan metode suku bunga efektif.

Beban bunga yang berkaitan langsung dengan kegiatan simpanan nasabah, seperti *refferal code* untuk deposito berjangka atau beban bunga yang berhubungan dengan jangka waktu tertentu, diamortisasi sesuai dengan jangka waktu kontrak menggunakan metode suku bunga efektif dan diklasifikasikan sebagai bagian dari beban bunga pada laporan laba rugi.

Pendapatan bunga atas aset keuangan yang diukur dengan nilai wajar melalui penghasilan komprehensif lain atau biaya perolehan diamortisasi yang mengalami penurunan nilai setelah pengakuan awal *(stage 3)* diakui berdasarkan suku bunga efektif kredit yang disesuaikan.

Tingkat bunga ini dihitung dengan cara yang sama dalam perhitungan suku bunga efektif kecuali bahwa cadangan kerugian kredit ekspektasian sudah termasuk dalam arus kas ekspektasian. Oleh karenanya, pendapatan bunga diakui atas aset keuangan dalam klasifikasi biaya perolehan diamortisasi termasuk kerugian kredit ekspektasian.

Dalam kondisi risiko kredit atas aset keuangan *stage 3* mengalami perbaikan sehingga aset keuangan tidak lagi dipertimbangkan mengalami penurunan nilai, pengakuan pendapatan bunga dihitung berdasarkan nilai tercatat bruto aset keuangan.

Metode suku bunga efektif adalah metode yang digunakan untuk menghitung biaya perolehan diamortisasi dari aset keuangan atau kewajiban keuangan dan metode untuk mengalokasikan pendapatan bunga atau beban bunga selama periode yang relevan.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

z. Provision and commission income and expense (continued)

Provision and commissions not related to the main activities of the Bank are recognised as revenues and expenses on the transaction date and classified under other operating income or other operating expenses.

aa. Recognition of interest income and expense

Interest income and expense for all interest-bearing financial instruments are recorded in interest income and interest expense in the profit or loss using the effective interest method.

Interest expense directly related to deposits from customers activities, i.e. time deposits referral code or interest expense which relates to a specific period, is amortised over the term of contract using the effective interest rate method and classified as part of interest expense in profit or loss.

Interest income for financial assets that are either measured at fair value through other comprehensive income or amortised cost that have become credit impaired subsequent to initial recognition (stage 3) is recognised using the credit adjusted effective interest rate.

This rate is calculated in the same manner as the effective interest rate except that expected credit losses are included in the expected cash flows. Interest income is therefore recognised on the amortised cost of the financial asset including expected credit losses.

Should the credit risk on a stage 3 financial asset improve such that the financial asset is no longer considered credit impaired, interest income recognition reverts to a computation based on the rehabilitated carrying value of the financial assets - gross.

The effective interest method is a method used for calculating the amortised cost of a financial asset or financial liability after allocating the interest income or interest expense over the relevant period.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

aa. Pengakuan pendapatan dan beban bunga (lanjutan)

Suku bunga efektif adalah suku bunga yang secara tepat mendiskontokan estimasi pembayaran atas penerimaan kas di masa datang selama perkiraan umur dari instrumen keuangan, atau jika lebih tepat digunakan periode yang lebih singkat untuk memperoleh nilai tercatat bersih dari aset keuangan atau kewajiban keuangan. Pada saat menghitung suku bunga efektif, Bank mengestimasi arus kas dengan mempertimbangkan seluruh persyaratan kontraktual dalam instrumen keuangan tersebut (seperti pelunasan dipercepat, opsi beli (*call option*) dan opsi serupa lainnya), namun tidak mempertimbangkan kerugian kredit di masa datang. Perhitungan ini mencakup seluruh komisi, provisi, dan bentuk lain yang dibayarkan atau diterima oleh para pihak dalam kontrak yang merupakan bagian tak 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 penurunan nilai, maka pendapatan bunga yang diperoleh setelahnya diakui berdasarkan suku bunga yang digunakan untuk mendiskonto arus kas masa datang dalam menghitung penurunan nilai.

ab. Pendapatan dan beban operasional lainnya

Pendapatan operasional lainnya terdiri dari pendapatan *fee* ATM, pendapatan provisi dan komisi lainnya, penerimaan kembali aset yang telah dihapusbukukan, dan pendapatan dari denda keterlambatan pembayaran pinjaman.

Beban provisi dan komisi lainnya

Beban provisi dan komisi lainnya meliputi biaya layanan dan komisi kredit.

Beban tenaga kerja

Beban tenaga kerja meliputi beban berupa gaji karyawan, bonus, lembur dan tunjangan.

Beban umum dan administrasi

Beban umum dan administrasi merupakan beban yang timbul sehubungan dengan aktivitas kantor dan operasional Bank.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

aa. Recognition of interest income and expense (continued)

The effective interest rate is the rate that exactly discounts estimated payment of future cash receipts through the expected life of the financial instrument, or when it is more appropriate to use a shorter period to the net carrying amount of the financial asset or financial liability. When calculating the effective interest rate, the Bank estimates cash flows considering all contractual terms of the financial instrument (such as early repayment, the option to buy (call option) and other similar options) but does not consider future credit losses. This calculation includes all commissions, fees and points paid or received between parties to 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 been impaired as a result of impairment lost events, interest income earned thereafter is recognized based on the interest rate used to discount future cash flows in calculating the impairment.

ab. Other operating income and expenses

Other operating income consists of ATM fee income, other fees and commission income, recoveries of assets previously written-off, and penalty income from late loan repayment.

Other provision and commision expenses

Other provision and commission expenses include loan service fees and commissions.

Personnel expenses

Personnel expenses include expenses related to salaries for employees, bonuses, overtime and allowances.

General and administrative expenses

General and administrative expenses represent expenses related to office activities and the Bank's operational activities.

3. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

ab. Pendapatan dan beban operasional lainnya (lanjutan)

Beban pemasaran

Beban pemasaran meliputi beban iklan, sponsorship, promosi dan beban media sehubungan dengan pemasaran produk Bank.

Seluruh pendapatan dan beban yang terjadi dibebankan sebagai laba/rugi pada saat terjadinya.

ac. Liabilitas dan aset kotinjensi

Liabilitas kontinjensi tidak diakui dalam laporan keuangan tetapi diungkapkan, kecuali jika kemungkinan arus kas keluar sumber daya yang mengandung manfaat ekonomi sangat kecil. Aset kontinjensi tidak diakui namun diungkapkan dalam laporan keuangan ketika kemungkinan arus masuk yang mengandung manfaat ekonomi kemungkinan besar terjadi.

ad. Biaya emisi saham

Biaya yang terjadi sehubungan dengan penerbitan modal saham Bank kepada publik dikurangkan langsung dengan hasil emisi dan disajikan sebagai pengurang tambahan modal disetor dalam laporan posisi keuangan.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

ab. Other operating income and expenses (continued)

Marketing expenses

Marketing expenses represent advertising, sponsorship, promotion and media expenses related to Bank's product marketing.

All of these income and expenses are recorded as profit/loss when incurred.

ac. Contingent assets and liabilities

Contingent liabilities are not recognized in the financial statements but are disclosed, unless the possibility of an outflow of resources embodying economic benefits is remote. Contingent assets are not recognized but are disclosed in the financial statement when an inflow of economic benefits are probable.

ad. Share issuance costs

Cost incurred in connection with the Banks issuance of share capital to the public were offset directly with the proceeds and presented as deduction to additional paid-in capital in the statement of financial position.

4. PENGGUNAAN PERTIMBANGAN, ESTIMASI DAN ASUMSI AKUNTANSI YANG SIGNIFIKAN

Beberapa estimasi dan asumsi dibuat dalam rangka penyusunan laporan keuangan dimana dibutuhkan pertimbangan manajemen dalam menentukan metodologi yang tepat untuk penilaian aset dan liabilitas.

Manajemen membuat estimasi dan asumsi yang berimplikasi pada pelaporan nilai aset dan liabilitas atas tahun keuangan satu tahun ke depan. Semua estimasi dan asumsi yang diharuskan oleh PSAK adalah estimasi terbaik yang didasarkan pada standar yang berlaku. Estimasi dan pertimbangan dievaluasi secara terus menerus dan berdasarkan pengalaman masa lalu dan faktor-faktor lain termasuk harapan atas kejadian yang akan datang.

Walaupun estimasi dan asumsi ini dibuat berdasarkan pengetahuan terbaik manajemen atas kejadian dan tindakan saat ini, hasil yang timbul mungkin berbeda dengan estimasi dan asumsi semula.

4. USE OF SIGNIFICANT ACCOUNTING JUDGEMENTS, ESTIMATES AND ASSUMPTIONS

Certain estimates and assumptions are made in the preparation of the financial statements where these require management judgement in determining the appropriate methodology for valuation of assets and liabilities.

Management makes estimates and assumptions that affect the reported amounts of assets and liabilities within the next financial year. All estimates and assumptions required in conformity with SFAS are best estimates undertaken in accordance with the applicable standard. Estimates and judgements are evaluated on a continuous basis, and are based on past experiences and other factors, including expectations with regard to future events.

Although these estimates and assumptions are based on management's best knowledge of current events and activities, actual result may differ from those estimates and assumptions.

4. PENGGUNAAN PERTIMBANGAN, ESTIMASI DAN ASUMSI AKUNTANSI YANG SIGNIFIKAN (lanjutan)

a. Cadangan kerugian penurunan nilai aset keuangan

Sesuai dengan PSAK 71, pengukuran cadangan kerugian penurunan nilai aset keuangan yang diukur pada biaya perolehan diamortisasi dan diukur pada nilai wajar melalui penghasilan komprehensif lain membutuhkan penggunaan model yang kompleks dan asumsi signifikan terkait *future economic conditions* dan *credit behaviour.*

Estimasi signifikan dibutuhkan dalam menerapkan perhitungan cadangan kerugian penurunan nilai berdasarkan PSAK 71, antara lain:

- Penentuan kriteria *Significant Increase in Credit Risk*;
- Menentukan model yang tepat dan asumsi untuk perhitungan cadangan kerugian penurunan nilai;
- Menentukan jumlah dan pembebanan relatif atas skenario *forward-looking* untuk masing-masing segmen/produk;
- Menentukan segmentasi aset keuangan yang sejenis untuk perhitungan cadangan kerugian penurunan nilai;
- Estimasi arus kas debitur dalam perhitungan individual *impairment*.

Lihat Catatan 3e untuk kebijakan akuntansi atas penurunan nilai aset keuangan.

b. Agunan yang diambil alih

Agunan yang diambil alih diukur sebesar nilai yang lebih rendah antara nilai tercatat dan nilai bersih yang dapat direalisasi. Nilai bersih yang dapat direalisasi adalah nilai wajar agunan yang diambil alih dikurangi dengan estimasi biaya untuk menjual agunan tersebut. Selisih lebih saldo kredit di atas nilai bersih yang dapat direalisasi dari agunan yang diambil alih dibebankan ke dalam akun cadangan kerugian penurunan nilai aset non keuangan.

4. USE OF SIGNIFICANT ACCOUNTING JUDGEMENTS, ESTIMATES AND ASSUMPTIONS (continued)

a. Allowances for impairment losses of financial assets

According to SFAS 71, the measurement of the expected credit loss allowance for financial assets measured at amortised cost and at fair value through other comprehensive income is an area that requires the use of complex models and significant assumptions about future economic conditions and credit behavior.

Significant estimates are required in applying the SFAS 71 requirements for measuring allowance for impairment losses, such as:

- *Determining criteria for Significant Increase in Credit Risk;*
- *Choosing appropriate models and assumptions for the measurement of allowance for impairment losses;*
- *Establishing the number and relative weightings of forward-looking scenarios for each type of segment/product;*
- *Establishing groups of similar financial assets for the purposes of measuring allowance for impairment losses;*
- *Estimating debtor's cash flows in the calculation of individual impairment.*

Refer to Note 3e for accounting policy on impairment of financial assets.

b. Foreclosed assets

Foreclosed assets are stated at lower amount of carrying amount and net realisable value. Net realisable value is the fair value of the foreclosed assets less the estimated costs to sell the assets. The excess of loan receivable over the net realisable value of the foreclosed assets is charged to allowance for impairment losses on non financial assets.

4. PENGGUNAAN PERTIMBANGAN, ESTIMASI DAN ASUMSI AKUNTANSI YANG SIGNIFIKAN (lanjutan)

b. Agunan yang diambil alih (lanjutan)

Kondisi agunan yang diambil alih dievaluasi secara individu berdasarkan estimasi terbaik manajemen atas nilai kini arus kas yang diharapkan akan diterima. Dalam mengestimasi nilai bersih yang dapat direalisasi tersebut, manajemen membuat pertimbangan berdasarkan nilai realisasi bersih dari setiap agunan berdasarkan hasil penilaian dari penilai independen dan estimasi waktu dan arus kas yang diterima dari penjualan aset tersebut. Setiap aset yang mengalami penurunan nilai dinilai sesuai dengan kondisi, dan strategi penyelesaian serta estimasi arus kas yang diperkirakan dapat diterima.

c. Liabilitas imbalan kerja karyawan

Nilai kini atas imbalan kerja karyawan tergantung dari banyaknya faktor yang dipertimbangkan oleh aktuaris berdasarkan beberapa asumsi. Perubahan atas asumsi-asumsi tersebut akan mempengaruhi jumlah tercatat liabilitas atas imbalan pasca-kerja karyawan.

Asumsi yang digunakan dalam menentukan biaya (pendapatan) untuk imbalan pasca kerja termasuk tingkat diskonto. 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 pasca-kerja.

Asumsi kunci lainnya sebagian ditentukan berdasarkan kondisi pasar saat ini.

d. Penurunan nilai aset keuangan

Perhitungan cadangan penurunan nilai kolektif meliputi kerugian kredit yang melekat dalam portofolio aset keuangan dengan karakteristik ekonomi yang sama ketika terdapat bukti objektif penurunan nilai, tetapi penurunan nilai secara individu belum dapat diidentifikasi. Dalam menilai kebutuhan untuk cadangan kolektif, manajemen mempertimbangkan faktor-faktor seperti kualitas kredit dan jenis produk. Guna membuat estimasi cadangan yang diperlukan, manajemen membuat asumsi untuk menentukan kerugian yang melekat, dan untuk menentukan parameter input yang diperlukan, berdasarkan pengalaman masa lalu dan kondisi ekonomi saat ini.

4. USE OF SIGNIFICANT ACCOUNTING JUDGEMENTS, ESTIMATES AND ASSUMPTIONS (continued)

b. Foreclosed assets (continued)

The specific condition of foreclosed assets is individually evaluated based on management's best estimate of the present value of the expected cash flows to be received. In estimating these cash flows, management makes judgements about the net realisable value of each foreclosed asset based on the result of independent appraisal and estimated timing of the cash received from selling the foreclosed assets. Each impaired asset will be measured based on its merits, and the workout strategy and estimated cash flows considered recoverable.

c. Employee benefit liabilities

The present value of the employee benefit liabilities 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 liabilities.

The assumptions used in determining the net cost (income) for post-employmens benefits include the discount rate. 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 settle the post-employment benefit liabilities.

Other key assumptions are partly based on current market conditions.

d. Impairment of financial assets

Collectively assessed impairment allowances cover credit losses inherent in portfolios of financial assets with similar economic characteristics when there is objective evidence to suggest that they contain impaired financial assets, but the individual impaired items cannot yet be identified. In assessing the need for collective allowances, management considers factors such as credit quality and type of product. In order to estimate the required allowance, assumptions are made to define the way inherent losses are modelled and to determine the required input parameters, based on historical experiences and current economic conditions.

4. PENGGUNAAN PERTIMBANGAN, ESTIMASI DAN ASUMSI AKUNTANSI YANG SIGNIFIKAN (lanjutan)

d. Penurunan nilai aset keuangan (lanjutan)

Keakuratan penyisihan tergantung pada seberapa baik estimasi arus kas masa depan untuk pihak-pihak tertentu dan asumsi model dan parameter yang digunakan dalam menentukan penyisihan kolektif.

Bank menetapkan pinjaman yang diberikan yang harus dievaluasi penurunan nilainya secara individual, jika memenuhi salah satu kriteria di bawah ini:

- Pinjaman yang diberikan yang secara individual memiliki nilai pinjaman diatas Rp10 miliar (nilai penuh); atau
- Pinjaman yang diberikan yang direstrukturisasi yang secara individual memiliki nilai pinjaman diatas Rp10 miliar (nilai penuh).

Metode perhitungan penurunan nilai secara individual akan mempertimbangkan 2 (dua) skenario kemungkinan pengembalian, yaitu: (i) skenario dasar dan (ii) skenario buruk. Pembuatan skenario dilakukan dengan menggunakan metode discounted cash flow (DCF) dan mempertimbangkan confidence level yang menggambarkan kondisi industri dan Perusahaan terkait. Nantinya ECL yang dihasilkan oleh masing-masing skenario akan dirata-ratakan secara tertimbang terhadap bobot skenario yang telah diatur.

e. Menentukan nilai wajar instrumen keuangan

Dalam menentukan nilai wajar aset keuangan dan liabilitas yang tidak mempunyai harga pasar, Bank menggunakan teknik penilaian seperti yang dijelaskan dalam (Catatan 3e). Untuk instrumen keuangan yang jarang diperdagangkan dan memiliki informasi harga yang terbatas, nilai wajar menjadi kurang objektif dan membutuhkan berbagai tingkat penilaian tergantung pada likuiditas, konsentrasi, faktor ketidakpastian pasar, asumsi harga dan risiko lainnya.

4. USE OF SIGNIFICANT ACCOUNTING JUDGEMENTS, ESTIMATES AND ASSUMPTIONS (continued)

d. Impairment of financial assets (continued)

The accuracy of the allowances depends on how well these estimates of future cash flows for specific counterparties and the model assumptions and parameters are used in determining collective allowances.

The Bank determines that loans should be evaluated for impairment through individual evaluation if one of the following criteria is met:

- *Loans which individually have loan value of more than Rp10 billion (full amount); or*
- *Restructured loans which individually have loan value of more than Rp10 billion (full amount).*

The individual impairment calculation method will consider 2 (two) possible return scenarios, namely: (i) base scenario and (ii) adverse scenario. Scenario development is carried out using the discounted cash flow (DCF) method and considers confidence levels that describes the conditions of the industry and related companies. Then, the ECL generated by each scenario will be averaged on a weighted basis against the set scenario weights.

e. Determining fair values of financial instruments

In determining the fair value for financial assets and financial liabilities for which there is no observable market price, the Bank uses the valuation techniques as described in (Note 3e). For financial instruments that are traded infrequently and a lack of price transparency,fair value is less objective and requires varying degrees of judgement depending on liquidity, concentration, uncertainty of market factors, pricing assumptions and other risks affecting the specific instrument.

4. PENGGUNAAN PERTIMBANGAN, ESTIMASI DAN ASUMSI AKUNTANSI YANG SIGNIFIKAN (lanjutan)

e. Menentukan nilai wajar instrumen keuangan (lanjutan)

Masukan untuk model ini berasal dari data pasar yang bisa diamati. Bila data pasar yang bisa diamati tersebut tidak tersedia, manajemen mempertimbangkan masukan dan asumsi diperlukan untuk menentukan nilai wajar. Pertimbangan tersebut mencakup feedback model atas likuiditas volatilitas untuk transaksi derivatif dan tingkat diskonto yang berjangka waktu panjang, tingkat pelunasan dipercepat dan asumsi tingkat gagal bayar.

f. Aset pajak tangguhan

Aset pajak tangguhan diakui atas jumlah penghasilan pajak yang dapat dipulihkan di masa yang akan datang sebagai akibat perbedaan temporer. Pertimbangan manajemen diperlukan untuk menentukan jumlah aset pajak tangguhan yang dapat diakui, berdasarkan kemungkinan terjadinya dan tingkat laba fiskal di masa mendatang sejalan dengan rencana strategis masa depan.

g. Revaluasi aset tetap

Revaluasi aset tetap Bank bergantung pada pemilihan asumsi yang digunakan oleh penilai independen dalam menghitung jumlah-jumlah tersebut. Asumsi tersebut termasuk antara lain: tingkat diskonto, nilai tukar, tingkat inflasi dan tingkat kenaikan pendapatan dan biaya.

Bank berkeyakinan bahwa asumsi tersebut adalah wajar dan sesuai, perbedaan signifikan dalam asumsi yang ditetapkan Bank dapat mempengaruhi secara material nilai aset tetap yang direvaluasi.

4. USE OF SIGNIFICANT ACCOUNTING JUDGEMENTS, ESTIMATES AND ASSUMPTIONS (continued)

e. Determining fair values of financial instruments (continued)

The input for this model comes from observable market data. When observable market data are not available, management considers necessary inputs and assumptions to determine the fair value. The above considerations include liquidity and volatility feedback model for derivative transactions and long term discount rate, the level of early payment and the level of default assumption.

f. Deferred tax asset

Deferred tax assets are recognized for the future recoverable taxable income arising from temporary difference. Management judgments required to determine the amount of deferred tax assets that can be recognized, based upon the likely timing and level of future taxable profits together with future strategic planning.

g. Fixed asset revaluation

The Bank's fixed assets revaluation depends on its selection of certain assumptions used by the independent appraisal in calculating such amounts. Those assumptions include among others, discount rate, exchange rate, inflation rate and revenue and cost increase rate.

The Bank believes that its assumptions are reasonable and appropriate and significant differences in the Bank's assumptions may materially affect the valuation of its fixed assets.

4. PENGGUNAAN PERTIMBANGAN, ESTIMASI DAN ASUMSI AKUNTANSI YANG SIGNIFIKAN (lanjutan)

h. Penurunan nilai aset non-keuangan

Bank mengevaluasi penurunan nilai aset apabila terdapat kejadian atau perubahan keadaan yang mengindikasikan bahwa nilai tercatat aset tidak dapat dipulihkan kembali. Faktor-faktor penting yang dapat menyebabkan penelaahan penurunan nilai adalah sebagai berikut:

a. Performa yang tidak tercapai secara signifikan terhadap ekspektasi historis atau proyeksi hasil operasi di masa yang akan datang;

b. Perubahan yang signifikan dalam cara penggunaan aset atau strategi bisnis secara keseluruhan; dan

c. Industri atau tren ekonomi yang secara signifikan bernilai negatif.

Bank mengakui kerugian penurunan nilai apabila nilai tercatat aset melebihi nilai yang dapat dipulihkan. Jumlah terpulihkan adalah nilai yang lebih tinggi antara nilai wajar dikurang biaya untuk menjual dengan nilai pakai aset (atau unit penghasil kas). Jumlah terpulihkan diestimasi untuk aset individual atau, jika tidak memungkinkan, untuk unit penghasil kas yang mana aset tersebut merupakan bagian dari pada unit tersebut.

i. Opsi pembaruan dan penghentian dalam kontrak - sebagai penyewa

Bank menentukan masa sewa sesuai masa sewa yang tidak dapat terbatalkan, ditambah dengan setiap periode yang dicakup oleh opsi untuk memperpanjang sewa jika cukup pasti untuk mengeksekusi, atau setiap periode yang dicakup oleh opsi untuk menghentikan sewa, jika cukup pasti untuk tidak mengeksekusi opsi tersebut.

4. USE OF SIGNIFICANT ACCOUNTING JUDGEMENTS, ESTIMATES AND ASSUMPTIONS (continued)

h. Impairment of non-financial assets

The Bank assesses impairment of assets whenever events or changes in circumstances that would indicate that the carrying amount of an asset may not be recoverable. The factors that the Bank considers important which could trigger an impairment review include the following:

a. Significant under performance relative to expected historical or projected future operating results;

b. Significant changes in the manner of use of the acquired assets or the strategy for overall business; and

c. Significant negative industry or economic trends.

The Bank recognizes an impairment loss whenever the carrying amount of an asset exceeds its recoverable amount. The recoverable amount is the higher of an asset's (or cash-generating unit's) fair value less costs to sell and its value in use. Recoverable amounts are estimated for individual assets or, if it is not possible, for the cash-generating unit to which the asset belongs.

i. Lease term of contracts with renewal and termination options - as lessee

The Bank determines the lease term as the non-cancellable term of the lease, together with any periods covered by an option to extend the lease if it is reasonably certain to be exercised, or any periods covered by an option to terminate the lease, if it is reasonably certain not to be exercised.

4. PENGGUNAAN PERTIMBANGAN, ESTIMASI DAN ASUMSI AKUNTANSI YANG SIGNIFIKAN (lanjutan)

i. Opsi pembaruan dan penghentian dalam kontrak - sebagai penyewa (lanjutan)

Bank memiliki beberapa kontrak sewa yang mencakup opsi perpanjangan dan terminasi. Bank menerapkan pertimbangan dalam mengevaluasi apakah secara wajar akan menggunakan opsi untuk memperbarui atau mengakhiri sewa. Bank mempertimbangkan semua faktor relevan yang membentuk insentif ekonomi untuk melakukan pembaruan atau penghentian. Setelah tanggal permulaan, Bank menilai kembali masa sewa jika terdapat peristiwa atau perubahan signifikan yang berada dalam kendalinya dan mempengaruhi kemampuannya untuk menjalankan atau tidak menggunakan opsi untuk memperbarui atau untuk mengakhiri.

4. USE OF SIGNIFICANT ACCOUNTING JUDGEMENTS, ESTIMATES AND ASSUMPTIONS (continued)

i. Lease term of contracts with renewal and termination options - as lessee (continued)

The Bank has several lease contracts that include extension and termination options. The Bank applies judgment in evaluating whether it is reasonably certain to exercise the option to renew or terminate the lease or not. The Bank considers all relevant factors that create an economic incentive for them to exercise either the renewal or termination. After the commencement date, the Bank reassesses the lease term if there is a significant event or change in circumstances that is within its control and affects its ability to exercise or not to exercise the option to renew or to terminate.

5. KAS / *5. CASH*

	31 Desember 2022/ *December 31, 2022*	31 Desember 2021/ *December 31, 2021*	
Rupiah	16.681	21.270	*Rupiah*

Pada tanggal 31 Desember 2022 dan 2021, saldo kas termasuk uang pada Anjungan Tunai Mandiri (ATM) masing-masing sebesar Rp832 dan Rp1.058.

As of December 31, 2022 and 2021, total cash includes cash in Automatic Teller Machine (ATM) amounting to Rp832 and Rp1,058, respectively.

Bank telah mengasuransikan seluruh kas yang dimiliki termasuk kas pada ATM kepada PT Asuransi Staco Mandiri, pihak ketiga, dengan nilai pertanggungan pada tanggal 31 Desember 2022 sebesar Rp23.600 dan kepada PT Asuransi Bhakti Bhayangkara, PT Asuransi Asei Indonesia, PT Bosowa Asuransi, PT Asuransi Jasa Indonesia dan PT Asuransi Bintang Tbk, seluruhnya merupakan pihak ketiga, dengan nilai pertanggungan pada tanggal 31 Desember 2021 sebesar Rp32.900.

The Bank has insured all of its cash, including cash at ATMs, to PT Asuransi Staco Mandiri, third party, with a sum insured as of December 31, 2022 amounting to Rp23,600 and to PT Asuransi Bhakti Bhayangkara, PT Asuransi Asei Indonesia, PT Bosowa Asuransi, PT Asuransi Jasa Indonesia and PT Asuransi Bintang Tbk, all of which are third parties, with a sum insured as of December 31, 2021 amounting to Rp32,900.

Manajemen berpendapat bahwa pertanggungan asuransi untuk kas yang dimiliki Bank telah memadai.

Management believes that the insurance coverage for cash held by the Bank is adequate.

6. GIRO PADA BANK INDONESIA / *6. CURRENT ACCOUNTS WITH BANK INDONESIA*

	31 Desember 2022/ *December 31, 2022*	31 Desember 2021/ *December 31, 2021*	
Rupiah	1.360.172	561.427	*Rupiah*

6. GIRO PADA BANK INDONESIA (lanjutan)

Bank dipersyaratkan untuk memiliki Giro Wajib Minimum (GWM) dalam mata uang Rupiah dalam kegiatannya sebagai bank umum sebagai berikut:

6. *CURRENT ACCOUNTS WITH BANK INDONESIA (continued)*

The Bank is required to maintain Minimum Reserve Requirement (MRR) in Rupiah currency in its activities as a commercial bank as follow:

	31 Desember 2022/ *December 31, 2022*	31 Desember 2021/ *December 31, 2021*	
Rupiah			*Rupiah*
GWM	9,00%	3,50%	*MRR*
Harian	0,00%	0,50%	*Daily*
Rata-rata	9,00%	3,00%	*Average*
Penyangga likuiditas makroprudensial (PLM)	6,00%	6,00%	*Macroprudential liquidity buffer (MLB)*

GWM adalah simpanan minimum yang wajib dipelihara oleh Bank dalam bentuk saldo rekening giro pada Bank Indonesia.

The MRR is a minimum savings that must be maintained by the Bank in the form of current account balances with Bank Indonesia.

Pada tanggal 31 Desember 2022, berdasarkan Peraturan Bank Indonesia (PBI) No. 24/4/PBI/2022 tanggal 1 Juli 2022 tentang perubahan keempat atas PBI No. 20/3/PBI/2018 dan PBI No. 24/5/PBI/2022 tentang insentif bagi bank yang memberikan penyediaan dana untuk kegiatan ekonomi tertentu dan inklusif, serta Peraturan Anggota Dewan Gubernur (PADG) No. 24/8/PADG/2022 tentang Peraturan Pelaksanaan Pemenuhan Giro Wajib Minimum dalam Rupiah dan Valuta Asing Bagi Bank Umum Konvensional, Bank Umum Syariah dan Unit Usaha Syariah, GWM dalam Rupiah bagi Bank Umum Konvensional (BUK) ditetapkan berdasarkan dana pihak ketiga (DPK) dalam Rupiah selama periode laporan tertentu yang wajib dipenuhi dengan ketentuan sebagai berikut:
a) Secara harian sebesar 0,0%
b) Secara rata-rata sebesar 9,00%

As of December 31, 2022, based on Bank Indonesia Regulation (PBI) No. 24/4/PBI/2022 dated July 1, 2022 concerning the fourth amendment to the PBI No. 20/3/PBI/2018 and PBI No. 24/5/PBI/2022 concerning incentives for banks that provide funds for certain and inclusive economic activities, as well as Regulation of Members of the Board of Governors (PADG) No. 24/8/PADG/2022 concerning Implementing Regulations for The Fulfillment of Minimum Reserve Deposits in Rupiah and Foreign Exchange for Conventional Commercial Banks, Sharia Commercial Banks and Sharia Business Units, RR in Rupiah for Conventional Commercial Banks (BUK) is determined based on third party funds (DPK) in Rupiah during certain reporting periods which must be fulfilled with the following conditions:
a) On a daily basis of 0.0%
b) On average by 9.00%

Berdasarkan surat dari Bank Indonesia (BI) No. 24/228/DKMP/Srt/B tanggal 28 November 2022, Bank memperoleh insentif remunerasi sebesar 1,2% berlaku dari 1 Desember 2022 sampai dengan 28 Februari 2023, sehingga GWM rata-rata yang harus dipenuhi Bank pada tanggal 31 Desember 2022 adalah sebesar 7,8%.

Based on letter from Bank Indonesia (BI) No. 24/228/DKMP/Srt/B dated November 28, 2022, the Bank obtained remuneration incentive of 1.2% valid from December 1, 2022 until February 28, 2023, therefore the average MRR that should be fulfilled by the Bank as of December 31, 2022 is 7.8%.

Pada tanggal 31 Desember 2021, berdasarkan Peraturan Bank Indonesia (PBI) No. 20/3/2018 tanggal 29 Maret 2018 tentang Giro Minimum Bank Umum Dalam Rupiah dan Valuta Asing Bagi Bank Umum Konvensional dan Peraturan Anggota Dewan Gubernur (PADG) No.22/10/PADG/2020 tanggal 29 Juli 2020, pemenuhan GWM secara harian sebesar 0,5% dan GWM secara rata-rata sebesar 3,00%.

As of December 31, 2021, based on Bank Indonesia Regulation (PBI) No.20/3/2018 dated March 29, 2018 concerning the Minimum Reserve Requirements for Commercial Banks in Rupiah and Foreign Currencies for Conventional Commercial Banks and Regulation of Members of the Board of Governors (PADG) No. 22/10/PADG/2020 dated July 29, 2020, that meet the minimum statutory reserve requirement in Rupiah of daily MRR fulfillment which is 0.5% and the average MRR which is 3.00%.

6. GIRO PADA BANK INDONESIA (lanjutan)

Giro PLM adalah cadangan minimum yang wajib dipelihara oleh Bank berupa Sertifikat Bank Indonesia (SBI) dan Surat Utang Negara (SUN).

Kewajiban pemenuhan PLM diatur melalui Peraturan Bank Indonesia No. 23/17/PBI/2021 perubahan ketiga atas Peraturan Bank Indonesia No. 20/4/PBI/2018 dan Peraturan Bank Indonesia No. 24/3/PBI/2022 tentang Perubahan atas Peraturan Bank Indonesia No. 23/13/PBI/2021 tentang Rasio Pembiayaan Inklusif Makroprudensial bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah serta PADG No. 22/11/PADG/2020 tanggal 1 Mei 2020 dan PADG 23/7/PADG/2021 tanggal 1 Mei 2021 tentang Rasio Intermediasi Makroprudensial (RIM) dan Penyangga Likuiditas Makroprudensial (PLM) Bagi Bank Umum Konvensional, Bank Umum Syariah dan Unit Usaha Syariah, di mana besaran PLM adalah sebesar 6% (enam persen) dari DPK BUK dalam Rupiah.

Giro RIM adalah tambahan simpanan minimum yang wajib dipelihara oleh Bank dalam bentuk saldo rekening giro pada Bank Indonesia.

Rasio Intermediasi Makroprudensial (RIM) dahulu disebut sebagai *Loan to Funding Ratio* (*LFR*). Berdasarkan PBI No. 20/4/PBI/2018 tanggal 29 Maret 2018, PBI No. 21/12/PBI/2019 dan perubahan terakhir melalui PADG No. 23/7/PADG/2021 tanggal 26 April 2021 yang merupakan Perubahan ketiga atas No. 21/22/PADG/2019 tentang Rasio Intermediasi Makroprudensial dan Penyangga Likuiditas Makroprudensial bagi Bank Umum Konvensional, Bank Umum Syariah, dan Unit Usaha Syariah yang menyatakan bahwa parameter yang digunakan dalam pemenuhan giro RIM adalah sebagai berikut:

1. Batas bawah target RIM sebesar 84%
2. Batas atas target RIM sebesar 94%
3. KPMM Insentif sebesar 14%
4. Parameter disinsentif sebesar 0,15

6. CURRENT ACCOUNTS WITH BANK INDONESIA (continued)

PLM demand deposits is the minimum reserves that should be maintained by the Bank, comprised of Certificates of Bank Indonesia (SBI) and Government Debenture Debt (SUN).

The requirement to fulfill MLB is stipulated through PBI No. 23/17/PBI/2021 third amendment to Bank Indonesia Regulation No. 20/4/PBI/2018 and Bank Indonesia Regulation No. 24/3/PBI/2022 concerning Amendments to Bank Indonesia Regulation No. 23/13/PBI/2021 concerning Macroprudential Inclusive Financing Ratios for Conventional Commercial Banks, Islamic Commercial Banks, and Sharia Business Units as well as PADG No. 22/11/PADG/2020 dated May 1, 2020 and PADG 23/7/PADG/2021 dated May 1, 2021 concerning Macroprudential Intermediation Ratio (RIM) and Macroprudential Liquidity Buffer (PLM) for Conventional Commercial Banks, Sharia Commercial Banks and Sharia Business Units, where the amount of PLM is 6% (six percent) of DPK BUK in Rupiah.

RIM demand deposits is the additional reserve that should be maintained by the Bank in the form of current accounts with Bank Indonesia.

The Macroprudential Intermediate Ratio (MIR) formerly referred to as the Loan to Funding Ratio (LFR). Based on PBI No. 20/4/PBI/2018 date March 29, 2018, PBI No. 21/12/PBI/2019 and the last amendment through PADG No. 23/7/PADG/2021 dated April 26, 2021 which is the third amendment to No. 21/22/PADG/2019 concerning Macroprudential Intermediation Ratio and Macroprudential Liquidity Buffer for Conventional Commercial Banks, Islamic Commercial Banks, and Islamic Business Units which states that the parameters used in fulfilling RIM current accounts are as follows:

1. RIM's target lower limit is 84%
2. RIM's upper limit is 94%
3. Incentive KPMM of 14%
4. The disincentive parameter is 0.15.

6. GIRO PADA BANK INDONESIA (lanjutan)

Pada tanggal 31 Desember 2022 dan 2021, Bank berkewajiban untuk melakukan pemenuhan giro RIM masing-masing sebesar 1,96% dan 3,88%.

Rasio GWM yang telah diaudit pada tanggal 31 Desember 2022 dan 2021 masing-masing sebesar:

6. CURRENT ACCOUNTS WITH BANK INDONESIA (continued)

As of December 31, 2022 and 2021, the Bank is obliged to fulfill the Current Account RIM of 1.96% and 3.88%, respectively.

Audited MRR ratio as of December 31, 2022 and 2021 are as follows:

	31 Desember 2022/ *December 31, 2022*	**31 Desember 2021/ *December 31, 2021***	
Rupiah			*Rupiah*
GWM	7,98%	3,53%	*MRR*
Harian	0,00%	0,50%	*Daily*
Rata-rata	7,98%	3,03%	*Average*
Penyangga likuiditas makroprudensial (PLM)	20,92%	9,86%	*Macroprudential liquidity buffer (MLB)*

Bank telah memenuhi peraturan yang berlaku tentang GWM Bank Umum Konvensional pada tanggal 31 Desember 2022 dan 2021.

The Bank has fulfilled the prevailing regulation regarding MRR for Conventional Banks as of December 31, 2022 and 2021.

7. GIRO PADA BANK LAIN

a. Berdasarkan nama Bank

7. CURRENT ACCOUNTS WITH OTHER BANKS

a. By counterparty Bank name

	31 Desember 2022/ *December 31, 2022*	**31 Desember 2021/ *December 31, 2021***	
Pihak ketiga			*Third parties*
Rupiah			*Rupiah*
PT Bank Central Asia Tbk	162.349	58.486	*PT Bank Central Asia Tbk*
PT Bank Maybank Indonesia Tbk	11.433	252	*PT Bank Maybank Indonesia Tbk*
PT Bank Mandiri (Persero) Tbk	3.147	20.115	*PT Bank Mandiri (Persero) Tbk*
PT Bank Negara Indonesia (Persero) Tbk	377	1.036	*PT Bank Negara Indonesia (Persero) Tbk*
PT Bank Tabungan Negara (Persero) Tbk	69	1	*PT Bank Tabungan Negara (Persero) Tbk*
PT Bank Danamon Indonesia Tbk	6	3.502	*PT Bank Danamon Indonesia Tbk*
PT Bank Rakyat Indonesia (Persero) Tbk	3	304	*PT Bank Rakyat Indonesia (Persero) Tbk*
Jumlah	**177.384**	**83.696**	***Total***

Seluruh giro pada bank lain pada tanggal 31 Desember 2022 dan 2021 digolongkan sebagai *stage 1.*

All current accounts with other banks as of December 31, 2022 and 2021 were classified as stage 1.

7. GIRO PADA BANK LAIN (lanjutan) / *CURRENT ACCOUNTS WITH OTHER BANKS (continued)*

b. Berdasarkan kolektibilitas Bank Indonesia / *By Bank Indonesia collectibility*

Seluruh giro pada bank lain pada tanggal 31 Desember 2022 dan 2021 diklasifikasikan lancar dan tidak ada giro pada bank lain yang diblokir dan dijadikan sebagai jaminan.

All current accounts with other banks as of December 31, 2022 and 2021 were classified as current and are not pledged and used as collateral.

c. Tingkat suku bunga rata-rata per tahun / *Annual average interest rates*

Tingkat suku bunga rata-rata per tahun: / *The annual average interest rates are:*

	31 Desember 2022/ *December 31, 2022*	31 Desember 2021/ *December 31, 2021*	
Rupiah	1,48%	1,75%	*Rupiah*

d. Cadangan kerugian penurunan nilai / *Allowance for impairment losses*

Manajemen berpendapat bahwa seluruh giro pada bank lain dapat ditagih, berada dalam *stage 1,* sehingga penyisihan kerugian penurunan nilai tidak diperlukan.

Management believes that all current accounts with other banks are fully collectible, classified as stage 1, as such no allowance for impairment losses is required.

8. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN / *PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS*

a. Berdasarkan jenis / *By type*

	31 Desember 2022/ *December 31, 2022*	31 Desember 2021/ *December 31, 2021*	
Pihak ketiga			*Third parties*
Rupiah			*Rupiah*
Deposit Facility	2.436.000	136.700	*Deposit Facility*
Dikurangi:			*Less:*
Diskonto yang belum diamortisasi	(321)	(21)	*Unamortised discounts*
	2.435.679	136.679	
Term deposit	600.000	1.565.000	*Term deposit*
Dikurangi:			*Less:*
Diskonto yang belum diamortisasi	(178)	(289)	*Unamortised discounts*
	599.822	1.564.711	
Sertifikat deposito yang dapat dinegoisasi	-	30.000	*Negotiable certificate of deposits*
Dikurangi:			*Less:*
Diskonto yang belum diamortisasi	-	(232)	*Unamortised discounts*
	-	29.768	
Deposito berjangka	123	121	*Time deposit*
	3.035.624	**1.731.279**	

8. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN (lanjutan)

a. Berdasarkan jenis (lanjutan)

Seluruh penempatan pada Bank Indonesia dan bank lain pada tanggal 31 Desember 2022 dan 2021 digolongkan sebagai *stage 1*, memiliki jatuh tempo kurang dari 1 (satu) bulan dan tidak ada penempatan pada Bank Indonesia dan bank lain yang diblokir dan digunakan sebagai jaminan.

Manajemen berpendapat bahwa tidak terdapat penurunan nilai atas penempatan pada Bank Indonesia dan bank lain, sehingga tidak diperlukan cadangan kerugian penurunan nilai pada tanggal-tanggal 31 Desember 2022 dan 2021.

b. Kisaran suku bunga efektif per tahun

Kisaran suku bunga efektif per tahun untuk tahun yang berakhir pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut:

8. PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS (continued)

a. By type (continued)

All placements with Bank Indonesia and other banks as of December 31, 2022 and 2021 were classified as stage 1, has maturity of less than 1 (one) month and there are no placements with Bank Indonesia and other banks that are pledged and used as collateral.

Management believes that there is no impairment of placements with Bank Indonesia and other banks, as such no allowance for impairment losses was required as of December 31, 2022 and 2021.

b. Annual range of effective interest rate

The range of annual effective interest rate for the years ended December 31, 2022 and 2021 were as follows:

	31 Desember 2022/ *December 31, 2022*	**31 Desember 2021/ *December 31, 2021***	
Rupiah	2,00% - 5,33%	2,75% - 4,25%	*Rupiah*

9. EFEK-EFEK

a. Berdasarkan jenis dan mata uang

9. MARKETABLE SECURITIES

a. By type and currency

	31 Desember 2022/*December 31, 2022*		
	Nominal/ *Cost*	**Nilai wajar/ *Fair value***	
Rupiah			*Rupiah*
Nilai wajar melalui penghasilan komprehensif lain:			*Fair value through other comprehensive income:*
Surat Utang Negara (SUN)	3.155.060	3.087.685	*Government Bonds (SUN)*
Obligasi korporasi			*Corporate bonds*
Obligasi non bank	326.700	324.609	*Non bank bonds*
Obligasi bank	73.000	73.582	*Bank bonds*
	3.554.760	3.485.876	
Cadangan kerugian penurunan nilai	-	-	*Allowance for impairment losses*
Jumlah	**3.554.760**	**3.485.876**	***Total***

9. EFEK-EFEK (lanjutan) / *9. MARKETABLE SECURITIES (continued)*

b. Berdasarkan jenis dan mata uang / *b. By type and currency*

	31 Desember 2021/*December 31, 2021*		
	Nominal/ *Cost*	**Nilai wajar/ *Fair value***	
Rupiah			*Rupiah*
Nilai wajar melalui penghasilan komprehensif lain:			*Fair value through other comprehensive income:*
Surat Utang Negara (SUN)	713.960	736.088	*Government Bonds (SUN)*
Obligasi korporasi			*Corporate bonds*
Obligasi Non Bank	333.700	336.505	*Non Bank Bonds*
Obligasi Bank	98.000	99.979	*Bank Bonds*
	1.145.660	1.172.572	
Cadangan kerugian penurunan nilai	(1.573)	(1.573)	*Allowance for impairment losses*
Jumlah	**1.144.087**	**1.170.999**	***Total***

Berikut adalah perubahan efek-efek dengan klasifikasi nilai wajar melalui penghasilan komprehensif lain untuk tahun-tahun yang berakhir pada 31 Desember 2022 dan 2021:

The following are changes in securities classified as fair value through other comprehensive income for the years ended December 31, 2022 and 2021:

	31 Desember 2022/*December 31, 2022*				
	***Stage* 1**	***Stage* 2**	***Stage* 3**	**Jumlah/*Total***	
Saldo awal	1.172.572	-	-	1.172.572	*Beginning balance*
Pengukuran kembali	(68.252)	-	-	(68.252)	*Remeasurement*
Aset keuangan yang baru dibeli	3.338.104	-	-	3.338.104	*New financial assets purchased*
Aset keuangan yang dijual	(956.548)	-	-	(956.548)	*Financial assets sold*
Saldo akhir	**3.485.876**	**-**	**-**	**3.485.876**	***Ending balance***

	31 Desember 2021/*December 31, 2021*				
	***Stage* 1**	***Stage* 2**	***Stage* 3**	**Jumlah/*Total***	
Saldo awal	253.230	-	-	253.230	*Beginning balance*
Pengukuran kembali	(1.661)	-	-	(1.661)	*Remeasurement*
Aset keuangan yang baru dibeli	966.231	-	-	966.231	*New financial assets purchased*
Aset keuangan yang dijual	(45.228)	-	-	(45.228)	*Financial assets sold*
Saldo akhir	**1.172.572**	**-**	**-**	**1.172.572**	***Ending balance***

Harga pasar efek-efek dalam kelompok nilai wajar melalui penghasilan komprehensif lain berkisar antara 89,26% - 119,73% dan 88,10% - 124,42%, masing-masing dari nilai nominal pada tanggal 31 Desember 2022 dan 2021.

The market prices for the securities classified as fair value through other comprehensive income marketable securities ranged from 89.26% - 119.73% and 88.10% - 124.42%, of the nominal value as of December 31, 2022 and 2021, respectively.

9. EFEK-EFEK (lanjutan)

b. Berdasarkan jenis dan mata uang (lanjutan)

Bank mengakui adanya kerugian yang belum direalisasi atas peningkatan atau penurunan nilai pasar efek-efek dalam kelompok nilai wajar melalui penghasilan komprehensif lain (bersih setelah pajak) rugi sebesar Rp52.556 dan Rp1.905, masing-masing pada 31 Desember 2022 dan 2021.

c. Berdasarkan hubungan

Pada tanggal 31 Desember 2022 dan 2021 tidak terdapat efek-efek pada pihak berelasi.

d. Berdasarkan penerbit

Surat Utang Negara:

9. MARKETABLE SECURITIES (continued)

b. By type and currency (continued)

The Bank recognized unrealized loss from the increase or decrease in market value of fair value through other comprehensive income marketable securities (net after tax) gain/loss amounting to loss Rp52,556 and Rp1,905 for the years ended December 31, 2022 and 2021, respectively.

c. By relationship

As of December 31, 2022 and 2021, there were no marketable securities with related parties.

d. By issuer

Government Bonds:

Seri/*Series*	Tingkat suku bunga/ *Interest rate*	Tanggal mulai/ *Start date*	Jatuh tempo/ *Maturity date*	Nilai wajar/*Fair value* 31 Desember/ *December 31,* 2022	Nilai wajar/*Fair value* 31 Desember/ *December 31,* 2021
FR0091*)	6,38%	17/03/2022	15/04/2032	577.008	-
FR0091	6,38%	17/03/2022	15/04/2032	509.690	-
FR0087	6,50%	23/03/2022	15/02/2031	224.262	-
FR0087	6,50%	21/03/2022	15/02/2031	175.509	-
FR0087	6,50%	16/03/2022	15/02/2031	126.757	-
FR0082	7,00%	21/03/2022	15/09/2030	90.737	-
FR0087	6,50%	24/03/2022	15/02/2031	87.755	-
FR0058	8,25%	16/03/2022	15/06/2032	86.598	-
FR0082	7,00%	13/01/2022	15/09/2030	70.573	-
FR0091	6,38%	21/03/2022	15/04/2032	67.318	-
FR0082	7,00%	23/03/2022	15/09/2030	60.491	-
FR0059	7,00%	10/01/2022	15/05/2027	51.150	-
FR0082	7,00%	22/03/2022	15/09/2030	50.409	-
FR0086	5,50%	04/03/2021	15/04/2026	48.933	50.747
FR0087	6,50%	22/03/2022	15/02/2031	48.752	-
FR0091	6,38%	07/01/2022	15/04/2032	48.084	-
FR0091	6,38%	22/03/2022	15/04/2032	48.084	-
FR0091	6,38%	23/03/2022	15/04/2032	48.084	-
FR0091*)	6,38%	16/03/2022	15/04/2032	48.084	-
FR0087	6,50%	08/12/2021	15/02/2031	43.877	45.391
FR0082	7,00%	18/03/2022	15/09/2030	40.328	-
SR015	5,10%	15/12/2021	10/09/2024	39.254	40.560
FR0091	6,38%	18/03/2022	15/04/2032	38.467	-
FR0054	9,50%	16/03/2022	15/07/2031	34.574	-
FR0082	7,00%	17/01/2022	15/09/2030	30.246	-
ORI 0018	5,70	25/06/2021	15/10/2023	29.982	30.954
ORI 0018	5,70%	27/09/2021	15/10/2023	29.982	30.954
SR015	5,10%	14/12/2021	10/09/2024	29.441	30.420
SR015	5,10%	04/02/2022	10/09/2024	29.441	-
ORI20	4,95%	21/12/2021	15/10/2024	29.369	30.246
FR0086	5,50%	05/01/2022	15/04/2026	29.360	-
FR0077	8,13%	07/12/2021	15/05/2024	25.775	27.219
FR0062	6,38%	14/11/2012	15/04/2042	22.316	23.411
FR0082	7,00%	15/12/2021	15/09/2030	20.164	20.767

*) Surat Utang Negara yang diagunkan sebagai bagian dari efek-efek yang dijual dengan janji dibeli kembali (Catatan 10b).

*) *Government Bonds that were pledged as part of securities sold under repurchase agreement (Note 10b).*

9. EFEK-EFEK (lanjutan)

d. Berdasarkan penerbit (lanjutan)

Surat Utang Negara: (lanjutan)

9. MARKETABLE SECURITIES (continued)

d. By issuer (continued)

Government Bonds: (continued)

Seri/*Series*	Tingkat suku bunga/ *Interest rate*	Tanggal mulai/ *Start date*	Jatuh tempo/ *Maturity date*	Nilai wajar/*Fair value* 31 Desember/ *December 31,* 2022	Nilai wajar/*Fair value* 31 Desember/ *December 31,* 2021
FR0082	7,00%	21/01/2022	15/09/2030	20.164	-
FR0086	5,50%	20/12/2021	15/04/2026	19.573	20.299
FR0064	6,13%	09/10/2012	15/05/2028	19.563	20.336
FR0087	6,50%	04/06/2021	15/02/2031	19.501	20.174
FR0087	6,50%	23/06/2021	15/02/2031	19.501	20.174
FR0087	6,50%	07/01/2022	15/02/2031	19.501	-
FR0091	6,38%	16/03/2022	15/04/2032	19.234	-
FR0065	6,63%	28/09/2012	15/05/2033	9.722	10.072
FR0045	9,75%	24/05/2007	15/05/2037	72	75
SBSN PBS027	6,50%	07/12/2021	15/05/2023	-	51.733
FR0085	7,75%	04/05/2020	15/04/2031	-	43.413
FR0084	7,25%	04/05/2020	15/02/2026	-	43.107
FR0081	6,50%	04/09/2020	15/06/2025	-	31.618
FR0063	5,63%	11/11/2021	15/05/2023	-	30.771
FR0074	7,50%	16/01/2020	15/08/2032	-	21.217
FR0081	6,50%	02/10/2020	15/06/2025	-	21.079
FR0081	6,50%	09/09/2020	15/06/2025	-	21.079
FR0063	6,50%	12/11/2021	15/05/2023	-	20.514
ORI 0016	6,80%	02/12/2021	15/10/2022	-	14.261
FR0075	7,50%	26/09/2018	15/05/2038	-	10.427
FR0061	7,00%	12/06/2012	15/05/2022	-	5.070
Jumlah Surat Utang Negara/*Total Government Bonds*				**3.087.685**	**736.088**

Obligasi Korporasi:

- Obligasi Non Bank

Corporate Bonds:

- *Non Bank Bonds*

Penerbit/*Issuer*	Tingkat suku bunga/ *Interest rate*	Tanggal mulai/ *Start date*	Jatuh tempo/ *Maturity date*	Nilai wajar/ *Fair value*
		31 Desember 2022/*December 31, 2022*		
PT Sarana Multi Infrasturktur (Persero)	6,30%	10/12/2021	11/12/2023	50.581
PT Sarana Multigriya Finansial (Persero)	6,00%	06/01/2022	17/11/2026	49.270
PT Waskita Karya (Persero) Tbk	6,10%	24/09/2021	24/09/2026	46.331
PT Toyota Astra Financial Services	5,70%	23/02/2022	23/02/2025	39.945
PT Pegadaian (Persero)	6,20%	14/01/2022	06/04/2024	30.388
PT PLN (Persero)	7,92%	12/01/2022	06/05/2023	30.372
PT PLN (Persero)	8,25%	27/09/2021	05/07/2023	26.122
PT Astra Sedaya Finance	6,35%	04/02/2022	15/04/2024	25.212
PT Sarana Multi Infrasturktur (Persero)	6,30%	26/11/2021	11/12/2023	20.233
PT Sarana Multi Infrasturktur (Persero)	8,75%	26/11/2021	25/06/2024	6.155
Jumlah Obligasi Non Bank/*Total Non Bank Bonds*				**324.609**

9. EFEK-EFEK (lanjutan) / *9. MARKETABLE SECURITIES (continued)*

d. Berdasarkan penerbit (lanjutan) / *d. By issuer (continued)*

Obligasi Korporasi: (lanjutan) / *Corporate Bonds: (continued)*

- Obligasi Non Bank (lanjutan) / *Non Bank Bonds (continued)*

Penerbit/*Issuer*	Tingkat suku bunga/ *Interest rate*	Tanggal mulai/ *Start date*	Jatuh tempo/ *Maturity date*	Nilai wajar/ *Fair value*
31 Desember 2021/*December 31, 2021*				
PT Maybank Indonesia Finance	6,30%	23/06/2021	23/06/2024	61.564
PT Sarana Multi Infrasturktur (Persero)	6,30%	10/12/2021	11/12/2023	52.125
PT Kereta Api Indonesia (Persero)	7,75%	10/12/2021	21/11/2022	51.700
PT Waskita Karya (Persero) Tbk	6,10%	24/09/2021	24/09/2026	44.051
PT Tower Bersama Infrastructure Tbk	5,50%	17/02/2021	27/02/2022	30.114
PT PLN (Persero)	8,25%	27/09/2021	05/07/2023	27.031
PT Sarana Multigriya Finansial (Persero)	4,75%	10/02/2021	20/02/2022	25.047
PT Sarana Multi Infrasturktur (Persero)	6,30%	26/11/2021	11/12/2023	20.850
PT Pegadaian (Persero)	7,70%	24/09/2021	03/10/2022	10.371
PT Sarana Multigriya Finansial (Persero)	5,60%	08/07/2021	08/07/2024	7.092
PT Sarana Multi Infrasturktur (Persero)	8,75%	26/11/2021	25/06/2024	6.560
Jumlah obligasi non bank/*Total non bank bonds*				**336.505**

- Obligasi Bank / *Bank Bonds*

Penerbit/*Issuer*	Tingkat suku bunga/ *Interest rate*	Tanggal mulai/ *Start date*	Jatuh tempo/ *Maturity date*	Nilai wajar/ *Fair value*
31 Desember 2022/*December 31, 2022*				
PT Bank KB Bukopin Tbk	6,25%	09/09/2021	09/09/2024	50.433
PT Bank Tabungan Negara (Persero) Tbk	7,80%	13/12/2021	19/08/2023	23.149
Jumlah Obligasi Bank/*Total Bank Bonds*				**73.582**

Penerbit/*Issuer*	Tingkat suku bunga/ *Interest rate*	Tanggal mulai/ *Start date*	Jatuh tempo/ *Maturity date*	Nilai wajar/ *Fair value*
31 Desember 2021/*December 31, 2021*				
PT Bank KB Bukopin Tbk	6,25%	09/09/2021	09/09/2024	50.947
PT Bank Sulselbar	6,45%	29/12/2021	29/12/2024	24.750
PT Bank Tabungan Negara (Persero) Tbk	7,80%	13/12/2021	19/08/2023	24.282
Jumlah Obligasi Bank/*Total Bank Bonds*				**99.979**

9. EFEK-EFEK (lanjutan) / *9. MARKETABLE SECURITIES (continued)*

e. Berdasarkan peringkat / *e. By rating*

31 Desember 2022/*December 31, 2022*

	Pemeringkat/ *Agencies*	Peringkat/ *Rating*	Nilai tercatat/ *Carrying value**)	
Nilai wajar melalui penghasilan komprehensif lain:				*Fair value through other comprehensive income:*
Surat Utang Negara (SUN)	-	-	3.143.553	*Government Bond (SUN)*
Obligasi Korporasi:				*Corporate Bonds:*
PT Sarana Multi Infrastruktur (Persero)	*Pefindo*	AAA	79.396	*PT Sarana Multi Infrastruktur (Persero)*
PT PLN (Persero)	*Pefindo*	AAA	58.828	*PT PLN (Persero)*
PT Sarana Multigriya Finansial (Persero)	*Pefindo*	AAA	50.485	*PT Sarana Multigriya Finansial (Persero)*
PT Waskita Karya (Persero) Tbk	*Pefindo*	AAA	50.000	*PT Waskita Karya (Persero) Tbk*
PT Bank KB Bukopin Tbk	*Fitch Rating*	AAA	50.000	*PT Bank KB Bukopin Tbk*
PT Toyota Astra Financial Services	*Fitch Rating*	AAA	40.000	*PT Toyota Astra Financial Services*
PT Pegadaian (Persero)	*Pefindo*	AAA	30.780	*PT Pegadaian (Persero)*
PT Astra Sedaya Finance	*Pefindo*	AAA	25.838	*PT Astra Sedaya Finance*
PT Bank Tabungan Negara (Persero) Tbk	*Fitch Rating*	AA	24.288	*PT Bank Tabungan Negara (Persero) Tbk*
Jumlah			**3.553.168**	***Total***

31 Desember 2021/*December 31, 2021*

	Pemeringkat/ *Agencies*	Peringkat/ *Rating*	Nilai tercatat/ *Carrying value**)	
Nilai wajar melalui penghasilan komprehensif lain:				*Fair value through other comprehensive income:*
Surat Utang Negara (SUN)	-	-	724.346	*Government Bond (SUN)*
Obligasi Korporasi:				*Corporate Bonds:*
PT Sarana Multi Infrastruktur (Persero)	*Pefindo*	AAA	79.285	*PT Sarana Multi Infrastruktur (Persero)*
PT Maybank Indonesia Finance	*Fitch Rating*	AA+	60.000	*PT Maybank Indonesia Finance*
PT Kereta Api Indonesia (Persero)	*Pefindo*	AAA	51.599	*PT Kereta Api Indonesia (Persero)*
PT Bank KB Bukopin Tbk	*Fitch Rating*	AAA	50.000	*PT Bank KB Bukopin Tbk*
PT Waskita Karya (Persero) Tbk	*Pefindo*	AAA	50.000	*PT Waskita Karya (Persero) Tbk*
PT Sarana Multigriya Finansial (Persero)	*Pefindo*	AAA	32.000	*PT Sarana Multigriya Finansial (Persero)*
PT Tower Bersama Infrastructure Tbk	*Fitch Rating*	AA+	30.000	*PT Tower Bersama Infrastructure Tbk*
PT PLN (Persero)	*Pefindo*	AAA	27.162	*PT PLN (Persero)*
PT Bank Sulselbar	*Pefindo*	A+	25.000	*PT Bank Sulselbar*
PT Bank Tabungan Negara (Persero) Tbk	*Pefindo*	AA+	24.251	*PT Bank Tabungan Negara (Persero) Tbk*
PT Pegadaian (Persero)	*Pefindo*	AAA	10.278	*PT Pegadaian (Persero)*
Jumlah			**1.163.921**	***Total***

*) Nilai tercatat merupakan nilai perolehan setelah amortisasi atas premium/diskon

**) Carrying amount represents acquisition cost after amortization of premium/discount*

f. Berdasarkan kolektibilitas / *f. By collectibility*

Pada tanggal 31 Desember 2022 dan 2021, seluruh efek-efek digolongkan sebagai lancar.

As of December 31, 2022 and 2021, all marketable securities are classified as current.

9. EFEK-EFEK (lanjutan) / *9. MARKETABLE SECURITIES (continued)*

g. Berdasarkan jangka waktu dan tingkat suku bunga / *g. By maturity and interest rate*

	31 Desember 2022/ *December 31, 2022*	31 Desember 2021/ *December 31, 2021*	
Kurang dari 1 tahun	-	45.391	*Less than 1 year*
1-5 tahun	760.453	888.937	*1-5 years*
5-10 tahun	2.673.751	109.291	*5-10 years*
Lebih dari 10 tahun	51.672	128.953	*More than 10 years*
Jumlah	**3.485.876**	**1.172.572**	***Total***

	31 Desember 2022/ *December 31, 2022*	31 Desember 2021/ *December 31, 2021*	
Rupiah	4,95% - 9,75%	4,75% - 9,75%	*Rupiah*

h. Cadangan kerugian penurunan nilai / *h. Allowance for impairment losses*

	31 Desember 2022/*December 31, 2022*				
	Stage 1	***Stage 2***	***Stage 3***	**Jumlah/*Total***	
Saldo awal	1.573	-	-	1.573	*Beginning balance*
Pembalikan selama tahun berjalan (Catatan 28)	(1.573)	-	-	(1.573)	*Reversal during the year (Note 28)*
Saldo akhir	**-**	**-**	**-**	**-**	***Ending balance***

	31 Desember 2021/*December 31, 2021*				
	Stage 1	***Stage 2***	***Stage 3***	**Jumlah/*Total***	
Saldo awal	-	-	-	-	*Beginning balance*
Pembentukan selama tahun berjalan (Catatan 28)	1.573	-	-	1.573	*Addition during the year (Note 28)*
Saldo akhir	**1.573**	**-**	**-**	**1.573**	***Ending balance***

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai atas efek-efek masing-masing pada tanggal 31 Desember 2022 dan 2021 telah memadai.

Management believes that the allowance for impairment losses for marketable securities as of December 31, 2022 and 2021 was adequate.

10. EFEK-EFEK YANG DIBELI DENGAN JANJI DIJUAL KEMBALI DAN EFEK-EFEK YANG DIJUAL DENGAN JANJI DIBELI KEMBALI

10. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL AND SECURITIES SOLD UNDER REPURCHASE AGREEMENTS

a. Efek-fek yang dibeli dengan janji dijual kembali

a. Securities purchased under agreements to resell

Tidak terdapat efek-efek yang dibeli dengan janji dijual kembali pada tanggal 31 Desember 2022.

There were no securities purchased under agreements to resell as of December 31, 2022.

Efek-efek yang dibeli dengan janji dijual kembali pada tanggal 31 Desember 2021 terdiri dari:

Securities purchased under agreements to resell as of December 31, 2021, are as follows:

Pihak lawan/ *Counterparties*	Jenis efek-efek yang mendasari/ *Type of Underlying marketable securities*	Tanggal mulai/ *Start date*	Tanggal jatuh tempo/ *Maturity date*	Nilai pembelian/ *Proceeds value*	31 Desember 2021/*December 31, 2021*			
					Nilai nominal/ *Nominal amount*	Nilai jual kembali/ *Resale value*	Pendapatan bunga yang belum diamortisasi/ *Unamortised interest*	Nilai Tercatat/ *Carrying Value*
Bank Indonesia	FR56	31/12/2021	07/01/2022	551.994	500.201	552.369	376	551.993
Bank Indonesia	VR34	28/12/2021	04/01/2022	369.939	388.099	370.190	144	370.046
Bank Indonesia	VR39	30/12/2021	06/01/2022	302.519	317.949	302.724	176	302.548
Bank Indonesia	VR43	27/12/2021	03/01/2022	236.398	248.858	236.559	69	236.490
Bank Indonesia	VR62	29/12/2021	05/01/2022	208.662	219.730	208.804	101	208.703
Bank Indonesia	FR82	31/12/2021	14/01/2022	147.606	150.000	147.780	173	147.607
Bank Indonesia	FR91	10/12/2021	07/01/2022	94.774	100.000	94.997	56	94.941
Bank Indonesia	FR88	31/12/2021	28/01/2022	62.092	66.959	62.239	146	62.093
Bank Indonesia	FR79	24/12/2021	21/01/2022	52.394	49.004	52.518	93	52.425
Bank Indonesia	FR82	22/12/2021	05/01/2022	49.008	50.000	49.065	20	49.045
Bank Indonesia	VR65	29/12/2021	12/01/2022	46.231	50.000	46.286	47	46.239
Bank Indonesia	VR69	24/12/2021	07/01/2022	43.032	46.500	43.083	25	43.058
Bank Indonesia	FR78	08/12/2021	05/01/2022	26.596	25.408	26.659	11	26.648
Jumlah/*Total*					**2.212.708**	**2.193.273**	**1.437**	**2.191.836**

Seluruh efek-efek yang dibeli dengan janji dijual kembali pada tanggal 31 Desember 2021 digolongkan sebagai stage 1 dan berlokasi di Indonesia.

All securities purchased under agreements to resell as of December 31, 2021 are classified as stage 1 and located in Indonesia.

Manajemen berpendapat bahwa seluruh efek-efek yang dibeli dengan janji dijual kembali dapat ditagih dan penyisihan kerugian penurunan nilai tidak diperlukan.

Management believes that securities purchased under agreements to resell are fully collectible and allowance for impairment losses is not required.

Tingkat suku bunga rata-rata per tahun:

Annual average interest rates:

	31 Desember 2022/ *December 31, 2022*	31 Desember 2021/ *December 31, 2021*	
Rupiah	-	3,39%	*Rupiah*

10. EFEK-EFEK YANG DIBELI DENGAN JANJI DIJUAL KEMBALI DAN EFEK-EFEK YANG DIJUAL DENGAN JANJI DIBELI KEMBALI (lanjutan)

10. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL AND SECURITIES SOLD UNDER REPURCHASE AGREEMENTS (continued)

b. Efek-fek yang dijual dengan janji dibeli kembali

b. Securities sold under repurchase agreements

Pihak lawan/ *Counterparties*	Jenis efek-efek yang mendasari/ *Type of Underlying marketable securities*	Tanggal mulai/ *Start date*	Tanggal jatuh tempo/ *Maturity date*	Nilai nominal/ *Nominal amount*	Nilai Tercatat/ *Carrying Value*
		31 Desember 2022/*December 31, 2022*			
Bank Indonesia	FR91	28/12/2022	04/01/2023	650.000	585.367
Jumlah/*Total*				**650.000**	**585.367**

Tingkat suku bunga rata-rata per tahun:

Annual average interest rates:

	31 Desember 2022/ *December 31, 2022*	31 Desember 2021/ *December 31, 2021*	
Rupiah	5,75%	-	*Rupiah*

Tidak terdapat efek-efek yang dijual dengan janji dibeli kembali pada tanggal 31 Desember 2021.

There were no securities sold under repurchase agreements as of December 31, 2021.

11. KREDIT YANG DIBERIKAN

11. LOANS

Kredit yang diberikan berdasarkan jenis, sektor ekonomi, stage, hubungan dan kolektibilitas terdiri dari:

Loans according to the type, economic sector, stage, relationship and collectibility consists of the following:

1. Berdasarkan jenis

1. By type

31 Desember 2022/*December 31, 2022*

	Lancar/ *Current*	Dalam perhatian khusus/ *Special mention*	Kurang lancar/ *Substandard*	Diragukan/ *Doubtful*	Macet/ *Loss*	Jumlah/ *Total*	
Konsumsi	6.666.479	1.314.307	169.579	27.750	11.576	8.189.691	*Consumption*
Modal kerja	1.809.455	97.562	24.477	15.005	12.757	1.959.256	*Working capital*
Pinjaman rekening koran	82.411	-	-	-	-	82.411	*Demand loan*
Karyawan	10.665	33	119	34	736	11.587	*Employees*
Investasi	697	423	-	-	186	1.306	*Investment*
Sub jumlah	**8.569.707**	**1.412.325**	**194.175**	**42.789**	**25.255**	**10.244.251**	***Sub total***
Cadangan kerugian penurunan nilai	(120.619)	(37.798)	(36.263)	(9.363)	(6.480)	(210.523)	*Allowance for impairment losses*
Jumlah	**8.449.088**	**1.374.527**	**157.912**	**33.426**	**18.775**	**10.033.728**	***Total***

31 Desember 2021/*December 31, 2021*

	Lancar/ *Current*	Dalam perhatian khusus/ *Special mention*	Kurang lancar/ *Substandard*	Diragukan/ *Doubtful*	Macet/ *Loss*	Jumlah/ *Total*	
Konsumsi	2.754.224	174.270	14.981	7.299	432	2.951.206	*Consumption*
Modal kerja	1.129.274	30.414	4.492	9.108	35.310	1.208.598	*Working capital*
Pinjaman rekening koran	98.335	-	-	-	450	98.785	*Demand loan*
Karyawan	9.871	117	136	-	330	10.454	*Employees*
Investasi	3.209	794	234	-	2.220	6.457	*Investment*
Sub jumlah	**3.994.913**	**205.595**	**19.843**	**16.407**	**38.742**	**4.275.500**	***Sub total***
Cadangan kerugian penurunan nilai	(71.523)	(5.075)	(2.947)	(4.783)	(16.328)	(100.656)	*Allowance for impairment losses*
Jumlah	**3.923.390**	**200.520**	**16.896**	**11.624**	**22.414**	**4.174.844**	***Total***

11. KREDIT YANG DIBERIKAN (lanjutan) / *11. LOANS (continued)*

Kredit yang diberikan berdasarkan jenis, sektor ekonomi, stage, hubungan dan kolektibilitas terdiri dari: (lanjutan)

Loans according to the type, economic sector, stage, relationship and collectibility consists of the following: (continued)

2. Berdasarkan sektor ekonomi / *2. By economic sector*

31 Desember 2022/*December 31, 2022*

	Lancar/ *Current*	Dalam perhatian khusus/ *Special mention*	Kurang lancar/ *Substandard*	Diragukan/ *Doubtful*	Macet/ *Loss*	Jumlah/ *Total*	
Rumah tangga	6.677.229	1.314.340	169.698	27.784	12.312	8.201.363	*Household*
Real estate, usaha persewaan dan jasa perusahaan	1.138.735	-	-	-	186	1.138.921	*Real estate, leasing and corporate service*
Jasa masyarakat, sosial budaya, hiburan dan perorangan lainnya	459.396	-	-	-	24	459.420	*Community services, social culture, entertaiment and other individuals*
Perdagangan besar dan eceran	238.868	35.469	8.713	8.007	8.624	299.681	*Wholesale and retail trade*
Pertanian, perburuan dan kehutanan	1.029	56.516	12.763	6.998	-	77.306	*Agriculture, hunting and forestry*
Konstruksi	53.093	-	1.001	-	3.969	58.063	*Construction*
Industri pengolahan	1.327	6.000	2.000	-	140	9.467	*Manufacturing*
Jasa kesehatan dan kegiatan sosial	30	-	-	-	-	30	*Health and social services*
Sub jumlah	**8.569.707**	**1.412.325**	**194.175**	**42.789**	**25.255**	**10.244.251**	***Sub total***
Cadangan kerugian penuruan nilai	(120.619)	(37.798)	(36.263)	(9.363)	(6.480)	(210.523)	*Allowance for impairment losses*
Jumlah	**8.449.088**	**1.374.527**	**157.912**	**33.426**	**18.775**	**10.033.728**	***Total***

31 Desember 2021/*December 31, 2021*

	Lancar/ *Current*	Dalam perhatian khusus/ *Special mention*	Kurang lancar/ *Substandard*	Diragukan/ *Doubtful*	Macet/ *Loss*	Jumlah/ *Total*	
Rumah tangga	2.764.095	174.387	15.117	7.299	762	2.961.660	*Household*
Perdagangan besar dan eceran	1.046.675	30.196	4.424	9.108	16	1.090.419	*Wholesale and retail trade*
Real estate, usaha persewaan dan jasa perusahaan	101.350	699	302	-	3.804	106.155	*Real estate, leasing and corporate service*
Konstruksi	63.902	-	-	-	24.850	88.752	*Construction*
Industri pengolahan	8.215	-	-	-	590	8.805	*Manufacturing*
Perantara keuangan	-	-	-	-	8.720	8.720	*Financial intermediaries*
Pertanian, perburuan dan kehutanan	7.912	-	-	-	-	7.912	*Agriculture, hunting and forestry*
Penyediaan akomodasi dan makanan minuman	2.566	-	-	-	-	2.566	*Accommodation and food providers*
Jasa masyarakat, sosial budaya, hiburan dan perorangan lainnya	113	313	-	-	-	426	*Community services, social culture, entertaiment and other individuals*
Jasa kesehatan dan kegiatan sosial	85	-	-	-	-	85	*Health and social services*
Sub jumlah	**3.994.913**	**205.595**	**19.843**	**16.407**	**38.742**	**4.275.500**	***Sub total***
Cadangan kerugian penuruan nilai	(71.523)	(5.075)	(2.947)	(4.783)	(16.328)	(100.656)	*Allowance for impairment losses*
Jumlah	**3.923.390**	**200.520**	**16.896**	**11.624**	**22.414**	**4.174.844**	***Total***

3. Berdasarkan *stage* / *3. By stage*

Berikut adalah perubahan jumlah kredit yang diberikan berdasarkan *stage* untuk tahun-tahun yang berakhir pada 31 Desember 2022 dan 2021:

Below is the movement of loans based on stages for the years ended December 31, 2022 and 2021:

31 Desember 2022/*December 31, 2022*

	Stage 1	*Stage* 2	*Stage* 3	Jumlah/*Total*	
Saldo awal	3.878.058	325.037	72.405	4.275.500	*Beginning balance*
Transfer ke kerugian kredit ekspektasian 12 bulan (*stage* 1)	71	(48)	(23)	-	*Transfer to 12 months expected credit losses (stage 1)*
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (*stage* 2)	(5.965)	5.965	-	-	*Transfer to lifetime expected credit losses (stage 2)*
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (*stage* 3)	(10.662)	(567)	11.229	-	*Transfer to lifetime expected credit losses (stage 3)*

11. KREDIT YANG DIBERIKAN (lanjutan) / *11. LOANS (continued)*

Kredit yang diberikan berdasarkan jenis, sektor ekonomi, stage, hubungan dan kolektibilitas terdiri dari: (lanjutan)

Loans according to the type, economic sector, stage, relationship and collectibility consists of the following: (continued)

3. Berdasarkan *stage* (lanjutan) / *3. By stage (continued)*

Berikut adalah perubahan jumlah kredit yang diberikan berdasarkan *stage* untuk tahun-tahun yang berakhir pada 31 Desember 2022 dan 2021: (lanjutan)

Below is the movement of loans based on stages for the years ended December 31, 2022 and 2021: (continued)

	31 Desember 2022/*December 31, 2022*				
	***Stage* 1**	***Stage* 2**	***Stage* 3**	**Jumlah/*Total***	
Pengukuran kembali nilai tercatat bersih	(135.371)	15.716	888.933	769.278	*Remeasurement of net carrying amount*
Aset keuangan yang baru diterbitkan	8.907.059	503.328	161.530	9.571.917	*New issued financial asset*
Dihentikan pengakuannya	(3.201.401)	(247.106)	(70.554)	(3.519.061)	*Derecognition*
Penghapusbukuan selama tahun berjalan	-	-	(853.383)	(853.383)	*Write-off during the year*
Saldo akhir	**9.431.789**	**602.325**	**210.137**	**10.244.251**	***Ending balance***

	31 Desember 2021/*December 31, 2021*				
	***Stage* 1**	***Stage* 2**	***Stage* 3**	**Jumlah/*Total***	
Saldo awal	3.522.089	28.652	114.598	3.665.339	*Beginning balance*
Transfer ke kerugian kredit ekspektasian 12 bulan (*stage* 1)	897	(608)	(289)	-	*Transfer to 12 months expected credit losses (stage 1)*
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (*stage* 2)	(385.406)	385.433	(27)	-	*Transfer to lifetime expected credit losses (stage 2)*
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (*stage* 3)	(50.446)	(56.302)	106.748	-	*Transfer to lifetime expected credit losses (stage 3)*
Pengukuran kembali nilai tercatat bersih	(31.613)	(78.234)	(2.244)	(112.091)	*Remeasurement of net carrying amount*
Aset keuangan yang baru diterbitkan	2.220.528	59.471	13.474	2.293.473	*New issued financial asset*
Dihentikan pengakuannya	(1.397.991)	(13.375)	(7.815)	(1.419.181)	*Derecognition*
Penghapusbukuan selama tahun berjalan	-	-	(152.040)	(152.040)	*Write-off during the year*
Saldo akhir	**3.878.058**	**325.037**	**72.405**	**4.275.500**	***Ending balance***

4. Berdasarkan hubungan / *4. By relationship*

Penyaluran kredit kepada pihak berelasi dan pihak ketiga yakni:

Loans to related parties and third parties were as follows:

	31 Desember 2022/ *December 31, 2022*	**31 Desember 2021/ *December 31, 2021***	
Rupiah:			*Rupiah:*
Pihak berelasi	78.022	94.911	*Related parties*
Pihak ketiga	10.166.229	4.180.589	*Third parties*
	10.244.251	4.275.500	
Cadangan kerugian penurunan nilai	(210.523)	(100.656)	*Allowance for impairment losses*
Jumlah	**10.033.728**	**4.174.844**	***Total***

11. KREDIT YANG DIBERIKAN (lanjutan)

Kredit yang diberikan berdasarkan jenis, sektor ekonomi, stage, hubungan dan kolektibilitas terdiri dari: (lanjutan)

5. Berdasarkan kolektibilitas Bank Indonesia dan penyisihan penilaian kualitas aset sesuai ketentuan POJK

Informasi berikut menunjukan kredit yang diberikan berdasarkan kolektibilitas Bank Indonesia dan penyisihan penilaian kualitas aset sesuai ketentuan POJK (setelah dikurangi nilai agunan yang dapat diperhitungkan), masing-masing untuk tanggal 31 Desember 2022 dan 2021.

11. LOANS (continued)

Loans according to the type, economic sector, stage, relationship and collectibility consists of the following: (continued)

5. By Bank Indonesia collectibility and assets quality allowances based on POJK

The following information on loans are based on Bank Indonesia's collectibility and asset quality allowances as per POJK (after deducted with allowable collateral value) as of December 31, 2022, and 2021, respectively.

	31 Desember 2022/*December 31, 2022*		
	Pokok/ *Principal*	**Penyisihan penilaian kualitas aset sesuai ketentuan POJK/ *Asset quality allowances based on POJK***	
Lancar	8.569.707	(84.771)	*Current*
Dalam perhatian khusus	1.412.325	(70.599)	*Special mention*
Kurang lancar	194.175	(29.126)	*Substandard*
Diragukan	42.789	(21.378)	*Doubtful*
Macet	25.255	(25.166)	*Loss*
Jumlah	**10.244.251**	**(231.040)**	**Total**

	31 Desember 2021/*December 31, 2021*		
	Pokok/ *Principal*	**Penyisihan penilaian kualitas aset sesuai ketentuan POJK/ *Asset quality allowances based on POJK***	
Lancar	3.994.913	(38.900)	*Current*
Dalam perhatian khusus	205.595	(10.256)	*Special mention*
Kurang lancar	19.843	(2.948)	*Substandard*
Diragukan	16.407	(8.204)	*Doubtful*
Macet	38.742	(5.188)	*Loss*
Jumlah	**4.275.500**	**(65.496)**	***Total***

Rasio jumlah cadangan kerugian kredit yang diberikan yang telah dibentuk terhadap penyisihan penilaian kualitas kredit sesuai ketentuan POJK pada tanggal 31 Desember 2022 dan 2021 adalah masing-masing sebesar 91,12% dan 153,68%.

Ratio of allowance for impairment losses on loans to allowances of assets quality based on POJK as at December 31, 2022 and 2021 are 91.12% and 153.68%, respectively.

11. KREDIT YANG DIBERIKAN (lanjutan) / *11. LOANS (continued)*

Kredit yang diberikan berdasarkan jenis, sektor ekonomi, stage, hubungan dan kolektibilitas terdiri dari: (lanjutan)

Loans according to the type, economic sector, stage, relationship and collectibility consists of the following: (continued)

5. Berdasarkan kolektibilitas Bank Indonesia dan penyisihan penilaian kualitas aset sesuai ketentuan POJK (lanjutan) / *5. By Bank Indonesia collectibility and asset quality allowances based on POJK (continued)*

Rasio kredit bermasalah (NPL) secara bruto (sebelum dikurangi cadangan kerugian penurunan nilai) dan secara neto (setelah dikurangi cadangan kerugian penurunan nilai) pada tanggal 31 Desember 2022 dan 2021 masing-masing sebagai berikut:

The non-performing loans (NPL) ratios on a gross basis (before deducting the allowance for impairment losses) and net basis (after deduction the allowance for impairment losses) as of December 31, 2022 and 2021 were as follows:

	31 Desember 2022/ *December 31, 2022*	31 Desember 2021/ *December 31, 2021*	
Rasio NPL bruto	2,56%	1,75%	*NPL ratio gross*
Rasio NPL neto	2,05%	1,19%	*NPL ratio net*

6. Berdasarkan jangka waktu perjanjian kredit / *6. By loan agreements period*

	31 Desember 2022/ *December 31, 2022*	31 Desember 2021/ *December 31, 2021*	
Kurang dari 1 tahun	8.545.712	2.361.964	*Less than 1 year*
1 sampai dengan 5 tahun	793.039	131.655	*1 up to 5 years*
5 sampai dengan 10 tahun	366.590	498.678	*5 up to 10 years*
Lebih dari 10 tahun	538.910	1.283.203	*More than 10 years*
Jumlah	**10.244.251**	**4.275.500**	***Total***

7. Tingkat suku bunga rata-rata per tahun / *7. Annual average interest rates*

Tingkat suku bunga rata-rata per tahun:

The annual average interest rates:

	31 Desember 2022/ *December 31, 2022*	31 Desember 2021/ *December 31, 2021*	
Kredit rekening koran	9,60%	10,79%	*Demand loan*
Kredit modal kerja, kredit investasi dan kredit konsumer	46,39%	29,91%	*Working capital loan, investment loan and consumer loan*
Kredit karyawan	6,39%	6,43%	*Employees loan*

8. Kredit yang direstrukturisasi / *8. Restructured loans*

Berikut ini adalah jenis dan jumlah kredit yang telah direstrukturisasi per 31 Desember 2022 dan 2021:

Below are the types and amounts of restructured loans as of December 31, 2022 and 2021:

	31 Desember 2022/ *December 31, 2022*	31 Desember 2021/ *December 31, 2021*	
Perpanjangan jangka waktu dan penurunan suku bunga kredit	74.713	261.374	*Extension of loan maturity dates and reduction of interest rates*

11. KREDIT YANG DIBERIKAN (lanjutan)

Kredit yang diberikan berdasarkan jenis, sektor ekonomi, stage, hubungan dan kolektibilitas terdiri dari: (lanjutan)

8. Kredit yang direstrukturisasi (lanjutan)

Berikut ini adalah kolektibilitas kredit yang telah direstrukturisasi per 31 Desember 2022 dan 2021:

11. LOANS (continued)

Loans according to the type, economic sector, stage, relationship and collectibility consists of the following: (continued)

8. Restructured loans (continued)

Below are the collectibility of restructured loans as of December 31, 2022 and 2021:

	31 Desember 2022/ *December 31, 2022*	**31 Desember 2021/ *December 31, 2021***	
Lancar	74.337	258.162	*Current*
Dalam perhatian khusus	134	547	*Special mention*
Kurang lancar	-	115	*Substandard*
Diragukan	148	-	*Doubtful*
Macet	94	2.550	*Loss*
Jumlah	**74.713**	**261.374**	***Total***

Jumlah kredit yang telah direstrukturisasi dan berada dalam kategori kredit bermasalah pada tanggal 31 Desember 2022 dan 2021, masing-masing sebesar Rp242 dan Rp2.665.

Restructured loans and categorized as non-performing loans as of December 31, 2022 and 2021 are amounting to Rp242 and Rp2,665, respectively.

Sehubungan dengan restrukturisasi dan relaksasi kredit sebagai dampak dari COVID-19, OJK telah mengeluarkan POJK No. 17/POJK.03/2021 tanggal 15 September 2021 tentang perubahan kedua atas POJK No. 11/POJK.03/2020 tentang Stimulus Perekonomian Nasional Sebagai Kebijakan *Countercyclical* Dampak Penyebaran COVID-19 yang telah berakhir pada 31 Maret 2023. Baki debet kredit yang telah direstrukturisasi sebagai akibat pandemi COVID-19 pada tanggal 31 Desember 2022 dan 2021 masing-masing sebesar Rp26.063 dan Rp205.680.

In relation to loans restructuring and relaxation due to COVID-19 impact, FSA has issued POJK No. 17/POJK.03/2021 dated September 15, 2021 regarding second amendment to POJK No.11/POJK.03/2020 regarding National Economic Stimulus as the COVID-19 Outbreak Impact Countercyclical Policy has been ended on March 31, 2023. The loans outstanding that have been restructured as a result of COVID-19 pandemic as of December 31, 2022 and 2021 are amounting to Rp26,063 and Rp205,680, respectively.

Pada bulan Agustus 2019, Bank telah melakukan restrukturisasi perjanjian kredit dalam rangka penyelesaian kredit terhadap debitur PT Altamoda, yang sebelumnya memiliki saldo pinjaman sebesar Rp448.748 melalui proses sebagai berikut:

In August 2019, the Bank has restructured the loan agreement as part of loan settlement of PT Altamoda as the debtor, who previously has an outstanding loan amounting to Rp448,748 through the following process:

1. Pengambil alihan agunan sebesar Rp186.879 dengan nilai pasar berdasarkan penilaian yang dilakukan oleh kantor jasa penilai publik independen sebesar Rp188.870.

1. *Takeover of collateral amounting to Rp186,879 with the market value based on the appraisal conducted by an independent public appraisal amounting to Rp188,870.*

2. Restrukturisasi kredit sebesar Rp180.000, jangka waktu 8 tahun dan jatuh tempo pada tanggal 31 Juli 2027, suku bunga 6% per tahun dan jaminan berupa persediaan senilai Rp247.000.

2. *Loan restructuring amounting to Rp180,000, 8 years term with maturity date on July 31, 2027, interest rate of 6% per annum and collateral in the form of inventory amounting to Rp247,000.*

11. KREDIT YANG DIBERIKAN (lanjutan)

Kredit yang diberikan berdasarkan jenis, sektor ekonomi, stage, hubungan dan kolektibilitas terdiri dari: (lanjutan)

8. Kredit yang direstrukturisasi (lanjutan)

Pada bulan Agustus 2019, Bank telah melakukan restrukturisasi perjanjian kredit dalam rangka penyelesaian kredit terhadap debitur PT Altamoda, yang sebelumnya memiliki saldo pinjaman sebesar Rp448.748 melalui proses sebagai berikut: (lanjutan)

3. Penjualan piutang kepada pihak ketiga *(cessie)* dengan nilai sebesar Rp81.869.

Fasilitas kredit PT Altamoda tersebut telah direstrukturisasi beberapa kali dengan skema restrukturisasi terakhir berupa penangguhan pembayaran pokok dan bunga pinjaman selama 6 bulan sejak bulan Desember 2021 sampai dengan bulan Mei 2022, dan perubahan tanggal jatuh tempo kredit menjadi tanggal 21 Oktober 2029.

Sampai dengan tanggal 31 Desember 2022, PT Altamoda belum melakukan pembayaran pokok dan bunga pinjaman yang telah jatuh tempo, sehingga Bank mengajukan Permohonan Penundaan Kewajiban Pembayaran Utang (PKPU), dengan Putusan Pengadilan Niaga pada Pengadilan Negeri Jakarta Pusat No. 365/Pdt.Sus-PKPU/2022/PN Niaga Jkt.Pst tanggal 7 Februari 2023 yang mengabulkan PKPU tersebut dan proses selanjutnya yang masih berjalan sampai dengan tanggal laporan keuangan ini, yang akan dilakukan berdasarkan tahapan yang telah ditetapkan dalam putusan tersebut.

Bank juga melakukan pembelian kembali piutang (*cessie)* dalam 2 tahap, yaitu bulan Maret dan Juni 2021, masing-masing sebesar Rp50.000 dan Rp26.000 dan dicatat sebagai Tagihan Lain dari Debitur sebagai bagian dari Aset Lain-Lain (Catatan 14).

11. LOANS (continued)

Loans according to the type, economic sector, stage, relationship and collectibility consists of the following: (continued)

8. Restructured loans (continued)

In August 2019, the Bank has restructured the loan agreement as part of loan settlement of PT Altamoda as the debtor, who previously has an outstanding loan amounting to Rp448,748 through the following process: (continued)

3. Sale of receivable to third party (cessie) amounting to Rp81,869.

There have been several amendments on the PT Altamoda loan facility with the latest restructuring scheme was to defer the loan principal and interest repayment for 6 months from December 2021 to become May 2022, and a change in the loan maturity date to become October 21, 2029.

As of December 31, 2022, PT Altamoda has not yet paid overdue principal and interest, as such the Bank has filed for Application for Suspension of Debt Payment (PKPU), with the decision of the Commercial Court at the Central Jakarta District Court No. 365/Pdt.Sus-PKPU/2022/PN Niaga Jkt.Pst dated February 7, 2023 granting the PKPU and the next process which is on going at the date of this financial statements, which will be performed based on the stages as specified in the court decision.

The Bank also repurchased the cessie receivables in 2 stages, in March and June 2021, amounting to Rp50,000 and Rp26,000, respectively, and recorded as Other Receivable from Debtor as part of Other Assets (Note 14).

11. KREDIT YANG DIBERIKAN (lanjutan)

Kredit yang diberikan berdasarkan jenis, sektor ekonomi, stage, hubungan dan kolektibilitas terdiri dari: (lanjutan)

9. Cadangan kerugian penurunan nilai

Perubahan cadangan kerugian penurunan nilai adalah sebagai berikut:

11. LOANS (continued)

Loans according to the type, economic sector, stage, relationship and collectibility consists of the following: (continued)

9. Allowances for impairment losses

The movements in the allowance for impairment losses were as follows:

	31 Desember 2022/ *December 31, 2022*	**31 Desember 2021/ *December 31, 2021***	
Saldo awal	100.656	102.603	*Beginning balance*
Pembentukan selama tahun berjalan (Catatan 28)	963.250	148.645	*Addition during the year (Note 28)*
Penghapusan selama tahun berjalan	(853.383)	(150.592)	*Write-off during the year*
Saldo akhir	**210.523**	**100.656**	***Ending balance***

31 Desember 2022/*December 31, 2022*

	***Stage* 1**	***Stage* 2**	***Stage* 3**	**Jumlah/*Total***	
Saldo awal	19.822	56.810	24.024	100.656	*Beginning balance*
Transfer ke kerugian kredit ekspektasian 12 bulan (*stage* 1)	162	(56)	(106)	-	*Transfer to 12 months expected credit losses (stage 1)*
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (*stage* 2)	(2.426)	2.426	-	-	*Transfer to lifetime expected credit losses (stage 2)*
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (*stage* 3)	(10.614)	(224)	10.838	-	*Transfer to lifetime expected credit losses (stage 3)*
Pembentukan selama tahun berjalan (Catatan 28)	100.680	(6.338)	868.908	963.250	*Additional during the year (Note 28)*
Penghapusbukuan selama tahun berjalan	-	-	(853.383)	(853.383)	*Write-off during the year*
Saldo akhir	**107.624**	**52.618**	**50.281**	**210.523**	***Ending balance***

31 Desember 2021/*December 31, 2021*

	***Stage* 1**	***Stage* 2**	***Stage* 3**	**Jumlah/*Total***	
Saldo awal	44.789	7.113	50.701	102.603	*Beginning balance*
Transfer ke kerugian kredit ekspektasian 12 bulan (*stage* 1)	1.486	(1.015)	(471)	-	*Transfer to 12 months expected credit losses (stage 1)*
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (*stage* 2)	(25.239)	37.079	(11.840)	-	*Transfer to lifetime expected credit losses (stage 2)*
Transfer ke kerugian kredit ekspektasian sepanjang umurnya (*stage* 3)	(30.376)	(12.321)	42.697	-	*Transfer to lifetime expected credit losses (stage 3)*
Pembentukan selama tahun berjalan (Catatan 28)	29.162	25.954	93.529	148.645	*Additional during the year (Note 28)*
Penghapusbukuan selama tahun berjalan	-	-	(150.592)	(150.592)	*Write-off during the year*
Saldo akhir	**19.822**	**56.810**	**24.024**	**100.656**	***Ending balance***

11. KREDIT YANG DIBERIKAN (lanjutan)

Kredit yang diberikan berdasarkan jenis, sektor ekonomi, stage, hubungan dan kolektibilitas terdiri dari: (lanjutan)

10. Kredit bermasalah

Pada tanggal 31 Desember 2022 dan 2021, kredit bermasalah yang diberikan Bank (sesuai dengan peraturan OJK/Bank Indonesia) serta cadangan kerugian penurunan nilainya berdasarkan sektor ekonomi adalah sebagai berikut:

11. LOANS (continued)

Loans according to the type, economic sector, stage, relationship and collectibility consists of the following: (continued)

10. Non performing loans

As of December 31, 2022 and 2021 the Bank's non-performing loans (based on prevailing OJK/Bank Indonesia regulations) and the allowance for impairment losses by economic sector were as follows:

	31 Desember 2022/*December 31, 2022*				
	Kurang lancar/ *Substandard*	**Diragukan/ *Doubtful***	***Macet/ Loss***	**Jumlah/ *Total***	
Rumah tangga	169.698	27.784	12.312	209.794	*Household*
Perdagangan besar dan eceran	8.713	8.007	8.624	25.344	*Wholesale and retail trade*
Pertanian, perburuan dan kehutanan	12.763	6.998	-	19.761	*Agriculture, hunting and forestry*
Konstruksi	1.001	-	3.969	4.970	*Construction*
Industri pengolahan	2.000	-	140	2.140	*Manufacturing*
Real estate, usaha persewaan dan jasa perusahaan	-	-	186	186	*Real estate, leasing and corporate services*
Jasa masyarakat, sosial budaya, hiburan dan perorangan lainnya	-	-	24	24	*Community services, social culture, entertaiment and other individuals*
Sub jumlah	**194.175**	**42.789**	**25.255**	**262.219**	***Sub total***
Cadangan kerugian penurunan nilai	(36.263)	(9.363)	(6.480)	(52.106)	*Allowance for impairment losses*
Jumlah	**157.912**	**33.426**	**18.775**	**210.113**	***Total***

	31 Desember 2021/*December 31, 2021*				
	Kurang lancar/ *Substandard*	**Diragukan/ *Doubtful***	***Macet/ Loss***	**Jumlah/ *Total***	
Rumah tangga	15.117	7.299	762	23.178	*Household*
Perdagangan besar dan eceran	4.424	9.108	16	13.548	*Wholesale and retail trade*
Real estate, usaha persewaan dan jasa perusahaan	302	-	3.804	4.106	*Real estate, leasing and corporate services*
Konstruksi	-	-	24.850	24.850	*Construction*
Industri pengolahan	-	-	590	590	*Manufacturing*
Perantara keuangan	-	-	8.720	8.720	*Financial itermediaries*
Sub jumlah	**19.843**	**16.407**	**38.742**	**74.992**	***Sub total***
Cadangan kerugian penurunan nilai	(2.947)	(4.783)	(16.328)	(24.058)	*Allowance for impairment losses*
Jumlah	**16.896**	**11.624**	**22.414**	**50.934**	***Total***

Kredit yang telah dihapusbukukan oleh Bank dicatat sebagai kredit ekstra-komtabel didalam rekening administratif.

The loans written off by the Bank are recorded as extra-comptable in the administrative account.

11. KREDIT YANG DIBERIKAN (lanjutan)

Kredit yang diberikan berdasarkan jenis, sektor ekonomi, stage, hubungan dan kolektibilitas terdiri dari: (lanjutan)

11. Informasi pokok lainnya sehubungan dengan kredit yang diberikan

a. Kredit yang diberikan dijamin dengan sertifikat tanah, deposito, Bukti Pemilikan Kendaraan Bermotor (BPKB), dan jaminan lainnya yang diterima oleh perbankan.

b. Kredit modal kerja dan kredit investasi diberikan untuk kepentingan modal kerja dan barang-barang modal lainnya, sedangkan kredit konsumer diberikan untuk tujuan pemilikan rumah, kendaraan bermotor, dan kredit perorangan lainnya.

c. Kredit yang diberikan kepada Direksi, Dewan Komisaris, dan Karyawan Bank merupakan kredit konsumtif. Kredit tersebut dibebani bunga dengan jangka waktu antara 1 tahun sampai 5 tahun. Sumber pembayaran kredit tersebut berasal dari pemotongan gaji setiap bulan. Kredit yang diberikan kepada pihak yang berelasi, dilakukan dengan persyaratan dan proses analisis normal seperti kepada pihak lain.

d. Pada tanggal 31 Desember 2022 dan 2021, Bank telah memenuhi ketentuan Batas Maksimum Pemberian Kredit (BMPK) baik untuk pihak berelasi maupun untuk pihak ketiga.

e. Rasio kredit yang diberikan kepada Usaha Mikro Kecil dan Menengah (UMKM) terhadap jumlah kredit yang diberikan pada tanggal 31 Desember 2022 dan 2021 masing-masing sebesar 3,68% dan 22,14%.

11. LOANS (continued)

Loans according to the type, economic sector, stage, relationship and collectibility consists of the following: (continued)

11. Other significant information relating to loans

a. Loans are secured by land certificate, time deposits, certificates of ownership of motor vehicles, and other guarantees accepted by banks.

b. Working capital loans and investment loans given to borrowers that need financing of working capital and other capital goods, while consumer loans are given for purposes such as housing, motor vehicles, and other personal loans.

c. Loans granted to the Board of Directors, Board of Commissioners and Bank Employees are classified as consumer loan. The loan bears interest with a term of 1 year to 5 years. Sources of loan repayment are derived from monthly salary deduction. Loans granted to related parties to the Bank is made within the requirements and normal process analysis as to other parties.

d. As of December 31, 2022 and 2021, Bank has complied with Legal Lending Limit (LLL) requirements for both related parties and third parties.

e. *Ratio of loans extended to Micro, Small, Medium Enterprise (UMKM) to total loans as of December 31, 2022 and 2021 were 3.68% and 22.14%, respectively.*

12. ASET TETAP DAN ASET HAK GUNA

Aset tetap dan aset hak guna terdiri dari:

12. FIXED ASSETS AND RIGHT OF USE ASSETS

Fixed assets and right of use assets consist of the following:

	31 Desember 2022/ *December 31, 2022*	**31 Desember 2021/ *December 31, 2021***	
Aset tetap kepemilikan langsung	221.112	120.218	*Direct ownership fixed assets*
Aset hak guna	71.303	73.903	*Right of use assets*
Jumlah	**292.415**	**194.121**	***Total***

12. ASET TETAP DAN ASET HAK GUNA (lanjutan)

12. FIXED ASSETS AND RIGHT OF USE ASSETS (continued)

Aset tetap kepemilikan langsung:

Direct ownership fixed assets:

	31 Desember 2022/*December 31, 2022*				
	Saldo awal/ *Beginning balance*	**Penambahan/ *Additions***	**Pengurangan/ *Deductions***	**Saldo akhir/ *Ending balance***	
Nilai perolehan					***Cost***
Tanah	55.895	50.922	-	106.817	*Land*
Bangunan	7.234	4.481	-	11.715	*Buildings*
Peralatan dan perabotan kantor	20.511	2.894	(2.351)	21.054	*Office furnitures and fixtures*
Instalasi	1.994	-	-	1.994	*Installations*
Komputer	63.316	53.883	(410)	116.789	*Computers*
Kendaraan	9.812	-	(2.657)	7.155	*Vehicles*
Aset tetap dalam penyelesaian	-	8.102	(2.877)	5.225	*Asset in progress*
Jumlah	**158.762**	**120.282**	**(8.295)**	**270.749**	***Total***
Akumulasi penyusutan					***Accumulated depreciation***
Bangunan	43	703	-	746	*Buildings*
Peralatan dan perabotan kantor	14.638	3.394	(1.836)	16.196	*Office furnitures and fixtures*
Instalasi	1.939	19	-	1.958	*Installations*
Komputer	18.503	9.409	(391)	27.521	*Computers*
Kendaraan	3.421	811	(1.016)	3.216	*Vehicles*
Jumlah	**38.544**	**14.336**	**(3.243)**	**49.637**	***Total***
Nilai buku	**120.218**			**221.112**	***Book value***

	31 Desember 2021/*December 31, 2021*						
				Surplus revaluasi/ *Revaluation surplus*			
	Saldo awal/ *Beginning*	**Penambahan/ *Additions***	**Pengurangan/ *Deductions***	**Penambahan/ *Addition***	**Pengurangan/ *Deduction***	**Saldo akhir/ *Ending balance***	
Nilai perolehan							***Cost***
Tanah	51.080	-	-	5.113	(298)	55.895	*Land*
Bangunan	8.924	37	-	747	(2.474)	7.234	*Buildings*
Peralatan dan perabotan kantor	24.276	3.937	(7.702)	-	-	20.511	*Office furnitures and fixtures*
Instalasi	2.271	17	(294)	-	-	1.994	*Installations*
Komputer	34.634	30.151	(1.469)	-	-	63.316	*Computers*
Kendaraan	9.985	-	(173)	-	-	9.812	*Vehicles*
Jumlah	**131.170**	**34.142**	**(9.638)**	**5.860**	**(2.772)**	**158.762**	***Total***
Akumulasi penyusutan							***Accumulated depreciation***
Bangunan	1.001	514	-	-	(1.472)	43	*Buildings*
Peralatan dan perabotan kantor	18.493	3.582	(7.437)	-	-	14.638	*Office furnitures and fixtures*
Instalasi	2.210	23	(294)	-	-	1.939	*Installations*
Komputer	15.642	4.315	(1.454)	-	-	18.503	*Computers*
Kendaraan	2.483	1.083	(145)	-	-	3.421	*Vehicles*
Jumlah	**39.829**	**9.517**	**(9.330)**	**-**	**(1.472)**	**38.544**	***Total***
Nilai buku	**91.341**					**120.218**	***Book value***

Manajemen berpendapat bahwa tidak terdapat indikasi terjadinya penurunan nilai aset tetap.

Management believes that there is no indication of impairment for fixed assets.

Aset tetap dalam penyelesaian pada tanggal 31 Desember 2022 terdiri dari renovasi bangunan milik Bank yang diperkirakan akan diselesaikan pada kuartal ketiga tahun 2023, dengan tingkat penyelesaian sebesar 44,05%.

Asset in progress as of December 31, 2022 consist of renovation of office building owned by the Bank, estimated to be completed by the third quarter of 2023, with completion rate of 44.05%.

12. ASET TETAP DAN ASET HAK GUNA (lanjutan) / *12. FIXED ASSETS AND RIGHT OF USE ASSETS (continued)*

Aset tetap kepemilikan langsung: (lanjutan) / ***Direct ownership fixed assets: (continued)***

Jumlah penyusutan aset tetap kepemilikan langsung yang dibebankan pada laporan laba rugi dan penghasilan komprehensif lain masing-masing sebesar Rp14.336 dan Rp9.517 untuk tahun-tahun yang berakhir pada tanggal 31 Desember 2022 dan 2021 (Catatan 29).

The amount of depreciation of direct ownership fixed assets is charged to the statement of profit or loss and other comprehensive income which is amounting to Rp14,336 and Rp9,517 for the years ended December 31, 2022 and 2021, respectively (Note 29).

Pada tanggal 31 Desember 2022 dan 2021, terdapat keuntungan penjualan aset tetap dengan rincian sebagai berikut:

As of December 31, 2022 and 2021, there was a gain on sale of fixed assets with the following details:

	31 Desember 2022/ *December 31, 2022*	31 Desember 2021/ *December 31, 2021*	
Hasil penjualan	1.877	347	*Proceeds*
Nilai buku	(1.674)	(185)	*Book value*
Keuntungan penjualan aset tetap (Catatan 32)	203	162	*Gain on sale of fixed assets (Note 32)*

Pada 31 Desember 2022 dan 2021 terdapat kerugian atas penjualan peralatan dengan nilai buku sebesar Rp479 dan Rp40 yang dicatat dalam laporan laba rugi (Catatan 33).

As of December 31, 2022 and 2021 a loss on sale of the equipment which was equal to its book value amounting to Rp479 and Rp40 was recorded in profit or loss (Note 33).

Pada 31 Desember 2021 terdapat kerugian atas penghapusan peralatan sebesar Rp83 yang dicatat dalam laporan laba rugi dan komprehensif lainnya.

As of December 31, 2021, there was a loss on disposal of the equipment amounting to Rp83 which was recorded in profit or loss and other comprehensive income.

Bank telah mengasuransikan aset tetap (tidak termasuk hak atas tanah) untuk menutup kemungkinan kerugian terhadap risiko kebakaran dan pencurian kepada PT Asuransi Staco Mandiri, PT Asuransi Jasindo, PT Zurich Asuransi Indonesia, PT Asuransi Wahana Tata, PT Bosowa Asuransi, PT Asuransi Bintang, PT Asuransi Tokio Marine PT Asuransi Bhakti Bhayangkara, PT Asuransi Adira Dinamika, PT Asuransi Bangun Askrida dan PT Sompo Insurance Indonesia dengan jumlah nilai pertanggungan sebesar Rp51.452 dan Rp54.913 masing-masing pada tanggal 31 Desember 2022 dan 2021. Manajemen berpendapat bahwa pertanggungan asuransi untuk aset tetap yang dimiliki Bank telah memadai.

The Bank has insured its fixed assets (excluding land rights) to cover possible losses against fire and theft risks to PT Asuransi Staco Mandiri, PT Asuransi Jasindo, PT Zurich Asuransi Indonesia, PT Asuransi Wahana Tata, PT Bosowa Asuransi, PT Asuransi Bintang, PT Asuransi Tokio Marine, PT Asuransi Bhakti Bhayangkara, PT Asuransi Adira Dinamika, PT Asuransi Bangun Askrida and PT Sompo Insurance Indonesia with a total coverage of Rp51,452 and Rp54,913 as of December 31, 2022 and 2021, respectively. Management believes that the insurance coverage for the Bank's fixed assets is adequate.

Pada tanggal 31 Desember 2022 dan 2021, tidak terdapat aset tetap yang dijaminkan.

On December 31, 2022 and 2021, there are no fixed asset pledged as collateral.

12. ASET TETAP DAN ASET HAK GUNA (lanjutan)

12. FIXED ASSETS AND RIGHT OF USE ASSETS (continued)

Aset tetap kepemilikan langsung: (lanjutan)

Direct ownership fixed assets: (continued)

Pada 31 Desember 2022 dan 2021 terdapat aset yang telah disusutkan penuh namun masih digunakan yang terdiri dari:

As of December 31, 2022 and 2021 there are assets that have been fully depreciated but still in use which consist of:

	31 Desember 2022/ *December 31, 2022*	**31 Desember 2021/ *December 31, 2021***	
Komputer	12.180	12.236	*Computers*
Peralatan dan perabotan kantor	9.748	9.430	*Office furnitures and fixtures*
Instalasi	1.870	1.882	*Installation*
Kendaraan	100	217	*Vehicles*
Jumlah	**23.898**	**23.765**	***Total***

Pada tanggal 30 November 2015, Bank melakukan perubahan kebijakan akuntansi atas tanah dan bangunan dari sebelumnya menggunakan model biaya menjadi model revaluasi.

On November 30, 2015, the Bank changed its accounting policy for land and buildings from cost model to revaluation model.

Pada tanggal 29 Desember 2021, Bank kembali melakukan revaluasi dan menugaskan kantor jasa penilai independen eksternal untuk melaksanakan proses penilaian kembali aset tetap (tanah dan bangunan). Penilaian kembali atas tanah dan bangunan tersebut bukan untuk tujuan perpajakan.

On December 29, 2021, the Bank re-evaluates and assigned registered external independent appraisers to conduct revaluation of fixed assets (land and buildings). Revaluation of land and buildings are not for tax purpose.

Penilaian atas tanah dan bangunan dilakukan oleh penilai independen eksternal yang telah terdaftar di OJK yaitu oleh Kantor Jasa Penilai Publik Budi, Edy, Saptono & Rekan yang ditandatangani oleh Jeffry I. Benyamin, ST, SE, MAPPI (Cert.).

The appraisal of land and buildings is conducted by registered external independent appraiser in OJK which is Public Appraiser of Budi, Edy, Saptono & Partners, signed by Jeffry I. Benyamin, ST, SE, MAPPI (Cert.).

Penilaian dilakukan berdasarkan Standar Penilaian Indonesia, ditentukan berdasarkan transaksi pasar terkini dan dilakukan dengan ketentuan-ketentuan yang lazim. Metode penilaian yang dipakai adalah metode data pasar, metode biaya dan metode pendapatan. Elemen-elemen yang digunakan dalam perbandingan data untuk menentukan nilai wajar aset antara lain:

Valuations were performed based on Indonesian Valuation Standards with reference to recent market transactions with arm's length terms. The valuation method used are market data approach, cost approach and income approach. The elements used in data comparison to determine fair value of assets are among others, as follows:

a) Jenis dan hak yang melekat pada properti
b) Kondisi pasar
c) Lokasi
d) Karakteristik fisik
e) Karakteristik dalam menghasilkan pendapatan
f) Karakteristik tanah

a) Type and right on property
b) Market condition
c) Location
d) Physical characteristic
e) Income producing characteristic
f) Land characteristic

12. ASET TETAP DAN ASET HAK GUNA (lanjutan)

12. FIXED ASSETS AND RIGHT OF USE ASSETS (continued)

Aset tetap kepemilikan langsung: (lanjutan)

Direct ownership fixed assets: (continued)

Hasil dari penilaian kembali tanah dan bangunan pada tanggal 31 Desember 2021 adalah sebagai berikut:

Results from the revaluation of land and buildings as of December 31, 2021 are as follows:

	Nilai buku sebelum revaluasi/ *Carrying amount before revaluation*	**Nilai pasar setelah revaluasi/ *Market value after revaluation***	**Surplus revaluasi/ *Revaluation surplus***	
Tanah	45.085	50.198	5.113	*Land*
Bangunan	3.477	4.224	747	*Buildings*
Jumlah	**48.562**	**54.422**	**5.860**	***Total***

Kenaikan nilai tercatat yang timbul dari revaluasi aset tetap yang dicatat sebagai "Surplus Revaluasi" di "Pendapatan Komprehensif Lain".

Increase in the carrying amount arising from revaluation of fixed assets recorded in "Revaluation Surplus" in "Other Comprehensive Income".

Penurunan nilai tercatat yang timbul dari revaluasi aset tetap yang dicatat sebagai "Rugi Revaluasi Aset Tetap" di "Beban Non-Operasional" (Catatan 33).

Decrease in the carrying amount arising from revaluation of fixed assets recorded in "Loss on Revaluation of Fixed Assets" in "Non-Operating Expenses" (Note 33).

Nilai wajar hak atas tanah dan bangunan pada hirarki nilai wajar level 3.

The fair value measurement for the land is categorized as level 3 fair value.

Jika tanah dan bangunan dicatat sebesar harga perolehan, maka dicatat dengan jumlah sebagai berikut:

If land and buildings are recorded using the cost model, the amount would be as follows:

	31 Desember 2022/ *December 31, 2022*	**31 Desember 2021/ *December 31, 2021***	
Tanah	13.532	13.532	*Land*
Bangunan:			*Buildings:*
Harga perolehan	9.532	9.532	*Acquisition cost*
Akumulasi penyusutan	(6.709)	(6.392)	*Accumulated depreciation*
Nilai buku bersih bangunan	2.823	3.140	*Net book value of buildings*
Jumlah nilai buku bersih	**16.355**	**16.672**	***Total net book value***

12. ASET TETAP DAN ASET HAK GUNA (lanjutan)

Aset tetap kepemilikan langsung: (lanjutan)

Selain tanah dan bangunan, tidak terdapat perbedaan yang signifikan antara nilai wajar aset tetap dengan menggunakan harga perolehan.

Aset hak guna:

Aset hak guna pada 31 Desember 2022 dan 2021 adalah sebagai berikut:

12. FIXED ASSETS AND RIGHT OF USE ASSETS (continued)

Direct ownership fixed assets: (continued)

There is no significant difference between the fair value and carrying value using cost model of fixed assets other than land and buildings.

Right of use assets:

Rights use of assets as of December 31, 2022 and 2021 are as follows:

	31 Desember 2022/*December 31, 2022*				
	Saldo awal/ *Beginning*	**Penambahan/ *Additions***	***Pengurangan/ Deductions***	**Saldo akhir/ *Ending balance***	
Aset hak guna					***Right of use assets***
Bangunan	158.650	23.587	(70.902)	111.335	*Buildings*
Kendaraan	5.507	-	-	5.507	*Vehicles*
Jumlah	**164.157**	**23.587**	**(70.902)**	**116.842**	***Total***
Akumulasi penyusutan					***Accumulated depreciations***
Bangunan	88.947	25.833	(70.902)	43.878	*Buildings*
Kendaraan	1.307	354	-	1.661	*Vehicles*
Jumlah	**90.254**	**26.187**	**(70.902)**	**45.539**	***Total***
Nilai buku	**73.903**			**71.303**	***Book value***

	31 Desember 2021/*December 31, 2021*				
	Saldo awal/ *Beginning*	**Penambahan/ *Additions***	***Pengurangan/ Deductions***	**Saldo akhir/ *Ending balance***	
Aset hak guna					***Right of use assets***
Bangunan	83.977	81.694	(7.021)	158.650	*Buildings*
Kendaraan	5.507	-	-	5.507	*Vehicles*
Jumlah	**89.484**	**81.694**	**(7.021)**	**164.157**	***Total***
Akumulasi penyusutan					***Accumulated depreciations***
Bangunan	71.449	24.519	(7.021)	88.947	*Buildings*
Kendaraan	573	734	-	1.307	*Vehicles*
Jumlah	**72.022**	**25.253**	**(7.021)**	**90.254**	***Total***
Nilai buku	**17.462**			**73.903**	***Book value***

Jumlah penyusutan aset hak guna yang dibebankan pada laporan laba rugi dan penghasilan komprehensif lain adalah sebesar Rp26.187 dan Rp25.253 masing-masing untuk tahun yang berakhir pada tanggal 31 Desember 2022 dan 2021.

The amount of depreciation of right of use assets which are charged to the statement of profit or loss and other comprehensive income amounted to Rp26,187 and Rp25,253 for the years ended December 31, 2022 and 2021, respectively.

Rata-rata masa sewa berdasarkan kontrak yang dimiliki Bank adalah 2-6 tahun.

The average lease period based on the contracts owned by the Bank is 2-6 years.

12. ASET TETAP DAN ASET HAK GUNA (lanjutan)

Aset hak guna: (lanjutan)

Bank juga memiliki sewa tertentu dengan masa sewa 12 bulan atau kurang dan sewa aset bernilai rendah. Bank menerapkan pengecualian untuk sewa jangka pendek dan sewa bernilai rendah tersebut, dimana nilai sewa akan diakui sebagai biaya pada periode terjadinya.

Liabilitas sewa pada tanggal 31 Desember 2022 dan 2021 diungkapkan pada Catatan 18.

12. FIXED ASSETS AND RIGHT OF USE ASSETS (continued)

Right of use assets: (continued)

The Bank also has certain leases with lease terms of 12 months or less and leases of low value assets. The Bank applies exemptions for short-term leases and low-value leases, where leases value will be recognised as expenses in the period incurred.

Lease liabilities as of December 31, 2022 and 2021 are disclosed in Note 18.

13. ASET TAK BERWUJUD

Rincian aset tak berwujud adalah sebagai berikut:

13. INTANGIBLE ASSETS

Details of intangible assets are as follows:

	31 Desember 2022/*December 31, 2022*					
	Saldo awal/ *Beginning balance*	**Penambahan/ *Addition***	**Pengurangan/ *Deduction***	**Reklasifikasi/ *Reclassification***	**Saldo akhir/ *Ending balance***	
Nilai perolehan						***Cost***
Piranti lunak	15.440	21.666	-	84.683	121.789	*Software*
Lisensi ATM	4.331	128	-	-	4.459	*ATM licenses*
Aset tak berwujud dalam penyelesaian	85.274	20.005	-	(84.683)	20.596	*Intangible asset in progress*
Jumlah	**105.045**	**41.799**	**-**	**-**	**146.844**	***Total***
Akumulasi amortisasi						***Accumulated amortization***
Piranti lunak	3.834	11.926	-	-	15.760	*Software*
Lisensi ATM	3.597	138	-	-	3.735	*ATM licenses*
Jumlah	**7.431**	**12.064**	**-**	**-**	**19.495**	***Total***
Nilai buku	**97.614**				**127.349**	***Book value***

	31 Desember 2021/*December 31, 2021*				
	Saldo awal/ *Beginning balance*	**Penambahan/ *Additions***	**Pengurangan/ *Deductions***	**Saldo akhir/ *Ending balance***	
Nilai perolehan					***Cost***
Piranti lunak	3.642	11.798	-	15.440	*Software*
Lisensi ATM	3.467	864	-	4.331	*ATM licenses*
Aset tak berwujud dalam penyelesaian	-	85.274	-	85.274	*Intangible asset in progress*
Jumlah	**7.109**	**97.936**	**-**	**105.045**	***Total***
Akumulasi amortisasi					***Accumulated amortization***
Piranti lunak	2.456	1.378	-	3.834	*Software*
Lisensi ATM	3.467	130	-	3.597	*ATM licenses*
Jumlah	**5.923**	**1.508**	**-**	**7.431**	***Total***
Nilai buku	**1.186**			**97.614**	***Book value***

Manajemen berpendapat bahwa tidak terdapat kejadian atau perubahan keadaan yang mengindikasikan penurunan nilai aset tetap pada tanggal pelaporan.

Management believes that there are no events or changes in circumstances which may indicate impairment in value of fixed assets as of reporting date.

14. ASET LAIN-LAIN / *14. OTHER ASSETS*

	31 Desember 2022/ *December 31, 2022*	31 Desember 2021/ *December 31, 2021*	
Pihak berelasi (Catatan 35)			***Related parties (Note 35)***
Tagihan terkait pembayaran kredit *channeling* dan *direct*	206.136	33.320	*Receivables related to channeling and direct loans repayment*
Biaya layanan dan komisi kredit dibayar dimuka	43.546	-	*Prepaid loan service fee and commission expenses*
	249.682	33.320	
Pihak ketiga			***Third parties***
Piutang bunga	248.623	55.790	*Interest receivables*
Agunan yang diambil alih (AYDA)	181.959	231.687	*Foreclosed collaterals*
Piutang asuransi	163.714	221.822	*Insurance receivables*
Tagihan gerbang pembayaran	161.570	385.450	*Receivables from payment gateway*
Biaya dibayar dimuka	81.636	86.158	*Prepaid expenses*
Tagihan ATM Bersama, Alto dan Prima	76.961	20.648	*Receivables from ATM Bersama Alto and Prima*
Tagihan lain dari debitur (Catatan 11)	76.000	76.000	*Other receivables from debtor (Note 11)*
Tagihan lain	33.810	33.176	*Other receivables*
Uang muka	13.452	65.390	*Advance payments*
Setoran jaminan	6.255	4.616	*Guarantee deposit*
Persediaan perlengkapan kantor dan barang cetakan	1.213	1.688	*Office supplies and printed materials*
	1.045.193	1.182.425	
Cadangan kerugian penurunan nilai			*Allowance for impairment losses*
Tagihan lain dari debitur	(76.000)	(16.162)	*Other receivables from debtor*
Piutang asuransi	(31.521)	(57.466)	*Insurance receivables*
Agunan yang diambil alih	(18.466)	(18.269)	*Foreclosed collaterals*
Tagihan lain	(20.559)	(16.428)	*Other receivables*
	(146.546)	(108.325)	
Jumlah	**1.148.329**	**1.107.420**	***Total***

Biaya dibayar dimuka terdiri dari premi asuransi atas kredit yang diberikan dan biaya renovasi gedung. Seluruh biaya dibayar dimuka diamortisasi sesuai dengan umur kontrak dan masa manfaat atas biaya yang ditanggung oleh Bank.

Prepaid expenses consist of insurance premium of loans, and building renovation expenses. All prepaid expenses are amortised following the length of contract and useful life of expenses paid by the Bank.

Manajemen berkeyakinan bahwa nilai agunan yang diambil alih telah mencerminkan nilai realisasi bersih.

Management believes that the foreclosed collaterals represent its net realizable value.

14. ASET LAIN-LAIN (lanjutan) / *14. OTHER ASSETS (continued)*

Perubahan cadangan kerugian penurunan nilai aset lain-lain adalah sebagai berikut:

The movements in the allowance for impairment losses of other assets were as follows:

	31 Desember 2022/ *December 31, 2022*	**31 Desember 2021/ *December 31, 2021***	
Saldo awal			*Beginning balance*
Piutang asuransi	57.466	44.876	*Insurance receivables*
Agunan yang diambil alih	18.269	2.269	*Foreclosed collaterals*
Tagihan lain dari debitur	16.162	-	*Other receivables from debtor*
Tagihan lain	16.428	16.428	*Other receivables*
	108.325	63.573	
Penyisihan selama tahun berjalan (Catatan 28)			*Provision during the year (Note 28)*
Tagihan lain dari debitur	59.838	16.162	*Other receivables from debtor*
Agunan yang diambil alih	1.170	16.000	*Foreclosed collaterals*
Piutang asuransi	45.964	12.590	*Insurance receivables*
Tagihan lain	4.131	-	*Other receivables*
	111.103	44.752	
Penerimaan kembali agunan yang diambil alih	(973)	-	*Recoveries from foreclosed collaterals*
Penghapusan piutang asuransi	(71.909)	-	*Write-off of insurance receivables*
Saldo akhir	**146.546**	**108.325**	***Ending balance***

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai pada tanggal 31 Desember 2022 dan 2021 telah memadai.

Management believes that the allowance for impairment losses as of December 31, 2022 and 2021 is adequate.

15. LIABILITAS SEGERA / *15. LIABILITIES DUE IMMEDIATELY*

	31 Desember 2022/ *December 31, 2022*	**31 Desember 2021/ *December 31, 2021***	
Pihak berelasi (Catatan 35)			***Related parties (Note 35)***
Kewajiban *payment point online banking*	1.789	-	*Payment point online banking liabilities*
Pihak ketiga			***Third parties***
Kewajiban transfer ATM dan BI-FAST	177.944	133.514	*ATM transfer and BI-FAST liabilities*
Bunga yang masih harus dibayar	67.152	34.151	*Accrued interests*
Kewajiban *payment point online banking*	4.464	-	*Payment point online banking liabilities*
Kewajiban transaksi gerbang pembayaran	1.556	-	*Payment gateway transaction liabilities*
Biaya yang masih harus dibayar	26	26	*Accrued expenses*
Jumlah	**252.931**	**167.691**	***Total***

16. SIMPANAN NASABAH - BERSIH / *16. DEPOSITS FROM CUSTOMERS - NET*

a. Berdasarkan jenis / *a. Based on type*

	31 Desember 2022/ *December 31, 2022*	31 Desember 2021/ *December 31, 2021*	
Rupiah:			*Rupiah:*
Giro	1.094.324	684.822	*Current accounts*
Tabungan	3.034.198	942.670	*Savings*
Deposito berjangka - bersih	10.306.573	6.496.925	*Time deposits - net*
Deposito on *call*	15.403	-	*Deposits on call*
Jumlah simpanan nasabah	**14.450.498**	**8.124.417**	***Total deposits from customers***

b. Berdasarkan hubungan / *b. Based on relationship*

	31 Desember 2022/ *December 31, 2022*	31 Desember 2021/ *December 31, 2021*	
Pihak berelasi			***Related parties***
Rupiah:			*Rupiah:*
Giro	397.664	156.960	*Current accounts*
Tabungan	15.491	11.870	*Savings*
Deposito berjangka	92.096	178.764	*Time deposits*
Jumlah pihak berelasi	**505.251**	**347.594**	***Total related parties***
Pihak ketiga			***Third parties***
Rupiah:			*Rupiah:*
Giro	696.660	527.862	*Current accounts*
Tabungan	3.018.707	930.800	*Savings*
Deposito berjangka - bersih	10.214.477	6.318.161	*Time deposits - net*
Deposito on *call*	15.403	-	*Deposits on call*
Jumlah pihak ketiga	**13.945.247**	**7.776.823**	***Total third parties***
Jumlah simpanan nasabah - bersih	**14.450.498**	**8.124.417**	***Total deposits from customers - net***

Rincian simpanan nasabah dari pihak berelasi dapat dilihat pada Catatan 35.

Details on related party deposits from customers could be seen on Note 35.

a. Giro terdiri dari:

a. Current accounts consist of:

	31 Desember 2022/ *December 31, 2022*	31 Desember 2021/ *December 31, 2021*	
Rupiah			*Rupiah*
Pihak berelasi	397.664	156.960	*Related parties*
Pihak ketiga	696.660	527.862	*Third parties*
Jumlah giro	**1.094.324**	**684.822**	***Total current accounts***

Tingkat suku bunga rata-rata per tahun:

The annual average interest rates:

	31 Desember 2022/ *December 31, 2022*	31 Desember 2021/ *December 31, 2021*	
Giro	2,48%	1,81%	*Current accounts*

Tingkat suku bunga rata-rata per tahun untuk tabungan dari pihak berelasi adalah sama dengan tingkat bunga yang ditawarkan kepada pihak ketiga.

The annual average interest rates on savings with related parties are similar to those for third parties.

16. SIMPANAN NASABAH - BERSIH (lanjutan) / *16. DEPOSITS FROM CUSTOMERS - NET (continued)*

b. Berdasarkan hubungan (lanjutan) / *b. Based on relationship (continued)*

a. Giro terdiri dari: (lanjutan) / *a. Current accounts consist of: (continued)*

Pada tanggal 31 Desember 2022 dan 2021, tidak terdapat tabungan yang diblokir dan dijadikan jaminan kredit.

As of December 31, 2022 and 2021, there were no savings held under liens and used as loan collaterals.

b. Tabungan terdiri dari: / *b. Savings consist of:*

	31 Desember 2022/ *December 31, 2022*	**31 Desember 2021/ *December 31, 2021***	
Rupiah			*Rupiah*
Pihak berelasi	15.491	11.870	*Related parties*
Pihak ketiga	3.018.707	930.800	*Third parties*
Jumlah tabungan	**3.034.198**	**942.670**	***Total savings***

Tingkat suku bunga rata-rata per tahun: / *The annual average interest rates:*

	31 Desember 2022/ *December 31, 2022*	**31 Desember 2021/ *December 31, 2021***	
Tabungan	4,79%	4,01%	*Savings*

Tingkat suku bunga rata-rata per tahun untuk tabungan dari pihak berelasi adalah sama dengan tingkat bunga yang ditawarkan kepada pihak ketiga.

The annual average interest rates on savings with related parties are similar to those for third parties.

Pada tanggal 31 Desember 2022 dan 2021, tidak terdapat tabungan yang diblokir dan dijadikan jaminan kredit.

As of December 31, 2022 and 2021, there were no savings held under liens and used as loan collaterals.

c. Deposito berjangka - bersih terdiri dari: / *c. Time deposits - net consist of:*

	31 Desember 2022/ *December 31, 2022*	**31 Desember 2021/ *December 31, 2021***	
Rupiah			*Rupiah*
Pihak berelasi	92.097	178.764	*Related parties*
Pihak ketiga	10.214.476	6.318.161	*Third parties*
Jumlah deposito berjangka - bersih	**10.306.573**	**6.496.925**	***Total time deposits - net***

Suku bunga rata-rata per tahun untuk tahun yang berakhir pada tanggal 31 Desember 2022 dan 2021:

The annual average interest rates for the year ended December 31, 2022 and 2021 are as follows:

	31 Desember 2022/ *December 31, 2022*	**31 Desember 2021/ *December 31, 2021***	
Deposito berjangka	7,34%	7,74%	*Time deposits*

16. SIMPANAN NASABAH - BERSIH (lanjutan) / *16. DEPOSITS FROM CUSTOMERS – NET (continued)*

b. Berdasarkan hubungan (lanjutan) / *b. Based on relationship (continued)*

c. Deposito berjangka - bersih terdiri dari: (lanjutan) / *c. Time deposits - net consist of: (continued)*

Rincian deposito berjangka berdasarkan jangka waktu adalah sebagai berikut: / *The details of time deposits based on maturities are as follows:*

	31 Desember 2022/ *December 31, 2022*	31 Desember 2021/ *December 31, 2021*	
7 hari	1.256.951	310.497	*7 days*
1 bulan	4.378.600	1.657.656	*1 month*
3 bulan	3.415.048	2.284.114	*3 months*
6 bulan	738.357	1.538.023	*6 months*
12 bulan	517.617	706.630	*12 months*
Diatas 1 tahun	-	5	*More than 1 year*
Jumlah deposito berjangka - bersih	**10.306.573**	**6.496.925**	***Total time deposits - net***

Rincian deposito berjangka - bersih berdasarkan sisa umur sampai dengan saat jatuh tempo: / *The details of time deposit - net based on the remaining age until maturity:*

	31 Desember 2022/ *December 31, 2022*	31 Desember 2021/ *December 31, 2021*	
Kurang dari atau sama dengan 1 bulan	6.629.410	2.597.498	*Less than or up to 1 month*
1 - 3 bulan	2.994.574	2.698.042	*1 - 3 months*
3 - 6 bulan	447.626	829.079	*3 - 6 months*
6 - 12 bulan	234.963	372.306	*6 - 12 months*
Jumlah deposito berjangka - bersih	**10.306.573**	**6.496.925**	***Total time deposits - net***

Tingkat suku bunga rata-rata per tahun: / *The annual average interest rates:*

	31 Desember 2022/ *December 31, 2022*	31 Desember 2021/ *December 31, 2021*	
7 hari	6,76%	6,72%	*7 days*
1 bulan	7,06%	7,49%	*1 month*
3 bulan	7,71%	7,77%	*3 months*
6 bulan	7,76%	8,01%	*6 months*
12 bulan	8,07%	8,33%	*12 months*
Diatas 1 tahun	-	6,00%	*More than 1 year*

Tingkat suku bunga rata-rata per tahun untuk deposito berjangka dari pihak berelasi adalah sama dengan tingkat bunga yang diberlakukan terhadap pihak ketiga. / *The annual average interest rates on time deposits from related parties are similar to those for third parties.*

Pada tanggal 31 Desember 2022 dan 2021, jumlah deposito berjangka yang diblokir dan dijadikan jaminan kredit, masing-masing sebesar Rp92.545 dan Rp118.204. / *As of December 31, 2022 and 2021, time deposits held under liens and used as loan collaterals were Rp92,545 and Rp118,204, respectively.*

16. SIMPANAN NASABAH - BERSIH (lanjutan)

16. DEPOSITS FROM CUSTOMERS - NET (continued)

b. Berdasarkan hubungan (lanjutan)

b. Based on relationship (continued)

d. Deposito *on call* terdiri dari:

d. Deposits on call consist of:

	31 Desember 2022/ *Deecmber 31, 2022*	31 Desember 2021/ *December 31, 2021*	
Pihak ketiga			***Third parties***
Rupiah	15.403	-	*Rupiah*
Jumlah deposito *on call*	**15.403**	**-**	***Total deposits on call***

Tingkat suku bunga rata-rata per tahun:

The annual average interest rates:

	31 Desember 2022/ *December 31, 2022*	31 Desember 2021/ *December 31, 2021*	
Deposito *on call*	3,60%	-	*Deposits on call*

Pada tanggal 31 Desember 2022, tidak terdapat deposito on call yang diblokir dan dijadikan jaminan kredit.

As of December 31, 2022, there were no deposits on call held under liens and used as loans collaterals.

Berdasarkan Undang-Undang No. 24 tanggal 22 September 2004 yang berlaku efektif sejak tanggal 22 September 2005, sebagaimana diubah dengan Peraturan Pemerintah Pengganti Undang-Undang Republik Indonesia No. 3 tanggal 13 Oktober 2008, Lembaga Penjaminan Simpanan (LPS) dibentuk untuk menjamin liabilitas tertentu bank-bank umum berdasarkan program penjaminan yang berlaku, yang besaran nilai jaminannya dapat berubah, jika memenuhi kriteria tertentu yang berlaku.

Based on Law No. 24 dated September 22, 2004, effective on September 22, 2005, which was amended by the Government Regulation No. 3 dated October 13, 2008, the Indonesia Deposit Insurance Agency (LPS) was formed to guarantee certain liabilities of commercial banks under the applicable guarantee program, in which the amount of guarantee can be amended, if the situation complies with certain applicable criteria.

Berdasarkan Peraturan Pemerintah Republik Indonesia No. 66 Tahun 2008 tanggal 13 Oktober 2008 mengenai Besarnya Nilai Simpanan yang dijamin, jumlah simpanan yang dijamin LPS adalah simpanan sampai dengan Rp2.000 untuk per nasabah per bank dengan tingkat suku bunga pada 31 Desember 2022 dan 2021 masing-masing sebesar 3,75% dan 3,50%.

Based on Government Regulation No. 66 Year 2008 dated October 13, 2008 regarding Amount of Deposit Guaranteed by Indonesian Deposit Insurance Agency, the amount of deposits covered by LPS for customer deposits is up to Rp2,000 per customer per bank with interest rate as of December 31, 2022 and 2021 at 3.75% and 3.50%.

Pada tanggal 31 Desember 2022 dan 2021, Bank adalah peserta dari program penjaminan tersebut.

As of December 31, 2022 and 2021, the Bank was a participant of that guarantee program.

Jumlah premi yang dibayarkan kepada LPS untuk tahun yang berakhir pada tanggal 31 Desember 2022 dan 2021, masing-masing sebesar Rp22.124 dan Rp9.424 (Catatan 29).

Total premium payment to LPS for the years ended December 31, 2022 and 2021 amounted to Rp22,124 and Rp9,424, respectively (Note 29).

17. SIMPANAN DARI BANK LAIN / *17. DEPOSITS FROM OTHER BANKS*

a. Berdasarkan jenis dan jangka waktu / *a. Based on type and maturity*

	31 Desember 2022/ *December 31, 2022*	31 Desember 2021/ *December 31, 2021*	
Rupiah			**Rupiah**
Giro	6.165	2.030	*Current accounts*
Deposito berjangka			*Time deposits*
1 bulan	106.500	8.000	*1 month*
3 bulan	10.000	30.000	*3 months*
6 bulan	120.000	-	*6 months*
Deposito *on call*	45.000	-	*Deposits on call*
Jumlah simpanan dari bank lain	**287.665**	**40.030**	***Total deposits from other banks***

b. Berdasarkan hubungan / *b. Based on relationship*

	31 Desember 2022/ *December 31, 2022*	31 Desember 2021/ *December 31, 2021*	
Pihak berelasi			*Related parties*
Giro	-	4	*Current accounts*
Pihak ketiga			*Third parties*
Giro	6.165	2.026	*Current accounts*
Deposito berjangka	236.500	38.000	*Time deposits*
Deposito *on call*	45.000	-	*Deposits on call*
Jumlah simpanan dari bank lain	**287.665**	**40.030**	***Total deposits from other banks***

Tingkat suku bunga rata-rata per tahun: / *The annual average interest rates:*

	31 Desember 2022/ *December 31, 2022*	31 Desember 2021/ *December 31, 2021*	
Rupiah			*Rupiah*
Giro	2,43%	2,50%	*Current accounts*
Deposito berjangka	5,46%	3,41%	*Time deposits*
Deposito *on call*	6,10%	-	*Deposits on call*

Tidak terdapat simpanan dari bank lain yang diblokir atau dijadikan jaminan kredit.

There are no deposits from other Banks held under liens or used as loan collaterals.

18. LIABILITAS SEWA / *18. LEASE LIABILITIES*

Pada tanggal 31 Desember 2022 dan 2021, saldo liabilitas sewa adalah sebagai berikut:

As of December 31, 2022 and 2021, the balances of lease liabilities are as follows:

	31 Desember 2022/ *December 31, 2022*	31 Desember 2021/ *December 31, 2021*	
Liabilitas Sewa			*Lease Liabilities*
Bangunan	50.398	57.070	*Buildings*
Kendaraan	136	858	*Vehicles*
Jumlah	**50.534**	**57.928**	***Total***
Jumlah diakui di laba rugi			***Amounts recognized in profit or loss***
Bunga atas liabilitas sewa (Catatan 29)	2.917	2.897	*Interest on lease liabilities (Note 29)*
Beban penyusutan aset hak guna (Catatan 12)	26.187	25.253	*Depreciation of right of use assets (Note 12)*
Jumlah	**29.104**	**28.150**	***Total***

18. LIABILITAS SEWA (lanjutan) / *18. LEASE LIABILITIES (continued)*

Analisis jatuh tempo liabilitas sewa adalah sebagai berikut:

The analysis of the maturities of lease liabilities is as follows:

	31 Desember 2022/ *December 31, 2022*	31 Desember 2021/ *December 31, 2021*	
Kurang dari atau sampai dengan 1 tahun	18.039	3.914	*Less than or up to 1 year*
1-6 tahun	32.495	54.014	*1-6 years*
Jumlah	**50.534**	**57.928**	***Total***

	Saldo awal/ *Beginning balance*	Penambahan liabilitas sewa/ *Additions of lease liabilities*	Beban bunga atas liabilitas sewa/ *Interest expense*	Liabilitas sewa yang telah dibayarkan/ *Payment of lease liabilities*	Saldo akhir/ *Ending balance*	
31 Desember 2022	57.928	23.587	2.917	(33.898)	50.534	*December 31, 2022*
31 Desember 2021	5.657	70.206	2.897	(20.832)	57.928	*December 31, 2021*

19. PERPAJAKAN / *19. TAXATION*

a. Pajak dibayar dimuka / *a. Prepaid taxes*

	31 Desember 2022/ *December 31, 2022*	31 Desember 2021/ *December 31, 2021*	
Pajak penghasilan pasal 28a	2.155	2.155	*Income tax article 28a*

b. Utang pajak / *b. Taxes payable*

	31 Desember 2022/ *December 31, 2022*	31 Desember 2021/ *December 31, 2021*	
Pajak penghasilan pasal 4 ayat (2)	15.963	6.356	*Income tax article 4 (2)*
Pajak penghasilan pasal 23	3.870	2.411	*Income tax article 23*
Pajak penghasilan pasal 21	1.384	940	*Income tax article 21*
Pajak Pertambahan Nilai	493	-	*Value Added Tax*
Jumlah	**21.710**	**9.707**	***Total***

c. (Beban)/manfaat pajak penghasilan / *c. Income tax (expense)/benefit*

	Tahun yang Berakhir pada tanggal 31 Desember/ *Year ended December 31,*		
	2022	**2021**	
(Beban)/manfaat pajak tangguhan	(3.117)	4.131	*Deferred tax (expense)/benefit*

19. PERPAJAKAN (lanjutan) / *19. TAXATION (continued)*

d. Pajak penghasilan badan / *d. Corporate income tax*

Rekonsiliasi dari laba akuntansi sebelum pajak ke laba kena pajak Bank adalah sebagai berikut:

The reconciliation of accounting income before tax to taxable income of the Bank was as follows:

	Tahun yang Berakhir pada tanggal 31 Desember/ *Year ended December 31,*		
	2022	**2021**	
Rugi sebelum pajak penghasilan	(785.942)	(990.420)	*Loss before income tax*
Beda temporer			***Temporary differences***
Biaya imbalan kerja karyawan	1.588	6.369	*Employee benefits expenses*
Penyusutan aset tetap	(3.286)	(1.661)	*Depreciation of fixed assets*
Penyusutan aset tak berwujud	3.178	-	*Depreciation of intangible assets*
Cadangan bonus karyawan	(2.000)	13.577	*Accrual for employee bonuses*
Penyisihan kerugian penurunan nilai	24.254	74.382	*Allowance for impairment losses*
Jumlah beda temporer	23.734	92.667	*Total temporary differences*
Beda permanen			***Permanent differences***
Biaya tenaga kerja	18.026	15.856	*Personnel expenses*
Biaya administrasi dan umum	1.437	5.388	*General and administrative expenses*
Beban non operasional	665	7.441	*Non operating expenses*
Penyusutan aset tetap dan aset hak guna	(1.721)	3.586	*Depreciation of fixed assets and right of use assets*
Biaya pemasaran	-	7	*Marketing expenses*
Jumlah beda permanen	18.407	32.278	*Total permanent differences*
Taksiran (rugi)/laba kena pajak	**(743.801)**	**(865.475)**	***Estimated taxable (loss)/income***
Rugi fiskal tahun 2018	(130.006)	(130.006)	*Fiscal loss of 2018*
Laba fiskal tahun 2019	15.249	15.249	*Fiscal income of 2019*
Rugi fiskal tahun 2020	19.095	19.095	*Fiscal income of 2020*
Rugi fiskal tahun 2021	(865.476)	-	*Fiscal loss of 2021*
Akumulasi rugi fiskal	**(1.704.939)**	**(961.137)**	***Accumulated fiscal loss***
Beban pajak penghasilan	**-**	**-**	***Income tax expense***
Rugi sebelum pajak	(785.942)	(990.420)	*Loss before tax*
Beban pajak dengan tarif pajak maksimum yang berlaku	(172.907)	(217.893)	*Corporate income tax expense based on the prevailing tax rate*
Pengaruh pajak atas beda tetap pada tarif pajak maksimum yang berlaku	4.050	7.101	*Effect of tax on permanent differences with the prevailing tax rate*
Aset pajak tangguhan yang tidak diakui	171.974	206.942	*Unrecognized deferred tax assets*
Dampak perubahan tarif pajak	-	(281)	*Impact of changes in tax rate*
Beban/(manfaat) pajak penghasilan	**3.117**	**(4.131)**	***Income tax expense/(benefit)***

19. PERPAJAKAN (lanjutan)

d. Pajak penghasilan badan (lanjutan)

Perhitungan pajak penghasilan untuk tahun yang berakhir pada tanggal 31 Desember 2022 akan menjadi dasar dalam pengisian Surat Pemberitahuan Tahunan (SPT) Badan. Perhitungan pajak penghasilan untuk tahun yang berakhir pada tanggal 31 Desember 2021 sudah sesuai dengan surat Pemberitahuan Tahunan (SPT) Pajak Penghasilan Badan yang dilaporkan.

Berdasarkan Pasal 5 ayat 2 dari Peraturan Pemerintah Pengganti Undang-Undang Republik Indonesia No. 1 Tahun 2020 tentang Kebijakan Keuangan Negara Dan Stabilitas Sistem Keuangan Untuk Penanganan Pandemi Coronavirus Disease 2019 (COVID-19) Dan/Atau Dalam Rangka Menghadapi Ancaman Yang Membahayakan Perekonomian Nasional Dan/Atau Stabilitas Sistem Keuangan sebagaimana yang telah ditetapkan melalui Undang-Undang No. 2 Tahun 2020 tanggal 16 Mei 2020, Wajib Pajak dapat memperoleh penurunan tarif PPh sebesar 3% (tiga persen) lebih rendah dari tarif PPh Wajib Pajak Badan dalam negeri sebagaimana diatur dalam pasal 5 ayat 1 dari Peraturan Pemerintah Pengganti Undang-Undang Republik Indonesia No. 1 Tahun 2020, dimana tarif pajak penghasilan badan dari sebelumnya sebesar 25% menjadi 22% untuk tahun fiskal 2021, serta menjadi 20% sejak tahun fiskal 2022.

Pada tanggal 29 Oktober 2021, berdasarkan Undang-Undang No. 7 Tahun 2021 tentang Harmonisasi Peraturan Perpajakan, antara lain mengatur bahwa tarif pajak yang dikenakan atas penghasilan kena pajak bagi wajib pajak Badan dalam negeri dan bentuk usaha tetap adalah sebesar 22% yang berlaku pada tahun pajak 2022 dan seterusnya. Atas berlakunya Undang-Undang No. 7 Tahun 2021 tentang Harmonisasi Peraturan Perpajakan, maka Undang-Undang No. 2 Tahun 2020 tidak lagi berlaku.

19. TAXATION (continued)

d. Corporate income tax (continued)

The income tax calculation for the year ended December 31, 2022 will be basis for preparing Annual Income Tax Return (SPT). The income tax calculation for the year ended December 31, 2021 is already in line with the submitted Annual Income Tax Return.

Based on article 5 paragraph 2 of Government Regulation in Lieu of the Law of the Republic of Indonesia No. 1 of 2020 regarding Government Financial Policy and Financial System Stability for Handling the Coronavirus Disease 2019 (COVID-19) Pandemic and/or in Terms of Facing Threats that Endangering the National Economy and/or Financial System Stability as stipulated by Law No. 2 Year 2020 dated May 16, 2020, Tax Payers can obtain a reduction on income tax rate of 3% (three percent) lower than the corporate income tax rate in country as is regulated in article 5 paragraph 1 of Government Regulation in Lieu of Law Republic of Indonesia No. 1 Year 2020, which among others reduced the corporate income tax rate from 25% to 22% for fiscal years 2021, and to 20% since fiscal year 2022.

On October 29, 2021, based on Law No. 7 Year 2021 Harmonization of Taxation Regulation, among others regulates that income tax rate on corporate taxpayer and permanent establishment's corporate taxable income to 22% which will be effective for fiscal year 2022 onwards. Due to the enactment of Law No. 7 Year 2021 on the Harmonization of Taxation Regulation, Law No. 2 Year 2020 is no longer applicable.

19. PERPAJAKAN (lanjutan)

19. TAXATION (continued)

e. Aset (liabilitas) pajak tangguhan

Aset (liabilitas) pajak tangguhan dihitung dengan tarif pajak sebesar 22% pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut:

e. Deferred tax assets (liabilities)

The deferred tax assets (liabilities) calculated at tax rate of 22% as of December 31, 2022 and 2021 are as follows:

	31 Desember/ *December 31,* 2021	(Dibebankan)/ dikreditkan ke laporan laba rugi/ *(Charged) credited to profit or loss*	Dikreditkan ke pendapatan komprehensif lainnya/ *Credited to other comprehensive income*	31 Desember/ *December 31,* 2022	
Aset (liabilitas) pajak tangguhan					***Deferred tax asset (liability)***
(Kerugian)/keuntungan yang belum direalisasi dari kenaikan/penurunan nilai wajar efek-efek - nilai wajar melalui penghasilan komprehensif lainnya	(2.583)	-	15.696	13.113	*Unrealized (loss)/gain from increase/decrease securities - fair value through other comprehensive income*
Penyusutan aset tetap	(657)	(723)	-	(1.380)	*Depreciation of fixed assets*
Penyusutan aset tidak berwujud	-	699	-	699	*Depreciation of intangible assets*
Liabilitas imbalan kerja karyawan	1.401	(106)	840	2.135	*Employee benefit liabilities*
Bonus	2.987	(2.987)	-	-	*Bonuses*
Jumlah	**1.148**	**(3.117)**	**16.536**	**14.567**	***Total***

	31 Desember/ *December 31,* 2020	Dikreditkan ke laporan laba rugi/ *(Charged) credited to profit or loss*	Dibebankan ke pendapatan komprehensif lainnya/ *(Charged) credited to other comprehensive income*	31 Desember/ *December 31,* 2021	
Aset (liabilitas) pajak tangguhan					***Deferred tax asset (liability)***
(Kerugian)/keuntungan yang belum direalisasi dari kenaikan/penurunan nilai wajar efek-efek - nilai wajar melalui penghasilan komprehensif lainnya	(2.658)	319	(244)	(2.583)	*Unrealized (loss)/gain from increase/decrease securities - fair value through other comprehensive income*
Penyusutan aset tetap	(143)	(514)	-	(657)	*Depreciation of fixed assets*
Liabilitas imbalan kerja karyawan	313	1.191	(103)	1.401	*Employee benefit liabilities*
Bonus	-	2.987	-	2.987	*Bonuses*
Implementasi PSAK 73	(148)	148	-	-	*Implementation of SFAS 73*
Jumlah	**(2.636)**	**4.131**	**(347)**	**1.148**	***Total***

Manajemen berpendapat bahwa aset pajak tangguhan yang timbul dari perbedaan temporer kemungkinan besar dapat direalisasikan pada tahun-tahun mendatang.

Management believes that the deferred tax assets resulted from temporary differences are probable to be realised in the future years.

19. PERPAJAKAN (lanjutan)

f. Surat ketetapan pajak

Tahun Pajak 2018

Pada tanggal 21 April 2020, Bank menerima Surat Ketetapan Pajak Lebih Bayar (SKPLB) No. 00054/406/18/054/20 atas Pajak Penghasilan Badan untuk tahun fiskal 2018 sebesar Rp1.981 dimana jumlah tersebut lebih rendah dari jumlah tagihan pajak Bank sebesar Rp4.136.

Bank setuju dengan nilai lebih bayar sebesar Rp1.981 namun mengajukan keberatan untuk menerima sisa klaim sebesar Rp2.155 pada tanggal 17 Juli 2020 atas Pajak Penghasilan Badan untuk tahun fiskal 2018 (Catatan 19a).

Direktur Jenderal Pajak menolak keberatan Bank atas ketetapan pajak untuk lebih bayar pajak penghasilan badan tahun 2018 dalam suratnya tertanggal 16 Juli 2021. Pada tanggal 8 Oktober 2021, Bank mengajukan banding atas putusan Direktur Jenderal Pajak ke Pengadilan Pajak. Sampai dengan tanggal penyelesaian laporan keuangan ini, belum ada keputusan yang dikeluarkan oleh Pengadilan Pajak atas banding Bank.

19. TAXATION (continued)

f. Tax assessment letter

Fiscal year 2018

On April 21, 2020, the Bank received tax assessment letter of overpayment (SKPLB) No. 00054/406/18/054/20 of corporate income tax amounting to Rp1,981 for the fiscal year 2018 which was lower compared to the Bank's claim for tax refund of Rp4,136.

The Bank agreed with the overpayment of Rp1,981 but submitted an objection to receive its remaining claim of Rp2,155 on July 17, 2020 for corporate income tax year 2018 (Note 19a).

The Director General of Tax rejected the Bank's objection on the tax assesment for the overpayment of 2018 corporate income tax through its letter dated July 16, 2021. On October 8, 2021, the Bank submitted an appeal on the decision of the Director General of Tax to the Tax Court. As of the completion date of these financial statements, no decision has been issued by the Tax Court on the Bank's appeal.

20. LIABILITAS IMBALAN KERJA KARYAWAN

Program pensiun

Bank memiliki program pensiun iuran pasti yang mencakup semua karyawan tetap yang memenuhi persyaratan.

Pendanaan untuk program iuran pasti terdiri dari kontribusi Bank dan karyawan masing-masing sebesar 13% dan 4% dari gaji bulanan karyawan. Program tersebut dikelola oleh Dana Pensiun Lembaga Keuangan (DPLK) Manulife Indonesia sesuai dengan perjanjian kerjasama tanggal 12 Maret 2003.

20. EMPLOYEE BENEFIT LIABILITIES

Pension plan

The Bank has a defined contribution pension plan, covering all of their qualified permanent employees.

The defined contribution plan is funded by the Bank and the employees contribution at 13% and 4%, respectively, of employees monthly basic salaries. The program was managed by Financial Institution Pension Fund (DPLK) Manulife Indonesia based on agreement dated March 12, 2003.

20. LIABILITAS IMBALAN KERJA KARYAWAN (lanjutan) / *EMPLOYEE BENEFIT LIABILITIES (continued)*

Perhitungan aktuaria atas liabilitas imbalan kerja karyawan

Perhitungan liabilitas imbalan kerja karyawan jangka panjang untuk tanggal 31 Desember 2022 dilakukan oleh Kantor Konsultan Aktuaria V. Agus Basuki dengan Laporan No.76/LAP/KKA-VAB/III/2023 tanggal 2 Maret 2023, dan untuk tanggal 31 Desember 2021 dilakukan oleh Kantor Konsultan Aktuaria Steven dan Mourits dengan laporan No. 0743/ST-GG-PSAK24-NBC/I/2022 tanggal 19 Januari 2022.

Actuarial calculations on employee benefit liabilities

The calculation of the long-term employee benefit liabilities for December 31, 2022, was conducted by Kantor Konsultan Aktuaria V Agus Basuki with report No.76/LAP/KKA-VAB/III/2023 dated March 2, 2023, and for December 31, 2021, conducted by the Kantor Konsultan Aktuaria Steven and Mourits with report No. 0743/ST-GG-PSAK24-NBC/I/2022 dated January 19, 2022.

Liabilitas imbalan kerja yang diakui di laporan posisi keuangan adalah sebagai berikut:

Employee benefit liabilities recognized in the statements of financial position are as follows:

	31 Desember 2022/ *December 31, 2022*	**31 Desember 2021/ *December 31, 2021***	
Nilai kini kewajiban	9.707	6.370	*Present value of defined benefit obligation*

Rekonsiliasi perubahan saldo liabilitas imbalan kerja karyawan untuk 31 Desember 2022 dan 2021 adalah sebagai berikut:

Reconciliations of changes in the liability for post-employment benefit for December 31, 2022 and 2021 were as follows:

	31 Desember 2022/ *December 31, 2022*	**31 Desember 2021/ *December 31, 2021***	
Saldo awal	6.370	1.252	*Beginning balance*
Beban jasa kini	2.701	5.792	*Current service cost*
Biaya jasa lalu atas perubahan imbalan	-	5.457	*Past service cost due to plan amendment*
Beban bunga	373	294	*Interest expense*
Kelebihan pembayaran imbalan oleh Bank	7.199	-	*Excess benefit payment from the Bank*
Dampak atas perubahan metode atribusi imbalan	(1.668)	-	*Impact of changes in the benefit attribution method*
Pembayaran imbalan oleh Bank	(9.086)	(5.960)	*Benefit payment from the Bank*
Pengukuran kembali:			*Remeasurements:*
Laba/(rugi) dari perubahan asumsi keuangan	115	(106)	*Gain/(loss) from changes in financial assumptions*
Laba/(rugi) dari penyesuaian pengalaman	3.703	(359)	*Gain/(loss) from experience adjustments*
Saldo akhir	**9.707**	**6.370**	***Ending balance***

20. LIABILITAS IMBALAN KERJA KARYAWAN (lanjutan) / *EMPLOYEE BENEFIT LIABILITIES (continued)*

Perhitungan aktuaria atas liabilitas imbalan kerja karyawan (lanjutan) / ***Actuarial calculations on employee benefit liabilities (continued)***

Perhitungan biaya program pensiun imbalan pasti yang diakui di dalam laporan laba rugi adalah sebagai berikut:

The calculations of defined contribution pension plan expenses recognized in the statements of profit or loss are as follows:

	31 Desember 2022/ *December 31, 2022*	31 Desember 2021/ *December 31, 2021*	
Beban jasa kini	2.701	5.792	*Current service cost*
Biaya jasa lalu - perubahan program	-	5.457	*Past service cost - plan amendment*
Beban bunga	373	294	*Interest expense*
Lebih bayar imbalan	7.199	-	*Excess benefit paid*
Dampak atas perubahan metode atribusi imbalan	(1.668)	-	*Impact of changes in the benefit attribution method*
Biaya imbalan kerja karyawan yang diakui dilaporan laba rugi (Catatan 31)	**8.605**	**11.543**	***Employee benefit expense recognized in statement of profit or loss (Note 31)***

Perhitungan biaya program pensiun imbalan pasti yang diakui di dalam penghasilan komprehensif lain adalah sebagai berikut:

The calculations of defined contribution pension plan expenses recognized in other comprehensive income are as follows:

	31 Desember 2022/ *December 31, 2022*	31 Desember 2021/ *December 31, 2021*	
Pengukuran kembali:			*Remeasurements:*
Rugi/(laba) dari perubahan asumsi keuangan	115	(106)	*Loss/(gain) from changes in financial assumptions*
Rugi/(laba) dari penyesuaian pengalaman	3.703	(359)	*Loss/(gain) from experience adjustments*
Pengukuran kembali aktuaria yang diakui di penghasilan komprehensif lain	**3.818**	**(465)**	***Remeasurement recognized in other comprehensive income***

Asumsi yang digunakan dalam perhitungan aktuarial per 31 Desember 2022 dan 2021 adalah sebagai berikut:

The assumptions used in the actuarial calculation as of December 31, 2022 and 2021 are as follows:

	31 Desember 2022/ *December 31, 2022*	31 Desember 2021/ *December 31, 2021*	
Metode perhitungan	*Projected-Unit Credit*	*Projected-Unit Credit*	*Method of calculation*
Tingkat kenaikan gaji	6% per tahun/ *per annum*	6% per tahun/ *per annum*	*Salary increment rate*
Tingkat diskonto	7,17% per tahun/ *per annum*	7,40% per tahun/ *per annum*	*Discount rate*
Tingkat mortalitas	TMI 4 (2019)	TMI 4 (2019)	*Mortality rate*
Tingkat kecacatan	10% dari tingkat mortalita*/mortality rate*	10% dari tingkat mortalita*/mortality rate*	*Disability rate*
Tingkat pengunduran diri	5% per tahun s/d usia 25 tahun kemudian menurun 1% usia 45 tahun/ *5% p.a. until age 25 then decrease linearly to 1% at age 45*	5% per tahun s/d usia 25 tahun kemudian menurun 1% usia 45 tahun/ *5% p.a. until age 25 then decrease linearly to 1% at age 45*	*Resignation rate*
Proporsi pengambilan pensiun normal	100%	100%	*Proportion of normal retirement*
Durasi kewajiban	10,35	14,49	*Liability duration*
Usia pensiun normal	56 tahun/ *age 56 years*	56 tahun/ *age 56 years*	*Normal retirement age*

20. LIABILITAS IMBALAN KERJA KARYAWAN (lanjutan) / *20. EMPLOYEE BENEFIT LIABILITIES (continued)*

Analisis sensitivitas / *Sensitivity analysis*

Perubahan satu poin persentase dalam tingkat diskonto yang diasumsikan akan memiliki dampak sebagai berikut (tidak diaudit):

A one percentage point change in the assumed discount rate would have the following effects (unaudited):

	31 Desember 2022/ *December 31, 2022*		
	Kenaikan/ *Increase*	**Penurunan/ *Decrease***	
Dampak pada nilai kini liabilitas imbalan kerja	(8.815)	10.713	*Effect in the present value of employee benefit liabilities*

	31 Desember 2021/ *December 31, 2021*		
	Kenaikan/ *Increase*	**Penurunan/ *Decrease***	
Dampak pada nilai kini liabilitas imbalan kerja	(5.893)	6.920	*Effect in the present value of employee benefit liabilities*

Perubahan satu poin persentase dalam tingkat kenaikan upah yang diasumsikan akan memiliki dampak sebagai berikut (tidak diaudit):

A one percentage point change in the assumed salary increase rate would have the following effects (unaudited):

	31 Desember 2022/ *December 31, 2022*		
	Kenaikan/ *Increase*	**Penurunan/ *Decrease***	
Dampak pada nilai kini liabilitas imbalan kerja	11.391	(8.217)	*Effect in the present value of employee benefit liabilities*

	31 Desember 2021/ *December 31, 2021*		
	Kenaikan/ *Increase*	**Penurunan/ *Decrease***	
Dampak pada nilai kini liabilitas imbalan kerja	7.552	(5.355)	*Effect in the present value of employee benefit liabilities*

Jatuh tempo liabilitas manfaat pasti pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut (tidak diaudit):

The maturity of defined benefit plan obligation as of December 31, 2022 and 2021 is as follows (unaudited):

	31 Desember 2022/ *December 31, 2022*	**31 Desember 2021/ *December 31, 2021***	
Dalam waktu 12 bulan berikutnya (periode laporan tahun berikutnya)	623	629	*Within the next 12 months (the next annual reporting period)*
Antara 2 dan 5 tahun	2.931	3.187	*Between 2 and 5 years*
Antara 5 dan 10 tahun	1.647	10.172	*Between 5 and 10 years*
Di atas 10 tahun	5.128	72.664	*More than 10 years*
Jumlah	**10.329**	**86.652**	***Total***

21. LIABILITAS LAIN-LAIN / *21. OTHER LIABILITIES*

	31 Desember 2022/ *December 31, 2022*	31 Desember 2021/ *December 31, 2021*	
Pihak berelasi (Catatan 35)			***Related parties (Note 35)***
Biaya asuransi kredit yang masih harus dibayar	92.132	-	*Accrued loan insurance expenses*
Biaya layanan dan komisi kredit yang masih harus dibayar	90.053	-	*Accrued loan service fees and commissions*
Pihak ketiga			***Third parties***
Cadangan biaya umum	89.565	16.088	*General accrued expenses*
Bonus	11.576	13.577	*Bonus*
Titipan nasabah	1.710	6.810	*Deposits from customers*
Beban yang masih harus dibayar	1.028	3.444	*Accrued expenses*
Pendapatan diterima dimuka	2.524	484	*Advances payable*
Lainnya	2.690	1.436	*Others*
Jumlah	**291.278**	**41.839**	***Total***

Cadangan biaya umum terdiri dari berbagai jenis biaya tenaga kerja, imbalan kerja lainnya, biaya premi asuransi kredit yang masih harus dibayar, serta biaya umum dan administrasi.

General accrued expenses consist of various type of personnel, other employee liability, accrued loan insurance premium expenses, and general and administrative expenses.

Lainnya terdiri dari kewajiban yang harus dikembalikan kepada pihak ketiga.

Others consist of refund liabilities to third parties.

22. MODAL SAHAM / *22. SHARE CAPITAL*

Susunan pemegang saham Bank pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut:

The Bank's shareholders as of December 31, 2022 and 2021 are as follows:

	31 Desember 2022/*December 31, 2022*		
Pemegang saham/*Shareholders*	**Saham (lembar) (nilai penuh)/ *Number of shares (full amount)***	**Modal ditempatkan dan disetor penuh/ *Issued and fully paid capital (Rp)***	**%**
PT Akulaku Silvrr Indonesia	2.417.425.754	241.743	25,66%
PT Gozco Capital	840.273.582	84.027	8,92%
Rockcore Financial Technology Co. Ltd	576.757.860	57.676	6,12%
Yellow Brick Enterprise Ltd	487.218.961	48.722	5,17%
Masyarakat/*Public*	5.100.005.679	510.000	54,13%
Jumlah/*Total*	**9.421.681.836**	**942.168**	**100,00%**

	31 Desember 2021/*December 31, 2021*		
Pemegang saham/*Shareholders*	**Saham (lembar) (nilai penuh)/ *Number of shares (full amount)***	**Modal ditempatkan dan disetor penuh/ *Issued and fully paid capital (Rp)***	**%**
PT Akulaku Silvrr Indonesia	2.353.594.754	235.360	24,98%
PT Gozco Capital	1.395.465.770	139.547	14,81%
Rockcore Financial Technology Co. Ltd	576.757.860	57.676	6,12%
Yellow Brick Enterprise Ltd	487.218.961	48.722	5,17%
Masyarakat/*Public*	4.608.644.491	460.863	48,92%
Jumlah/*Total*	**9.421.681.836**	**942.168**	**100,00%**

22. MODAL SAHAM (lanjutan)

Jumlah saham Bank yang tidak tercatat di Bursa Efek pada tanggal 31 Desember 2022 dan 2021 sebanyak 94.216.818 saham, dimiliki oleh PT Gozco Capital.

Pada tanggal 20 Desember 2021, terdapat perubahan Modal Dasar dari Rp1.500.000 menjadi Rp3.000.000 dan Modal Disetor naik menjadi Rp942.168 sesuai keputusan RUPS No. 19 tanggal 20 September 2021 dibuat dihadapan Agung Iriantoro, S.H., M.H., Notaris di Jakarta, yang telah disahkan Kementerian Hukum dan Hak Asasi Manusia berdasarkan surat No. AHU-0074087.AH.01.02 tahun 2021 tanggal 21 Desember 2021 tentang persetujuan perubahan anggaran dasar.

Kenaikan Modal Disetor ini adalah berdasarkan pelaksanaan PUT V Bank sebanyak 1.927.162.194 lembar saham baru dengan harga nominal Rp100 (nilai penuh) per lembar saham dan harga pelaksanaan sebesar Rp1.300 (nilai penuh) per lembar saham baru.

Rapat Umum Pemegang Saham (RUPS) pada tanggal 21 Juli 2022 menyetujui bahwa tidak terdapat pembagian dividen untuk tahun yang berakhir pada tanggal 31 Desember 2021.

Rapat Umum Pemegang Saham (RUPS) pada tanggal 31 Maret 2021 menyetujui pembagian dividen sebesar Rp1.532 dari laba bersih tahun 2020. Dividen ini telah dibayarkan pada tanggal 3 Mei 2021 dan dibukukan sebagai pengurang saldo laba.

22. SHARE CAPITAL (continued)

The number of the Bank's shares that were not listed in the Stock Exchange as of December 31, 2022 and 2021 was 94,216,818 shares, respectively, owned by PT Gozco Capital.

On December 20, 2021, there was an increase in share capital from Rp1,500,000 to become Rp3,000,000 and paid up capital increased to become Rp942,168 in accordance with the statement of the GMS resolution No. 19 dated Sepember 20, 2021 made before Agung Iriantoro, SH, MH, Notary in Jakarta, which was legalized by Ministry of Law and Human Rights based on letter No. AHU-0074087.AH.01.02 of 2021 dated December 21, 2021 regarding approval of amendments to Articles of Association.

Increase in the share capital based on the implementation of LPO V amounting to 1,927,162,194 new shares has a nominal value of Rp100 (full amount) per share and exercise price of Rp1,300 (full amount) per new share.

The Annual General Meeting of Shareholders (AGMS) on July 21, 2022 approved that there will be no dividend distribution for the year ended December 31, 2021.

The Annual General Meeting of Shareholders (AGMS) on March 31, 2021 approved the dividend distribution of Rp1,532 from 2020 net profit. The dividend has been paid-out on May 3, 2021 and recorded as deduction to retained earnings.

23. TAMBAHAN MODAL DISETOR / *23. ADDITIONAL PAID-IN CAPITAL*

Pada tanggal 31 Desember 2022 dan 2021, akun ini merupakan agio saham yang timbul sehubungan dengan Penawaran Umum Perdana Saham dan Penawaran Umum Terbatas kepada masyarakat dikurangi biaya emisi saham sebagai berikut:

As of December 31, 2022 and 2021, this account represents premium on share capital derived from Initial Public Offering of shares and Limited public offering to public less the related share issuance cost as follows:

Tambahan modal disetor dari penawaran Umum Perdana Saham pada tahun 2015	1.880	*Additional paid in capital from Initial Public offfering in 2015*
Total setelah dikurangi biaya 31 Desember 2015		*Balance, net of share issuance cost as of December 31, 2015*
Tambahan modal disetor dari penawaran umum terbatas I	36.635	*Additional paid in capital from limited public offering I*
Waran yang telah dilaksanakan	6.151	*Exercised warrants*
Total neto waran yang telah dilaksanakan 31 Desember 2016	44.666	*Balance, net of exercised warrants as of December 31, 2016*
Waran yang telah dilaksanakan	2.722	*Exercised warrants*
Pengurangan tambahan modal disetor dari kapitalisasi ke modal disetor	(42.136)	*Reduction of additional paid-in capital due to capitalization to paid in capital*
Total setelah dikurangi biaya, waran yang telah dilaksanakan dan kapitalisasi ke modal disetor 31 Desember 2017	5.252	*Balance, net of exercised warrants and capitalization to paid in capital as of December 31, 2017*
Waran yang telah dilaksanakan	17.270	*Exercised warrants*
Total setelah waran yang telah dilaksanakan dan kapitalisasi ke modal disetor 31 Desember 2018	22.522	*Balance after exercised warrants and capitalization to paid in capital as of December 31, 2018*
Tambahan modal disetor dari penambahan modal tanpa hak memesan efek terlebih dahulu pada tahun 2019 (PMTHMETD)	111.763	*Additional paid in capital increase without pre-emptive right (PMTHMETD)*
Tambahan modal disetor dari penawaran umum terbatas II	117.630	*Additional paid in capital from limited public offering II*
Total setelah dikurangi biaya emisi yang telah dilaksanakan dan kapitalisasi ke modal disetor 31 Desember 2019	251.915	*Balance, net of exercised share issuance cost and capitalization to paid in capital as of December 31, 2019*
Tambahan modal disetor dari penawaran umum terbatas III	98.587	*Additional paid in capital from limited public offering III*
Total setelah dikurangi biaya emisi yang telah dilaksanakan dan kapitalisasi ke modal disetor 31 Desember 2020	350.502	*Balance, net of exercised share issuance cost and capitalization to paid in capital as of December 31, 2020*
Tambahan modal disetor dari penawaran umum terbatas IV	166.545	*Additional paid in capital from limited public offering IV*
Tambahan modal disetor dari penawaran umum terbatas V	2.310.178	*Additional paid in capital from limited public offering V*
Total setelah dikurangi biaya emisi yang telah dilaksanakan dan kapitalisasi ke modal disetor 31 Desember 2021	**2.827.225**	***Balance net of exercised share issuance cost and capitalization to paid in capital as of December 31, 2021***
Biaya emisi PUT IV yang telah dilaksanakan dan dikapitalisasi ke modal disetor	(1.781)	*Share issuance cost from exercised PUT IV and capitalized to paid in capital*
Total setelah dikurangi biaya emisi yang telah dilaksanakan dan kapitalisasi ke modal disetor 31 Desember 2022	**2.825.444**	***Balance net of exercised share issuance cost and capitalization to paid in capital as of December 31, 2022***

24. DANA SETORAN MODAL

Pada tanggal 10 November 2022, Bank telah memperoleh pemberitahuan efektifnya pernyataan pendaftaran dari OJK berdasarkan Surat Keputusan No. S-235/D.04/2022 sehubungan dengan Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu VI ("PMHMETD VI").

Pada tanggal 7 Desember 2022, Bank telah menyelesaikan Penawaran Umum Terbatas untuk Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu VI ("PMHMETD VI") dengan menerbitkan 2.617.133.843 lembar saham dengan nilai nominal Rp100 (nilai penuh) dan harga pelaksanaan sebesar Rp650 (nilai penuh) atau setara Rp1.701.136.997.950 (nilai penuh). Tambahan saham tersebut telah tercatat dan dinyatakan efektif oleh Bursa Efek Indonesia.

Sampai dengan tanggal 31 Desember 2022, Bank masih dalam proses persetujuan perubahan komposisi kepemilikan saham dalam rangka PMHMETD VI, sehingga tambahan modal setelah PMHMETD VI tersebut diatas masih dicatat sebagai Dana Setoran Modal.

Susunan Pemegang Saham Bank setelah memperhitungkan PUT VI di atas pada tanggal 31 Desember 2022 sesuai dengan catatan Biro Administrasi Efek, PT Ficomindo Buana Registrar adalah sebagai berikut:

24. CAPITAL DEPOSIT FUND

As of November 10, 2022, the Bank has obtained a notification on the effectiveness of registration from FSA based on Decree No. S-235/D.04/2022 in the context of Capital Increase with Pre-emptive Rights VI ("PMHMETD VI").

On December 7, 2022, the Bank has completed a Limited Public Offering for Capital Increase with Pre-emptive Rights VI ("PMHMETD VI") by issuing 2,617,133,843 shares with a nominal value of Rp 100 (full amount) and the implementation price of Rp650 (full amount) or equivalent to Rp1,701,136,997,950 (full amount). The additional shares have been listed and declared effective by the Indonesia Stock Exchange.

Up to December 31, 2022, the Bank is still in the process of changes in the shareholders' composition resulting from PMHMETD VI, therefore the additional capital after the PMHMETD VI mentioned above is still recorded as Capital Deposit Fund.

The composition of the Bank's Shareholders after above PUT VI as of December 31, 2022 based on the Securities Administration Bureau's register, PT Ficomindo Buana Registrar is as follows:

	31 Desember 2022/*December 31, 2022*		
Pemegang saham/*Shareholders*	**Saham (lembar) (nilai penuh)/ *Number of shares (full amount)***	**Modal ditempatkan dan disetor penuh/ *Issued and fully paid capital (Rp)***	***%***
PT Akulaku Silvrr Indonesia	3.088.932.907	308.893	25,66%
PT Gozco Capital	1.267.975.705	126.798	10,53%
Rockcore Financial Technology Co. Ltd	736.968.376	73.697	6,12%
Masyarakat/*Public*	6.944.938.691	694.494	57,69%
Jumlah/*Total*	**12.038.815.679**	**1.203.882**	**100,00%**

25. CADANGAN UMUM DAN WAJIB

Cadangan umum dan wajib dibentuk dalam rangka memenuhi ketentuan Undang-undang Perseroan Terbatas No. 40/2007 pasal 70, yang mengharuskan perusahaan Indonesia untuk membuat penyisihan cadangan umum dan wajib sebesar sekurang-kurangnya 20% dari jumlah modal yang ditempatkan dan disetor penuh. Undang-undang tersebut tidak mengatur jangka waktu untuk pembentukan penyisihan tersebut.

Pada tanggal 31 Desember 2022 dan 2021, Bank telah membentuk cadangan umum dan wajib masing-masing sebesar Rp21.087.

25. GENERAL AND LEGAL RESERVES

The general and legal reserves are established in accordance with Limited Liability Company Law No. 40/2007 article 70, which requires Indonesian companies to set up a general and legal reserve amounting to at least 20% of the issued and paid-up share capital. This particular law does not regulate the period of time in relation to the provision of such reserves.

As of December 31, 2022 and 2021, the Bank has set aside general and legal reserves amounting to Rp21,087.

26. PENDAPATAN BUNGA / *26. INTEREST INCOME*

	Tahun yang Berakhir pada tanggal 31 Desember/ *Year ended December 31,*		
	2022	**2021**	
Kredit yang diberikan	1.739.353	574.007	*Loans*
Pendapatan provisi dan komisi kredit	167.475	20.486	*Loans provision and commissions income*
Pendapatan bunga berasal dari efek-efek dan efek-efek yang dibeli dengan janji dijual kembali:			*Interest income from marketable securities and securities purchased under agreements to resell:*
- Bank Indonesia	223.263	60.292	*Bank Indonesia -*
- Bank lain	5.223	1.684	*Other banks -*
- Non bank	19.433	7.241	*Non bank -*
Penempatan pada Bank Indonesia dan bank lain:			*Placement with Bank Indonesia and other banks:*
- Giro pada Bank Indonesia	6.028	1.450	*Current account with - Bank Indonesia*
- Giro pada bank lain	986	441	*Current accounts with - other banks*
- *Interbank call money*	48	50	*Interbank call money -*
Jumlah	**2.161.809**	**665.651**	***Total***

Termasuk sebagai pengurang pendapatan bunga dari kredit yang diberikan untuk tahun-tahun yang berakhir 31 Desember 2022 dan 2021 adalah biaya layanan dan komisi atas fasilitas kredit Pinjaman Langsung yang dibayarkan kepada pihak berelasi, yang merupakan biaya transaksi sebesar Rp291.759 dan RpNihil (Catatan 35).

Included as a deduction to interest income from loans for the years ended December 31, 2022 and 2021 are service fees and commissions on Direct Loan facilities paid to related parties, which are transaction costs amounting to Rp291,759 and RpNil (Note 35).

27. BEBAN BUNGA / *27. INTEREST EXPENSE*

	Tahun yang Berakhir pada tanggal 31 Desember/ *Year ended December 31,*		
	2022	**2021**	
Deposito berjangka	570.563	329.139	*Time deposits*
Tabungan	122.877	16.611	*Savings*
Jasa giro	7.171	2.858	*Demand deposits*
Efek-efek yang dijual dengan janji dibeli kembali	6.008	-	*Securities sold under repurchase agreements*
Deposit on call	4.862	1.128	*Deposit on call*
Call money	1.030	34	*Call money*
Lainnya	641	791	*Others*
Jumlah	**713.152**	**350.561**	***Total***

Termasuk dalam beban bunga pada tanggal 31 Desember 2022 dan 2021 adalah beban bunga kepada pihak berelasi, masing-masing sebesar Rp20.601 dan 8.798.

Included in the nterest expense as of December 31, 2022 and 2021 are interest expense paid to related parties amounting to Rp20,601 and Rp8,798.

28. KERUGIAN PENURUNAN NILAI ASET KEUANGAN DAN NON KEUANGAN / *28. IMPAIRMENT LOSSES ON FINANCIAL AND NON FINANCIAL ASSETS*

	Tahun yang Berakhir pada tanggal 31 Desember/ *Year ended December 31,*		
	2022	**2021**	
Pembentukan/(pemulihan) kerugian penurunan nilai atas:			*Allowance/(reversal) of impairment losses on:*
Aset keuangan			*Financial assets*
Kredit yang diberikan (Catatan 11)	963.250	148.645	*Loans (Note 11)*
Tagihan lain dari debitur (Catatan 14)	59.838	16.162	*Other receivables from debtor (Note 14)*
Piutang asuransi (Catatan 14)	45.964	12.590	*Insurance receivables (Note 14)*
Rekening administratif (Catatan 34)	144	(58)	*Administrative account (Note 34)*
Efek-efek (Catatan 9)	(1.573)	1.573	*Marketable securities (Note 9)*
	1.067.623	178.912	
Aset non keuangan			*Non financial assets*
Tagihan lain (Catatan 14)	4.131	-	*Other receivables (Note 14)*
Agunan yang diambil alih (Catatan 14)	1.170	16.000	*Foreclosed collaterals (Note 14)*
	5.301	16.000	
Jumlah	**1.072.924**	**194.912**	***Total***

29. BEBAN UMUM DAN ADMINISTRASI / *29. GENERAL AND ADMINISTRATIVE EXPENSES*

	Tahun yang Berakhir pada tanggal 31 Desember/ *Year ended December 31,*		
	2022	**2021**	
Transfer	488.176	184.494	*Transfer*
Pemeliharaan teknologi informasi	102.817	30.061	*Information technology maintenance*
Telekomunikasi	101.283	91.552	*Telecommunication*
Jasa pihak ketiga	69.403	49.292	*Third party service*
Penyusutan aset tetap dan aset hak guna (Catatan 12)	40.523	34.770	*Depreciation of fixed assets and right of use assets (Note 12)*
Konsultan	27.353	9.746	*Consultant fee*
Premi lembaga penjaminan simpanan (Catatan 16b)	22.124	9.424	*Premium to deposit insurance agency (Note 16b)*
Verifikasi identitas pelanggan	13.622	72.772	*Customer identity verification*
Sewa	13.196	5.484	*Rent*
Layanan transaksi ATM	13.044	5.897	*ATM transaction service*
Amortisasi aset tak berwujud (Catatan 13)	12.064	1.508	*Amortization of intangible assets (Note 13)*
Iuran tahunan OJK perbankan	7.764	2.574	*OJK Banking annual fee*
Aktivitas *lending*	4.945	2.850	*Lending activity*
Amortisasi renovasi gedung	4.478	4.893	*Amortization of building renovation*
Beban bunga aset hak guna (Catatan 18)	2.917	2.897	*Interest expense right of use assets (Note 18)*
Listrik dan air	2.636	2.881	*Electricity and water*
Transportasi	2.171	1.961	*Transportation*
Jasa kustodian	2.170	2.739	*Custodian service*
Rupa-rupa biaya kantor	1.752	1.871	*Miscellaneous office expense*
Pemeliharaan dan perbaikan	1.632	1.502	*Repair and maintenance*
Cetakan dan alat tulis kantor	1.130	1.653	*Printing and stationery*
Lainnya	8.128	5.283	*Others*
Jumlah	**943.328**	**526.104**	***Total***

Beban umum dan administrasi lainnya terdiri dari biaya pengembangan dan biaya keanggotaan.

Other general and administrative expenses consist of development costs and membership fees.

30. BEBAN PEMASARAN / *30. MARKETING EXPENSES*

	Tahun yang Berakhir pada tanggal 31 Desember/ *Year ended December 31,*		
	2022	**2021**	
Sponsor dan promosi	202.430	527.908	*Sponsorship and promotion*
Iklan	80.184	8.059	*Advertising*
Aktivitas pemasaran kredit	1.572	6	*Lending marketing activities*
Lainnya	22	-	*Others*
Jumlah	**284.208**	**535.973**	***Total***

31. BEBAN TENAGA KERJA / *31. PERSONNEL EXPENSES*

	Tahun yang Berakhir pada tanggal 31 Desember/ *Year ended December 31,*		
	2022	**2021**	
Pihak Berelasi (Catatan 35)			***Related Parties (Note 35)***
Kompensasi manajemen kunci (Catatan 35)	32.217	24.142	*Compensation of key management personnel (Note 35)*
Pihak Ketiga			***Third Parties***
Biaya gaji dan upah	98.227	58.460	*Salaries and wages*
Tunjangan premium	25.394	28.531	*Premium allowance*
Tunjangan hari raya	15.714	5.761	*Yearly allowance*
Tunjangan dana pensiun	15.013	7.359	*Pension allowance*
Insentif/*reward*	13.814	15.797	*Incentives/rewards*
Tunjangan kesehatan	10.035	8.083	*Medical allowances*
Imbalan kerja karyawan (Catatan 20)	8.605	11.543	*Provision for employee benefit liabilities (Note 20)*
Pendidikan dan pelatihan	7.248	3.083	*Training and education expense*
Jamsostek	6.675	3.519	*Social security*
Imbalan kerja lainnya	2.070	786	*Other employee liabilitiess*
Biaya lembur	1.787	1.454	*Overtime costs*
Perjalanan dinas	1.767	833	*Business trip*
Transportasi dan uang makan	1.528	1.588	*Transportation and meal*
Lainnya	2.402	1.350	*Others*
Jumlah	**242.496**	**172.289**	***Total***

Beban tenaga kerja lainnya terdiri dari beban aktivitas karyawan dan beban rekrutmen pegawai.

Other personnel expenses consist of employee activities expense and employee recruitment expenses.

32. PENDAPATAN NON-OPERASIONAL / *32. NON-OPERATING INCOME*

	Tahun yang Berakhir pada tanggal 31 Desember/ *Year ended December 31,*		
	2022	**2021**	
Keuntungan penjualan aset tetap (Catatan 12)	203	162	*Gain on sale of fixed assets (Note 12)*
Lainnya	233	191	*Others*
Jumlah	**436**	**353**	***Total***

33. BEBAN NON-OPERASIONAL / *33. NON-OPERATING EXPENSES*

	Tahun yang Berakhir pada tanggal 31 Desember/ *Year ended December 31,*		
	2022	**2021**	
Rugi penjualan aset tetap (Catatan 12)	479	40	*Loss on sale of fixed assets (Note 12)*
Rugi revaluasi aset tetap (Catatan 12)	-	1.300	*Loss on revaluation of fixed assets (Note 12)*
Lainnya	897	4.147	*Others*
Jumlah	**1.376**	**5.487**	***Total***

34. KOMITMEN DAN KONTINJENSI / *34. COMMITMENTS AND CONTINGENCIES*

Komitmen dan kontinjensi berdasarkan hubungan, kolektibilitas dan *staging* terdiri dari:

Commitments and contigencies according to the relationship, collectibility and staging consist of the following:

a. Berdasarkan hubungan: / *a. By relationship:*

	31 Desember 2022/ *December 31, 2022*	**31 Desember 2021/ *December 31, 2021***	
Rupiah			***Rupiah***
Pihak Ketiga			***Third Parties***
Liabilitas komitmen			***Commitment lilabilities***
Fasilitas kredit kepada debitur yang belum digunakan	11.543	13.706	*Unused loan facilities to debtors*
Tagihan kontinjensi			***Contingent receivables***
Piutang bunga atas kredit bermasalah	47.245	29.915	*Interest receivables on non performing loans*
Liabilitas kontinjensi			***Contingent liabilities***
Garansi yang diterbitkan dalam bentuk:			*Guarantees issued in the form of:*
Performance bonds	-	2.842	*Performance bonds*

b. Berdasarkan kolektibilitas Bank Indonesia dan penyisihan penilaian kualitas aset

Berikut ini merupakan informasi atas fasilitas kredit kepada debitur yang belum digunakan berdasarkan kolektibilitas Bank Indonesia dan penyisihan penilaian kualitas aset sesuai ketentuan POJK masing-masing pada tanggal 31 Desember 2022 dan 2021.

b. By Bank Indonesia collectibility and allowance of asset quality

Below is the information of unused loan facilities to debtors based on Bank Indonesia's collectibility and allowance of asset quality per POJK as of December 31, 2022 and 2021, respectively.

34. KOMITMEN DAN KONTINJENSI (lanjutan) / *34. COMMITMENTS AND CONTINGENCIES (continued)*

Komitmen dan kontinjensi berdasarkan hubungan, kolektibilitas dan *staging* terdiri dari: (lanjutan)

Commitments and contigencies according to the relationship, collectibility and staging consist of the following: (continued)

b. Berdasarkan kolektibilitas Bank Indonesia dan penyisihan penilaian kualitas aset (lanjutan) / *b. By Bank Indonesia collectibility and allowance of asset quality (continued)*

	31 Desember 2022/*December 31, 2022*			
	Pokok/ *Principal*	**Cadangan kerugian penurunan nilai/ *Allowances for impairment losses***	**Penyisihan penilaian kualitas aset sesuai ketentuan POJK/ *Assets quality allowances based on POJK***	
Fasilitas kredit kepada debitur yang belum digunakan:				***Unused loan facilities to debtors:***
Lancar	11.543	(186)	(115)	*Current*
Dalam perhatian khusus	-	-	-	*Special mention*
Kurang lancar	-	-	-	*Substandard*
Diragukan	-	-	-	*Doubtful*
Macet	-	-	-	*Loss*
Jumlah	**11.543**	**(186)**	**(115)**	***Total***

	31 Desember 2021/*December 31, 2021*			
	Pokok/ *Principal*	**Cadangan kerugian penurunan nilai/ *Allowances for impairment losses***	**Penyisihan penilaian kualitas aset sesuai ketentuan POJK/ *Assets quality allowances based on POJK***	
Fasilitas kredit kepada debitur yang belum digunakan:				***Unused loan facilities to debtors:***
Lancar	13.406	(12)	(134)	*Current*
Dalam perhatian khusus	-	-	-	*Special mention*
Kurang lancar	-	-	-	*Substandard*
Diragukan	-	-	-	*Doubtful*
Macet	300	-	(300)	*Loss*
Jumlah	**13.706**	**(12)**	**(434)**	***Total***

Seluruh saldo atas garansi yang diterbitkan dalam bentuk *performance bonds* diklasifikasikan dalam kolektibilitas lancar pada tanggal 31 Desember 2021.

All balances of bank guarantees issued in the form of performance bonds are classified under current collectibility as of December 31, 2021.

c. Berdasarkan *staging*: / *c. By staging:*

Berikut ini merupakan pergerakan saldo berdasarkan *stage* atas fasilitas kredit kepada debitur yang belum digunakan dan garansi yang diterbitkan dalam bentuk *performance bonds* masing-masing pada tanggal 31 Desember 2022 dan 2021.

Below is the movement of the outstanding balance of unused loan facilities to debtors and guarantees issued in the form of performance bonds as of December 31, 2022 and 2021, respectively.

34. KOMITMEN DAN KONTINJENSI (lanjutan)

34. COMMITMENTS AND CONTINGENCIES (continued)

Komitmen dan kontinjensi berdasarkan hubungan, kolektibilitas dan *staging* terdiri dari: (lanjutan)

Commitments and contigencies according to the relationship, collectibility and staging consist of the following: (continued)

c. Berdasarkan *staging*: (lanjutan)

c. By staging: (continued)

	31 Desember 2022/*December 31, 2022*				
	Stage 1	***Stage 2***	***Stage 3***	**Jumlah/*Total***	
Saldo awal					***Beginning balance***
Fasilitas kredit kepada debitur yang belum digunakan	13.406	-	300	13.706	*Unused loan facilities to debtors*
Performance bonds	2.842	-	-	2.842	*Performance bonds*
	16.248	**-**	**300**	**16.548**	
Pengukuran kembali					***Remeasurements***
Fasilitas kredit kepada debitur yang belum digunakan	(4.653)	2.790	(300)	(2.163)	*Unused loan facilities to debtors*
Performance bonds	-	-	-	-	*Performance bonds*
	(4.653)	**2.790**	**(300)**	**(2.163)**	
Penghentian pengakuan					***Derecognition***
Fasilitas kredit kepada debitur yang belum digunakan	-	-	-	-	*Unused loan facilities to debtors*
Performance bonds	(2.842)	-	-	(2.842)	*Performance bonds*
	(2.842)	**-**	**-**	**(2.842)**	
Saldo akhir					***Ending balance***
Fasilitas kredit kepada debitur yang belum digunakan	8.753	2.790	-	11.543	*Unused loan facilities to debtors*
Performance bonds	-	-	-	-	*Performance bonds*
	8.753	**2.790**	**-**	**11.543**	

	31 Desember 2021/*December 31, 2021*				
	Stage 1	***Stage 2***	***Stage 3***	**Jumlah/*Total***	
Saldo awal					***Beginning balance***
Fasilitas kredit kepada debitur yang belum digunakan	6.992	-	1.542	8.534	*Unused loan facilities to debtors*
Performance bonds	1.509	-	-	1.509	*Performance bonds*
	8.501	**-**	**1.542**	**10.043**	
Pengukuran kembali					***Remeasurements***
Fasilitas kredit kepada debitur yang belum digunakan	9.675	-	-	9.675	*Unused loan facilities to debtors*
Performance bonds	1.333	-	-	1.333	*Performance bonds*
	11.008	**-**	**-**	**11.008**	
Penghentian pengakuan					***Derecognition***
Fasilitas kredit kepada debitur yang belum digunakan	(3.412)	-	(1.242)	(4.654)	*Unused loan facilities to debtors*
Performance bonds	-	-	-	-	*Performance bonds*
	(3.412)	**-**	**(1.242)**	**(4.654)**	
Instrumen keuangan yang baru diterbitkan					***New issued financial instruments***
Fasilitas kredit kepada debitur yang belum digunakan	151	-	-	151	*Unused loan facilities to debtors*
Performance bonds	-	-	-	-	*Performance bonds*
	151	**-**	**-**	**151**	
Saldo akhir					***Ending balance***
Fasilitas kredit kepada debitur yang belum digunakan	13.406	-	300	13.706	*Unused loan facilities to debtors*
Performance bonds	2.842	-	-	2.842	*Performance bonds*
	16.248	**-**	**300**	**16.548**	

34. KOMITMEN DAN KONTINJENSI (lanjutan)

Komitmen dan kontinjensi berdasarkan hubungan, kolektibilitas dan *staging* terdiri dari: (lanjutan)

c. Berdasarkan *staging* (lanjutan):

Berikut ini merupakan pergerakan cadangan kerugian penurunan nilai berdasarkan *stage* atas fasilitas kredit kepada debitur yang belum digunakan dan garansi yang diterbitkan dalam bentuk *performance bonds* masing-masing pada tanggal 31 Desember 2022 dan 2021.

34. COMMITMENTS AND CONTINGENCIES (continued)

Commitments and contigencies according to the relationship, collectibility and staging consist of the following: (continued)

c. By staging (continued):

Below is the movement allowance of impairment losses of unused loan facilities to debtors and guarantees issued in the form of performance bonds as of December 31, 2022 and 2021, respectively.

	31 Desember 2022/*December 31, 2022*				
	Stage 1	***Stage 2***	***Stage 3***	**Jumlah/*Total***	
Saldo awal					***Beginning balance***
Fasilitas kredit kepada debitur yang belum digunakan	12	-	-	12	*Unused loan facilities to debtors*
Performance bonds	30	-	-	30	*Performance bonds*
	42	**-**	**-**	**42**	
Penyisihan/(pemulihan) selama tahun berjalan (Catatan 28)					***Addition/(reversal) during the year (Note 28)***
Fasilitas kredit kepada debitur yang belum digunakan	44	130	-	174	*Unused loan facilities to debtors*
Performance bonds	(30)	-	-	(30)	*Performance bonds*
	14	**130**	**-**	**144**	
Saldo akhir					***Ending balance***
Fasilitas kredit kepada debitur yang belum digunakan	56	130	-	186	*Unused loan facilities to debtors*
Performance bonds	-	-	-	-	*Performance bonds*
	56	**130**	**-**	**186**	

	31 Desember 2021/*December 31, 2021*				
	Stage 1	***Stage 2***	***Stage 3***	**Jumlah/*Total***	
Saldo awal					***Beginning balance***
Fasilitas kredit kepada debitur yang belum digunakan	17	-	66	83	*Unused loan facilities to debtors*
Performance bonds	17	-	-	17	*Performance bonds*
	34	**-**	**66**	**100**	
Penyisihan/(pemulihan) selama tahun berjalan (Catatan 28)					***Addition/(reversal) during the year (Note 28)***
Fasilitas kredit kepada debitur yang belum digunakan	(5)	-	(66)	(71)	*Unused loan facilities to debtors*
Performance bonds	13	-	-	13	*Performance bonds*
	8	**-**	**(66)**	**(58)**	
Saldo akhir					***Ending balance***
Fasilitas kredit kepada debitur yang belum digunakan	12	-	-	12	*Unused loan facilities to debtors*
Performance bonds	30	-	-	30	*Performance bonds*
	42	**-**	**-**	**42**	

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai atas komitmen dan kontinjensi telah memadai.

Management believes that the allowance for impairment losses for commitments and contingencies was adequate.

35. TRANSAKSI DENGAN PIHAK-PIHAK BERELASI

Dalam kegiatan normal usaha, Bank melakukan transaksi dengan pihak berelasi karena hubungan kepemilikan dan/atau kepengurusan. Semua transaksi dengan pihak-pihak berelasi telah dilakukan dengan kebijakan dan syarat yang telah disepakati bersama.

35. RELATED PARTIES TRANSACTIONS

In the normal course of business, the Bank entered into transactions with related parties for ownership and/or management. All transactions with related parties have been conducted with the policies and requirements that have been agreed, by both parties.

No.	Pihak-pihak berelasi/*Related parties*	Sifat hubungan/*Nature of relationship*	Transaksi/*Transaction*
1.	PT Akulaku Silvrr Indonesia (ASI)	Pemegang saham/*Shareholder*	Aset lain-lain/*Other assets* Simpanan nasabah/*Deposits from customers* Liabilitas lain-lain/*Other liabilities*
2.	PT Gozco Capital	Pemegang saham/*Shareholder*	Simpanan nasabah/*Deposits from customers*
3.	Yellow Brick Enterprise Ltd	Pemegang saham/*Shareholder*	Simpanan nasabah/*Deposits from customers*
4.	PT Akulaku Finance Indonesia (AFI)	Dimiliki oleh pemegang saham akhir yang sama/ O*wned by the same ultimate shareholders*	Aset lain-lain/*Other assets* Simpanan nasabah/*Deposits from customers*
5.	PT Pintar Belanja Indonesia	Dimiliki oleh pemegang saham akhir yang sama/ O*wned by the same ultimate shareholders*	Liabilitas segera/*Liabilities due immediately* Simpanan nasabah/*Deposits from customers*
6.	PT Pintar Inovasi Digital (PID)	Dimiliki oleh pemegang saham akhir yang sama/ O*wned by the same ultimate shareholders*	Simpanan nasabah/*Deposits from customers* Liabilitas lain-lain/*Others liabilities*
7.	Dewan Komisaris dan Direksi/ *Board of Commissioners and Directors*	Manajemen kunci/*Key management*	Kredit yang diberikan/*Loans* Simpanan nasabah/*Deposits from customers* Kompensasi dan remunerasi/*Compensation and remuneration*
8.	Pejabat Bank/*Bank key employees*	Manajemen kunci/*Key management*	Simpanan nasabah/*Deposits from customers* Kompensasi dan remunerasi/ *Compensation and remuneration*
9.	Koperasi karyawan/*Employees cooperative*	Dalam pengendalian bersama oleh manajemen kunci/*Under common control by key management*	Simpanan nasabah/*Deposits from customers*
10.	BPR Mitra Daya Mandiri*)	Dimiliki oleh koperasi karyawan/*Owned by employees cooperative*	Simpanan dari bank lain/*Deposits from other banks*
11.	Debitur dengan jaminan aset perusahaan milik Komisaris/*Debtor guaranteed with assets from the Commissioner's Company*	Pemberian kredit dengan jaminan aset perusahaan milik Komisaris/*Loan guaranteed with assets from the Commissioner's company*	Kredit yang diberikan/*Loans*

*) Sejak 31 Maret 2022 bukan merupakan pihak berelasi

**) Not a related party since March 31, 2022*

35. TRANSAKSI DENGAN PIHAK-PIHAK BERELASI (lanjutan)

35. RELATED PARTIES TRANSACTIONS (continued)

Kredit yang diberikan (Catatan 11):

Loans (Note 11):

	31 Desember 2022/ *December 31, 2022*	31 Desember 2021/ *December 31, 2021*	
Dewan Komisaris dan Direksi	72.608	89.497	*Board of Commissioners and Directors*
Debitur dengan jaminan aset perusahaan milik Komisaris	5.414	5.414	*Debtor guaranteed with assets from the Commissioner's company*
Jumlah	**78.022**	**94.911**	***Total***
Persentase terhadap jumlah kredit yang diberikan-bruto	0,76%	2,22%	*Percentage to total loans-gross*

Tingkat suku bunga rata-rata per tahun pada 31 Desember 2022 dan 2021 masing-masing sebesar 6,36%, dan 8,72%.

The annual average interest rate for December 31, 2022 and 2021 were 6.36% and 8.72%, respectively.

Aset lain-lain (Catatan 14):

Other assets (Note 14):

	31 Desember 2022/ *December 31, 2022*	31 Desember 2021/ *December 31, 2021*	
PT Akulaku Silvrr Indonesia	186.717	33.320	*PT Akulaku Silvrr Indonesia*
PT Akulaku Finance Indonesia	62.965	-	*PT Akulaku Finance Indonesia*
Jumlah	**249.682**	**33.320**	***Total***
Persentase terhadap jumlah aset lain-lain-bruto	19,28%	3,01**%**	*Percentage to total other assets-gross*

Aset lain-lain merupakan tagihan terkait pembayaran kredit *channeling* dan *direct* berdasarkan perjanjian dibawah ini:

1. Perjanjian Kerjasama antara Bank dengan PT Akulaku Silvrr Indonesia (ASI) No. PKS/269A/SET/BNC/XI/2021 tanggal 8 November 2021 tentang Pinjaman Langsung, sebagaimana telah diubah dengan perjanjian No. ADD-PKS/150A/BNC-LEG/VII/2022 tanggal 6 Juli 2022, yang akan berakhir tanggal 8 November 2023, dimana Bank akan memberikan fasilitas kredit kepada debitur melalui metode pemasaran yang dilakukan ASI.

2. Perjanjian Kerjasama antara Bank dengan PT Akulaku Finance Indonesia (AFI) No. PKS/053/SET/BYB/VIII/2019 tanggal 28 Agustus 2019, sebagaimana telah diubah terakhir melalui Amandemen dan Pernyataan Kembali Perjanjian Kerja Sama *Channeling* No. PKS/328A/BNC-LEG/XII/2022 tanggal 9 Desember 2022 yang akan berakhir tanggal 9 Desember 2023, dimana Bank bekerjasama dengan AFI yang bertindak sebagai pengelola *channeling*.

Other assets represents receivables related to channeling and direct loans repayment based on the following agreements:

1. *Based on the agreement between Bank and PT Akulaku Silvrr Indonesia (ASI) No. PKS/269A/SET/BNC/XI/2021 dated on November 8, 2021 regarding Direct Loan, as ammended by agreement No. ADD-PKS/150A/BNC-LEG/VII/2022 dated on July 6, 2022, which will be ended on November 8, 2023, where the Bank will provide loan facilities to debtors through marketing method conducted by ASI.*

2. *Based on the Agreement between the Bank and PT Akulaku Finance Indonesia (AFI) No. PKS/053/SET/BYB/VIII/2019 dated on August 28, 2019, as last amended through Amendment and Restatement of Channeling Cooperation Agreement No. PKS/328A/BNC-LEG/XII/2022 dated on December 9, 2022 which will be ended on December 9, 2023, where the Bank cooperates with AFI who acts as the channeling agent.*

35. TRANSAKSI DENGAN PIHAK-PIHAK BERELASI (lanjutan) / *35. RELATED PARTIES TRANSACTIONS (continued)*

Liabilitas segera (Catatan 15): / *Liabilities due immediately (Note 15):*

	31 Desember 2022/ *December 31, 2022*	31 Desember 2021/ *December 31, 2021*	
PT Pintar Belanja Indonesia	1.789	-	*PT Pintar Belanja Indonesia*
Persentase terhadap jumlah liabilitas segera	0,71%	-	*Percentage to total liabilities due immediately*

Simpanan nasabah (Catatan 16): / *Deposits from customers (Note 16):*

	31 Desember 2022/ *December 31, 2022*	31 Desember 2021/ *December 31, 2021*	
Pemegang saham			*Shareholders*
PT Akulaku Silvrr Indonesia	40.383	30.682	*PT Akulaku Silvrr Indonesia*
PT Gozco Capital	6.263	10.850	*PT Gozco Capital*
Yellow Brick Enterprise Ltd	71	-	*Yellow Brick Enterprise Ltd*
	46.717	41.532	
Dimiliki oleh pemegang saham akhir yang sama:			*Owned by the same ultimate shareholders:*
PT Pintar Inovasi Digital	128.481	15.501	*PT Pintar Inovasi Digital*
PT Akulaku Finance Indonesia	82.877	14	*PT Akulaku Finance Indonesia*
PT Pintar Belanja Indonesia	10	8	*PT Pintar Belanja Indonesia*
	211.368	15.523	
Dewan Komisaris dan Direksi	229.836	285.330	*Board of Commissioners and Directors*
Pejabat Bank	17.330	4.889	*Bank key employees*
Koperasi karyawan	-	320	*Employees cooperative*
	247.166	290.539	
Jumlah	**505.251**	**347.594**	***Total***
Persentase terhadap jumlah simpanan nasabah	3,50%	4,27%	*Percentage to total deposits from customers*

Simpanan dari bank lain (Catatan 17): / *Deposits from other banks (Note 17):*

	31 Desember 2022/ *December 31, 2022*	31 Desember 2021/ *December 31, 2021*	
BPR Mitra Daya Mandiri*)	-	4	*Rural Bank Mitra Daya Mandiri*)*
Persentase terhadap jumlah simpanan dari bank lain	-	1,41%	*Percentage to total deposits from others banks*

*) Sejak 31 Maret 2022 bukan merupakan pihak berelasi

*) *Not a related party since March 31, 2022*

Liabilitas lain-lain (Catatan 21): / *Other liabilities (Note 21):*

	31 Desember 2022/ *December 31, 2022*	31 Desember 2021/ *December 31, 2021*	
PT Pintar Inovasi Digital	92.132	-	*PT Pintar Inovasi Digital*
PT Akulaku Silvrr Indonesia	90.053	-	*PT Akulaku Silvrr Indonesia*
Jumlah	182.185	-	*Total*
Persentase terhadap jumlah liabilitas lain-lain	62,55%	-	*Percentage to total other liabilities*

35. TRANSAKSI DENGAN PIHAK-PIHAK BERELASI (lanjutan)

Liabilitas lain-lain (Catatan 21) (lanjutan):

Liabilitas lain-lain masing-masing adalah berdasarkan perjanjian dibawah ini:

1. Perjanjian Kerjasama antara Bank dengan PT Pintar Inovasi Digital (PID) No. PKS/049A/BNC-LEG/III/2022 tanggal 23 Maret 2022 tentang Perjanjian Kerja Sama *Channeling*, sebagaimana telah diubah dengan Addendum I No. PKS/080B/BNC-LEG/IV/2022 tanggal 28 April 2022, yang akan berakhir tanggal 23 Maret 2023, dimana Bank bekerjasama dengan PID sebagai Pengelola *Channeling* dalam melakukan penerusan fasilitas kredit *channeling*. Liabilitas lain-lain kepada PID merupakan biaya asuransi kredit yang menjadi tanggungan Bank sesuai dengan ketentuan yang berlaku di dalam perjanjian tersebut.

2. Surat Pendamping tanggal 1 Juli 2022 dan 29 Juli 2022 terhadap Perjanjian Kerjasama antara Bank dengan PT Akulaku Silvrr Indonesia (ASI) No. PKS/269A/SET/BNC/2021 tanggal 8 November 2021 tentang Pinjaman Langsung, sebagaimana telah diubah dengan perjanjian No. ADD-PKS/150A/BNC-LEG/VII/2022 tanggal 6 Juli 2022, yang akan berakhir tanggal 8 November 2023, dimana Bank akan membayar biaya layanan dan komisi kredit atas fasilitas kredit kepada debitur yang diberikan melalui metode pemasaran yang dilakukan ASI.

3. Perjanjian Kerjasama antara Bank dengan PT Pintar Belanja Indonesia (PBI) tanggal 25 Agustus 2021 tentang Perjanjian Kerjasama Penyediaan Produk Digital dan Pembayaran Tagihan, dimana Bank bekerjasama dengan PBI untuk menyediakan layanan produk digital dan pembayaran tagihan kepada nasabah Bank. Liabilitas lain-lain kepada PBI merupakan tagihan atas transaksi harian produk digital dan pembayaran tagihan sesuai dengan ketentuan yang berlaku di dalam perjanjian tersebut.

35. RELATED PARTIES TRANSACTIONS (continued)

Other liabilities (Note 21) (continued):

Other liabilities are based on the following agreements:

1. *Agreement between the Bank and PT Pintar Inovasi Digital (PID) No. PKS/049A/BNC-LEG/III/2022 dated on March 23, 2022 regarding Channeling Cooperation Agreement, as ammended by Addendum I No. PKS/080B/BNC-LEG/IV/2022 dated on April 28, 2022, which will be ended on March 23, 2023, where the Bank cooperate with PID as the Channeling Manager in conducting channeling of credit facilities. Other liabilities to PID represents loan insurance expenses, in which the cost is borne by the Bank in accordance with the cooperation agreement.*

2. *Side Letter dated on July 1, 2022 and July 29, 2022 of Cooperation Agreement between the Bank and PT Akulaku Silvrr Indonesia (ASI) No. PKS/269A/SET/BNC/2021 dated on November 8, 2021 regarding Direct Loan, as amended by agreement No. ADD-PKS/150A/BNC-LEG/VII/2022 dated on July 6, 2022, which will be ended on November 8, 2023, where the Bank shall pay loan service and commission fees for loan facilities to debtors provided through marketing method conducted by ASI.*

3. *Agreement between the Bank and PT Pintar Belanja Indonesia (PBI) dated on August 25, 2021 regarding Cooperation Agreement for the Provision of Digital Products and Bill Payments, where the Bank cooperate with PBI to provide digital products and bill payments services to the Bank's customers. Other liabilities to PBI represents billing of the digital products and bill payments daily transactions in accordance with the cooperation agreement.*

35. TRANSAKSI DENGAN PIHAK-PIHAK BERELASI (lanjutan)

35. RELATED PARTIES TRANSACTIONS (continued)

Komitmen dan kontinjensi

Tidak terdapat saldo komitmen dan kontinjensi kepada pihak berelasi pada tanggal 31 Desember 2022 dan 2021.

Commitments and contingencies

There were no commitments and contingencies involving related parties as of December 31, 2022 and 2021.

Pendapatan bunga – Amortisasi biaya transaksi (Catatan 26)

Interest income – Amortization of transaction costs (Note 26)

	31 Desember 2022/ *December 31, 2022*	31 Desember 2021/ *December 31, 2021*	
PT Akulaku Silvrr Indonesia	(291.759)	-	*PT Akulaku Silvrr Indonesia*
Jumlah	(291.759)	-	*Total*
Persentase terhadap jumlah pendapatan bunga	(13,50%)	-	*Percentage to total interest income*

Beban provisi dan komisi lainnya

Merupakan biaya komisi atas fasilitas kredit Pinjaman Langsung sebagai berikut:

Other provision and commission expenses

Represents commission expenses for Direct Loan facilities as follow.

	31 Desember 2022/ *December 31, 2022*	31 Desember 2021/ *December 31, 2021*	
PT Akulaku Silvrr Indonesia	145.940	-	*PT Akulaku Silvrr Indonesia*
Jumlah	145.940	-	*Total*
Persentase terhadap jumlah beban operasional	5,43%	-	*Percentage to total operating expenses*

Kompensasi manajemen kunci

Kompensasi yang dibayar atau terutang pada manajemen kunci atas jasa kepegawaian adalah sebagai berikut:

Compensation of key management personnel

Compensation paid to key management personnel is as follows:

	31 Desember 2022/ *December 31, 2022*	31 Desember 2021/ *December 31, 2021*	
Gaji dan imbalan jangka pendek (Catatan 29)			*Salaries and short-term benefits (Note 29)*
Dewan Komisaris	3.360	3.020	*Board of Commissioners*
Dewan Direksi	6.685	5.827	*Board of Directors*
Pejabat Bank	22.172	15.295	*Bank key employees*
Jumlah	32.217	24.142	*Total*
Persentase terhadap jumlah beban tenaga kerja	13,29%	14,01%	*Percentage to total personnel expenses*

36. SEGMEN OPERASI / *36. OPERATING SEGMENT*

Bank melaporkan segmen wilayah geografis sebagai informasi segmen utama.

The Bank reported geographical segment as its primary segment information.

	31 Desember 2022/*December 31, 2022*				
	Jawa	**Sumatera**	**Sulawesi**	**Jumlah/*Total***	
Pendapatan bunga	2.130.894	21.028	9.887	2.161.809	*Interest income*
Beban bunga	(708.937)	(1.974)	(2.241)	(713.152)	*Interest expense*
Pendapatan bunga bersih	1.421.957	19.054	7.646	1.448.657	*Net interest income*
Jumlah pendapatan operasional lainnya	450.104	4.206	927	455.237	*Total other operating income*
Kerugian bersih penurunan nilai aset keuangan dan non-keuangan	(1.061.735)	(8.987)	(2.202)	(1.072.924)	*Impairment losses on financial and non-financial asset*
Beban umum dan administrasi	(936.791)	(3.893)	(2.644)	(943.328)	*General and administrative expense*
Beban pemasaran	(284.067)	(125)	(16)	(284.208)	*Marketing expense*
Beban tenaga kerja	(238.368)	(2.284)	(1.844)	(242.496)	*Personnel expense*
Beban provisi dan komisi lainnya	(145.940)	-	-	(145.940)	*Other provision and commission expense*
(Rugi)/laba operasional	(794.840)	7.971	1.867	(785.002)	*(Loss)/profit from operations*
Jumlah (beban)/pendapatan non-operasional, bersih	(962)	(19)	41	(940)	*Total non-operating (expense)/ income, net*
(Rugi)/laba sebelum pajak penghasilan	(795.802)	7.952	1.908	(785.942)	*(Loss)/profit before income tax*
Beban pajak tangguhan	(3.117)	-		(3.117)	*Deferred tax expense*
(Rugi)/laba bersih tahun berjalan	(798.919)	7.952	1.908	(789.059)	*Net (loss)/profit for the current year*
Jumlah aset	**19.598.016**	**15.197**	**81.067**	**19.694.280**	***Total assets***
Jumlah liabilitas	15.852.355	15.808	81.527	15.949.690	*Total liabilities*

	31 Desember 2021/*December 31, 2021*					
	Jawa	**Sumatera**	**Sulawesi**	**Kalimantan**	**Jumlah/*Total***	
Pendapatan bunga	609.173	42.496	13.896	86	665.651	*Interest income*
Beban bunga	(327.920)	(16.621)	(5.272)	(748)	(350.561)	*Interest expense*
Pendapatan bunga bersih	281.253	25.875	8.624	(662)	315.090	*Net interest income*
Jumlah pendapatan operasional lainnya	125.803	2.638	458	3	128.902	*Total other operating income*
Beban pemasaran	(535.959)	(14)	-	-	(535.973)	*Marketing expense*
Beban umum dan administrasi	(516.136)	(5.685)	(2.630)	(1.653)	(526.104)	*General and administrative expense*
Kerugian bersih aset keuangan dan non-keuangan	(190.752)	(3.302)	(858)	-	(194.912)	*Impairment losses on financial and non-financial asset*
Beban tenaga kerja	(166.367)	(3.394)	(1.704)	(824)	(172.289)	*Personnel expense*
(Rugi)/laba operasional	(1.002.158)	16.118	3.890	(3.136)	(985.286)	*(Loss)/profit from operations*
Jumlah (beban)/pendapatan non-operasional, bersih	3.667	(7.392)	(2.143)	734	(5.134)	*Total non-operating (expense)/ income, net*
(Rugi)/laba sebelum pajak penghasilan	(998.491)	8.726	1.747	(2.402)	(990.420)	*(Loss)/profit before income tax*
Manfaat pajak tangguhan	4.131	-	-	-	4.131	*Deferred tax benefit*
(Rugi)/laba bersih tahun berjalan	(994.360)	8.726	1.747	(2.402)	(986.289)	*Net (loss)/profit for the current year*
Jumlah aset	**11.139.872**	**137.350**	**60.587**	**-**	**11.337.809**	***Total assets***
Jumlah liabilitas	**8.260.414**	**128.622**	**58.840**	**106**	**8.447.982**	***Total liabilities***

37. ASET DAN LIABILITAS KEUANGAN

Tabel berikut ini merupakan nilai tercatat dan nilai wajar dari aset keuangan dan liabilitas keuangan pada tanggal 31 Desember 2022 dan 2021:

37. FINANCIAL ASSETS AND LIABILITIES

The following table summarizes the carrying values and fair values of financial assets and financial liabilities as of December 31, 2022 and 2021:

	31 Desember 2022/*December 31, 2022*				
Aset dan liabilitas keuangan	**Diukur pada biaya perolehan diamortisasi/ *Measured at amortised cost***	**Diukur pada nilai wajar melalui penghasilan komprehensif lain/*Measured at fair value through other comprehensive income***	**Nilai tercatat/ *Carrying value***	**Nilai wajar/ *Fair value***	***Financial assets and liabilities***
ASET					***ASSETS***
Kas	16.681	-	16.681	16.681	*Cash*
Giro pada Bank Indonesia	1.360.172	-	1.360.172	1.360.172	*Current accounts with Bank Indonesia*
Giro pada bank lain	177.384	-	177.384	177.384	*Current accounts with other bank*
Penempatan pada Bank Indonesia dan bank lain	3.035.624	-	3.035.624	3.035.624	*Placements with Bank Indonesia and other banks*
Efek-efek[***)]	-	3.485.876	3.553.168[***)]	3.485.876	*Marketable securities*[**)]
Kredit yang diberikan	10.244.251	-	10.244.251	10.798.733	*Loans*
Aset lain-lain[*)]	956.883	-	956.883	956.883	*Other assets*[*)]
LIABILITAS					***LIABILITIES***
Liabilitas segera	252.931	-	252.931	252.931	*Liabilities due immediately*
Simpanan nasabah-bersih	14.450.498	-	14.450.498	14.450.498	*Deposits from customers-net*
Simpanan dari bank lain	287.665	-	287.665	287.665	*Deposits from other banks*
Efek-efek yang dijual dengan janji dibeli kembali	585.367	-	585.367	585.367	*Securities sold under repurchase agreement*
Liabilitas sewa	50.534	-	50.534	50.534	*Lease liabilities*
Liabilitas lain-lain[**)]	290.845	-	290.845	290.845	*Other liabilities*[**)]

	31 Desember 2021/*December 31, 2021*				
Aset dan liabilitas keuangan	**Diukur pada biaya perolehan diamortisasi/ *Measured at amortised cost***	**Diukur pada nilai wajar melalui penghasilan komprehensif lain/*Measured at fair value through other comprehensive income***	**Nilai tercatat/ *Carrying value***	**Nilai wajar/ *Fair value***	***Financial assets and liabilities***
ASET					***ASSETS***
Kas	21.270	-	21.270	21.270	*Cash*
Giro pada Bank Indonesia	561.427	-	561.427	561.427	*Current accounts with Bank Indonesia*
Giro pada bank lain	83.696	-	83.696	83.696	*Current accounts with other bank*
Penempatan pada Bank Indonesia dan bank lain	1.731.279	-	1.731.279	1.731.279	*Placements with Bank Indonesia and other banks*
Efek-efek[***)]	-	1.172.572	1.163.921[***)]	1.172.572	*Marketable securities*[**)]
Efek-efek yang dibeli dengan janji dijual kembali	2.191.836	-	2.191.836	2.282.186	*Securities purchased under agreements to resell*
Kredit yang diberikan	4.275.500	-	4.275.500	4.457.580	*Loans*
Aset lain-lain[*)]	727.116	-	727.116	727.116	*Other assets*[*)]
LIABILITAS					***LIABILITIES***
Liabilitas segera	167.691	-	167.691	167.691	*Liabilities due immediately*
Simpanan nasabah-bersih	8.124.417	-	8.124.417	8.124.417	*Deposits from customers-net*
Simpanan dari bank lain	40.030	-	40.030	40.030	*Deposits from other banks*
Liabilitas sewa	57.928	-	57.928	57.928	*Lease liabilities*
Liabilitas lain-lain[**)]	41.697	-	41.697	41.697	*Other liabilities*[**)]

*) Aset lain-lain terdiri dari tagihan terkait pembayaran kredit *channeling* dan *direct*, piutang asuransi, tagihan gerbang permbayaran, piutang bunga, tagihan lain dari debitur, tagihan ATM Bersama, ALTO dan Prima, setoran jaminan dan tagihan lain.

**) Liabilitas lain-lain terdiri dari cadangan biaya umum, kewajiban *payment point online banking*, titipan nasabah, beban yang masih harus dibayar, pendapatan diterima dimuka, bonus, biaya layanan dan komisi kredit yang masih harus dibayar, biaya asuransi kredit yang masih harus dibayar dan lainnya.

***) Nilai tercatat merupakan nilai perolehan setelah amortisasi atas premium/diskon.

*) *Other assets consist of receivables related to channeling and direct loans repayment, insurance receivables, receivables form payment gateway, interest receivables, other receivables from debtor, receivables from ATM Bersama, ALTO and Prima, guarantee deposit and other receivables.*

**) *Other liabilities consist of general accrued expenses, payment point online banking liabilities, deposits from customers, accrued expenses, advances payable, bonus, accrued loan service fees and commissions, accrued loan insurance expenses and others.*

***) *Carrying amount represents acquisition cost after amortization of premium/discount.*

37. ASET DAN LIABILITAS KEUANGAN (lanjutan)

Metode dan asumsi yang digunakan untuk estimasi nilai wajar adalah sebagai berikut:

a. Kredit

Kredit dinyatakan berdasarkan jumlah nilai tercatat setelah dikurangi oleh beban penurunan nilai. Estimasi nilai wajar dari kredit mencerminkan jumlah diskonto dari estimasi kini dari arus kas masa depan yang diharapkan akan diterima. Arus kas yang diharapkan didiskontokan pada tingkat suku bunga pasar terkini untuk menentukan nilai wajar (tingkat 3 - hirarki nilai wajar).

b. Efek-efek yang dibeli dengan janji dijual kembali

Nilai wajar untuk efek-efek yang dibeli dengan janji dijual kembali yang diukur pada biaya perolehan diamortisasi ditetapkan berdasarkan harga pasar atau harga kuotasi pedagang efek (dealer) (tingkat 1 - hirarki nilai wajar).

c. Sebagian besar dari instrumen keuangan yang tidak diukur pada nilai wajar, diukur pada biaya perolehan diamortisasi. Berikut daftar instrumen keuangan yang nilai tercatatnya mendekati nilai wajarnya, contohnya, instrumen keuangan jangka pendek atau yang ditinjau ulang menggunakan harga pasar secara berkala.

Aset Keuangan:
- Kas
- Giro pada Bank Indonesia
- Giro pada bank lain
- Penempatan pada Bank Indonesia dan bank lain
- Aset lain-lain

Liabilitas Keuangan:
- Liabilitas segera
- Simpanan nasabah
- Simpanan dari bank lain
- Liabilitas lain-lain
- Efek-efek yang dijual dengan janji dibeli kembali

Bank menggunakan hirarki berikut untuk menentukan dan mengungkapkan nilai wajar dari instrumen keuangan:

37. FINANCIAL ASSETS AND LIABILITIES (continued)

The methods and assumptions used to estimate fair value are as follows:

a. Loans

Loans are recorded at carrying amount net of charges for impairment. The estimated fair value of loans represents the discounted amount of estimated future cash flows expected to be received. Estimated cash flows are discounted at current market rates to determine fair value (level 3 - fair value hierarchy).

b. Securities purchased under agreements to resell

The fair value for securities purchased under agreement to resell measured at amortised cost is based on market prices or dealer price quotations (level 1 - fair value hierarchy).

c. Majority of the financial instrument not measured at fair value are measured at amortised cost. The following are financial instruments for which their carrying amounts are reasonable approximation of fair value because, for example, they are short term in nature or re-price to current market rates frequently.

Financial Assets:
- *Cash*
- *Current accounts with Bank Indonesia*
- *Current accounts with other banks*
- *Placement with Bank Indonesia and other banks*
- *Other assets*

Financial Liabilities:
- *Liabilities due immediately*
- *Deposits from customers*
- *Deposits from other banks*
- *Other liabilities*
- Securities sold under repurchase agreements

The Bank adopts the following hierarchy for determining and disclosing the fair value of financial instruments:

37. ASET DAN LIABILITAS KEUANGAN (lanjutan)

Metode dan asumsi yang digunakan untuk estimasi nilai wajar adalah sebagai berikut: (lanjutan)

i. Tingkat 1: dikutip (tidak disesuaikan) dari harga pasar aktif untuk aset atau liabilitas keuangan yang identik,

ii. Tingkat 2: input selain dari harga pasar aktif yang dikutip yang termasuk dalam Tingkat 1 yang dapat diobservasi untuk aset dan liabilitas, baik secara langsung (seperti harga) atau tidak langsung (turunan dari harga),

iii. Tingkat 3: input untuk aset dan liabilitas yang tidak didasarkan pada data yang dapat diobservasi di pasar (input yang tidak dapat diobservasi).

Tabel di bawah ini menunjukkan instrumen keuangan yang diukur pada nilai wajar yang dikelompokkan berdasarkan hirarki nilai wajar.

37. FINANCIAL ASSETS AND LIABILITIES (continued)

The methods and assumptions used to estimate fair value are as follows: (continued)

i. Level 1: quoted (unadjusted) prices in active markets for identical financial assets or liabilities,

ii. Level 2: inputs other than quoted prices included in Level 1 that are observable for the asset or liability, either directly (as prices) or indirectly (derived from prices),

iii. Level 3: inputs for the assets and liabilities that are not based on observable market data (unobservable input).

The table below shows the financial instruments measured at fair value grouped according to the fair value hierarchy.

	31 Desember 2022/*December 31, 2022*				
		Nilai wajar/*Fair value*			
	Nilai tercatat/ *Carrying value*	Tingkat/ *Level 1*	Tingkat/ *Level 2*	Tingkat/ *Level 3*	
ASET					***ASSETS***
Kas	16.681	-	16.681	-	*Cash*
Giro pada Bank Indonesia	1.360.172	-	1.360.172	-	*Current accounts with Bank Indonesia*
Giro pada bank lain	177.384	-	177.384	-	*Current accounts with other bank*
Penempatan pada Bank Indonesia dan bank lain	3.035.624	-	3.035.624	-	*Placements with Bank Indonesia and other banks*
Efek-efek***)	3.553.168***)	3.485.876	-	-	*Marketable securities***)*
Kredit yang diberikan	10.244.251	-	-	10.798.733	*Loans*
Aset lain-lain*)	956.883	-	-	956.883	*Other assets*)*
LIABILITAS					***LIABILITIES***
Liabilitas segera	252.931	-	-	252.931	*Liabilities due immediately*
Simpanan nasabah bersih	14.450.498	-	-	14.450.498	*Deposits from customers - net*
Simpanan dari bank lain	287.665	-	-	287.665	*Deposits from other banks*
Efek yang dijual dengan janji dibeli kembali	585.367	-	-	585.367	*Securities sold under repurchase agreement*
Liabilitas sewa	50.534	-	-	50.534	*Lease liabilities*
Liabilitas lain-lain**)	290.845	-	-	290.845	*Other liabilities***)*

*) Aset lain-lain terdiri dari tagihan terkait pembayaran kredit *channeling* dan *direct*, piutang asuransi, tagihan gerbang permbayaran, piutang bunga, tagihan lain dari debitur, tagihan ATM Bersama, ALTO dan Prima, setoran jaminan dan tagihan lain.

**) Liabilitas lain-lain terdiri dari cadangan biaya umum, kewajiban *payment point online banking*, titipan nasabah, beban yang masih harus dibayar, pendapatan diterima dimuka, bonus, biaya layanan dan komisi kredit yang masih harus dibayar, biaya asuransi kredit yang masih harus dibayar dan lainnya.

***) Nilai tercatat merupakan nilai perolehan setelah amortisasi atas premium/diskon.

*) *Other assets consist of receivables related to channeling and direct loans repayment, insurance receivables, receivables form payment gateway, interest receivables, other receivables from debtor, receivables from ATM Bersama, ALTO and Prima, guarantee deposit and other receivables.*

**) *Other liabilities consist of general accrued expenses, payment point online banking liabilities, deposits from customers, accrued expenses, advances payable, bonus, accrued loan service fees and commissions, accrued loan insurance expenses and others.*

***) *Carrying amount represents acquisition cost after amortization of premium/discount.*

37. ASET DAN LIABILITAS KEUANGAN (lanjutan)

Metode dan asumsi yang digunakan untuk estimasi nilai wajar adalah sebagai berikut: (lanjutan)

37. FINANCIAL ASSETS AND LIABILITIES (continued)

The methods and assumptions used to estimate fair value are as follows: (continued)

	31 Desember 2021/*December 31, 2021*				
		Nilai wajar/*Fair value*			
	Nilai tercatat/ *Carrying value*	Tingkat/ *Level 1*	Tingkat/ *Level 2*	Tingkat/ *Level 3*	
ASET					***ASSETS***
Kas	21.270	-	21.270	-	*Cash*
Giro pada Bank Indonesia	561.427	-	561.427	-	*Current accounts with Bank Indonesia*
Giro pada bank lain	83.696	-	83.696	-	*Current accounts with other bank*
Penempatan pada Bank Indonesia dan bank lain	1.731.279	-	1.731.279	-	*Placements with Bank Indonesia and other banks*
Efek-efek***)	1.163.921***)	1.172.572	-	-	*Marketable securities***)*
Efek yang dibeli dengan janji dijual kembali	2.191.836	2.282.186	-	-	*Securities purchased under agreement to resell*
Kredit yang diberikan	4.275.500	-	-	4.457.580	*Loans*
Aset lain-lain*)	727.116	-	-	727.116	*Other assets*)*
LIABILITAS					***LIABILITIES***
Liabilitas segera	167.691	-	-	167.691	*Liabilities due immediately*
Simpanan nasabah - bersih	8.124.417	-	-	8.124.417	*Deposits from customers - net*
Simpanan dari bank lain	40.030	-	-	40.030	*Deposits from other banks*
Liabilitas sewa	57.928	-	-	57.928	*Lease liabilities*
Liabilitas lain-lain**)	41.697	-	-	41.697	*Other liabilities***)*

*) Aset lain-lain terdiri dari tagihan terkait pembayaran kredit *channeling* dan *direct*, piutang asuransi, tagihan gerbang permbayaran, piutang bunga, tagihan lain dari debitur, tagihan ATM Bersama, ALTO dan Prima, setoran jaminan dan tagihan lain.
**) Liabilitas lain-lain terdiri dari cadangan biaya umum, kewajiban *payment point online banking*, titipan nasabah, beban yang masih harus dibayar, pendapatan diterima dimuka, bonus dan lainnya.
***) Nilai tercatat merupakan nilai perolehan setelah amortisasi atas premium/diskon.

*) *Other assets consist of receivables related to channeling and direct loans repayment, insurance receivables, receivables form payment gateway, interest receivables, other receivables from debtor, receivables from ATM Bersama, ALTO and Prima, guarantee deposit and other receivables.*
**) *Other liabilities consist of general accrued expenses, payment point online banking liabilities, deposits from customers, accrued expenses, advances payable, bonus and others.*
***) *Carrying amount represents acquisition cost after amortization of premium/discount.*

38. MANAJEMEN RISIKO

Bank telah menerapkan manajemen risiko yang independen dan sesuai dengan standar yang mengacu pada POJK No. 18/POJK.03/2016 tanggal 16 Maret 2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.

Sebagai lembaga intermediasi keuangan, Bank menyadari bahwa semakin kompleksnya kegiatan usaha, yang diikuti dengan perkembangan lingkungan internal maupun eksternal dapat meningkatkan risiko dalam menjalankan kegiatan operasionalnya. Oleh karena itu, Bank senantiasa mengembangkan dan menyempurnakan kerangka manajemen risiko dan pengendalian internal yang terpadu dan komprehensif, agar dapat beradaptasi dengan perubahan yang terjadi dengan meminimalisir risiko.

38. RISK MANAGEMENT

The Bank has implemented independent risk management and in accordance with standards that refer to POJK No. 18/POJK.03/2016 dated March 16, 2016 regarding the Implementation of Risk Management for Commercial Banks.

As a financial intermediary institution, the Bank realises that more complex business activities, followed with development of internal and external conditions can increase the Bank's risk in conducting its operational activities. Therefore, the Bank always develops and enhances an integrated and comprehensive risk management framework and internal control system to adapt with the changes, by minimizing the risk.

38. MANAJEMEN RISIKO (lanjutan)

Kerangka manajemen risiko ini dituangkan dalam bentuk kebijakan, prosedur, limit transaksi dan kewenangan serta perangkat lainnya yang berlaku bagi segenap aktivitas bisnis, dengan tetap melakukan evaluasi secara berkala dan mengembangkan parameter sesuai dengan arah perubahan bisnis yang akan ditempuh yang disesuaikan dengan *risk appetite* Bank.

Penerapan manajemen risiko di Bank merupakan suatu proses yang meliputi kegiatan identifikasi, pengukuran, pengendalian, dan pemantauan risiko.

Penerapan manajemen risiko secara umum mencakup pengawasan aktif Dewan Komisaris dan Dewan Direksi, penetapan tingkat risiko yang akan diambil dan toleransi risiko, kecukupan kebijakan, prosedur Manajemen Risiko serta penetapan limit, kecukupan proses identifikasi pengukuran, pemantauan, dan pengendalian risiko serta sistem informasi manajemen risiko dan sistem pengendalian intern yang menyeluruh.

Dalam menunjang penerapan manajemen risiko, Bank telah membentuk Komite Pemantau Risiko dan Komite Manajemen Risiko untuk menunjang proses pengendalian risiko. Divisi Manajemen Risiko berwenang dan bertanggung jawab dalam menyusun dan menetapkan kebijakan manajemen risiko serta perubahannya termasuk strategi manajemen risiko dan rencana kontinjensi apabila terjadi kondisi yang tidak diinginkan.

Selain hal tersebut di atas, terdapat komite lain yang bertugas untuk menangani risiko secara lebih spesifik, yaitu antara lain Komite Kredit, *Assets and Liabilities Committee* (ALCO), Komite Sistem Informasi dan Teknologi, sedangkan pada level Dewan Komisaris terdapat Komite Audit dan Komite Pemantau Risiko.

Semua Dewan Komisaris dan Direksi telah mengikuti Ujian Sertifikasi Manajemen Risiko yang diselenggarakan oleh Badan Sertifikasi Manajemen Risiko dan Lembaga Sertifikasi Profesi Perbankan.

Profil risiko

Penilaian profil risiko dilakukan oleh Bank terhadap 8 (delapan) risiko, yaitu risiko kredit, risiko pasar, risiko likuiditas, risiko operasional, risiko hukum, risiko strategi, risiko kepatuhan dan risiko reputasi yang terdapat pada aktivitas fungsional Bank yang memiliki potensi kerugian bagi Bank.

38. RISK MANAGEMENT (continued)

This risk management framework is set out in the form of policies, procedures, transaction limits and authority, as well as other tools applied to all business activities, continuous regular evaluation and enhancement on the parameters in accordance with changes in the business direction adjusted with the Bank's risk appetite.

The application of risk management at the Bank is a process that includes identification, measurement, control, and risk monitoring activities.

The implementation of risk management in general includes active supervision of the Board of Commissioners and the Board of Directors, determination of risk appetite and risk tolerance, adequacy of Risk Management policies and procedures and establishment of limits, adequacy of risk identification, monitoring and control processes as well as a comprehensive risk management information system and internal control system.

To support the implementation of risk management, the Bank has established Risk Monitoring Committee and Risk Management Committee to support the risk control process. Risk Management Division is authorized and responsible to prepare and decide risk management policy and its changes including risk management strategy and contingency plan if an abnormal condition happens.

In addition to the above, there are other committees to handle more specific risks, such as Credit Committee, Assets and Liabilities Committee (ALCO), IT Steering Committee, whereas at the Board of Commissioners level, there are Audit Committee and Risk Monitoring Committee.

All of the Boards of Commissioners and Directors passed the examination of Risk Management Certification that was held by the Board of Risk Management Certification and Banking Professional Certification Institute.

Risk profile

Risk profile assessment is carried out by the Bank on 8 (eight) risks, namely credit risk, market risk, liquidity risk, operational risk, legal risk, strategic risk, compliance risk and reputation risk contained in the Bank's functional activities that have potential losses to the Bank.

38. MANAJEMEN RISIKO (lanjutan)

Profil risiko (lanjutan)

1. Risiko kredit

Risiko kredit timbul dari kemungkinan kegagalan pihak lawan dalam memenuhi kewajibannya kepada Bank, termasuk risiko yang ada akibat obligasi yang dimiliki oleh Bank. Tujuan dari pengelolaan risiko kredit adalah untuk mengendalikan dan mengelola eksposur risiko kredit dalam parameter yang dapat diterima, sekaligus memaksimalkan tingkat pengembalian risiko.

Pengelolaan risiko kredit juga dilakukan antara lain melalui diversifikasi portofolio risiko kredit (segmen usaha/debitur), portofolio obligasi yang dimiliki oleh Bank, pemantauan terhadap kualitas aset produktif dan peningkatan aktivitas remedial serta kecukupan pembentukan cadangan kerugian penurunan nilai.

Selain itu, di dalam melakukan pengelolaan risiko kredit, Bank berfokus pada beberapa unsur utama yang meliputi proses seleksi pembelian obligasi, proses persetujuan kredit yang transparan dan berjenjang oleh Komite Kredit, administrasi dan dokumentasi yang lengkap serta pengawasan kredit secara berkesinambungan terhadap kualitas kredit yang diberikan.

Terhadap eksposur risiko kredit yang lebih khusus seperti fasilitas antar bank dan sebagainya, Bank melakukan evaluasi secara tersendiri dengan menggunakan faktor yang berbeda, sesuai dengan karakteristik spesifik dari setiap jenis eksposur.

Eksposur maksimum risiko kredit disajikan setelah cadangan kerugian penurunan nilai tanpa memperhitungkan agunan dan pendukung kredit lainnya terhadap aset keuangan pada laporan posisi keuangan pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut:

38. RISK MANAGEMENT (continued)

Risk profile (continued)

1. Credit risk

Credit risk arises from the possibility of a counterparty's failure to fulfill its obligations to the Bank, including risk due to bonds owned by the Bank. The objective of credit risk management is to control and manage credit risk exposures within acceptable parameters, while optimising the return on risk.

Credit risk management is also carried out through credit and portfolio risk diversification (business/debtor's segment), of the Bank's bonds portfolio, monitor the quality of productive assets and increase the remedial activities as well as the adequacy of allowance for impairment losses.

In addition, in managing the credit risk, the Bank focuses on several major elements which includes selection process on bonds purchase, transparent and tiering credit approval process by Credit Committee, adequate credit administration and documentation and a continuous credit monitoring on the quality of the loans portfolio.

In relation to the specific credit risk exposure such as inter-bank facility and others, the Bank separately evaluates based on different factors, according to the specific characteristics of each exposure.

Maximum credit risk exposures on financial assets that are presented net after allowance for impairment losses without considering collateral and other credit supports as of December 31, 2022 and 2021 are as follows:

	31 Desember 2022/ *December 31, 2022*	**31 Desember 2021/ *December 31, 2021***	
Giro pada Bank Indonesia	1.360.172	561.427	*Current accounts with Bank Indonesia*
Giro pada bank lain	177.384	83.696	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	3.035.624	1.731.279	*Placements with Bank Indonesia and other banks*

38. MANAJEMEN RISIKO (lanjutan)

38. RISK MANAGEMENT (continued)

Profil risiko (lanjutan)

Risk profile (continued)

1. Risiko kredit (lanjutan)

1. *Credit risk (continued)*

Eksposur maksimum risiko kredit disajikan setelah cadangan kerugian penurunan nilai tanpa memperhitungkan agunan dan pendukung kredit lainnya terhadap aset keuangan pada laporan posisi keuangan pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut: (lanjutan)

Maximum credit risk exposures on financial assets that are presented net after allowance for impairment losses without considering collateral and other credit supports as of December 31, 2022 and 2021 are as follows: (continued)

	31 Desember 2022/ *December 31, 2022*	**31 Desember 2021/ *December 31, 2021***	
Efek-efek - bersih:			*Marketable securities - net:*
Pemerintah			*Government*
Diukur pada nilai wajar melalui penghasilan komprehensif lain	3.087.685	736.088	*Fair value through other comprehensive income*
Non-Pemerintah			*Non-government*
Diukur pada nilai wajar melalui penghasilan komprehensif lain	398.191	434.911	*Fair value through other comprehensive income*
Efek-efek yang dibeli dengan janji dijual kembali	-	2.191.836	*Securities purchased under agreements to resell*
Kredit yang diberikan - bersih	10.033.728	4.174.844	*Loans - net*
Aset lain-lain-bersih:			*Other assets-net:*
Tagihan terkait pembayaran kredit *channeling dan direct*	206.136	33.320	*Receivables related to channeling and direct loans repayment*
Piutang asuransi	132.193	164.356	*Insurance receivables*
Tagihan gerbang pembayaran	161.570	385.450	*Receivables from payment gateway*
Piutang bunga	248.623	55.790	*Interest receivables*
Tagihan ATM Bersama, Alto dan Prima	76.961	20.648	*Receivables from ATM Bersama Alto and Prima*
Tagihan lain dari debitur	-	59.838	*Other receivables from debtor*
Tagihan lain	1.191	3.098	*Other receivables*
Setoran jaminan	6.255	4.616	*Guarantee deposit*
Jumlah	**18.925.713**	**10.641.197**	***Total***

Eksposur risiko kredit terhadap rekening administratif setelah cadangan kerugian penurunan nilai pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut:

Credit risk exposures relating to administrative accounts net after allowance for impairment losses as of December 31, 2022 and 2021 are as follows:

	31 Desember 2022/ *December 31, 2022*	**31 Desember 2021/ *December 31, 2021***	
Fasilitas kredit kepada debitur yang belum digunakan	11.543	13.706	*Unused loan facilities to debtors*
Garansi yang diterbitkan dalam bentuk: *performance bonds*	-	2.842	*Guarantees issued in the form of: Performance bonds*
	11.543	**16.548**	

38. MANAJEMEN RISIKO (lanjutan)

38. RISK MANAGEMENT (continued)

Profil risiko (lanjutan)

Risk profile (continued)

1. Risiko kredit (lanjutan)

4. Credit risk (continued)

Berikut ini adalah kerugian kredit ekspektasian untuk instrumen keuangan yang diukur pada biaya perolehan diamortisasi:

The table below represents the expected credit loss for financial instruments measured at amortised cost:

	31 Desember 2022/*December 31, 2022*				
	Kerugian kredit Ekspektasian 12 bulan/ 12-*month ECL*	Kerugian kredit ekspektasian sepanjang umurnya-kredit tidak memburuk/ *Lifetime ECL- not credit impaired*	Kerugian kredit ekspektasian sepanjang umurnya-kredit memburuk/ *Lifetime ECL- credit-impaired*	Jumlah/*Total*	
Kas	16.681	-	-	16.681	*Cash*
Giro pada Bank Indonesia	1.360.172	-	-	1.360.172	*Current accounts with Bank Indonesia*
Giro pada bank lain	177.384	-	-	177.384	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	3.035.624	-	-	3.035.624	*Placements with Bank Indonesia and other Banks*
Efek-efek	3.485.876	-	-	3.485.876	*Marketable Securities*
Kredit yang diberikan	9.431.789	602.325	210.137	10.244.251	*Loans*
Aset lain-lain*)	723.019	76.000	33.910	832.929	*Other assets*)
Jumlah	**18.230.545**	**678.325**	**244.047**	**19.152.917**	***Total***
Cadangan kerugian penurunan nilai	(125.954)	(128.618)	(84.031)	(338.603)	*Allowance for impairment losses*
Jumlah - bersih	**18.104.591**	**549.707**	**160.016**	**18.814.314**	***Total - net***

	31 Desember 2021/*December 31, 2021*				
	Kerugian kredit Ekspektasian 12 bulan/ 12-*month ECL*	Kerugian kredit ekspektasian sepanjang umurnya-kredit tidak memburuk/ *Lifetime ECL- not credit impaired*	Kerugian kredit ekspektasian sepanjang umurnya-kredit memburuk/ *Lifetime ECL- credit-impaired*	Jumlah/*Total*	
Kas	21.270	-	-	21.270	*Cash*
Giro pada Bank Indonesia	561.427	-	-	561.427	*Current accounts with Bank Indonesia*
Giro pada bank lain	83.696			83.696	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	1.731.279	-	-	1.731.279	*Placements with Bank Indonesia and other Banks*
Efek-efek	1.172.572	-	-	1.172.572	*Marketable Securities*
Efek yang dibeli dengan janji dijual kembali	2.191.836	-	-	2.191.836	*Securities purchased under agreement to resell*
Kredit yang diberikan	3.878.058	325.037	72.405	4.275.500	*Loans*
Aset lain-lain*)	609.685	59.960	57.471	727.116	*Other assets*)
Jumlah	**10.249.823**	**384.997**	**129.876**	**10.764.696**	***Total***
Cadangan kerugian penurunan nilai	(21.395)	(56.809)	(24.025)	(102.229)	*Allowance for impairment losses*
Jumlah - bersih	**10.228.428**	**328.188**	**105.851**	**10.662.467**	***Total – net***

*) Aset lain-lain terdiri dari tagihan terkait pembayaran kredit *channeling* dan *direct*, piutang asuransi, tagihan gerbang pembayaran, piutang bunga, tagihan lain dari debitur, tagihan ATM Bersama, ALTO dan Prima, setoran jaminan dan tagihan lain.

*) *Other assets consist of receivables related to channeling and direct loans repayment, insurance receivables, receivables from payment gateway, interest receivables, other receivables from debtor, receivables from ATM Bersama, ALTO and Prima, guarantee deposit and other receivables.*

38. MANAJEMEN RISIKO (lanjutan)

38. RISK MANAGEMENT (continued)

Profil risiko (lanjutan)

Risk profile (continued)

2. Risiko pasar

2. *Market risk*

Risiko pasar adalah risiko pada laporan posisi keuangan dan rekening administratif, akibat perubahan dari kondisi pasar. Risiko pasar yang dihadapi oleh Bank terutama risiko suku bunga.

Market risk is the risk in the statement of financial position and off balance sheet positions, due to changes in market conditions. The market risk also faced by the Bank is mainly interest rate risk.

Risiko tingkat suku bunga

Interest rate risk

Risiko tingkat suku bunga timbul dari adanya kemungkinan bahwa perubahan tingkat suku bunga akan mempengaruhi arus kas masa depan dari instrumen keuangan.

Interest rate risk arises from the possibility that changes in interest rates will affect future cash flows of financial instruments

Tabel di bawah ini mengikhtisarkan sensitivitas (rugi) laba bersih Bank atas perubahan tingkat suku bunga aset dan liabilitas dengan suku bunga variabel, masing-masing sebesar 100 basis poin pada tanggal 31 Desember 2022 dan 2021:

The following table summarises the sensitivity of the Bank's net (loss)/income to changes in interest rates of financial assets and liabilities with variable interest rates, at 100 basis point as of December 31, 2022 and 2021, respectively:

	31 Desember 2022/ *December 31, 2022*		
	Kenaikan/ *Increase*	**Penurunan/ *Decrease***	
Dampak terhadap rugi bersih	21.776	(21.776)	*Impact to net loss*

	31 Desember 2021/ *December 31, 2021*		
	Kenaikan/ *Increase*	**Penurunan/ *Decrease***	
Dampak terhadap rugi bersih	32.897	(32.897)	*Impact to net loss*

Proyeksi di atas mengasumsikan bahwa tingkat suku bunga bergerak pada jumlah yang sama, sehingga tidak mencerminkan pengaruh potensial (rugi) laba atas perubahan beberapa tingkat suku bunga sementara yang lainnya tidak berubah. Proyeksi juga mengasumsikan bahwa seluruh variabel lainnya adalah konstan dan berdasarkan tanggal pelaporan yang konstan serta seluruh posisi hingga jatuh tempo.

The above projection assumes that interest rates move by the same amount and, therefore, do not reflect the (loss)/income potential impact on the changes of some interest rates while others remain unchanged. The projections also assume that all other variables are held constant and based on a constant reporting date position and that all positions run to maturity.

38. MANAJEMEN RISIKO (lanjutan)

Profil risiko (lanjutan)

2. Risiko pasar (lanjutan)

Risiko harga

Tabel di bawah ini mengikhtisarkan sensitivitas penghasilan komprehensif lain Bank atas perubahan harga pasar efek-efek dalam klasifikasi nilai wajar melalui penghasilan komprehensif lain, masing-masing sebesar 100 basis poin pada tanggal 31 Desember 2022 dan 2021:

38. RISK MANAGEMENT (continued)

Risk profile (continued)

2. Market risk (continued)

Price risk

The table below summarizes the sensitivity of the Bank's other comprehensive income to changes in market price of marketable securities classified as fair value through other comprehensive income by 100 basis points as of December 31, 2022 and 2021, respectively:

	31 Desember 2022/ *December 31, 2022*		
	Kenaikan/ *Increase*	**Penurunan/ *Decrease***	
Dampak terhadap keuntungan/ (kerugian) yang belum direalisasi atas nilai wajar efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain	35.548	(35.548)	*Impact on unrealized gain/(loss) in fair value of marketable securities measured at fair value through other comprehensive income*

	31 Desember 2021/ *December 31, 2021*		
	Kenaikan/ *Increase*	**Penurunan/ *Decrease***	
Dampak terhadap keuntungan/ (kerugian) yang belum direalisasi atas nilai wajar efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain	11.457	(11.457)	*Impact on unrealized gain/(loss) in fair value of marketable securities measured at fair value through other comprehensive income*

Risiko nilai tukar

Risiko nilai tukar yakni risiko terjadinya ketidakpastian ekspektasi yang diakibatkan oleh pergerakan nilai tukar dari mata uang yang digunakan oleh Bank. Bank tidak memiliki eksposur yang material terhadap fluktuasi nilai tukar karena Bank tidak memiliki aset dan liabilitas moneter dalam mata uang asing.

Foreign exchange risk

Foreign exchange risk is the risk of uncertainty of expectation due to changes in the exchange rates of the foreign currencies used by the Bank. The Bank does not have material foreign currency exposures because the Bank has no monetary assets and liabilities in foreign currencies.

3. Risiko likuiditas

Risiko likuiditas merupakan suatu ketidakmampuan untuk mengakomodasikan jatuh tempo liabilitas dan penarikan serta pembiayaan pertumbuhan aset dan untuk memenuhi liabilitas pada tingkat harga pasar yang layak. Pengelolaan likuiditas selain meliputi pemeliharaan likuiditas pada tingkat yang cukup untuk memenuhi liabilitas yang jatuh tempo disuatu waktu dan dimonitor melalui *Asset and Liability Committee* (ALCO).

3. Liquidity risk

Liquidity risk is an inability to accommodate maturities of liabilities and drawdowns and financing growth of assets and to meet liabilities at a reasonable market price level. Liquidity management includes maintaining liquidity at a sufficient level to fulfill maturing liabilities and monitored through Asset and Liability Committee (ALCO).

38. MANAJEMEN RISIKO (lanjutan)

38. RISK MANAGEMENT (continued)

Profil risiko (lanjutan)

Risk profile (continued)

3. Risiko likuiditas (lanjutan)

3. Liquidity risk (continued)

Bank mengukur dan memantau risiko likuiditas melalui analisis konsentrasi aset dan liabilitas, transaksi rekening administrasi, serta kemampuan akses pada sumber-sumber pendanaan. Bank juga memantau risiko likuiditas dengan memantau gap jatuh tempo likuiditas Bank termasuk rasio-rasio likuiditas.

The Bank measures and monitors liquidity risk through analysis of the concentration of assets and liabilities, administrative account transactions, as well as the ability to access funding sources. The Bank also monitors liquidity risk by monitoring the Bank's liquidity maturity gap, including liquidity ratios.

Tabel dibawah ini menyajikan analisa jatuh tempo aset dan liabilitas keuangan Bank pada tanggal 31 Desember 2022 dan 2021, berdasarkan jangka waktu yang tersisa sampai tanggal jatuh tempo kontrak:

The table below presents the analysis of the maturity of financial assets and liabilities of Bank as of December 31, 2022 and 2021, based on the remaining period until the maturity date of the contract:

	31 Desember 2022/*December 31, 2022*						
	< 1 bulan/ *< 1 month*	**>1-3 bulan/ *>1-3 months***	**>3-6 bulan/ *>3-6 months***	**>6-12 bulan/ *>6-12 months***	**>12 bulan/ *>12 months***	**Jumlah/ *Total***	
Aset							***Assets***
Kas	16.681	-	-	-	-	16.681	*Cash*
Giro pada Bank Indonesia	1.360.172	-	-	-	-	1.360.172	*Current accounts with Bank Indonesia*
Giro pada Bank lain	177.384	-	-	-	-	177.384	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	3.035.624	-	-	-	-	3.035.624	*Placements with Bank Indonesia and other Banks*
Efek-efek	-	-	56.494	153.928	3.275.454	3.485.876	*Marketable securities*
Kredit yang diberikan	1.257.840	3.365.902	1.732.961	2.092.649	1.794.899	10.244.251	*Loans*
Aset lain-lain*)	803.199	54.841	-	-	98.843	956.883	*Other assets*)
Jumlah	**6.650.900**	**3.420.743**	**1.789.455**	**2.246.577**	**5.169.196**	**19.276.871**	***Total***
Liabilitas							***Liabilities***
Liabilitas segera	252.931	-	-	-	-	252.931	*Liabilities due immediately*
Simpanan nasabah	10.773.334	2.994.574	447.627	234.963	-	14.450.498	*Deposits from customers*
Simpanan dari bank lain	51.165	136.500	10.000	90.000	-	287.665	*Deposits from other banks*
Efek-efek yang dijual dengan janji dibeli kembali	585.367	-	-	-	-	585.367	*Securities soldd under repurchase agreement*
Liabilitas sewa	-	18.039	-	-	32.495	50.534	*Lease liabilities*
Liabilitas lain-lain**)	125.007	151.860	13.978	-	-	290.845	*Other liabilities***)
Jumlah	**11.787.804**	**3.300.973**	**471.605**	**324.963**	**32.495**	**15.917.840**	***Total***
Perbedaan jatuh tempo	**(5.136.904)**	**119.770**	**1.317.850**	**1.921.614**	**5.136.701**	**3.359.031**	***Maturity gap***

*) Aset lain-lain terdiri dari tagihan terkait pembayaran kredit *channeling* dan *direct*, piutang asuransi, tagihan gerbang pembayaran, piutang bunga, tagihan lain dari debitur, tagihan ATM Bersama, ALTO dan Prima, setoran jaminan dan tagihan lain.

**) Liabilitas lain-lain terdiri dari cadangan biaya umum, titipan nasabah, beban yang masih harus dibayar, pendapatan diterima dimuka, bonus, biaya layanan dan komisi kredit yang masih harus dibayar, biaya asuransi kredit yang masih harus dibayar dan lainnya.

*) *Other assets consist of receivables related to channeling and direct loans repayment, insurance receivables, receivables from payment gateway, interest receivables, other receivables from debtor, receivables from ATM Bersama, ALTO and Prima, guarantee deposit and other receivables.*

**) *Other liabilities consist of general accrued expenses, deposits from customers, accrued expenses, advances payable, bonus, accrued loan service fees and commissions, accrued loan insurance expenses and others.*

38. MANAJEMEN RISIKO (lanjutan)

38. RISK MANAGEMENT (continued)

Profil risiko (lanjutan)

Risk profile (continued)

3. Risiko likuiditas (lanjutan)

3. *Liquidity risk (continued)*

Tabel dibawah ini menyajikan analisa jatuh tempo aset dan liabilitas keuangan Bank pada tanggal 31 Desember 2022 dan 2021, berdasarkan jangka waktu yang tersisa sampai tanggal jatuh tempo kontrak (lanjutan):

The table below presents the analysis of the maturity of financial assets and liabilities of Bank as of December 31, 2022 and 2021, based on the remaining period until the maturity date of the contract (continued):

31 Desember 2021/*December 31, 2021*

	< 1 bulan/ *< 1 month*	>1-3 bulan/ *>1-3 months*	>3-6 bulan/ *>3-6 months*	>6-12 bulan/ *>6-12 months*	>12 bulan/ *>12 months*	Jumlah/ *Total*	
Aset							***Assets***
Kas	21.270	-	-	-	-	21.270	*Cash*
Giro pada Bank Indonesia	561.427	-	-	-	-	561.427	*Current accounts with Bank Indonesia*
Giro pada Bank lain	83.696	-	-	-	-	83.696	*Current accounts with other banks*
Penempatan pada Bank Indonesia dan bank lain	1.701.511	29.768	-	-	-	1.731.279	*Placements with Bank Indonesia and other Banks*
Efek-efek	-	100.553	5.070	76.332	990.617	1.172.572	*Marketable securities*
Efek-efek yang dibeli dengan janji dijual kembali	2.191.836	-	-	-	-	2.191.836	*Securities purchased under agreements to resell*
Kredit yang diberikan	731.959	616.940	531.740	574.543	1.820.318	4.275.500	*Loans*
Aset lain-lain*)	652.057	10.605	-	-	64.454	727.116	*Other assets**)*
Jumlah	**5.943.756**	**757.866**	**536.810**	**650.875**	**2.875.389**	**10.764.696**	***Total***
Liabilitas							***Liabilities***
Liabilitas segera	167.691	-	-	-	-	167.691	*Liabilities due immediately*
Simpanan nasabah	4.224.990	2.698.042	829.080	372.305	-	8.124.417	*Deposits from customers*
Simpanan dari bank lain	6.030	34.000	-	-	-	40.030	*Deposits from other banks*
Liabilitas sewa	-	-	-	3.914	54.014	57.928	*Lease liabilities*
Liabilitas lain-lain**)	11.950	15.336	14.370	38	3	41.697	*Other liabilities***)*
Jumlah	**4.410.661**	**2.747.378**	**843.450**	**376.257**	**54.017**	**8.431.763**	***Total***
Perbedaan jatuh tempo	**1.533.095**	**(1.989.512)**	**(306.640)**	**274.618**	**2.821.372**	**2.332.933**	***Maturity gap***

*) Aset lain-lain terdiri dari tagihan terkait pembayaran kredit *channeling* dan *direct*, piutang asuransi, tagihan gerbang pembayaran, piutang bunga, tagihan lain dari debitur, tagihan ATM Bersama, ALTO dan Prima, setoran jaminan dan tagihan lain.

*) *Other assets consist of receivables related to channeling and direct loans repayment, insurance receivables, receivables from payment gateway, interest receivables, other receivables from debtor, receivables from ATM Bersama, ALTO and Prima, guarantee deposit and other receivables.*

**) Liabilitas lain-lain terdiri dari cadangan biaya umum, kewajiban *payment point online banking*, titipan nasabah, beban yang masih harus dibayar, pendapatan diterima dimuka, bonus dan lainnya.

**) *Other liabilities consist of general accrued expenses, payment point online banking liabilities, deposits from customers, accrued expenses, advances payable, bonus and others.*

Tabel jatuh tempo berikut ini menyajikan informasi mengenai perkiraan jatuh tempo dari liabilitas keuangan sesuai arus kas kontraktual yang tidak didiskontokan dengan menggunakan suku bunga efektif rata-rata selama tahun berjalan pada tanggal 31 Desember 2022 dan 2021:

The maturity tables below provide information about maturities on contractual undiscounted cash flow of financial liabilities using average effective interest rate during the year as of December 31, 2022 and 2021:

31 Desember 2022/*December 31, 2022*

	< 1 bulan/ *< 1 month*	>1-3 bulan/ *>1-3 months*	>3-6 bulan/ *>3-6 months*	>6-12 bulan/ *>6-12 months*	>12 bulan/ *>12 months*	Jumlah/ *Total*	
Liabilitas							***Liabilities***
Liabilitas segera	252.931	-	-	-	-	252.931	*Liabilities due immediately*
Simpanan nasabah	10.826.625	3.047.516	463.454	251.810	-	14.589.405	*Deposits from customers*
Simpanan dari bank lain	51.403	138.338	10.269	94.914	-	294.924	*Deposits from other banks*
Efek yang dijual dengan janji dibeli kembali	588.134	-	-	-	-	588.134	*Securities sold under repurchase agreement*
Liabilitas sewa	-	18.281	-	-	41.321	59.602	*Lease liabilities*
Liabilitas lain-lain*)	125.007	151.860	13.978	-	-	290.845	*Other liabilities**)*
Jumlah	**11.844.100**	**3.355.995**	**487.701**	**346.724**	**41.321**	**16.075.841**	***Total***

*) Liabilitas lain-lain terdiri dari cadangan biaya umum, titipan nasabah, beban yang masih harus dibayar, pendapatan diterima dimuka, bonus, biaya layanan dan komisi kredit yang masih harus dibayar, biaya asuransi kredit yang masih harus dibayar dan lainnya.

*) *Other liabilities consist of general accrued expenses, deposits from customers, accrued expenses, advances payable, bonus, accrued loan service fees and commissions, accrued loan insurance expenses and others.*

38. MANAJEMEN RISIKO (lanjutan)

38. RISK MANAGEMENT (continued)

Profil risiko (lanjutan)

Risk profile (continued)

3. Risiko likuiditas (lanjutan)

3. *Liquidity risk (continued)*

31 Desember 2021/*December 31, 2021*

	< 1 bulan/ *< 1 month*	>1-3 bulan/ *>1-3 months*	>3-6 bulan/ *>3-6 months*	>6-12 bulan/ *>6-12 months*	>12 bulan/ *>12 months*	Jumlah/ *Total*	
Liabilitas							***Liabilities***
Liabilitas segera	167.691	-	-	-	-	167.691	*Liabilities due immediately*
Simpanan nasabah	4.245.640	2.749.534	860.725	401.122	-	8.257.021	*Deposits from customers*
Simpanan dari bank lain	6.045	34.286	-	-	-	40.331	*Deposits from other banks*
Liabilitas sewa	-	-	-	4.122	68.386	72.508	*Lease liabilities*
Liabilitas lain-lain*)	11.950	15.336	14.370	38	3	41.697	*Other liabilities**)
Jumlah	**4.431.326**	**2.799.156**	**875.095**	**405.282**	**68.389**	**8.579.248**	***Total***

*) Liabilitas lain-lain terdiri dari cadangan biaya umum, titipan nasabah, beban yang masih harus dibayar, pendapatan diterima dimuka, bonus, biaya layanan dan komisi kredit yang masih harus dibayar, biaya asuransi kredit yang masih harus dibayar dan lainnya.

*) *Other liabilities consist of general accrued expenses, deposits from customers, accrued expenses, advances payable, bonus, accrued loan service fees and commissions, accrued loan insurance expenses and others.*

4. Risiko operasional

4. *Operational risk*

Risiko operasional merupakan peluang kerugian yang disebabkan adanya kegagalan proses, kelemahan sistem atau personel, kelalaian, kejahatan, kombinasi faktor diatas maupun karena faktor eksternal yang tidak selalu berada dibawah kendali Bank. Dalam pengelolaan risiko operasional, masing-masing unit usaha bertanggung jawab untuk risiko yang terjadi pada kegiatan operasional sehari-hari dengan mengacu pada kebijakan dan prosedur, pengendalian dan pengawasan rutin. Selain itu, pengelolaan risiko operasional juga meliputi hal-hal yang terkait dengan pengembangan produk, sistem informasi teknologi, sumber daya manusia dan prinsip "*know your customer*" sebagai aspek pencegahan terhadap kemungkinan adanya hal-hal yang tidak diinginkan.

Operational risk is an opportunity for loss caused by process failure, system or personnel weakness, negligence, crime, a combination of the above factors or due to external factors that are not always under the Bank's control. In managing operational risk, each business unit is responsible for risks that occur in daily operational activities with reference to policies and procedures, routine control and supervision. In addition, operational risk management also includes matters related to product development, information technology systems, human resources and "know your customer" principle as prevention aspect against the possibility of undesirable things.

Untuk memitigasi risiko operasional, Bank:

- Telah memiliki kebijakan, prosedur dan penetapan limit yang bermanfaat dalam memantau, mengukur dan memitigasi risiko operasional.
- Penyusunan dan pelaksanaan *Business Continuity Planning* (BCP) sebagai bagian dari *Business Continuity Management* (BCM) yang telah dilakukan pemantauan dan pelaksanaan uji coba secara berkala, minimal setiap tahun sekali.
- *Risk Control Self Assesment* (RCSA) yang terus diperbaharui sejalan dengan perkembangan bisnis Bank.

To mitigate operational risk, the Bank:

- *Establish policies, procedures and limit setting that are useful in monitoring, measuring and mitigating operational risk.*
- *Preparation and implementation of Business Continuity Planning (BCP) as part of Business Continuity Management (BCM) which has been monitored and tested regularly, at minimum on an annual basis.*
- *Continuous update on the Risk Control Self Assessment (RCSA) inline with the Bank's business growth.*

38. MANAJEMEN RISIKO (lanjutan)

Profil risiko (lanjutan)

4. Risiko operasional (lanjutan)

   - Adanya pemisahan fungsi Departemen yang melakukan identifikasi dan pengukuran risiko operasional di Lini 1 dan Lini 2.
   - Bank menerapkan *fraud awareness* secara berkala kepada seluruh karyawan serta adanya pengkinian kebijakan *whistleblowing* system.

5. Risiko hukum

   Risiko hukum merupakan risiko yang disebabkan oleh kelemahan sistem yuridis atau oleh adanya tuntutan hukum, ketiadaan peraturan perundang-undangan yang mendukung, atau kelemahan perikatan seperti tidak dipenuhinya syarat sahnya kontrak dan pengikatan agunan yang tidak sempurna.

   Bank mengelola risiko hukum dengan memastikan seluruh aktivitas dan hubungan kegiatan usaha Bank dengan pihak ketiga didasarkan pada aturan dan persyaratan yang dapat melindungi kepentingan Bank dari segi hukum.

6. Risiko strategi

   Risiko strategi merupakan risiko yang disebabkan oleh adanya pengambilan keputusan dan/atau proses penerapan strategi yang tidak tepat atau kegagalan Bank dalam merespon perubahan-perubahan dari kondisi eksternal.

   Risiko strategi dikelola oleh Bank melalui proses pertimbangan dan pengambilan keputusan strategis secara kolektif dan komprehensif, yang melibatkan Dewan Direksi dan Komite-Komite yang telah dibentuk.

7. Risiko kepatuhan

   Risiko kepatuhan adalah risiko yang terjadi akibat Bank tidak mematuhi atau tidak melaksanakan peraturan perundang-undangan dan ketentuan lainnya yang berlaku.

   Bank mengelola risiko kepatuhan dengan melakukan penelaahan secara komprehensif untuk memastikan kesesuaian prosedur standar operasional serta pengembangan produk baru dengan peraturan eksternal.

38. RISK MANAGEMENT (continued)

Risk profile (continued)

4. Operational risk (continued)

   - *Separation of Departmental functions that identifies and measures operational risk in Line 1 and Line 2.*
   - *The Bank implements regular fraud awareness to the Bank's employees and updates the whistleblowing system policy.*

5. Legal risk

   Legal risk is the risk raised by the weakness in juridical aspects of the business, which could be caused by legal claims, non-existence of supported regulation or weaknesses in agreements, such as unfulfilled terms and conditions in contracts and incomplete collateral binding.

   Legal risks are managed by ensuring that all activities and business relationships between the Bank with third parties are based on rules and conditions that are able to protect the Bank's interests from a legal perspective.

6. Strategic risk

   Strategic risk is the risk caused by improper decision making and/or improper strategic implementation process or the Bank's failure in responding to changes from external conditions.

   Strategic risk is managed by the Bank through collective and comprehensive consideration and strategic decision making, which involves the Board of Directors and established Committees.

7. Compliance risk

   Compliance risk is the risk that occurs as a result of the Bank not complying with or not implementing applicable laws and regulations.

   The Bank manages its compliance risk by performing comprehensive review to ensure that the Bank's standard operational procedures and new product development conform with external regulations.

38. MANAJEMEN RISIKO (lanjutan)

Profil risiko (lanjutan)

8. Risiko reputasi

Risiko reputasi timbul dari adanya publikasi negatif yang terkait dengan kegiatan usaha Bank atau persepsi negatif mengenai Bank.

Risiko reputasi Bank dikelola dengan pemberian pelayanan terbaik kepada nasabah, pembentukan unit pengaduan nasabah dan memastikan kesesuaian seluruh aktivitas kegiatan usaha Bank dengan peraturan yang terkait.

38. RISK MANAGEMENT (continued)

Risk profile (continued)

8. Reputation risk

Reputation risk arises from negative publications related to the Bank's business activities or negative perceptions about the Bank.

The Bank manages its reputation risk by providing the best service to customers, establishing a customer complaints unit and ensuring compliance to the prevailing regulations in all of the Bank's business activities.

39. MANAJEMEN MODAL

Tujuan utama dari kebijakan Bank atas kebijakan pengelolaan modal adalah untuk memastikan bahwa Bank memiliki modal yang kuat untuk mendukung strategi pengembangan ekspansi usaha Bank saat ini dan mempertahankan kelangsungan pengembangan di masa mendatang serta untuk memenuhi ketentuan kecukupan permodalan yang ditetapkan oleh regulator serta memastikan agar struktur permodalan Bank telah efisien.

Bank menyusun Rencana Permodalan berdasarkan penilaian dan penelaahan atas kebutuhan kecukupan permodalan yang dipersyaratkan dan mengkombinasikannya dengan tinjauan perkembangan ekonomi terkini. Bank senantiasa akan menghubungkan tujuan keuangan dan kecukupan modal terhadap risiko yang dapat ditoleransi melalui proses perencanaan modal, begitu pula dengan bisnis yang disesuaikan dengan tingkat permodalan dan persyaratan likuiditas Bank.

Kebutuhan permodalan Bank juga direncanakan dan didiskusikan secara rutin yang didukung dengan data-data analisis. Rencana Permodalan disusun oleh Dewan Direksi sebagai bagian dan Rencana Bisnis Bank dan disetujui oleh Dewan Komisaris. Perencanaan ini diharapkan akan memastikan tersedianya modal yang cukup dan terciptanya struktur permodalan yang kuat guna mendukung pertumbuhan bisnis ke depan.

39. CAPITAL MANAGEMENT

The primary objectives of the Bank's capital management policy are to ensure that the Bank has a strong capital to support the Bank's business expansion strategy currently, to sustain future development of the business, to meet regulatory capital adequacy requirements and also to ensure the efficiency of Bank's capital structure.

The Bank undertakes Capital Planning based on assessment and review of the capital situation in terms of the legal capital adequacy requirement, combined with assessment of economic outlooks. The Bank will continue to link financial and capital adequacy goals to risk which can be tolerated by the appetite through the capital planning process method as well as assess the businesses based on the Bank's capital and liquidity requirements.

The capital needs of the Bank are also discussed and planned on a routine basis supported by data analysis. Capital Planning is prepared by the Board of Directors as part of the Bank's business plan and is approved by the Board of Commissioners. Capital Planning ensures that adequate levels of capital and strong mix of the different components of capital are maintained to support business growth in the future.

39. MANAJEMEN MODAL (lanjutan)

Otoritas Jasa Keuangan (OJK) menentukan dan mengawasi kebutuhan modal Bank. Bank diwajibkan untuk mentaati peraturan yang berlaku dalam hal ini modal yang diwajibkan regulator. Pendekatan Bank terhadap pengelolaan modal ditentukan oleh strategi dan persyaratan organisasi bank, dengan memperhitungkan peraturan, serta keadaan ekonomi dan komersial.

Sebelum 1 Januari 2015, Bank menghitung kebutuhan modal berdasarkan (Peraturan Bank Indonesia) PBI No.14/18/PBI/2012 tanggal 28 November 2012 tentang Kewajiban Penyediaan Modal Minimum Bank Umum berdasarkan Peringkat Profil Risiko, yang merupakan perubahan dari PBI No.10/15/PBI/2008 tanggal 24 September 2008.

Bank menghitung kebutuhan modal berdasarkan Peraturan Otoritas Jasa Keuangan (POJK) No. 34/POJK.03/2016 tanggal 26 September 2016 tentang “Perubahan atas Peraturan Otoritas Jasa Keuangan No. 11/POJK.03/2016 tentang kewajiban Penyediaan Modal Minimum Bank Umum”, dimana modal yang diwajibkan regulator dianalisa dalam dua tier sebagai berikut:

- Modal inti (tier 1), yang terdiri dari modal inti utama dan modal inti tambahan. Modal inti utama antara lain meliputi modal ditempatkan dan disetor penuh, tambahan modal disetor, cadangan umum, laba tahun lalu dan periode/tahun berjalan (100%), penghasilan komprehensif lainnya berupa potensi keuntungan/kerugian yang berasal dari perubahan nilai wajar aset keuangan dalam kelompok nilai wajar melalui penghasilan komprehensif lain, selisih kurang dari penyisihan penghapusan aset produktif sesuai ketentuan Bank Indonesia dan cadangan kerugian penurunan nilai aset produktif yang diperbolehkan. Aset pajak tangguhan, aset tak berwujud (termasuk *goodwill*) dan penyertaan (100%) merupakan faktor pengurang modal inti utama. Modal inti tambahan antara lain terdiri dari saham preferen, surat berharga subordinasi dan pinjaman subordinasi dimana ketiganya bersifat non-kumulatif setelah dikurangi pembelian kembali.
- Modal pelengkap (tier 2) antara lain meliputi surat berharga subordinasi dan pinjaman subordinasi serta penyisihan penghapusan aset produktif sesuai ketentuan Bank Indonesia.

39. CAPITAL MANAGEMENT (continued)

Financial Services Authority (OJK) sets and monitors capital requirements for the Bank. The Bank is required to comply with prevailing regulation in respect of regulatory capital. The Bank's approach to capital management is driven by the Bank's strategic and organisational requirements, taking into account regulatory, economic and commercial.

Before January 1, 2015, the Bank calculates its capital requirements in accordance with Bank Indonesia Regulation (PBI) No.14/18/PBI/2012 dated November 28, 2012 on Minimum Capital Reserve for General Bank based on Risk Profile Rating, which amends PBI No.10/15/PBI/2008 dated September 24, 2008.

The Bank calculates its capital requirements in accordance with Financial Services Authority Regulation (POJK) No. 34/POJK.03/2016 dated September 26, 2016 about "Changes to POJK No. 11/POJK.03/2016 related to Minimum Capital Reserve for General Banks", where the regulatory capital is analyzed into two tiers as follows:

- *Core capital (tier 1), which consists of core and additional core capital. Core capital includes issued and fully paid-up capital, additional paid-in capital, general reserve, specific reserve, retained earnings and profit for the period/year (100%), other comprehensive income deriving from potential gain/loss from the changes in fair value of financial assets classified as fair value through other comprehensive income, shortfall between allowable amount of allowance for uncollectible account on productive assets according to Bank Indonesia guideline and allowance for impairment losses on productive assets. Deferred tax assets, intangible assets (including goodwill) and share investments (100%) are deducted from core capital. Additional core capital includes non-cumulative preference shares, subordinated securities and subordinated debts net of buyback portion.*
- *Supplementary capital (tier 2), which includes subordinated securities and subordinated debts and allowance for uncollectible account on productive assets according to Bank Indonesia guideline.*

39. MANAJEMEN MODAL (lanjutan)

Bank wajib menyediakan modal inti (*tier* 1) paling rendah sebesar 6% dari ATMR dan modal inti utama (*Common Equity tier* 1) paling rendah sebesar 4,5% dari ATMR.

- Modal tier 1, meliputi modal ditempatkan dan disetor penuh, cadangan umum, saldo laba dan laba periode berjalan.
- Modal tier 2, meliputi penyisihan kerugian penurunan nilai yang diperbolehkan.

Bank tidak mempunyai modal tambahan lain yang memenuhi kriteria modal tier 3 sesuai dengan peraturan Bank Indonesia yang berlaku.

Berbagai batasan telah diterapkan untuk bagian-bagian modal yang diwajibkan oleh regulator. Pengaruh dari pajak tangguhan telah dikeluarkan dalam menentukan jumlah saldo laba untuk modal tier 1; hanya 50 persen laba periode berjalan sebelum pajak tangguhan yang dapat diperhitungkan dalam modal tier 1; dan modal tier 2 tidak boleh melebihi modal tier 1 Juga terdapat batasan jumlah penyisihan kolektif penurunan nilai yang boleh dimasukkan sebagai bagian dari modal tier 2.

Aset Tertimbang Menurut Risiko ("ATMR") Bank ditentukan berdasarkan persyaratan yang telah ditentukan yang mencerminkan berbagai tingkatan risiko yang terkait dengan aset dan eksposur, yang tidak tercermin dalam laporan posisi keuangan. Berdasarkan peraturan Bank Indonesia, Bank diharuskan untuk mempertimbangkan risiko kredit, risiko pasar dan risiko operasional dalam mengukur ATMR Bank.

Kebijakan Bank adalah menjaga modal yang kuat untuk menjaga kepercayaan pemodal, kreditur dan pasar dan untuk mempertahankan perkembangan bisnis di masa depan. Pengaruh tingkat modal terhadap tingkat pengembalian ke pemegang saham juga diperhitungkan dan Bank juga memahami perlunya menjaga keseimbangan antara tingkat pengembalian yang tinggi, yang dimungkinkan dengan *gearing* yang lebih besar serta keuntungan-keuntungan dan tingkat keamanan yang didapat dari posisi modal yang kuat.

Manajemen menggunakan rasio permodalan yang diwajibkan regulator untuk memantau permodalan Bank dan rasio-rasio modal ini tetap menjadi standar industri untuk mengukur kecukupan modal. Pendekatan OJK untuk pengukuran ini terutama didasarkan pada pemantauan hubungan antara profil risiko Bank dengan ketersediaan modal. Bank wajib menyediakan modal minimum sesuai profil risiko.

39. CAPITAL MANAGEMENT (continued)

Banks are required to provide core capital (tier 1) at a minimum of 6% from RWA and Common Equity tier 1 at a minimum of 4.5% from RWA.

- *Tier 1 capital, which includes issued and fully paid share capital, general reserve, retained earnings and profit for the period.*
- *Tier 2 capital, which includes the eligible amount of allowance for impairment losses.*

The Bank does not have any other supplementary capital which meets the criteria of tier 3 capital under prevailing Bank Indonesia's regulation.

Various limits are applied to elements of the regulatory capital. The effect of deferred taxation has been excluded in determining the amount of retained earnings for tier 1 capital; only 50 percent of the profit for the period before deferred taxation is being included in tier 1 capital; and qualifying tier 2 capital cannot exceed tier 1 capital. There is also a restriction on the amount of collective impairment allowances that may be included as part of tier 2 capital.

The Bank's Risk Weighted Assets ("RWA") are determined according to specified requirements which reflect the varying levels of risk attached to assets and exposures not recognised in the statement of financial position. Based on Central Bank regulations, the Bank needs to take into consideration its credit risk, market risk and operational risk in measuring the ATMR.

The Bank's policy is to maintain a strong capital base to maintain investor, creditor and market confidence and to sustain future development of business. The impact of the level of capital to shareholders' return is also considered and the Bank also recognises the need to maintain a balance between the higher return that might be possible with greater gearing and the advantages and security level afforded by a strong capital position.

Management uses regulatory capital ratios in order to monitor its capital base, and these capital ratios remain the industry standards for measuring capital adequacy. FSA's approach to such measurement is primarily based on monitoring the relationship of the Bank's risk profile with the available capital. The Bank is required to provide minimum capital based on the risk profile.

39. MANAJEMEN MODAL (lanjutan)

Penyediaan modal minimum sebagaimana dimaksud ditetapkan sebagai berikut:

a. Untuk profil risiko peringkat 1 (satu), modal minimum terendah yang wajib dimiliki adalah 8% dari Aset Tertimbang Menurut Risiko;
b. Untuk profil risiko peringkat 2 (dua), modal minimum terendah yang wajib dimiliki adalah 9% sampai dengan kurang dari 10% dari Aset Tertimbang Menurut Risiko;
c. Untuk profil risiko peringkat 3 (tiga), modal minimum terendah yang wajib dimiliki adalah 10% sampai dengan kurang dari 11% dari Aset Tertimbang Menurut Risiko;
d. Untuk profil risiko peringkat 4 (empat) atau 5 (lima), modal minimum terendah yang wajib dimiliki adalah 11% sampai dengan kurang dari 14% dari Aset Tertimbang Menurut Risiko.

Posisi modal yang diwajibkan sesuai peraturan Bank Indonesia yang berlaku pada tanggal 31 Desember 2022 dan 2021 adalah sebagai berikut:

39. CAPITAL MANAGEMENT (continued)

Minimum capital requirements are as follows:

a. For banks with risk profile rating 1 (one), the minimum capital requirement is 8% of Risk Weighted Asset;
b. For banks with risk profile rating 2 (two), the minimum capital requirement is 9% to less than 10% of Risk Weighted Asset;
c. For banks with risk profile rating 3 (three), the minimum capital requirement is 10% to less than 11% of Risk Weighted Asset;
d. For banks with risk profile rating 4 (four) or 5 (five), the minimum capital requirement is 11% to less than 14% of Risk Weighted Asset.

The Bank's regulatory capital in accordance with Bank Indonesia regulation as of December 31, 2022 and 2021 was as follows:

	31 Desember 2022/ *December 31, 2022*	**31 Desember 2021/ *December 31, 2021***	
Modal inti (Tier 1)	3.557.889	2.754.751	*Core capital (Tier 1)*
Modal pelengkap (Tier 2)	84.770	38.900	*Supplementary capital (Tier 2)*
Jumlah modal	3.642.659	2.793.651	*Total capital*
Aset tertimbang menurut risiko			*Risk weighted asset*
Risiko kredit	9.305.484	4.144.616	*Credit risk*
Risiko operasional	595.813	511.943	*Operational risk*
Risiko pasar	-	377.795	*Market risk*
Rasio penyediaan modal			*Capital adequacy ratio*
Dengan risiko kredit dan operasional	36,79%	59,99%	*With credit and operational risk*
Dengan risiko kredit, pasar dan operasional	36,79%	55,49%	*With credit, market and operational risk*

Posisi rasio Kewajiban Penyediaan Modal Minimum (KPMM) Bank tanggal 31 Desember 2022 dan 2021 masing-masing sebesar 36,79% dan 55,49%.

The Capital Adequacy Ratio (CAR) of the Bank as of December 31, 2022 and 2021. respectively is 36.79% and 55.49%.

Bank telah mematuhi semua persyaratan modal yang ditetapkan oleh pihak regulator sepanjang periode pelaporan, khususnya berkenaan dengan perhitungan Kewajiban Penyediaan Modal Minimum (KPMM) dan Aktiva Tertimbang Menurut Risiko (ATMR).

The Bank has complied with all regulatory imposed capital requirements throughout the reporting period, particularly regarding Capital Adequacy Ratio (CAR) and calculation of Risk Weighted Assets (RWA).

40. RASIO KEUANGAN PENTING LAINNYA / *40. OTHER SIGNIFICANT FINANCIAL RATIOS*

	31 Desember 2022/ *December 31, 2022*	31 Desember 2021/ *December 31, 2021*	
Aset produktif bermasalah dan non produktif bermasalah terhadap jumlah aset produktif dan non produktif	2,40%	1,55%	*Adversely classified earning assets and non-earning assets to the total earning asset and non-earning assets*
Aset produktif bermasalah terhadap jumlah aset produktif	2,16%	1,09%	*Adversely classified earning assets to total earning assets*
Cadangan kerugian penurunan nilai aset keuangan terhadap aset produktif	1,94%	1,97%	*Allowance for impairment losses financial asset to earning assets*
NPL - bruto	2,56%	1,75%	*NPL - gross*
NPL - neto	2,05%	1,19%	*NPL - net*

41. RUGI PER SAHAM DASAR / *41. LOSS PER SHARE*

Rugi tahun berjalan per saham dasar dihitung dengan membagi rugi tahun berjalan dengan rata-rata tertimbang jumlah lembar saham biasa yang beredar pada tahun bersangkutan.

Basic loss per share is computed by dividing loss for the year by the weighted average number of shares of outstanding common stock during the related year.

	Tahun yang Berakhir pada tanggal 31 Desember/ *Year ended December 31,*		
	2022	2021	
Rugi bersih tahun berjalan	(789.059)	(986.289)	*Net loss for the current year*
Rata-rata tertimbang total saham	9.422	8.646	*Weighted average number of shares*
Rugi per saham dasar dan dilusian (dalam Rupiah penuh)	(83,75)	(114,07)	*Basic and diluted loss per share (in Rupiah full amount)*

42. TAMBAHAN INFORMASI ARUS KAS / *42. SUPPLEMENTARY CASH FLOW INFORMATION*

Perubahan pada liabilitas yang timbul dari aktivitas pendanaan pada laporan arus kas adalah sebagai berikut:

Changes in liabilities arising from financing activities in the cash flow statement are as follows:

	1 Januari 2022/ *January 1, 2022*	Arus kas/ *Cash flows*	Non-kas/ *Non-cash*	31 Desember 2022/ *December 31, 2022*	
Liabilitas sewa	57.928	(33.898)	26.504	50.534	*Lease liabilities*

	1 Januari 2021/ *January 1, 2021*	Arus kas/ *Cash flows*	Non-kas/ *Non-cash*	31 Desember 2021/ *December 31, 2021*	
Liabilitas sewa	5.657	(20.832)	73.103	57.928	*Lease liabilities*

43. PERISTIWA SETELAH TANGGAL NERACA

Sehubungan dengan Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu VI ("PMHMETD VI"), pada tanggal 2 Januari 2023, Bank telah menerima surat pemberitahuan dari OJK dengan No. S-1/PB.313/2023 tentang Penegasan atas Perubahan Komposisi Kepemilikan dalam Rangka PMHMETD VI, sehingga Dana Setoran Modal sebesar Rp1.701.137 telah diakui menjadi tambahan modal ditempatkan dan disetor penuh pada bulan Januari 2023.

43. SUBSEQUENT EVENT

In connection with the Capital Increase with Pre-emptive Rights VI ("PMHMETD VI"), on January 2, 2023, the Bank has received notification letter from FSA No. S-1/PB.313.2023 regarding Confirmation of Changes in the Shareholders' Composition Resulting from PMHMETD VI, therefore the Capital Deposit Fund of Rp1,701,137 has been recognized as additional issued and fully paid capital in January 2023.

44. PERNYATAAN STANDAR AKUNTANSI KEUANGAN (PSAK) DAN INTERPRETASI STANDAR AKUNTANSI KEUANGAN (ISAK) YANG DIKELUARKAN DAN DIREVISI

Standar akuntansi yang telah diterbitkan sampai tanggal penerbitan laporan keuangan Bank namun belum berlaku efektif diungkapkan berikut ini. Manajemen bermaksud untuk menerapkan standar-standar tersebut yang dipertimbangkan relevan terhadap Bank pada saat efektif, dan dampaknya terhadap posisi dan kinerja keuangan Bank masih diestimasi pada tanggal 29 Maret 2023:

Mulai efektif pada atau setelah tanggal 1 Januari 2023

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.

Amandemen tersebut berlaku efektif untuk periode pelaporan tahunan yang dimulai pada atau setelah 1 Januari 2023 dan diterapkan secara retrospektif untuk aset tetap yang tersedia untuk digunakan pada atau setelah awal dari periode sajian paling awal dimana entitas pertama kali menerapkan amandemen tersebut.

Amandemen tersebut diperkirakan tidak akan berdampak material terhadap pelaporan keuangan Bank.

44. ISSUED AND REVISED STATEMENTS OF FINANCIAL ACCOUNTING STANDARDS (SFAS) AND INTERPRETATION OF FINANCIAL ACCOUNTING STANDARDS (IFAS)

The accounting standards that have been issued up to the date of issuance of the Bank financial statements, but not yet effective are disclosed below. The management intends to adopt these standards that are considered relevant to the Bank when they become effective, and the impact to the consolidated financial position and performance of the Bank is still being estimated as of March 29, 2023:

Effective beginning on or after January 1, 2023

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.

The amendment is effective for annual reporting periods beginning on or after 1 January 2023 and shall be applied retrospectively to items of property, plant and equipment made available for use on or after the beginning of the earliest period presented when the entity first applies the amendment.

The amendments are not expected to have a material impact on the financial reporting of the Bank.

44. PERNYATAAN STANDAR AKUNTANSI KEUANGAN (PSAK) DAN INTERPRETASI STANDAR AKUNTANSI KEUANGAN (ISAK) YANG DIKELUARKAN DAN DIREVISI (lanjutan)

Mulai efektif pada atau setelah tanggal 1 Januari 2023 (lanjutan)

Amendemen PSAK 1: Penyajian Laporan Keuangan Tentang Klasifikasi Liabilitas sebagai Jangka Pendek atau Jangka Panjang

Amandemen ini menentukan persyaratan untuk mengklasifikasikan suatu liabilitas sebagai jangka pendek atau jangka panjang dan menjelaskan:
- hal yang dimaksud sebagai hak untuk menangguhkan pelunasan,
- hak untuk menangguhkan pelunasan harus ada pada akhir periode pelaporan,
- klasifikasi tersebut tidak dipengaruhi oleh kemungkinan entitas akan menggunakan hakya untuk menangguhkan liabilitas, dan
- hanya jika derivatif melekat pada liabilitas konversi tersebut adalah suatu instrumen ekuitas, maka syarat dan ketentuan dari suatu liabilitas konversi tidak akan berdampak pada klasifikasinya.

Amandemen tersebut berlaku efektif untuk periode pelaporan tahunan yang dimulai pada atau setelah 1 Januari 2023 dan diterapkan secara retrospektif.

Amandemen tersebut diekspektasikan tidak akan berdampak material terhadap pelaporan keuangan Bank.

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.

Amandemen ini berlaku efektif pada atau setelah tanggal 1 Januari 2023 dengan penerapan dini diperkenankan. Bank saat ini sedang menilai dampak dari amandemen tersebut untuk menentukan dampaknya terhadap pengungkapan kebijakan akuntansi Bank.

44. ISSUED AND REVISED STATEMENTS OF FINANCIAL ACCOUNTING STANDARDS (SFAS) AND INTERPRETATION OF FINANCIAL ACCOUNTING STANDARDS (IFAS) (continued)

Effective beginning on or after January 1, 2023 (continued)

Amendments to PSAK 1: Presentation of Financial Statements – Classification of a Liability as current or non-current

The amendments specify the requirements for classifying liabilities as current or non-current and clarify:
- *what is meant by a right to defer settlement,*
- *the right to defer must exist at the end of the reporting period,*
- *classification is not affected by the likelihood that an entity will exercise its deferral right, and*
- *only if an embedded derivative in a convertible liability is an equity instrument would the terms and conditions of a liability will not impact its classification.*

The amendments are effective for annual reporting periods beginning on or after January 1, 2023 and shall be applied retrospectively.

The amendments are not expected to have a material impact on the financial reporting of the Bank.

Amendment of PSAK 1: Presentation of financial statement - Disclosure of accounting policies

This amendments 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.

The amendments are effective on or after 1 January 2023 with earlier application permitted. The Bank is currently assessing the impact of the amendment to determine the impact they will have on the Bank's accounting policy disclosures.

44. PERNYATAAN STANDAR AKUNTANSI KEUANGAN (PSAK) DAN INTERPRETASI STANDAR AKUNTANSI KEUANGAN (ISAK) YANG DIKELUARKAN DAN DIREVISI (lanjutan)

Mulai efektif 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 tersebut berlaku efektif pada tanggal 1 Januari 2023 dan berlaku untuk perubahan kebijakan akuntansi dan perubahan estimasi akuntansi yang terjadi pada atau setelah awal periode tersebut. Penerapan dini diperkenankan. Bank saat ini sedang menilai dampak dari amandemen tersebut untuk menentukan dampaknya terhadap pelaporan keuangan Bank.

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 tersebut berlaku efektif untuk periode pelaporan tahunan yang dimulai pada atau setelah 1 Januari 2023 dengan penerapan dini diperkenankan. Bank saat ini sedang menilai dampak dari amandemen tersebut untuk menentukan dampaknya terhadap pelaporan keuangan Bank.

Mulai efektif 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.

44. ISSUED AND REVISED STATEMENTS OF FINANCIAL ACCOUNTING STANDARDS (SFAS) AND INTERPRETATION OF FINANCIAL ACCOUNTING STANDARDS (IFAS) (continued)

Effective beginning on or after January 1, 2023 (continued)

Amendment of PSAK 25: Accounting Policies, Changes in Accounting Estimates and Errors - Definition of Accounting Estimates

The amendments 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.

The amendments are effective on or after 1 January 2023 and apply to changes in accounting policies and changes in accounting estimates that occur on or after the start of that period. Earlier application is permitted. The Bank is currently assessing the impact of the amendment to determine the impact they will have on the Bank's financial reporting.

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.

The amendments are effective for annual reporting periods beginning on or after January 1, 2023 with early adoption permitted. The Bank is currently assessing the impact of the amendment to determine the impact they will have on the Bank's financial reporting.

Effective beginning on or after January 1, 2024

Amendment of PSAK 1: Non-current Liabilities with Covenants

This amendment clarifies that only covenants with which entities must comply on or before the reporting date will affect a liability's classification as current or non-current.

44. PERNYATAAN STANDAR AKUNTANSI KEUANGAN (PSAK) DAN INTERPRETASI STANDAR AKUNTANSI KEUANGAN (ISAK) YANG DIKELUARKAN DAN DIREVISI (lanjutan)

Mulai efektif pada atau setelah tanggal 1 Januari 2024 (lanjutan)

Amandemen PSAK 1: Liabilitas Jangka Panjang dengan Kovenan

Amendemen tersebut berlaku efektif untuk periode pelaporan tahunan yang dimulai pada atau setelah 1 Januari 2024 dengan penerapan dini diperkenankan.

Entitas menerapkan amandemen PSAK 1 (Oktober 2020) tentang klasifikasi liabilitas sebagai jangka pendek atau jangka panjang pada periode pelaporan tahunan yang dimulai pada atau setelah 1 Januari 2024 secara retrospektif sesuai dengan PSAK 25. Jika entitas menerapkan amandemen PSAK 1 (Oktober 2020) pada periode yang lebih awal setelah terbitnya amandemen PSAK 1 (Desember 2022) tentang liabilitas jangka panjang dengan kovenan, maka entitas juga menerapkan amandemen PSAK 1 (Desember 2022) pada periode tersebut. Jika entitas menerapkan amandemen PSAK 1 (Oktober 2020) untuk periode sebelumnya, maka entitas mengungkapkan fakta tersebut.

Bank saat ini sedang menilai dampak dari amandemen tersebut untuk menentukan dampaknya terhadap pelaporan keuangan Bank.

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.

Amandemen berlaku secara retrospektif untuk periode pelaporan tahunan yang dimulai pada atau setelah 1 Januari 2024. Penerapan dini diperkenankan. Bank saat ini sedang menilai dampak dari amandemen tersebut untuk menentukan dampaknya terhadap pelaporan keuangan Bank.

44. ISSUED AND REVISED STATEMENTS OF FINANCIAL ACCOUNTING STANDARDS (SFAS) AND INTERPRETATION OF FINANCIAL ACCOUNTING STANDARDS (IFAS) (continued)

Effective beginning on or after January 1, 2024 (continued)

Amendment of PSAK 1: Non-current Liabilities with Covenants

The amendments are effective for annual reporting periods beginning on or after January 1, 2024 with early adoption permitted.

Entities apply retrospectively amendments to PSAK 1 (October 2020) regarding the classification of a liability as current or non-current for financial reporting starting on or after January 1, 2024 in accordance with PSAK 25. If entities apply the amendments to PSAK 1 (October 2020) in a period that earlier after the issuance of the amendment to PSAK 1 (December 2022) regarding non-current liabilities with covenants, entities also apply the amendment to PSAK 1 (December 2022) in that period. If entities apply the amendments to PSAK 1 (October 2020) for the previous period, the entity shall disclose this fact.

The Bank is currently assessing the impact of the amendment to determine the impact they will have on the Bank's financial reporting.

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 amendment applies retrospectively to annual reporting periods beginning on or after 1 January 2024. Earlier application is permitted. The Bank is currently assessing the impact of the amendment to determine the impact they will have on the Bank's financial reporting.

44. PERNYATAAN STANDAR AKUNTANSI KEUANGAN (PSAK) DAN INTERPRETASI STANDAR AKUNTANSI KEUANGAN (ISAK) YANG DIKELUARKAN DAN DIREVISI (lanjutan)

Mulai efektif pada atau setelah tanggal 1 Januari 2025

PSAK 74: Kontrak Asuransi

Standar akuntansi baru yang komprehensif untuk kontrak asuransi yang mencakup pengakuan dan pengukuran, penyajian dan pengungkapan, pada saat berlaku efektif PSAK 74 akan menggantikan PSAK 62: Kontrak Asuransi. PSAK 74 berlaku untuk semua jenis kontrak asuransi, jiwa, non-jiwa, asuransi langsung dan reasuransi, terlepas dari entitas yang menerbitkannya, serta untuk jaminan dan instrumen keuangan tertentu dengan fitur partisipasi tidak mengikat, serta beberapa pengecualian ruang lingkup akan berlaku. Tujuan keseluruhan dari PSAK 74 adalah untuk menyediakan model akuntansi untuk kontrak asuransi yang lebih bermanfaat dan konsisten untuk asuradur.

PSAK 74 berlaku efektif untuk periode pelaporan yang dimulai pada atau setelah tanggal 1 Januari 2025, dengan mensyaratkan angka komparatif. Penerapan dini diperkenankan bila entitas juga menerapkan PSAK 71 dan PSAK 72 pada atau sebelum tanggal penerapan awal PSAK 74. Standar ini tidak diharapkan memiliki dampak pada pelaporan keuangan Bank pada saat diadopsi untuk pertama kali.

44. ISSUED AND REVISED STATEMENTS OF FINANCIAL ACCOUNTING STANDARDS (SFAS) AND INTERPRETATION OF FINANCIAL ACCOUNTING STANDARDS (IFAS) (continued)

Effective beginning on or after January 1, 2025

PSAK 74: Insurance Contracts

A comprehensive new accounting standard for insurance contracts covering recognition and measurement, presentation and disclosure, upon its effective date, PSAK 74 will replace PSAK 62: Insurance Contracts. PSAK 74 applies to all types of insurance contracts, life, non-life, direct insurance and re-insurance, regardless of the entities issuing them, as well as to certain guarantees and financial instruments with discretionary participation features, while a few scope exceptions will apply. The overall objective of PSAK 74 is to provide an accounting model for insurance contracts that is more useful and consistent for insurers.

PSAK 74 is effective for reporting periods beginning on or after 1 January 2025, with comparative figures required. Early application is permitted, provided the entity also applies PSAK 71 and PSAK 72 on or before the date of initial application of PSAK 74. This standard is not expected to have any impact to the financial reporting of the Bank upon first-time adoption.

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